

## LIFE AND STRUGGLE WITH MORTGAGE DEBT: NEW THEORISATIONS FROM LIVED EXPERIENCES

What does it mean to be mortgage indebted in times of precarity? How can individualized indebtedness unite resistance in the struggle toward housing justice? Based on years of engaged-activist research in the Barcelona metropolitan area, this talk presents the new book *Non-Performing Loans, Non-Performing People: Life and Struggle with Mortgage Debt*. Drawing from the lived experience of people facing foreclosure and eviction, García-Lamarca will elaborate how financial speculation with life is differentially embedded in the dynamics of urban capital accumulation and how individualized indebtedness is problematized, collectivized, and fought against, as well as the challenges faced in doing so. The talk will underline a racialised, gendered, and decolonial analysis of mortgaged lives in order to more deeply theorise the roots of the financial and social processes at stake.



Melissa García-Lamarca is a Marie Skłodowska-Curie (MSCA) Postdoctoral Fellow at DIST and member of the Beyond Inhabitation Lab and the Barcelona Lab for Urban Environmental Justice and Sustainability. With a PhD in Geography from the University of Manchester, Melissa's work untangles lived experiences of and struggles against housing financialisation, as well as the financial and real estate related dimensions of urban green inequalities. She was an activist in Barcelona's housing justice movement from 2014-2018 and is currently part of the Radical Housing Journal editorial collective, an open access online journal dedicated to share and explore housing struggles around the world. Melissa has over fifteen years' experience working as a consultant in a sustainability workers cooperative, a researcher, teacher and project coordinator in Canada and internationally.

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## 5 PM (CET)

### Melissa García- Lamarca

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Online, register for attendance on  
Zoom at:  
[https://polito-  
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More info at  
[www.beyondinhabitation.org](http://www.beyondinhabitation.org)



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