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DOI:

[10.1080/09654313.2017.1320521](https://doi.org/10.1080/09654313.2017.1320521)

Document Version

Accepted author manuscript

[Link to publication record in Manchester Research Explorer](#)

Citation for published version (APA):

Kaika, M. (2017). Between compassion and racism: how the biopolitics of neoliberal welfare turns citizens into affective 'idiots'. *European Planning Studies*, 1-17. <https://doi.org/10.1080/09654313.2017.1320521>

Published in:

European Planning Studies

Citing this paper

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How to cite this paper

This is a pre-publication draft of the following paper in print:

Kaika, Maria (2017) "Between compassion and racism: how the biopolitics of neoliberal welfare turns citizens into affective 'idiots'." [European Planning Studies](#) DOI: 10.1080/09654313.2017.1320521.

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Between compassion and racism: how the biopolitics of neoliberal welfare turns citizens into affective 'idiots'.

ABSTRACT

A sharp increase in racism and xenophobia, alongside an increase in philanthropy and charity mark Europe's Janus-faced reaction to the social consequences of the economic crisis. This paper goes beyond the racism/xenophobia vs. charity/philanthropy dualism, arguing that these seemingly antithetical responses have more in common than we may think.

- 1) Both are equally divisive and 'othering' practices. Whilst racism transforms human beings into de-humanized entities in order to be able to hate them, charity transforms human beings into dependent objects in order to be able to offer aid;
- 2) Both are strongly affective yet deeply apolitical reactions of people who lose their political agency as they become imbued with fear and insecurity; of citizens who turned into indebted apolitical objects, when social solidarity and welfare provision turned from a collective responsibility into a private affair.

When housing, healthcare etc. became accessible mainly through private loans and mortgage markets, private welfare debt became the biopolitical tool that enrolled the workforce into volatile financial speculative practices and turned citizens into fear-imbued 'idiots', i.e. private individuals who can only care for their private matters.

Understanding the biopolitics of privatized welfare and increased household debt as the process that drives this transformation of citizens into 'idiots', allows to move beyond the false dilemma of charity vs. racism, in search of a politics of solidarity.

KEYWORDS: affect, biopolitics, debt, crisis, welfare, racism, xenophobia, philanthropy, subjectification, solidarity, financialisation

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INTRODUCTION

idiot (n.)

early 14c., "person so mentally deficient as to be incapable of ordinary reasoning;" ... from Greek *idiotes* [ιδιώτης] ... literally [a] "private person" (as opposed to one taking part in public affairs), used patronizingly for "ignorant person," from *idios* [ιδιος] "one's own".

(Etymology online dictionary,

http://www.etymonline.com/index.php?allowed_in_frame=0&search=idiot, last accessed 20/04/2017)

The negative social consequences of the recent economic crisis both united and divided Europe, through a Janus-faced reaction to the increased levels of inequality, unemployment, poverty and homelessness. One side of Europe's Janus-faced response to the crisis bears the beautiful form of compassion, charity and philanthropy; the other side, however, bears the ugly form of hate, xenophobia, racism and neo-nationalism. The rise in charity/philanthropy has become the object of academic enquiry (Kohl-Arenas, 2017), whilst recent research has also offered critical insight on the relationship between (post)-welfare state practices and the rise of racism and xenophobia (Demmers and Mehendale 2010; Simonsen, 2015; Dufour, 2015; Dalakoglou 2013; Kaika 2015; Fredrickson 2002; Goldberg 2009; Lentin and Titley 2011).

In this paper, however, I go beyond the charity/philanthropy vs. racism/xenophobia dualism, and argue that these seemingly antithetical responses have more in common than we may like to think. First, I argue, they are both equally divisive and 'othering' practices: on one hand, xenophobia and racism transform human beings into de-humanized entities in order to fear or hate them (Haldre, Koefoed and Simonsen 2006); on the other hand, compassion (in the form of philanthropy or charity) transforms human beings into dependent objects in order to offer aid and help (Tsalikoglou, 2012). Second, I argue, both racism and charity are strongly affective, but ultimately apolitical reactions of people who became imbued with fear and insecurity, as social solidarity and welfare provision was transformed from a collective responsibility into a private affair.

As the European workforce was forced to compensate for the decline in state welfare provision by privately purchasing access to better healthcare, education housing etc. (Simonsen 2015; Sequera and Janoschka 2012; Crouch 2009; Soederberg, 2014), it signed

off an increasingly higher percentage of labour and income to private loans and mortgage contracts. This acted as a biopolitical tool that enrolled the bodies and livelihoods of the workforce into speculative financial mechanisms (Garcia-Lamarca and Kaika 2016). The biopolitics of fear and insecurity generated by this process turned citizens from political subjects, into fear/insecurity imbued indebted objects who lost their political agency. It turned political subjects (actively caring for the commons and the political life of the *polis*) into 'idiots' (a-political fear/insecurity imbued, indebted objects (Lazzarato 2007)) who care only for the matters related to their private household). This, I argue, accounts for the degradation of solidarity politics into expressions of affect (positive or negative).

Understanding the biopolitics of privatized welfare and increased household debt as the process that drives the de-politicization of citizens and their transformation into 'idiots', (i.e. into private persons who can only care for private matters), allows to better contextualise both racism and charity as the affective yet apolitical reactions to the socio-economic consequences of the crisis. It also allows to make a distinction between instances of racism or charity (understood here as affective reactions), and acts of solidarity (understood as political praxis).

The argument in this paper draws upon quantitative and qualitative data from research conducted over the past 5 years on the economic crisis (Kaika 2012; Kaika and Karaliotas 2014), financialisation as a 'lived' process (Kaika and Ruggiero 2016), and the biopolitics of debt (Garcia Lamarca and Kaika 2016).

Compassion vs. Racism: a Janus-faced reaction to the crisis or a false dilemma?

"What good are these people, who abandon their own bleeding country to come to our country? ... They bring alien ethics and traditions, alien religions ... and want to impose these on us... at the expense of our own traditions. ... Why should we bow the head and accept all this ... in the name of ... some form of failed globalisation?"¹

There is nothing particularly novel about the above opening quote; it is a commonplace xenophobic rant. What does, however, make it interesting, is that it comes from an unlikely

¹ The full text of the letter (in Greek) can be found on: "Greek Mothers addressing the Popular Assembly of Direct Democracy at Syntagma Square", Tuesday 19 July 2011.

http://spithathriasiou.blogspot.co.uk/2011/07/blog-post_19.html author's translation; last accessed 10 October 2015.

source: the 2011 Occupy Syntagma square protests in Athens. It is an excerpt from a letter penned by *The Greek Mothers*, a group who actively participated at Syntagma's protests with a banner demanding 'Jobs for Greek children; not for foreigners'. When the *Greek Mothers'* banner was taken down by other Syntagma protest groups in outrage for its racist content, *The Greek Mothers* responded with this letter and demanded for it to be read publicly at the Square's General Assembly. They too -*Greek Mothers* argued- were part of the occupation of the Square and they demanded their voice were heard in the name of democracy and pluralism (see Lorey 2014; Kaika and Karaliotas 2014).

The Greek Mothers were not alone in reacting to Europe's post 2008 debt crisis and austerity with xenophobia or even racism. The xenophobia induced by the economic crisis permeated all levels: global financiers attached the label 'PIIGS' to 'misbehaving' Portugal, Ireland, Italy, Greece and Spain; national representatives repeatedly verbally abused each other at EU summits; ultra-nationalist parties gained strength across Europe. But what makes the *Greek Mothers'* racist reaction significant, is that it stands for the extent to which the crisis/austerity-induced xenophobia has moved beyond the confines of ultra-nationalist or neo-nazist parties and permeated unexpected corners of everyday life. It is the first time after the Second World War that everyday xenophobia amongst Europeans is on the rise, including the 57% increase in reported racist abuse incidents in the UK (targeting mainly white europeans) during the period that immediately followed the Brexit referendum². The economic crisis has divided Europe.

But the economic crisis has also united Europe in adverse ways. This is the first time after the Second World War that European citizens collectively experience a significant deterioration in healthcare provision (Stuckler & Basu 2013), a sharp rise in unemployment levels (with Greece and Spain leading the way with over 60% youth unemployment), as well as increase in homelessness, hunger, and child poverty. And as Europe's economic crisis is steadily turning into a humanitarian crisis across the European South, the effects of the erosion of social welfare does not generate xenophobia only; it also generates discourses and practices of compassion, charity and philanthropy towards Europe's *nouveau poor*

² Reported by [True Vision](http://www.truevision.co.uk/), a police-funded hate-crime-reporting website. Cited in The Guardian, <http://www.theguardian.com/politics/2016/jun/29/frenzy-hatred-brexite-racism-abuse-referendum-celebratory-lasting-damage>

(Kaika 2012). Because this is Europe's middle classes turn poor; a poverty and homelessness of our own making. And it sends shockwaves down our spines. This is not the Europe we once knew; and certainly not a Europe we would like to see in the future.

So, as the social effects of the economic crisis are concurrently uniting and dividing Europe the question that begs an answer is: what exactly is it that polarizes Europeans so much, as to make them react to this crisis with levels of both compassion and racism that Europe has not experienced since the Second World War? Who exactly is Europe's new Janus faced citizen, whose one side bears the ugly form of racism, xenophobia and conflict, and the other side bears the beautiful form of charity, compassion and support?

And, might there be something that charity and racism -these seemingly antithetical reactions to the crisis - share in common?

What I argue in the following sections is that, although charity and racism are perceived as the antipodes of the European citizens' reaction to the crisis, they actually have more in common than we may like to think. Because they are strongly *affective*, but ultimately *apolitical* reactions. I argue that they are both affective reflexes of citizens who have lost their political agency out of fear and insecurity, as they experience social solidarity and welfare provision across Europe being metamorphosed from a collective responsibility into a private matter (Crouch, 2009); (Terranova 2015). Charity and racism are affective but apolitical reactions of people who turned from active citizens (caring for political life and common affairs) into 'idiots', i.e. into private individuals caring only for their private affairs, through the need to find increasingly complex forms of personal compensation for the erosion of collective welfare provision.

Turning citizens into 'idiots' through the biopolitics of debt: how the metamorphosis of welfare into a private matter produced Europe's Janus faced citizen.

The political economic and social implications of the recent crisis and of the related decline of the welfare state across Europe after the 1980s are well documented (Dorling 2014); (Finlayson, 2009); (Crouch, 2009) (Kunzmann 2016; Dalakoglou and Vradis 2011) (Koutrolikou 2016). The decision to end the Post War European social contract for welfare provision was coupled by the populist promise made by European leaders after the 1980s (from Thatcher to Blair, from Sarkozy to Aznar, Papandreou, and Gongalez) to make everybody middle class. The decline of welfare provision was linked to the ideology that the expanding European middle classes would no longer be dependent on state welfare as they would be able to buy their own welfare provision through easy and 'cheap' access to private credit. Although this article focuses on Europe, a similar process took place across the western world. With the rise of creditocracy (Ross 2017) and what Soederberg (2013) aptly terms the debtfare state, everyone was promised tailor made access to better housing, healthcare, education etc. through the simple act of signing private loans or mortgage contracts or simply by getting a credit card..

Private debt contracts (loans, credit cards, etc) and mortgage contracts played a major role in enabling and mobilizing this process that metamorphosed welfare into a private affair (Crouch 2009; Garcia-Lamarca and Kaika 2016) and after the 1980s became a key tool for turning European citizens from political beings with equal and universal access to welfare provision, into indebted subjects (Lazzarato 2007), or private welfare investors (Langley, 2008), 'free' to manage their own welfare choices. This way, the exponential increase in household debt across Europe became a biopolitical tool that turned European citizens into private investors (see also Sequera and Janoschka 2012 on neoliberal globalisation and citizenship). After the 1980s, the ability of European citizens to house themselves, be healthy, educated, have children or not, care for the elderly etc. became increasingly dependent upon the extent to which they are prepared to sign off significant parts of their current and future labour to private debt contracts; the extent to which they were prepared to 'mortgage' their lives and enrol their current and future labour, bodies and

livelihoods into global financial speculative practices (Garcia Lamarca & Kaika 2016). In short, welfare became dependent upon the extent to which European citizens were prepared to become objectified under the category that Lazzarato terms the indebted Man (and Woman) (Lazzarato, 2007; Di Felicianantonio 2016). Becoming private welfare investors, becoming objectified as indebted men and women and living "mortgaged lives" (Colau & Alemany, 2012; García Lamarca & Kaika 2016) is a key characteristic that households across Europe share in common today. The same way that social solidarity and the demand for secure access to welfare provision and relative economic and political stability was a key characteristic that households across Europe shared in common after the Second World War.

This new common characteristic, (becoming indebted objects and living mortgaged lives) is what both unites and divides citizens across Europe today in their inability to act politically. I argue that the metamorphosis of solidarity and welfare into a private affair (Crouch 2009) over the last three decades threatens to induce an anthropological catastrophe, as it goes hand in glove with a slow metamorphosis of collectively responsible political subjects into de-politicised private individuals, or else, into 'idiots'. The etymological origin of the word 'idiot' lies with the Greek *ἰδιώτης* (*idiótes*), a word originally used to denote a private individual who was not a 'political man' in the ancient *polis*. *ἰδιώτης* was originally a word for someone who cared for his own private household matters and did not participate actively in the political life of the *polis*, in public debates, and law making processes. Over time, however, this word for the a-political private individual became a pejorative term that ended up describing someone who had limited intellectual abilities or skills, and lack of knowledge or understanding; the idiot. The man who did not participate in political life and only cared for his own affairs could only be an 'idiot' in today's terms (Bampiniotis 2010; 771).

So the metamorphosis of collectively responsible citizens into private welfare investors threatens to metamorphose politically active citizens who demanded and got labour rights and a strong welfare state during the post war years into idiots. The fear and insecurity binding us together to this collective indebtedness threatens to turn us from political

animals, into mere animals -- to use the Aristotelian analogy. That is, into beings who are prepared to renounce and eventually lose their ability to reason, to make laws, and to enter a process of political subjectivisation. What distinguishes men from animals, according to Aristotle, is that animals cannot make laws and reason politically. Animals can scream out loud their private sufferings in public, but they cannot act politically. Animals can be affective; but they cannot be political.

I argue that understanding the process through which our lives became 'mortgaged' (Garcia-Lamarca and Kaika 2016), the ways in which our labour and our bodies became intimately entangled in the web of global financial speculative practices in order to continue accessing what used to be our collective welfare commons, is central for contextualizing both xenophobia and charity as the deeply affective but ultimately apolitical reactions to this crisis.

Charity and xenophobia are the Janus faced affective reactions of millions of people across Europe who lost their political subjectivity to biopolitical practices of indebtedness. Citizens who compromised their political agency and their power to make decisions over their future when they were forced to forge an intimate relationship between speculative practices of global financial institutions and their bodies, their labour, and their lives by signing up to private loans or mortgages.

The debt that both unites and divides Europeans: translating household debt figures into everyday practices as a means to go beyond false North/South divisions.

The fear and insecurity that stems from biopolitical practices of indebtedness both unites and divides citizens across Europe today (Vercellone 2015). Because, although the current debt crisis is presented as a southern European crisis (Fumagalli & Lucarelli, 2015), if we shift focus from public debt to household debt, the picture changes dramatically. Table 1³

³ Despite limitations in data availability and the fact that longitudinal comparability is impeded by differences in data collection methodologies between different sources, Table 1 does allow a comparative understanding of levels of household debt in each year (column).

which allows a level of comparison⁴ between household debt-to-income ratios across Europe shows that it is not the European South, but the European North that holds the lion's share of household debt. In 2009, Denmark held one of the highest household debt ratios at an astounding 338.7%, followed by the Netherlands (286.6%), the United Kingdom (167.5%), and Sweden (163.5%) (Eurostat, 2015). In fact, the countries that found themselves in the thick of the economic crisis hold some of the lowest household debt ratios (Portugal at 151.4 Spain at 145.2 Italy 86.5 and Greece at 85.3%), with the exception of Ireland (240.8%). On average, across the European north and south, households owe over 100% of their income to debt repayments, at the same time when the Maastricht Treaty does not allow for national debt to go over 60%, and for public deficit to exceed 3%. Although undoubtedly locally distinct (Barbehön and Münch 2015) this crisis shares key common characteristics across Europe (Gonzalez and Oosterlynck 2014). Today, households across Europe remortgage their homes in order to pay for increased school or university fees, health care, or to compensate for reductions in their pensions. For example, in July 2013, the value of mortgage lending in the UK for that month alone was £3.9 billion (Council of Mortgage Lenders, 2014), whilst during the same year (2013) 35,000 homes were repossessed and 159,800 mortgages were in "arrears of 2.5% or more of the mortgage balance" (Council of Mortgage Lenders, 2013).

Household debt to net disposable income %	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2013
Denmark	221.1	226.3	232.8	237.7	242.9	248.7	261.9	282.1	299.4	324.7	339.4	338.7	255.81
Netherlands	176.7	189.0	199.1	194.2	204.4	222.9	233.0	251.5	256.9	261.4	274.3	286.6	221.53
Ireland	-	-	-	110.8	126.2	147.2	170.0	201.0	225.9	236.2	231.9	240.8	-
UK	114.4	117.3	118.9	125.6	138.8	151.7	164.9	167.2	178.8	183.3	178.1	167.5	128.3
Sweden	101.5	105.3	108.6	119.2	121.6	128.2	137.0	146.7	153.8	157.4	159.5	163.5	144.36
Portugal	77.0	94.3	106.8	118.3	121.6	123.6	126.8	135.9	140.6	145.7	148.9	151.4	-
Spain	-	79.7	84.2	87.1	94.1	102.3	113.6	128.2	144.3	154.1	150.1	145.2	-

⁴ "Gross debt-to-income ratio of households (including Non-Profit Institutions Serving Households) is defined as loans (ESA2010 code: AF4), liabilities divided by gross disposable income (B6G) with the latter being adjusted for the net change in pension entitlements (D8net). Detailed data and methodology on site <http://ec.europa.eu/eurostat/sectoraccounts>. " (EUROSTAT, 2015)

Finland	64.7	66.0	69.2	70.8	75.6	79.9	88.6	99.2	109.4	114.7	117.1	117.5	106.24
France	72.4	74.9	74.8	77.0	77.5	81.1	81.9	88.4	93.6	96.6	98.7	104.3	-
Belgium	68.3	70.5	68.3	66.3	68.3	70.7	74.6	79.5	83.3	87.4	89.8	90.8	-
Italy	46.0	50.7	54.5	56.5	59.4	62.5	66.2	71.3	76.1	80.2	81.6	86.5	-
Greece	-	-	-	-	-	-	-	-	72.1	80.4	84.7	85.3	-

TABLE 1. Household debt to net disposable income by country. Source: Compiled by author adopted from: EMF (2009, 70); OECD (2009); INE (2014); Last column (2015) from Eurostat 2015

If we translate the above numbers into everyday practices, they mean that from the European North to the European South, the majority of households have signed off significant parts of their current and future labour and decision making capacity in advance to debt repayments, in order to purchase their welfare in the form of housing, education, healthcare, or other forms of welfare credits. It means that all of a sudden, the exchange rates of the Japanese yen and the Swiss franc, the interest rates of the European Central Bank, the inflation or deflation of global real estate markets became factors determining our ability to house ourselves, to be healthy, educated, to have children, to care for the elderly, et cetera.

The shock of absolute identification: Europe’s middle class precariat, torn between compassion and racism.

It is precisely this indebted, politically discredited man/woman that has become Europe’s new Janus. Europe’s new Janus can still feel compassion and empathy towards the homeless families in Spain or Greece. In fact, being charitable and philanthropic is gratifying, as it affirms that s/he is still a human being (Kaika 2012). But at the same time s/he is afraid. She/he is afraid not only that she/he might be called upon to pay part of the debt of “the other” (i.e. the Greek, the Spaniard, the Irish, etc.); most of all Europe’s Janus faced wo/man

is afraid that s/he might any moment be in *exactly* the same position as the Greek the Irish or the Spaniard.

The shock that images of poverty and homelessness in the European south induce to the European North is *not* the same as the shock induced when faced with the sufferings of a marginalised 'other' a subaltern subject; instead, this is the shock of *absolute identification*. The average English, Norwegian, Finnish, Dutch middle class citizen knows very well that the 300,000 evicted families in Spain look a lot like him/her. They are people who like him/her had secure jobs, decent incomes, and homes they could call their own. They are people who, like him/her, got access to a better life by signing up the promise made after the 1980s and 1990s by Blair, Sarkozy, González, Aznar, Mitterrand, Chirac, Papandreou; a promise to make everybody middle class by signing up to private loans and mortgages.

Of course, the political promise for a better life is not new. The same promise was offered across the western world in the years that followed the Second World War (Smart 2011). With a significant difference: that earlier promise made access to housing, education, healthcare, and general welfare a *collective* responsibility. It was a promise offered on the basis of an increase in *public* deficit and rendered the whole of the society co-responsible for its materialisation. By contrast, the more recent promise was offered on the basis of expanding *private* deficit, and household debt. This promise instituted everybody as credit worthy so that everybody could get access to a system of "asset based welfare" (Finlayson, 2009) that turned welfare into a personal responsibility. So, the real promise that was given by Bush, Blair, Sarkozy, Mitterrand, Aznar, etc., was not a promise to make everybody middle-class. It was a promise to make everybody deeply indebted. And it was a promise that was delivered in full, as shown in the previous section. In 2007 alone, banks in Spain issued 1.3 million mortgages whilst In 2014 in the UK, mortgage debt totalled over and above £1.2 trillion and rising (Council of Mortgage Lenders, 2014). And so long as housing prices keep rising, the increase in household debt is disguised as an increase in household 'asset wealth' (Garcia Lamarca and Kaika, 2016).

Crisis as 'the invasion of the real'.

As noted earlier, the metamorphosis of solidarity and welfare into a private affair, coupled with the disguise of private debt as asset wealth through the liberalisation of private lending after the 1980s, turned what used to be collectively responsible political subjects into private individuals who only care about private affairs or private sufferings. By turning the majority of Europeans into private welfare investors, responsible for purchasing welfare credits, private debt in the form of personal loans and mortgages operated as a kind of bio politics (García Lamarca & Kaika, 2016). A technology of life that promoted the entanglement of the fabric of human life into the fabric of global financial markets.

As we turn from citizens, to Europe's Janus-faced over-indebted welfare investors, the extraction of value from the body is subsumed not only in the form of current labour at the production level. The extraction of value is now subsumed from future labour credits at the level of financial circulation, making the fluctuation of interest rates and the exchange value of the Euro, the Japanese yen or the Swiss franc factors determining our current and future ability to access housing, education and healthcare (Garcia-Lamarca and Kaika 2016). The British, Norwegian, French, Finnish citizen who has become an over-indebted welfare investor, is fully aware that if interest rates went up, if real estate prices collapsed, if unemployment increased in their country, s/he too, would have to come face-to-face with the violence of financial capitalism (Marazzi 2011) as the citizens of the European south did.

The concept of the "violence of financial capitalism" (Marazzi, 2011) that until recently may have sounded more like a theoretical construct, has now acquired material substance and immediately recognisable form in the hundreds of thousands of evicted Spanish families, or the thousands of Greeks who committed suicide because they were unable to service their debt obligations (Stucker and Basu 2013). As Bertolt Brecht put it in back in 1937 in his *Threepenny Novel*

"... What is the value of killing someone, my friend, when one can hire his labour [for life] instead? ... Raw violence has gone bankrupt, my friend. We no longer need

to hire assassins; we can hire the bailiff [to do the same job] for us." (Brecht, 1971): 50-51; author's own translation).

I argue that the fear induced by the violence of financial capitalism is precisely what both unites and divides us across Europe. The austerity induced humanitarian crisis that the European south experiences is the 'invasion of the real' (Žižek, 1989) that shatters the promise for perpetual debt-derived middle class prosperity through privately purchased welfare; a promise upon which neoliberalism fed and thrived over the last decades. This invasion of the real exposed the European middle classes for what they really are: a proletariat indebted for life to its creditors as their current and future labour is packaged and sold in the form of financial products and global vehicles of securitization and financial speculation; a middle class precariat for whom the production and reproduction of their mortgaged lives is heavily dependent upon their ability to service their debt under increasingly volatile circumstances (see Neilson & Rossiter, 2008). This is a new form of feudalism where the European so called 'middle classes' owe a significant part of their current and future labour in advance to the landlord as surf labour (Baudrillard, 1975); only the landlord in this case takes the form of global financial institutions. This state of indebtedness is something akin to an anthropological disaster where active citizens and political subjects turn into indebted objects.

The process through which the embeddedness of livelihood in global financial speculative practices through debt produces proletarianised bodies is not some kind of plot from the part of an invisible superstructure; it is an essential part of the 'economic infrastructure' and institutions of capitalism (Deleuze & Guattari, 1984).

Beyond affect: solidarity as a political act ... or ... how fighting for the commons can avoid an anthropological catastrophe.

In this paper I argued that understanding the condition of the indebted European middle class precariat and examining the intimate relationship developed between livelihoods and financial institutions as citizens are forced to become private welfare investors is central in

order to contextualise the strong reactions to the recent economic crisis: charity and xenophobia.

As noted earlier, although charity and xenophobia may appear to be standing at the opposite ends of the spectrum, they are in fact part of the same Janus faced strongly affective, but ultimately a-political and deeply divisive practices. As I argued earlier, both xenophobia and charity have to 'other', in order to allocate hatred or support respectively. It is only after I objectify the other as a lesser human being, that I can hate them. But it is also only after I objectify the other as a dependent entity that I can offer charity or philanthropy (Tsalikoglou, 2012). Whilst xenophobia transforms human beings into de-humanized entities in order to be able to hate them, charity transforms human beings into dependent objects in order to be able to offer aid thus reproducing relations of power (Kohl-Arenas 2017). There are numerous groups and organizations across Europe today that offer charity and aid; equally, there are numerous groups that promote xenophobia and hatred. But there are precious few that go beyond affect and down the dirt-path of instituting methods and practices of solidarity.

Solidarity is not an affective act; it is political praxis; it is the generation of radical imaginaries for social change (Castoriadis 1987) and –importantly– the generation of new *methods* to institutionalise these radical imaginaries; methods that can promote rupture with previous subject positions and disentangle the thread of life from the web of financial transactions. In academic terms, a search for a politics and praxis of and for solidarity would be very close to Cindi Katz's conceptualization of minor theory, as "not a theory of the margins, but a different way of working with material" (Katz 1996: 489).

At the aftermath of the occupy protests, many groups -less numerous but arguably more important politically- emerged across Europe, whose focus goes beyond mere protests against marginalisation or against austerity politics (Calvaro Velegrakis and Kaika 2017). These groups promote methods and practices of solidarity for reclaiming their livelihoods and their commons (in the form of housing, food, water, nature, etc.) through instituting processes of subject formation that transcend the subject positions of the indebted Wo/Man (Bayırbağ and Penpecioglu 2016; see also Velicu and Kaika 2015). By means of example, I would like to conclude by drawing attention on two groups who do just that:

establish practices of solidarity and institute methods to disentangle the thread of life from the web of financial capitalism.

The first one is the Platform for Mortgage Affected people in Spain (*Platforma d' Afectats per la Hipoteca - PAH*). The PAH emerged in 2009 across Spain, out of the necessity to rehouse hundreds of thousands of families (at least 300,000 since 2008) who were evicted because they could not service their mortgage debt and subsequently became homeless because there was no institutional framework to provide alternative housing and support (García Lamarca and Kaika 2016; Colau et al, 2012). There are many charities and groups that offer support to these families. But what makes the practices of the PAH singular is that they are neither philanthropic nor charitable; they are deeply political acts. The PAH does not offer 'relief' and temporary shelter by treating evicted people as powerlessness objects, and the state or banks as powerful authorities that can allocate temporary shelter or charity in the form of debt relief. Instead, the PAH *demand*s housing as a right for all, and performs this demand in four distinct ways. First, with the aid of activist lawyers they challenge evictions decisions in court, making evictions a procedure that incurs high legal fees and long delays for both the banks and the state institutions that enact evictions on behalf of banks. Second through weekly assemblies and media reports, the PAH takes evictions outside the sphere of a private tragedy and makes them a common affair that needs to be visible in the public domain. It makes private suffering, shame or fear everybody's business. Third, by physically blocking evictions through forming a strong human barrier against bailiffs and police forces, often facing the raw violence of riot police. Activist photographers and filmmakers are also in situ. The PAH establishes home disposessions and evictions as a collective problem. And enacts anti-evictions activism as a collective social practice, not a private affair. Fourth, the PAH performs housing as a right for all, by occupying empty buildings owned by banks and actively re-housing evicted families in these buildings, thus taking back the right to housing as soon as it is taken away. In short, the PAH actively promotes a process that not only re-houses, but also re-dignifies evicted citizens, through a deep seated process of politicisation that changes how citizens define themselves. The PAH's actions are based on the understanding that any pleads with the state or banks to re-regulate debt repayments, or prolong the right to stay in repossessed homes would be nothing but an affirmation of both indebted evicted citizens as powerless objects, and the

bank or the state as powerful authorities that can charitably grant rights or regulate debt. Through participating in assemblies, mobilisations, blocking evictions, occupying buildings, etc, citizens stop defining themselves only as powerless indebted objects and gain strength to fight collectively for the right to housing; they become political animals again.

The second movement I want to bring into this discussion in order to exemplify emerging practices of solidarity that go beyond affect is the coalition against the privatisation of the water and sewage company of Thessaloniki in Greece. The coalition was initiated by the water company's trade union (SEEYATH), when the profit making public company was identified as one of the assets that the Greek state could sell in order to raise funds for debt repayments. The trade union's initial protests soon widened out to a broader coalition of citizens and groups, notably "SOSTe to NERO" and "Initiative 136" (henceforth K136). These two groups went way beyond mere protests against privatisation. They produced new imaginaries that changed radically the framework for negotiating water as a right. K136 asked citizens to contribute 136 euros each towards buying back the water commons when they came up for sale. By doing so, K136 generated a radical imaginary that turned citizen's purchasing power into autonomous capital flows that could claim the commons (water) back, as soon as it was snatched away. By doing so, the water coalition (like the PAH) contributed towards redefining the role of citizens; no longer as the powerless indebted objects living in a bankrupt country (Greece) with no choice other than to forfeit their commons (water in this case) in order to be delivered from personal or national debt (see Mercille and Murphy 2016). The coalition invited citizens to denounce their role as mere animals that can only scream against pending privatisations or job losses, and become political animals again who can actively institute new methods and practices for reclaiming their commons.

Although a full analysis of the practices and methods of these movements lies beyond the scope of this article (for details see Garcia Lamarca 2016; Garcia Lamarca and Kaika 2016; Kaika 2017), I single them out here because these practices and methods are strong contributions towards avoiding an Anthropological catastrophe: avoiding all of us accepting and vesting the role of powerless indebted Men and Women; avoiding building a Europe made not of citizens, but of fear-ridden indebted objects, discredited political subjects,

incapable of producing their own history through new imaginaries, and solidarity practices. These movements are two amongst many (see Faber 2005; Mayer 2009; Lorey, 2014; Velicu and Kaika 2015) emerging contributions towards avoiding building a Janus faced Europe, where the potential for political praxis is consummated into affective acts of charity or xenophobia.

The radical imaginary as the key difference between charity and solidarity: the importance of the quality of ruins and of failing better next time.

As xenophobia and hate are on the rise across Europe, this is a mature moment to distinguish between, on one hand, affective acts and protests of charity/hatred or 'animal cries' of private suffering, and on the other hand movements that generate new radical imaginaries of solidarity, but which also produce *methods* to institute these as collective imaginaries and perform new subject positions (Smart 2011). Because only groups that can overcome the fear to institute their radical imaginaries as social practices (Castoriadis 1987) can produce history (Kaika 2017). And overcoming the fear of instituting new imaginaries means overcoming the fear of failing. It means accepting that our self-defined beautiful revolutionary selves may become bruised, scratched, scathed and wrinkled and our beautiful revolutionary ideas may become less perfect once put into practice. Indeed, both the PAH and the water coalition have already undergone traumatic processes of internal conflict and split-ups. It is the role of scholarship in planning and urban studies to amplify these voices (Siemiatycki, M and Siemiatycki, E 2016).

For even if their imaginaries for instituting a new collective right to housing or water become bruised as they become praxis, their transformative power rests not in how well these movements will succeed in delivering their goals in full; their transformative power rests in in how gracefully they can eventually fail; in the legacies they leave behind if/when their militancy withers away. Like the quality of any great edifice or idea, the quality of these emerging radical imaginaries will be best judged by their ruins. Because ruins are testimonies that something has been real and therefore political.

It is this quality (the political) that distinguishes these political initiatives from countless affective initiatives emerging across Europe (in the form of charity or racism) (Lorey 2014). Even if/when their militancy withers away, the Spanish PAH and the Greek citizens' water coalition will still have put into gear a process of subject formation that challenges the social fatalism that followed the recent crisis; a process that can become a generative force for a broader transformation that will prevent an Anthropological catastrophe. They will have contributed towards disentangling the web of life from its direct dependency on capital flows.

If we take seriously Hanah Arendt's (1998) or Cornelius Castoriadis' (1987) arguments that history is the creation of new meanings and new social imaginaries, there is no better moment than now to overcome fear and follow Samuel Beckett's (Beckett, 1983) command: if you have failed, try again, and fail again. But try to fail better next time. Today, during times of wide spreading fear, insecurity, hatred and crisis, radical imaginaries stop being just abstract intellectual exercises. They become a social necessity.

ACKNOWLEDGEMENTS. Many thanks to all the ENTITLE Mentors and Fellows, and my colleagues at the University of Manchester and the University of Amsterdam. Particular thanks to Melissa Garcia Lamarca, Dimitra Siatitsa, Irina Velicu, Giorgos Velegrakis, Rita Calvaro, Lazaros Karaliotas, Stavros Stavrides, Michael Janoschka, Sara González, Georgia Alexandri, Stuart Hodgkinson, and the Contested Cities conference organizers. Thanks also to Grigoris Kafkalas for commenting on earlier versions, and to the anonymous reviewers and the editor of *European Planning Studies*.

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