Reversing neoliberal subjectification. Practicing collective dis-identification and putting life in common

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The unmaking of the financial subject in Spain

Abstract

Several studies have adopted a Foucauldian lens to frame the process of neoliberal subjectification, relying on the concepts of governmentality and biopower, with self-responsibilization and individualization having become the key-characteristics of the neoliberal subject. When reviewing these studies, the paper shows how they have overlooked one of the two sides of the process, i.e. subjectification not fully ceding to subjection, while focusing only on the subjection side. Building on post-workerist, feminist and queer contributions by Revel, Gibson-Graham and Muñoz, the paper investigates the possibilities to reverse the chiasmus in the process of subjectification. It does so by individuating two main moments for the formation and the 'cultivation' of a 'breaking' subjectivity able to escape neoliberal rationality. The first one is defined as "collective disidentification". It accounts the strategy of those subjects unable to perform hegemonic social identities, like the 'rational' and 'responsible' neoliberal subject. The second is represented by the practice of commoning as an everyday practice of care, aimed at sustaining the emerging subject.

To investigate this process, the paper analyses the case of the *Plataforma de los Afectados por la Hipoteca* (PAH), the main Spanish social movement around housing, notably the PAH node in Sabadell (Catalonia). The paper shows how "collective dis-identification" materializes in weekly assemblies where the 'mortgaged', 'foreclosed' and 'evicted' encounter many others in the same condition and through the engagement with direct action. The creation of a specific support group meeting weekly and aimed at taking care of others represents a practice of commoning as a form of putting life in common.

1. Introduction

Neoliberal rationality has become pervasive and widespread. As a result, it is now defined as "common-sense" (Hall and O' Shea, 2013), thus setting "the new order of the world" (Dardot and Laval, 2014), whose power reaches beyond the domains of 'politics' or the 'economy' and leads to individual and social conducts in everyday life. Although contested by all those engaged with 'unveiling' the diversity of economic practices and rationalities (e.g. Gibson-Graham, 1996, 2006), this totalizing perspective gets reinforced when considering the multiple ways market-style rationality and calculability as well as self-discipline and commodification now concern bodies, affects, and social ties (e.g. Cooper, 2008; Hardt and Negri, 2001).

To frame the everyday making of the neoliberal reason in ordinary life, a vast literature has adopted a Foucauldian framework. It analyses the process of neoliberal subjectification (e.g. Cromby and Willis, 2014; Dardot and Laval, 2014; Hamann, 2009; Kelly, 2013; Kiersey, 2011; O'Flynn and Petersen, 2007; Read, 2009), often linked to the rising of debt and to finance as main dispositifs of neoliberalism (e.g. Joseph, 2014; Kear, 2013; Langley, 2007, 2008, 2010; Lazzarato, 2012; Watson, 2009). When reviewing these studies, it is astonishing to note how such Foucauldian-framed analyses concern only one of the two 'sides' of the subjectification process: subjection. By focusing on the multiple ways we re-/produce the hegemonic socio-economic processes at work, i.e. neoliberalism, through our everyday actions, these works have overlooked the 'other side' of the process, i.e. subjectification not fully ceding to subjection. Indeed, as exhaustively analysed by Balibar (2012), the term subject, meant here as the result of a process of subjectification, always keeps an ambivalent character as both *subjectus* (exercising power) and *subjectum* (object of power). This reflects the power relation(s) at work behind any process of subjectification; since power is a circular force (e.g. Dews, 1984; Dyrberg, 1997; Lewandowski, 1995), it contains within itself the possibilities of rupture.

This focus on the subjection side of the subjectification process appears to designate an inescapable condition for the subject under neoliberalism. Is it possible to produce a 'breaking' subjectivity able to escape neoliberal rationality? This guestion remains largely ignored in the abovementioned debate under the influence of 'negative' readings of Foucauldian theories, such as Agamben (e.g. 1993; 1998). On the contrary, a more prolific approach has been implemented by the post-workerist reading of the Foucauldian, and more generally French post-structuralist, theories. Indeed, Italian post-workerism has engaged in combining the Foucauldian lesson on life, and subjectification with previous workerist analyses on subjectification under capitalism as both produced and productive (e.g. Negri, 2015; Revel, 2015). In this respect, the paper connects the post-workerist reading of subjectification, as exemplified by the recent work of Revel (2016), with the post-structuralist political economy approach of Gibson-Graham aimed at 'unveiling' the alternatives to capitalistic rationality here and now (e.g. 1996; 1999; 2006). It shows how hegemonic structures like neoliberalism, patriarchy or heteronormativity contain within themselves the possibilities of rupture, whereby the politics of identification (and its unavoidable failure) play a crucial role. The choice for Gibson-Graham's post-structuralism is motivated for her focus on the need of a collective dimension of the "politics of the subject", one of three moments constituting her "politics of possibilities" (2006).

When bridging Revel's post-workerist framework with Gibson-Graham, the paper connects the "deconstruction of identity" (Revel, 2016) with "collective dis-identification" based on the "failure of identification" (Gibson-Graham, 2006). However, the conceptualization of "collective dis-identification" remains vague in her analysis. In order to complement and operationalize it, the

paper turns then to the contribution, rooted in queer theory of Muñoz (1999), this being an unprecedented theoretical experiment. This conceptual choice is made possible by the following factors: i) in her original project, Gibson-Graham celebrates the contribution of queer theory; ii) both Gibson-Graham and Muñoz address the "failure of identification" as the starting phase of their political project about the subject; iii) like Gibson-Graham, Muñoz (2009) celebrates the importance of collective action.

Acknowledging the central importance of the politics of identification leaves open another main question strictly related: how is this process of 'breaking' subjectification made possible on a daily basis? To answer this question, the paper investigates recent feminism-grounded literature on commoning, seen here not as a static definition and defence of resources but as a relational set of everyday practices of care (e.g. Bresnihan and Byrne, 2015; Federici, 2010; Huron, 2015).

In order to show how such a multi-layered theoretical framework materializes and works, the paper analyses the case of the *Plataforma de los Afectados por la Hipoteca* (PAH), the main Spanish social movement around housing, created in Barcelona in 2009 to respond to the dramatic housing crisis (mostly in the form of evictions and foreclosures) affecting Spain as a result of the global financial crisis. Given its success to respond to the crisis by blocking evictions and foreclosures, the PAH has been the object of several studies investigating the networked structure of the organization and its ability to make use of a variegated set of practices keeping together institutionalized claims and "insurgent practices" (e.g. Álvarez de Andrés et al, 2015, Garcia Lamarca, 2016, Garcia Lamarca and Kaika, 2016, Gonick, 2015, Romanos, 2014).

Focused on the strategies and practices of the PAH node in Sabadell (Catalonia), the paper shows how the discussed "collective dis-identification" materializes in i) weekly assemblies, where "mortgaged lives" (Colau and Alemany, 2012) find themselves together; and ii) through the engagement with direct action (like blocks of evictions, squatting, occupation of credit institutions' offices to pressure them with negotiations, amongst others). Concerning the everyday 'cultivation' of such a process, of which new subject formation started with the "failure of identification", PAH Sabadell has created a special support group meeting weekly and aimed at taking care of others. The paper conceptualizes this group as a form of commoning, meant as *putting life in common* by those who take part to the weekly meetings. In fact, people affected by the housing crisis arrive at PAH meetings feeling guilty for not being able to fully sustain themselves (or their families) and having 'failed' as respect to social expectations around housing. So the resources to be shared are not material but take the form of emotions, feelings, available time shared with others; the common to be shared and defended consists in the set of relational, emotional and affective resources the group can rely on. These resources constitute the core of the process of collective selfempowerment and taking care of others. This emphasis on practices of commoning thus connects the debate about commons/commoning with the literature on neoliberal subjectification and identity.

The case of the PAH has recently been the object of several studies in critical geography (e.g. Di Feliciantonio, 2017; Garcia-Lamarca, 2015; 2017; Garcia-Lamarca and Kaika, 2016; Gonick, 2016), a great emphasis devoted to the process of politicization and subject formation to explain the successes and the proliferation of the movement. The paper deepens this analytical effort by focusing on the dynamics of dis-identification, which characterizes the personal trajectories of people involved in the PAH.

The scope of the paper is twofold. First, it aims at reviewing the vast Foucauldian literature on neoliberal subjectification, acknowledging the specific role of debt and finance to show how it has overlooked the possibilities to break the hegemonic process at work. Second, it aims at showing that commoning, in combination with a process of collective dis-identification, represents a crucial step to reverse neoliberal subjectification.

By addressing issues related to neoliberal subjectification and commoning, the paper contributes to a wide series of debates that interlink geography, political economy and social movements' studies, thus leading to a better understanding of how the same subjects, who make hegemonic socio-economic systems, can pose a threat to them by reversing the process of subjectification. In this respect, the paper contributes to the Foucauldian literature on neoliberal subjectification by showing the possibilities to think the rupture within the process of subject formation through the post-workerist framework of Judith Revel. At the same time, it contributes to J. K. Gibson-Graham's "politics of possibilities" by complementing her vague conceptualization of "collective dis-identification" through the work of José Esteban Muñoz.

Acknowledging the process of subjectification as it has occurred in Spain through the practices of the PAH, is not a way to indicate a sort of ready-made recipe for insurgent movements around the Global North and beyond. Indeed, I am aware of the "exceptional" nature of neoliberalism (Ong, 2006): history and geography matter, peculiar conditions favour the possibilities for processes of contestation and rupture. This is to stress that the key words to fund collective dis-identification and the forms of commoning are embedded in time and space.

Methodologically, the paper results in part from my PhD research that analyzed the emergence of social movements around housing and real estate in Spain against the background of the current debt and financial crisis and the consequent adoption of austerity measures. In the second part of 2014, I conducted fieldwork (based on observant participation to public assemblies, meetings, workshops and weekly meetings; semi-structured personal interviews with some PAH Sabadell activists and collection of secondary data) in the Barcelona metropolitan area, notably with the local node of the PAH in Sabadell, a municipality of around 200,000 residents 20km from Barcelona. Hence, primary data presented here to analyze commoning practices concern PAH Sabadell has a local scale. Indeed, the PAH is a large network of nodes with different practices and strategies, so a similar process of taking care of others and putting life in common may not be found in other nodes around Catalonia or Spain.

The paper is structured as follows. In section 2, I review the literature on neoliberal subjectification, showing how it overlooks one of the two 'sides' of the process (subjectification not fully ceding to subjection). Building on the post-workerist, post-structuralist, feminist and queer contributions of Revel (2016), Gibson-Graham (1996; 2006) and Muñoz (1999), section 3 identifies two central moments to reverse the chiasmus of subjectification: collective dis-identification and commoning. In section 4, I introduce the case of the PAH in the broader context of the dramatic housing crisis in Spain. Section 5 focuses on the PAH node in Sabadell, showing how collective dis-identification and commoning as putting life in common represent the heart of the political repertoire of the PAH. Finally, in the conclusions, after summarizing the main arguments, the paper calls for future research that engages more with insights from queer/feminist theory and politics, notably their insisting on identification and subject formation, in order to insist on the possibilities and practices of rupture within hegemonic power relations.

2. Foucauldian lenses on neoliberal subjectification

When theorizing processes of neoliberal subjectification in Foucauldian terms, thus emphasizing the subjective nature of the economy, scholars often refer to the concepts of governmentality and biopower introduced by Foucault. Governmentality designs the changing modalities of control and marks the shift from the structures of sovereignty to techniques of government. This shift was made possible by the new paradigm of political economy: population government (Foucault, 1981; 2009). The emerging form of power (biopower) is immediately subjective. It produces specific subjects that follow specific moral imperatives, thus reproducing the main power relation at work through their everyday actions and beliefs (Foucault, 2008). Hence, neoliberalism involves a "work on the self" interlocking economy and ethics - the latter meant as a relation of the self to itself in terms of moral agency. It is therefore based on the intentional work of individuals on themselves to subject themselves to specific sets of moral imperatives and norms of conduct (e.g. Foucault, 1984a; 1984b). The "self-entrepreneur" represents the archetype of such a reconfigured rationality (e.g. Dardot and Laval, 2014; Rose, 1999), marking the triumph of biopolitical governmentality as based on a self-disciplined subject. Following this process, individualism/individualization, personal responsibilization and 'rational' calculation, inspired by the presumed rationality of markets and financial operators, become the key-characteristics of the neoliberal subject.

These subjective principles appear to have been reinforced by the raise of finance as a central mechanism for value extraction and accumulation within contemporary capitalism, the "financialization of daily life" (Martin, 2002) now concerning geographical regions and social groups that have experienced for long different forms of financial exclusion (e.g. Hudson, 2008; Palomera, 2014). According to Aalbers (2017), the financialization of daily life includes both "the financialization of households, that is financial motives, rationales and measures becoming increasingly dominant", and "the financialization of discourse, that is finance becoming increasingly dominant as a narrative and a metaphor, as a language to see/view/measure/assess/evaluate all things economic and non-economic" (p.3).

In respect of such a process in the US and the UK, Langley (2007) identifies the formation of new "financial subjects" as central for neoliberal governmentality. Sharing the same dialectical tension that shapes any process of subjectification according to Balibar (2012) and defined in this paper's introduction, Langley sees governmentality not as a passive reception of (pre-existing) norms and power relations by docile subjects, but as a dialectical process of both subjection and subjectification. However, in order to frame the possible rupture within this process, Langley does not rely on Focuault but turns to Hall's conceptualization of the politics of identification (1996). The politics of identification refer to a process permanently under construction, thus making the process of subjectification possible of interruptions, preventions and disturbances. These tensions make Langley define everyday financial subjects as "uncertain": "Individuals cannot identify with the subject position of the investor to which they are summoned in an unambiguous manner: investment as a technology for the calculating and embracing of financial market risk/reward fails to bring order to future uncertainty and instead leads to heightened anxiety" (2007: 69).

Such a positioning marks a distance between Langley and those acknowledging the "lived character" of financialization (Kaika and Ruggiero 2015, 2016), especially in relation to the structural paradigm defined by Aalbers as "the financialization of home" (2008). This new structural process "forces more and more households to see acquiring a house not just as a home, as a place to live, but as an investment, as something to put equity into and take equity from" (pp. 151-2). Through this lens, we see how the home has progressively become "a site of accumulation and

an object of leveraged investment, not only for debt-fuelled consumption in the present but also an asset base for welfare in the future" (Allon, 2010: 368).

Housing assumes then a central role in the process of neoliberal/financial subjectification, with homeownership becoming a key-value across the Global North and beyond (e.g. Ronald, 2008; Ronald and Elsinga, 2012), promoted through (securitized) financial credit (e.g. Aalbers, 2008; Rolnik, 2013). Drawing on the Foucauldian conceptualization of the neoliberal/financial homo oeconomicus as well as on Langley's uncertain subject, Kear (2013) speaks of homo subprimicus, meant as a new category of financial subject, "a new object of power/knowledge" (p. 938), introduced to overcome one of the main problems for neoliberal governmentality: financial exclusion. Through new techniques of risk profiling and credit scoring (e.g. Ashton, 2009), neoliberal governmentality is now able to forge any subject, there is no possibility for the subject to escape: subjectification becomes synonymous of subjection. In this respect, Kear's reading of Foucault (and Langley) is embedded in Agamben's negative ontology (e.g. 1998), the only possibility for the subject to break the subjectification process given by a sort of de-subjectification. taking the form of the "whatever being" (1993) or the "form-of-life" (1998). However, this conceptualization collides with the Foucauldian reading of power relations: power can never be escaped, the subject always being produced by historical and social power relations (Foucault, 1976; 1982).

Kear's conceptualization of the new phase of neoliberal subjectification involved by finance is echoed by Lazzarato's recent book *The Making of the Indebted Man.* Instead of defining the financial economy, Lazzarato (2012) speaks of the "debt economy" to stress how credit is the key-paradigm of social organization, its counter-face, indebtedness, being an economic process immediately *subjective*. Indeed, the "indebted man" represents a specific form of the *homo oeconomicus* (p. 30) based on the control of subjectivity in the name of a specific moral ideology: promise (to repay the debt) and fault (for having contracted a debt) substitute effort and reward, the moral values under labour economies.

The rise of debt-driven homeownership has led to reconfigure welfare provisions in Western countries (and beyond), with the affirmation of an asset-based model centred on housing (e.g. Doling and Ronald, 2010; Watson, 2009; 2010). This transnational trend can be read as forging a new subjectivity in Foucauldian terms. For instance, in his work about the shift towards an asset-based welfare in the UK, Watson (2010) conceptualizes the formation of an "investor subject" as the making of the Foucauldian "entrepreneur of the self" at work under neoliberalism. The politics of (impossible) identification with the perfectly rational investor subject brings tension, anxiety, even depression and suicide commitment when 'failure' takes place. This has been largely shown since the starting of the current crisis: the inability to repay the mortgage, leading to evictions and foreclosures, has provoked a boom of psychiatric issues, depression being the most emblematic but coupled with a massive increase of suicide commitments, the sense of shame and guilt to have failed being too strong to sustain (e.g. Houle and Light, 2014; Libman *et al*, 2012). This seems to suggest the unavoidable result of the politics of identification. Indeed, the possibility to identify with an ideal image involves a gap between the ideal and the one who identifies, this gap raising a problem in its own right; in the words of Dean:

"We identify with an ideal image, only to be plagued by a nagging sense of failing to live up to the ideal. Identification, in the subjective form that I'm considering, never produces identity (in the sense of complete indistinguishability between two or more terms) but only an approximation; full adequation with the image remains forever out of reach" (2009: 23). Echoing Langley, such a consideration implies the impossibility for the subject to fully perform and embody the 'rational' model implied by neoliberal subjectification, this leaving open room to rupture and contestation. Apart from the "uncertainty" discussed by Langley (2007) and the tensions highlighted by Watson (2010), both reading only the individual side of such a process. Rupture does not find theoretical conceptualization in the above-discussed literature, thus only a one-sided reading of Foucauldian subjectification is developed, fully centred on subjection. However, as seen in the introduction, the process of subjectification is based on a dialectical tension within the complex net of power relations that the subject can never fully escape. The subject is always an active participant in the interplay of power relations producing them as a subject. This means that resistance is always possible because of the circular nature of power, but it can be originated only within the net of power relations (Foucault, 1976). These considerations then raise crucial questions: Is it possible to reverse the process of subjectification? If so, how? In order to answer these questions, we turn to feminist and queer contributions on the deconstruction of the identity and commoning.

3. Reversing subjectification: collective dis-identification and commoning

The post-workerist reading of Foucauldian subjectification emphasizes its historical situatedness within specific power relations and the impossibility to detatch it from material struggles (e.g. Di Feliciantonio, 2016, Negri, 2015, Revel, 2015). Such a position is highlighted clearly in a recent paper by Revel (2016) in which she points out the need to practice the deconstruction of identity in order to reverse the chiasmus of the process of subjectification. This does not correspond to de-subjectification like in Agamben (e.g. 1998); on the contrary it is a way to reject both a presumed unitary objectification and the conceptualization of the subject as resulting from the infinite dialectics between subjection and 'free' subjectification (out of historical power relations).

To develop her argument, Revel (2016) relies on Foucault's *The Subject and Power* (1982), in which he spoke about "the invention of the self", meant as a practice to "build the selves as subjects", thus materializing the counter-face of objectification within the process of subjectification: the 'new' subject practices the *agonism* between power and freedom, between subjectivity through objectivation and autonomous subjectification. As already stated, in a Foucauldian perspective this can never lead to erase power: power relations cannot be fully escaped as new forms of power constantly re-emerge from this practice. A crucial aspect to consider in Revel's reading is how such a reconfigured process of subjectification does not respond to a predetermined identity but is always the result of an action, a *gesture* (2016).

Given her workerist roots, Revel's reading of Foucauldian subjectification refers to a collective subject engaged in reversing the chiasmus of the process defining it (for instance, in another paper arguing against the 'negative' and a-historical reading of Foucault developed by Agamben, she directly cites the gay liberationist movement of the 1970s). This way, her analysis of subjectification echoes Gibson-Graham's project on the "politics of possibilities" (2006), stressing the central role of the politics of identification in any process of subject formation and acknowledging the necessity of a collective dimension for such a process being effective.

Influenced by post-structuralism, queer theory and second-wave feminism, Gibson-Graham's original project aims at destabilizing *capitalocentrism* in order to frame the existence of alternatives (e.g. 1996; 2006). This destabilization starts in the realm of discourse and language: since

neoliberalism/capitalism (like patriarchy or heteronormativity) is a discursive formation, a politics of language is necessary to de-stabilize the interstitial spaces, the fractures within these systems. Once framed the possibility of alternatives and ruptures, material change is made possible by direct collective action. To achieve such a goal, she stresses the need to insist on "failed subjects" (like the category of 'woman' within second-wave feminism), thus having full space for politics to intervene and re-creating a new subjectivity. Gibson-Graham defines this process as "the politics of the subject": the subject needs to be 'cultivated' through different phases of a process full of dialectical tensions because it aims at de-stabilizing identity and creating a new one (2006). According to Gibson-Graham, the process of collective subject formation starts with the "failure of identification", a concept she borrows from Judith Butler (1993): the subject is never 'good' enough to fully identify with the dominant (social or economic) model, neither is so 'bad' to imagine herself outside of it. She situates this key-moment within her "politics of language" whose aim is to practice "collective dis-identification" (Gibson-Graham, 2006: 54). Collective dis-identification strongly echoing Revel's (2016) "deconstruction of the identity".

However, Gibson-Graham does not provide a full conceptualization of "collective disidentiifcation". In order to fill this void and to complement and operationalize Gibson-Graham's formulation, we could turn to the theory of "dis-identification" developed by Muñoz (1999). Both theoretical frameworks rely on an anti-unitary view of the subject.

Based on a deep analytical work in performance studies, Muñoz' "dis-identification" is "descriptive of the survival strategies that minority subject practices in order to negotiate a phobic majoritarian public sphere that continuously elides or punishes the existence of subjects who do not conform to the phantasm of normative citizenship" (p. 4). 'Minority subject' has to be meant here in relation to hegemonic social models and power relations, so it is inclusive of all those subjects unable to perform the neoliberal model of 'responsibility' through (debt-driven) homeownership.

Framed as a survival strategy working both within and outside hegemonic structures (like heteronormativity or the responsible citizenship prompted by neoliberalism), dis-identification involves a series of (even contradictory) steps consequent to the very complex nature of the project of identification. Indeed "identifying with an object, person, lifestyle, history, political ideology, religious orientation, and so on, means also simultaneously and partially counteridentifying, as well as only partially identifying, with different aspects of the social and psychic world" (p. 8). Here the contradictory path of dis-identification envisaged by Muñoz echoes Gibson-Graham's analysis of the "politics of the subject", when stressing how the subject can be "reluctant" towards change, remaining attached to the hegemonic identity defining her and opposing resistance to the new identity, this often being an unconscious process of refusing to change (2006: 128).

Building on Gibson-Graham and Muñoz, I define the phase of deconstruction of the identity necessary to reverse the chiasmus in the process of subjectification as "collective disidentification". Indeed, Muñoz emphasizes how "disidentification is a point of departure, a process, (...) is ultimately a form of building. This building takes place in the future and in the present, which is to say that disidentificatory performance offers a utopian blueprint for a possible future, while, at the same time, staging a new political formation in the present" (1999: 200). This 'social' ontology of the subject is fully developed by Muñoz in *Cruising Utopia* (2009), where he looks at Nancy's notion of "being singular plural" (2000) to argue that "an entity registers as both particular in its difference but at the same time always relational to other singularities" (2009: 10-11). Hence, in order to be incisive the resistance undertaken by the emerging subject needs to be collective, posing a threat to the hegemonic system, neoliberalism, based on the isolation of the subject. This way, collective dis-identification takes the form of a collective learning of the impossibility to perform (and identify with) the 'responsible'/financial/investor subject, without ceding to romantic representations of unitary and uniform communities.

The theoretical framework delineated to this point has shown how to reverse the chiasmus of the process of subjectification by assigning a central role to the politics of identification, starting from its failure. However, there is a question that remains unanswered: how is the new disidentified subject built and practiced everyday? Gibson-Graham addresses this crucial passage by pointing at the need for the new subject to identify with a new "community economy" (2006, xxxvi), thus ending by reiterating the fixity embedded within the politics of identification.

Beyond the vagueness of a concept like "community economy", the main risk here is to fall again in the trap of the politics of identification analysed in section 2. In this respect, Gibson-Graham embraces second-wave feminism rather than queer theory. In order to avoid such a trap, our theoretical effort should reject the idea of looking at the subject as a 'failed entity' in need for an alternative process of identification, while thinking of 'breaking' subjectification as a process always under construction, not aimed at fixing a new identity. In order to frame this practice of subjectification without identification, I here turn to the recent feminist literature on commoning. This literature delineates a dynamic process of construction without fixing the resources available to a collective subject. Hence, this perspective deeply connects to the post-workerist emphasis on the *generative* power of subjectification.

One of the main challenges for theories about the commons raises when thinking their configuration in urban societies: which common resources shall we count on in the capitalist city? To answer this question, an increasing number of scholars have referred to the relational character of the commons in urban contexts. For instance, Paul Chatterton (2010) conceptualizes the urban common as a relational entity according to time and space, always producing repertoires of resistance. Amanda Huron has recently widened this perspective by tracing the two key-characteristics of the 'urban' that make the experience of the urban commons unique (2015). One is the saturation (of people, investments and competing uses) of urban spaces forcing people to compete or share resources; the other one is the nature of the urban itself as the site where strangers meet to work together for common goals and objectives.

Huron's conceptualization is grounded on feminist literature on commoning as a situated, everyday practice of care (e.g. De Angelis, 2007, 2010; Di Feliciantonio, 2017b; Federici, 2010, Linebaugh, 2008), a perspective shared by Bresnihan and Byrne (2015). Basing on their participatory action research with different social centres in Dublin, they stressed the symbolic character of commoning, meant as "the fluid, continuous and relational ways in which the living commons, past and present, are produced. Commons understood as a verb indicates the limitations of understanding the commons as a noun, as a static, physical resource, such as a bounded plot of urban space" (2015: 46).

This way, commoning indicates a relational set of practices constructed, undermined and reshaped everyday according to place and the specific people involved, and the people involved in these initiatives knowing they can count on a dynamic set of help and support. Moreover, what emerges from their account is also a dynamic perspective on the subject involved:

"The ongoing production of the commons multiplies the potential of material resources as well as multiplying the potential of individual capacities. (...) Rather than thinking about this situation in terms of pre-existing individuals with an already determined set of roles and skills, and an array of finite resources at our disposal, we become transformed through our social and material relations, extending ourselves and the world around us in ways we would not have thought possible" (Bresnihan and Byrne, 2015: 46).

Taken together, these analyses emphasize the relational nature of commoning in urban societies: people cannot count on fixed physical resources while facing a massive competition for the use of the limited resources (and spaces) available; moreover, the urban context pushes people to encounter (and cooperate or compete with) the others. Such a reconceptualization appears particularly relevant for contexts like the Spanish one, where people living in urban contexts are now spoiled of the material and symbolic resources previously defining their social identity. Against the brutal conditions of State-guaranteed capitalism leaving them homeless and indebted, people face two alternatives: social isolation (often associated with psychological distress, depression or suicide commitment, all symbols of the tensions highlighted, for example, by Langley and Watson; see further section 2), or commoning through engaging with the others. We now proceed to analyse the case of the PAH in Spain to understand how it managed to build a new subject by deconstructing the identity of the 'guilty', 'faulty', 'irresponsible' and 'failed' through everyday practices of putting life in common.

4. The PAH: 'mortgaged lives' organizing

The great availability of credit within global financial markets in the 1990s and the 2000s found a "spatial fix" (Harvey, 1982) in Spanish urbanization, favouring a speculation-led 'Spanish economic miracle', while the growth of productivity of the economy remained zero or even negative (e.g. Charnock *et al*, 2014; López and Rodríguez, 2011). The burst of the bubble in 2007 revealed the fragility of this model, mainly based on private indebtedness, mortgage debt amounting to 74% of total household debt in Spain in 2010 (e.g. García, 2010; Charnock *et al*, 2014). Indeed, the deregulation of the mortgages market implemented since the early 1990s had favoured a boom of new mortgages issued, the peak reached in 2006 with 1342,171 new mortgages issued (Garcia-Lamarca and Kaika, 2016). In a country with long-standing high homeownership rates, this expansion of mortgages relied upon the "infiltration of finance in the world of the urban poor" to borrow the title of a recent article of Palomera (2014). Colau and Alemany (2012) have introduced the now popular concept of "mortgaged lives" to account the impact of such a process in the everyday life of ordinary people.

From the increasing series of studies analysing the Spanish model of "mortgaged citizenship" (Gonick, 2015), two interconnected elements are particularly relevant for the scope of this article. The first concerns the long-standing historical roots of the Spanish 'homeownership culture' dating back to Franco's regime and its project to build a 'homeowners' society' (Di Feliciantonio and Aalbers, 2018; Palomera, 2014, Sánchez-Martínez, 2002). The second related element concerns the principle of personal responsibilization that project relied on, the same principle driving neoliberalization (Dardot and Laval, 2014, Miller and Rose, 2008). This gives further evidence to the embeddedness of neoliberal rationalities in places, histories and cultures.

With the principle of personal responsibilization rooted in Spanish history, it was soon appropriated also by newly arriving international migrants. Indeed, the years of the 'Spanish

economic miracle' registered a boom of international migration towards the country: facing discrimination and hostility and unable to find a house through the welfare system because of the traditionally weak housing provision (Castles and Ferrara, 1996), migrants (mostly Latin-Americans) saw in homeownership a way to gain full (financial) citizenship and respectability (Gonick, 2015). As happened in other contexts such the US (e.g. Wyly *et al*, 2012), predatory lending targeted primarily (low-income) migrant groups, specific agencies and campaigns created to attract them (Gonick, 2015), thus favoring the rise of tensions between old (mostly domestic) and new (mostly foreign) migrants (Palomera, 2014).

When the bubble burst, the dramatic wave of foreclosures and evictions taking place (Colau and Alemany, 2012; 2013) had a tremendous impact on personal lives, the principle of personal responsibilization being crystallized in domestic residents, the illusion of finally accessing full 'respectable (financial) citizenship' coming to an end for foreign migrants. In this respect, Sophie Gonick (2015) has reported how many of the 'foreclosed' and 'evicted' lives informing her research in Madrid referred to their condition as "civil death" (*muerte civil*), this "making legible the intense links between identity, citizenship, and the financial system" (p. 13). This sense of personal failure has been favoured by both the legal status of *morosidad* denying access to a vast series of economic and financial activities, and the Spanish bankruptcy law not allowing a fresh start (unlike the US for instance). Moreover, the Spanish mortgage law is extremely severe towards 'foreclosed' lives: even after the bank's repossession of the property, people owe the remaining balance to the bank.

Although 'personal responsibilization' tends to insist on the individualization of the problem, creating a sense of shame associated to personal failure, the rapid increase of foreclosures and evictions made possible the formation of a collective organization made of people facing housing problems. In February 2009, the PAH was created in Barcelona as a response to increasing foreclosures and evictions; however it took time before 'foreclosed' lives could find the collective strength to 'come out', overcoming the sense of personal failure and shame and engaging with collective protests based on civil disobedience.

The year 2010 saw the launch of PAH main campaign, "Stop Evictions" (*Stop Desahucios*), aimed at promoting direct action against evictions. The action of the new movement in the Barcelona metropolitan area was rapidly effective, the first eviction was suspended because of a PAH protest taking place on 11/3/2010. Moreover, between 2010 and 2011, the organization started to spread from Barcelona to Catalonia and rapidly to the rest of the country (Álvarez de Andrés *et al*, 2015). In 2011, PAH activists were part of the massive protests against austerity politics all around Spain, a "convergence" among different social movements, such as the PAH, the traditional squatting movement and the *Indignados*, taking place (Martinez and García, 2015). While an in-depth analysis of PAH history and actions exceeds the possibilities of this article, one key-characteristic should be highlighted for our scopes.

The main (open-declared) scope of the PAH is empowering 'mortgaged', 'foreclosed' and 'evicted' lives, supporting them to develop the emotional strength to reject the ideas of the individual responsibilization and personal failure, and fighting to re-affirm the right to decent housing (Colau and Alemany, 2012; 2013). In this respect, the PAH emerges as the collective response to a social problem: you are not 'guilty' for having been evicted or foreclosed, but these are the concrete effects of the entanglement among the Spanish State, financial institutions and real estate agencies.

Such a process of empowerment concerns large parts of the low-middle class, but it also gives voice to the most marginalized of the society, notably migrant(s) (and) women (Gonick, 2015; 2016). This way, the "convergence" among different social movements discussed by Martinez and García (2015) is realized within the PAH itself: as discussed by Gonick (2016), male Spanish leftist 'radical' activists find together with migrant low-income women, different political horizons and practices come to co-exist. Garcia-Lamarca (2017) refers to PAH practices as "insurgent citizenship practices", opening an emancipatory and democratic political horizon and enacting equality for evicted households. Such a collective process of empowerment is made possible through continuous mutual help (including the basic but crucial step of spending time to listen to the others) and direct action (Colau and Alemany, 2012, 2013). Building on this, I now turn our discussion to the concrete practices making it possible to reverse neoliberal/financial subjectivity and to focus on the case of the PAH node in Sabadell.

5. Breaking subjectivity in Sabadell: collective dis-identification and putting life in common

The aim of this section is to show how the PAH has been able to construct a 'breaking' subjectivity, reversing the chiasmus in the process of neoliberal subjectification through the two steps identified in section 3: collective dis-identification and commoning. To better understand the practices making this process possible, I here focus on PAH Sabadell, created in March 2011 by a group of leftist (anarchist anti-capitalist) militants linked to the Popular Movement of Sabadell (*Movimiento Popular de Sabadell*, MPS) who got informed from the PAH in Barcelona that there were several people from Sabadell approaching them.

For the first assembly, they asked the support and direct intervention of activists from Barcelona, the response being immediately positive with around forty people attending. From there, the movement has continued to grow. The weekly assembly was attended by hundreds of people, a variegated series of actions being undertaken, from the well-known block of evictions to the occupation of a bank for 17 days in 2014. Moreover, PAH Sabadell is one of the most active in Catalonia in the *Obra Social* (Social Work) campaign, aimed at squatting vacant and unsold housing units owned by banks and other financial institutions. Such an active political agenda has been made possible through paying continuous attention to the *subjective* side of the process at work, i.e. 'cultivating' (to paraphrase Gibson-Graham) the emerging 'breaking' subjectivity. In order to make the argument clearer, the two moments (collective dis-identification and commoning) composing this process are analysed separately.

5.1 Collective dis-identification

One of the main objectives of the PAH is to break the shame, the sense of guilt, isolation and individualization involved by the principles of personal responsibilization and failure. This involves both a discursive and a direct action/gesture level, thus allowing to keep together the contributions by Muñoz, Gibson-Graham and Revel discussed in section 3. If Muñoz (1999) recognizes disidentification as the strategy of queers (of colour) to resist and trouble heteronormativity, and Gibson-Graham (2006) recognizes it as the necessary step to de-centre capitalism and market relations as all-encompassing, we here see how, through the PAH, it is the dis-identification from the responsible/neoliberal/financial/mortgaged citizen that takes place.

Both Muñoz and Gibson-Graham stress the "failure of identification" as the starting process to reverse the hegemonic discursive formation. This is evident in the case of the PAH: people arriving there feel that they somehow 'failed' the (social) expectation behind them. They were expected to be 'responsible' citizens (for the domestic)/to prove to be able to enter 'financial citizenship' (for the migrants) by being a homeowner through a mortgage that you have to repay because it is your debt (to society). Once they found themselves unable to repay that mortgage (because of health issues, unemployment or simply because the monthly mortgage payment is too high) and they lost their house (maybe because they accepted to use their house as collateral for the mortgage of a relative), they perceived themselves as failed, guilty, unable to honour their financial promises, the sense of shame becoming familiar. As stated by one research participant:

"I thought my life was at the end, in the same period that the process of eviction and repossession from the bank was going on, I was diagnosed a serious health problem. I felt desperate. On one side I felt shamed because of what was going on with the house, I felt stupid because unable to calculate and manage that situation; on the other, you are told that your life could come to an end very soon, so you see everything destroyed and evanishing together (*crying*), (...), I did not know where to find the energies to fight, I felt shamed of myself" (SG1, personal interview, December 2014)¹.

Although recognizing the impossibility to perform the hegemonic model of subjectivity, affected people still continue to see themselves within that structure (i.e. homeownership), so they usually arrive to PAH assemblies in search of a way to keep their house. It is there that the "failure of identification" starts to turn towards collective dis-identification. In this respect, encountering the others, i.e. 'coming out' from isolation, through the assemblies is crucial: by listening to the others' stories, the *afectadas* understand that their case is neither isolated nor unique. Situations like theirs are in fact widespread, they start to familiarize with housing rights (and possibilities) that they ignored to have, they become familiar with concepts like housing bubbles, predatory lending and speculation, they discover how much more power is given to financial institutions by law than to them. Of course, such a discursive process of destabilization of the hegemonic model of subjectivity is not an easy and linear one, the sense of personal failure hit hard and comes back at several times. We can consider the words of another interviewee:

"Thanks to the PAH you start to understand that banks in this country have all the power they want beyond your legal rights, (...), you learn that it is not *your personal failure* but the failure of a system. (...) I am a *good person* even if I was in trouble with my mortgage, I do not want to blame myself anymore for what happened, (...), I don't want my kids learn that they are *good* and *responsible* only if they have a house, a mortgage and are able to repay it. (....) This was not easy, I remember that after starting to attend the PAH and feeling better, more aware, I was still feeling shamed when I went to visit my family, (...), every time it was like feeling the need to admit 'I know, I was not good enough, I was not able to keep your expectations, but please support me'" (SA3, personal interview, November 2014, emphasis added).

If encountering the others is the first crucial step made possible by PAH weekly meetings, listening to other people's successful stories play a pivotal role to keep the motivation high and see the concrete possibilities opened by engagement. PAH activists in Sabadell are completely aware of this, so every weekly assembly ends with the 'happy ending stories to celebrate': people who

¹ All the quotes reported in the article were translated by the author.

got the eviction or the foreclosure blocked, people who obtained the *dación en pago*², people who lost their houses but now live in a squat or pay a social rent thanks to the PAH.

For sure it is only through direct action that these successes are made possible: what PAH activists start to share with the newcomers from the beginning is the awareness that 'you are the best assessor of yourself', you cannot wait that an 'expert' (a lawyer, a politician or other) solves your problem, this is to say that if you engage concretely to solve your problem, a solution can be found. This fits perfectly with the well-established repertoire of action that has made the PAH popular and effective, borrowing several practices from civil disobedience. While prosecuting negotiations to avoid evictions or obtain a social rent with owning financial institutions, PAH activists engage in several actions. In Sabadell, anti-evictions pickets are organized almost weekly (often several days per week), as well as actions at bank offices to pressure them. As said, more 'radical' forms of action are also very common, such as squatting of housing units and the proper occupation of bank offices.

This way, we see how Revel's conceptualization (2016) of subjectification, always departing from a gesture, is reconciled with Muñoz' (1999) and Gibson-Graham's (2006) emphasis on the "failure of identification". In order to be effective, both these moments making possible the disidentification must be collective: the encounter with the others gives you the chance to break the isolation of neoliberal mantras of personal responsibilization and failure, while engaging in action with the others gives you to strength to imagine 'new worlds' (Muñoz, 2009). We now proceed to analyse how such a process is made possible, sustained and 'cultivated' through everyday practices of commoning.

5.2 Commoning as putting life in common

The previous sub-section illustrated that, albeit crucial, the process of collective dis-identification is extremely difficult for the subject, the feelings of guilt and shame are arduous to cancel. To understand how collective dis-identification is made effective and stable, we need to interrogate everyday practices of care and 'cultivation' that make possible to escape negative feelings of desperation and failure, thus giving the subject the emotional and affective power to sustain direct action.

Indeed we should not forget that 'happy ending stories' result from long processes of negotiation, action and stamina, so people involved face an intense emotional distress (and uncertainty). One of the strategies of the financial institutions is to play for time and to wait for people to give up. In this respect, I share Gonick's concern (2016): not everybody can afford to engage with 'heroic' actions and gestures (she cites the example of undocumented migrants). However, PAH activists in Sabadell have found a way to manage this situation by addressing different strategies according to individual situations. Illegal migrants, for instance, usually opt for individual squatting of empty housing units, i.e. not making a public claim, therefore preventing people involved from legal troubles.

In any case, processes of subjectivity construction are time, emotion and energy consuming, so collective mechanisms of mutual aid and support are crucial. In the case of PAH Sabadell, this function is performed by the support group. Following the massive growth of weekly assemblies in terms of attendance, experienced PAH activists started to experience how difficult (if not

² With the *dación en pago*, the bank accepts the house to extinguish the debt.

impossible) it was to follow and take care of all the cases in progress. As stated by one of them to account the creation of the support group:

"The Wednesday assembly was growing more and more, (...), but then you start to realize that some people after a couple of assemblies do not show up anymore, that you actually do not have the time to monitor how specific situations are evolving, you know, we are talking about delicate situations of people depressed, living terrible personal moments. (...) We started to interrogate ourselves: what's going wrong here? You know from us it is not just a matter of how many people get involved and can solve their problems, but we want people getting *empowered*, *feeling better*, *willing to fight for an equal society*, (...), by talking with people, discussing in-depth, we understood that we were losing our ability to sustain *emotionally* and *personally* people in need, (...) the support group is this, we take care of each other, people are there for you" (SH6, personal conversation, emphasis added).

Based on the practice of mutual help groups, support weekly meetings are organized in a simple way. Each attendant introduces herself³ by telling how she arrived at PAH. From the moment of introducing themselves, the group starts to discuss any relevant topic for the attendants. During my fieldwork, several times we have discussed issues linked to the house and the eviction process. Everyone updates the others about her situation. Discussions, however, have also concerned a wide series of topics far beyond housing, from the concerns for kids' education, to unemployment, precarity, gender bias, domestic violence, everyday racism, personal family histories, and so forth. This way, the *afectada* knows that whatever it happens they have someone to share their concerns and feelings. No matter what problem, people are there, ready to listen, help and sustain them. This sense is reinforced by the undetermined length of meetings: people remain there until others need it and everybody has taken the word.

I conceptualize this practice of commoning as putting life in common. Spoiled by those material resources defining their social identity and status in an urbanized context, feeling ashamed, desperate and guilty, people find a space where the others are ready to share with others all their time, life experiences, emotions, they are there to sustain you in this new process. In this respect, we see how there is not a set of predefined resources (or identity, or claims) to defend, as in most conceptualizations of the commons. Here, *common* is a verb, a collective action of sharing with/taking care of the others. Thanks to this emotional sustainment and support, people are able to manage the most emotionally difficult moments of this long journey; it is around this everyday, continuous practice of taking care of the others that the process of subjectification is constructed. The benefits of such a practice of care for the emerging subjectivity are highlighted in the following words of one of the group's most frequent-attendants:

"Accepting that *you need the others* is maybe the most difficult part at the beginnings, I felt shamed in exposing myself, my pain to strangers, but I was burnt, I could not find a way to solve the situation by myself, (...), support has been a balsam, the discovery of a new world of emotions and affects, (...), I found people that without knowing me, stayed there for like two hours listening to me, giving me suggestions, *hugging me*! (cries), (...), you have no idea of how much energy I can find only by thinking to this place, (...) even after those meetings in which I did not almost speak but just listened to the others, I felt stronger and, for sure, less alone than ever, (...) no matter who is there, I know people are there for me and I am there for them" (SF4, intervention during the support meeting, November 2014, emphasis added).

³ I will here use the feminine since most of the attendants of the weekly meetings are women.

Through these words, we see how the emotional and affective character of commoning as an everyday practice of putting life in common sustains the subject during the long and painful process of collective dis-identification. By engaging daily with concerns and emotions of the others, the process of subjectification results always under construction, new values and resources being (re)created. By putting life in common, people learn that the commons they are fighting for concern re-imagining social relations, breaking isolation and taking care of others.

6. Conclusions

In this paper, I have tried to expand the perspective of most Foucauldian analyses on neoliberal subjectification by thinking the possibilities to realize a break within the process of neoliberal subjectification as shaped by the raise of finance and homeownership. For this scope, different insights from post-workerist, post-structuralist, feminist and queer scholarship, notably Revel, Gibson-Graham and Muñoz, have been discussed, all of them emphasizing the central role of disidentification to reverse the chiasmus of subjectification. To be effective against the isolation of the subject under neoliberalism, such a process must be collective, its everyday sustainment and cultivation made possible by practices of commoning, meant as everyday practices of care and putting life in common.

In order to make visible how such a complex and controversial process can be realized, I analysed the case of the PAH, focusing on the node of Sabadell (Catalonia). Indeed Spanish recent history highlights how financialization and homeownership concur in forging neoliberal subjectivity. Facing a dramatic housing crisis, 'foreclosed' and 'evicted' lives have found a collective response through the PAH, empowerment being the primary aim.

The analysis of PAH Sabadell actions and practices has given the possibility to understand how the two moments composing the process of 'breaking' subjectification are built and cultivated. This paper discussed how collective dis-identification is practiced through the encounter with the others at weekly assemblies and engaging in direct actions. However, the self-narrative of interviewee SA3 has highlighted that such a process can be painful and controversial, thus it needs to be sustained, confirming both Gibson-Graham and Munoz' analyses. The support group emerges as the place where collective dis-identification is made possible and successful: PAH Sabadell has created a space of commoning, meant as a practice of putting life in common, going beyond a purely material perspective on the commons, acknowledging the generative character of this practice.

In urban societies where strangers come together and neoliberal rationality pushes more and more towards individualization, we need to emphasize the emotional and affective dimensions attached to the practice of commoning. Fighting together day by day, taking care of the others' needs and problems, making *collective* and *common* what was previously perceived as a personal tragedy bring PAH attendants to build new affective institutions of friendship, trust, mutual aid and confidence.

The analytical and theoretical efforts developed in this paper pose a series of urgent questions to the vast literature on neoliberal subjectification, financialization and the rise of homeownership. Although understanding the dispositifs of biopolitical governmentality is a crucial task, as scholars engaged in unveiling the discursive power (and its material effects) of neoliberalism, we should interrogate more the possibilities of rupture starting from the same

subjects that (re)produce neoliberalism. One of the key-Foucauldian principles is here fundamental for future research: like any power relation, subjectification can be broken only by those inside the relation at work. In this respect, even when addressing issues not related to gender and sexuality at a first glance, future efforts in political economy and geography should engage more with feminist/queer contributions and politics, since they provide useful tools to keep together theory and practice in order to imagine and shape 'new worlds'. To cite Muñoz, we should be aware that "the here and now is a prison house. We must strive, in the face of the here and now's totalizing rendering of reality, to think and feel a then and there" (2009: 1). To achieve such a mission, it seems promising and fruitful to adopt a less negative ontology offering the possibility to understand which specific practices and mottos can be mobilized in different contexts to pose a threat to neoliberal subjectification.

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