

A multidisciplinary approach to the mortgage eviction process based on case studies

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First draft

SUMMARY:

Mortgage evictions have become a major problem in Spain in recent years. The extreme impacts caused by some poorly closed cases, the activism of the PAH – mortgage victims group – and the responses of the social agents involved, including the government, have given these evictions a very high profile in the media.

This document, which is both an empirical study and a philosophical essay, seeks to contribute to an in-depth understanding of this phenomenon. Over and above the headlines in the press and the political slogans, we need points of reference that will give us a greater insight into the dynamics of eviction processes and their consequences.

Since this is a complex problem, it is highly probable that any standard scientific approach would deal with this subject in a manner that is solely partial and, probably, superficial. Therefore, a multidisciplinary approach is employed in this study, with the aim of developing a comprehensive and in-depth understanding of this issue.

Case study-based research offers the opportunity to move closer to the reality of the victims, understand the process that they follow, learn of their experience in depth, assess the impacts that they suffer, as well as throw light on the parts played by the various social agents in the process.

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Empirical research: The reality of mortgage evictions from a multidisciplinary perspective

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Empirical research: The reality of mortgage evictions from a multidisciplinary perspective

The basic objective of this study is to generate knowledge that is rooted in the reality of those persons who are evicted. Furthermore, with the aim that this knowledge may be global and comprehensive in nature, we develop a multidisciplinary perspective based on the fields of economics, management, sociology and psychology. The methodological approach based on case studies is fundamental to solving the contradictions that appear between different disciplines and, therefore, to generating new and different knowledge about the phenomenon studied.

The main questions that we ask in this research are the following:

- 1) What is the process experienced by victims of an eviction like?
- 2) How and why do the emotions and feelings noted develop during the eviction process?
- 3) How, in detail, do the victims experience this process?
- 4) How do the agents in the environment help the victims during the process?
- 5) What impacts are observed at the end of the process?

We will begin with a number of theoretical frameworks of reference based on theories of human behaviour and learning and of emotions and feelings. These theoretical references are fundamental, if we wish to comprehend the situation experienced by people who are victims of evictions and to understand how they feel, think and act during the process.

We will continue with some theoretical fundamentals which are necessary in order to explain the focus and the design of the research. The eviction process is a process that lasts a long time – several years, and therefore the contextual and temporal variables acquire considerable importance.

Following this, we will provide an in-depth explanation of the methodology used. We will see how the eight cases of which the study is composed have been selected, how the data has been collected and analysed, and how the results are produced.

In the presentation of results, we describe and discuss the following blocks of results: a) the process, stages and critical events identified; b) the emotions associated with critical events and the feelings during the process; c) in-depth analysis of victims' experiences; d) analysis of how the various social agents in the environment play a part in the process; e) The final impacts on victims.

Finally, we present the conclusions and the limitations of the research into the eviction process, and in the annexes we include part of the empirical data collected and the tools developed and used in the case studies.

1. Theoretical frames of reference: Theories of learning, action, emotions and feelings

1.1. Theories of learning, action and emotions

Shrivastava (1983) observes that the majority of the research into individual learning comes from psychological studies of human behaviour. Thus, according to the behaviourists, in the model based on stimulus and response, learning was defined as a change in response probabilities. With the emergence of perspectives based on the processing of data and the resolution of cognitive psychology problems, learning is considered as a change in the level of knowledge.

Starbuck and Hedberg (1998) take the following view:

“Behavioral approaches explain as much behavior as possible without allowing for conscious thought, so learning arises from automatic reactions to performance feedback. Because it is learners' environments that generate this feedback, environments strongly influence what is learned. One advantage of behavioral approaches is that they can explain how effective learning can occur in spite of learners' perceptual errors. [...] Cognitive approaches describe learners as being able to perceive, analyze, plan, and choose; learning modifies cognitive maps that guide action. Cognitive approaches can explain how people and organizations suddenly act in dramatically novel ways”.

At all events, the authors argue that these two approaches have difficulty explaining how people can learn if they are not able to understand the environment due to incorrect perceptions. Moreover, they add that the distinction between behaviour and cognition could be merely an abstraction that does not exist in the realities of daily life.

Below, we present a table proposed by Binsted (1986), who goes beyond the two basic approaches, complementing them with other perspectives on individual learning:

Table 1: Theories of learning according to Binsted (1986)

<u>Theories of learning</u>	<u>Characteristics</u>
Conditioning	Based on the theories of Skinner and the behaviourists. Behaviour can be modified through a stimulus and response model. Behaviour can be reinforced through satisfactory results.
Social influence	Acceptable behaviours are inferred through the reactions of others and of the environment.
Cybernetic	Behaviour can be adjusted with the intention of improving the results using different forms of analysis that define the key elements of the behaviour. This is a refinement of the behaviourist approach.
Cognitive	Based on observation and experimentation using rules and tools.

	Learning can be generalised.
Experiential	Learning stems from feelings and emotions as a result in relation to our behaviour. This is a matter of learning from behaviour at the very moment that the latter occurs.

We can see in this case, and in fact in the last approach, the experiential, that feelings and emotions come into play. We can begin to observe how feelings and emotions may be included in learning, in knowledge, and how they can even be engines of learning.

If we continue to look at experiential approaches, the approach proposed by Kolb (1984) stands out. Petkus (2000) has the following to say about this approach:

“It provides a very strong theoretical and practical frame of reference for learning. The model is based on different multidisciplinary influences: John Dewey from educational philosophy, Jean Piaget from evolutionary psychology, and Kurt Lewin from the field of social psychology. [...] Learning is more effective when the person who learns can go through all the points, independently of where he or she has begun”.

The following table summarises the four stages or competencies of experiential learning according to Kolb (1984):

Table 2: Kolb’s four competencies of experiential learning (1984)

<u>Competencies</u>	<u>Characteristics</u>
Concrete experience	Involves a sensory and emotional experience with an activity. Invokes emotions.
Reflexive observation	Composed of observation, listening, discussion and elaboration from experience. This stage also involves connections between different experiences but without necessarily integrating theories or concepts.
Abstract conceptualisation	Requires the integration of theories and concepts into the learning process. This is the profound thinking stage of the cycle.
Active experimentation	This is the stage of action. It is performed through the method of trial and error. The accumulation of sensory experience, reflection and conceptualisation is tested in a specific environment.

According to Senge (1992), learning is the result of a movement between thought and action. Therefore, learning is not solely an intellectual exercise or just a matter of changes in behaviour. In reality, it is a process that joins them both in a spiral that constantly increases our competencies.

Ulrich *et al.* (1994) suggest that learning through practice can be generated more easily through little mistakes or failures. On the other hand, big failures or situations of tension can block learning. According to Schein (1993), messages of change can also create anxiety in the people concerned, with the result that: a) this prevents them from understanding the messages; b) they deny incorrectly that a particular message belongs to a particular situation; or c) they rationalise the fact that the others do not understand the situation.

Gherardi (1999) observes that learning may be not only activity, but also passivity, with a control centre that is external to individuals:

“Experience is primarily an active-passive affair. It is not primarily cognitive, but the measure of the value of an experience lies in the perception of relationships or continuities to which it leads up. Polanyi (1957) defines a heuristic process as a combination of active and passive stages. [...] Learning in a passive mode, according to Polanyi, is like teaching a person to surrender himself/herself to works of art: this is neither to observe nor to handle them, but to live in them.”

The table below shows the characteristic of these two modes of learning:

Table 3: Modes of active and passive learning (Gherardi, 1999)

<u>Learning as activity focuses on:</u>	<u>Learning as passivity focuses on:</u>
Mental or intellectual work	Bodily skills
Reason	Emotional intelligence
Accumulation	Emptiness
Differentiation	Surrendering
Inspection	Introspection
Science	Art

Kim (1993) adds the importance of the role of memory or, to be more precise, the role of the mental models or maps which are essential in every practical and intellectual process:

“Mental models represent a person’s view of the world, including both explicit and implicit understandings. They also provide the context in which to view and interpret the material, and they determine how stored information can be relevant in a given situation”.

Weick (1995) declares: “It is at the moment that we see what we say that we discover what we think”. Meaning is the product of the words that are transformed into sentences with a view to transmitting something about the experience in progress. Content rich in dynamics, in process, images, verbs, alternatives and narratives should represent flow in a more plausible and more exact manner than content dominated by static structures, nouns, abstract words and lists.

The essence of the process of creation of meaning is the application of a frame of reference to the information about the experience (Weick, 1995). It is normally in the knowledge accumulated in the past that we may find the frames of reference within which the information about the current experience can be situated. This means that in extreme cases the subject will not find frames of reference in his or her past experience, and so their search will prove arduous. In spite of this, there are a number of recurrent references that subjects turn to:

- 1- Ideologies, sets of beliefs, values and norms.
- 2- The basic premises that underlie a particular culture.
- 3- Paradigms in relation to the way the world functions.
- 4- The tradition that is transmitted from generation to generation.

Stories

1.2. Theories about emotions and feelings

Before looking in greater depth at theories about emotions and feelings and their relationship with actions and thoughts, we will mention a number of contributions that are useful in appraising different types of emotions and feelings and their definitions.

We will begin with the definitions:

Table 4: Definitions of emotion and feeling

<u>Source:</u>	<u>Definition:</u>
W. James (1884)	Emotions: “ <i>Bodily changes follow directly the perception of the exciting fact and our feeling of the same changes as they occur is emotion</i> ” (Proprioceptive feedback theories)
Rimé (2005)	Emotions: “ <i>Set of episodic variations in several components of the organism in response to events evaluated as important by the organism ... The concept of emotional episode is used because it reflects the fact that emotion is a dynamic process that lasts a relatively short time ... The emotion refers to an object that triggers it ... This enables us to distinguish it from concepts such as ‘mood’, which is not directly related to a particular incident</i> ”.
Schachter and Singer (1962)	Emotions: “ <i>A non-specific physiological activation (“arousal”) combined with a cognitive interpretation of the event which produces the emotion ... The simple coincidence in time of the two factors is not sufficient for the emotion to appear: it is necessary for cognition to be used to ‘label’ the physiological activation</i> ”. (Two factor theory of emotion)
Ekman (1992)	Fundamental emotions: “ <i>They have a distinctive universal signal, they are also found in primates, they have a configuration characteristic</i> ”

	<i>of physiological reactions, they are associated with distinctive events that cause them, they generate emotional responses, they appear suddenly, they are of brief duration, they are evaluated automatically and they appear spontaneously”</i>
Frijda (2003)	Emotion: <i>“Emotions are generally motivational states. They are made up of impulses, desires or aversions and they generate changes of motivation. They push the individual to change his/her relationship with an object, a state of the world, or a state of him/herself, or to maintain an existing relationship in spite of obstacles and interferences. Therefore, they demand a priority, they absorb attention and they resist distraction”.</i>
Rimé (2005)	Emotion: <i>“The hallmark of emotion within the universe of affective manifestations is the interruption of continuity in the interaction between the individual and his/her environment... An emotion is a prepared structure of responses that intervenes automatically in the course of the adaptive process... The different terms of emotion are easily mapped into a two-dimensional space: ‘pleasant vs. unpleasant’ and ‘strong vs. weak’ ...”</i>
Rimé (2005)	Emotion: <i>“Emotion, or an emotional experience, can be seen as if it were a paradox related with some suppositions that no longer work. Thus emotion creates the opportunity for a creation of meaning activity. The objective will be the improvement of the ‘suppositions’ tool in order to ensure better concordance with the situations found by the subject”.</i>
Rimé (2005)	Feeling: <i>“The term emotion should not be used interchangeably with the concept of ‘feeling’. Nowadays, feeling is generally considered to be one of the several components of emotion”.</i>
Rimé (2005)	Subjective feeling: <i>“Emotion as it is experienced by the individual; it is the conscious aspect of emotion”.</i>
Damasio (1998)	Feeling: <i>“emotions can be perceived by other people, whereas subjective feelings cannot... Feeling is based on neural circuits that represent the internal state of the organism.”</i>

Below is a list of the components of emotions and it can be seen that one of these is subjective feeling (Scherer, 1984):

- Psychophysiological response (Regulation system)
- Motor expression (Communication of reactions and behavioural intentions)
- Action tendencies (Preparation and management of action) (May be conscious and unconscious)
- Cognitive evaluation (Evaluation of events and stimuli) (May be conscious or unconscious)
- Subjective feeling (Control and interaction of internal states-environment)

There are three major components which constitute the emotional response (reaction) triad: motor expressions, changes in the autonomous nervous system, and feelings. Feelings reflect the changes in origin of the other components.

Feeling sends us back to what can be felt but not expressed, as well as to representations that are not accessible to the consciousness in a normal situation, but which can be discovered strategically by an individual who would proceed, on the strength of indications, to recover elements of his/her experience.

Surprisingly, the majority of studies have only focused on verbal expression. The problem is that verbal labels do not sufficiently represent all that can be felt with the

appropriate nuances. Therefore, measuring subjective feeling by means of other non-verbal methods continues to be a challenge.

Throughout the history of philosophy it has often been asserted that the most important dimensions of feeling are linked with pleasure and pain; that is to say, to positive or negative valence.

Wundt (1874) proposed a three-dimensional system to characterise the specific nature of feelings, adding “excitement vs. depression” and “tension vs. relaxation”... With the passing of time, the pair “excitement vs. depression” has come to be used as “active vs. passive”... According to some research, the two-dimensional space is the space that is more significant across cultures: Valence (positive vs. negative) and activation (active vs. passive).

Finally, four dimensions have been proposed (Scherer, 2005 and Fontaine *et al*, 2007) to describe emotional space appropriately. In order of importance, they are as follows: valence, power, excitement and predictability.

It has been demonstrated that each emotional episode can signify unconscious learning and, therefore, provide the subject with new mechanisms to face the circumstances. Emotional meanings establish themselves and become invisible guides that help the individual in his/her interaction with the environment (Rimé, 2005).

Table 5: Different emotions and feelings

<u>Source:</u>	<u>Emotions and feelings:</u>
Ekman (1992)	Basic emotions: 1- Joy, 2- anger, 3- disgust, 4- sadness, 5- fear and 6- surprise.
Izard (1977)	Basic emotions: 1- Joy, 2- anger, 3- disgust, 4- sadness, 5- fear, 6- surprise, 7- interest, 8- shame and 9- guilt.
Plutchik (1994)	Primary emotions: 1- Joy, 2- anger, 3- disgust, 4- sadness, 5- fear, 6- surprise, 7- anticipation and 8- acceptance.
Darwin (1872)	Emotional categories: 1- Suffering and crying, 2- Dejection, grief, anxiety, 3- joy, 4- bad moods, reflection, 5- hatred and anger, 6- contempt, disgust, 7- surprise, amazement, dread, horror, 8- shame, shyness.
Tomkins (1963)	Emotions: 1- Interest or excitement, 2- joy or pleasure, 3- surprise or shock, 4- tension or anxiety, 5- fear or terror, 6- shame or humiliation, 7- contempt, 8- disgust, 9- anger or rage.
Rimé (2005)	Emotions: 1- shock, 2- alertness, 3- orientation; 4- curiosity, 5- interest; 6- pleasure, 7- excitement, 8- elation, 9- laughter, 10- triumph; 11- apprehension, 12- anxiety, 13- fear; 14- difficulty, 15- panic; 16- irritation, 17- exasperation, 18- anger
Frijda <i>et al.</i> (1991) Carver and Scheier (1990)	Feelings: 1- Hope, 2- joyful excitement, 3- anguish, 4- discouragement, 5- melancholy, 6- spite, 7- enthusiasm, 8- joy, 9- elation, 10- anxiety, 11- desperation.

1.3. Emotions, feelings and process of acting

It is also interesting to consider the process insofar as it is a real experience that affects the subject. In this process we have observed that feelings intervene considerably in the course of the evaluation of action (and the process), and emotions as such appear in the most critical stages of the process; that is to say, at the points of rupture:

- 1- failure,
- 2- obstacle,
- 3- success, and
- 4- close of the process. (Rimé, 2005)

According to Carver and Scheier (1990), feelings play an essential role in the evaluation of an action in course, and they are involved at two different levels:

- 1- In the evaluation of the direction of the action.
- 2- In the evaluation of the speed of evolution of the action.

If in a good direction and/or relatively quick: hope, enthusiasm, excitement, joy, elation. And this encourages renewing action with the aim of achieving the objective.

If in a bad direction and/or relatively slow: anxiety, despair, etc. And this entails a reduction in the tendency to follow the action towards the objective.

The emotions in the process in the case of a considerable obstacle are: 1- Obstacle, 2- failure, 3- loss and 4- renunciation. (Rimé, 2005)

When the obstacle appears, five emotional moments may form a chain:

- 1- Reinforcement of involvement
- 2- Aggressiveness
- 3- Abandonment
- 4- Depression
- 5- Recovery

Emotion ensures the reconversion of motivation and the redirection of action. Furthermore, emotion immediately unleashes the complete reorganisation of the cognitive system and, in the meantime, guides action.

We must have the capacity to interpret emotion or feeling within a process: Scherer (2004) draws a distinction between the following two types of motivation: antecedent and consequent motivation in the emotional process:

Table 6: Antecedent and consequent motivation in the emotional process (Scherer, 2004)

Antecedent motivation (threatened elements)	Event X	Consequent motivation
Objectives Needs Values Plans	Evaluation	Action tendencies

Psychoevolutionary model of emotions according to Plutchik (1994):

Table 7: Psychoevolutionary model of emotions (Plutchik, 1994)

Event	Cognition	Feeling	Behaviour	Effect
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Threat	Danger	Fear, terror	Run away or escape	Protection
Obstacle	Enemy	Anger, rage	Attack	Destruction
Potential mating	Possession	Joy, ecstasy	Pursuit	Reproduction
Loss	Abandonment	Sadness	Cry	Reintegration
Member of the group	Friendship	Acceptance, trust	Share	Affiliation
Unpalatable object	Poison	Disgust, aversion	Vomit, move away	Rejection
New territory	What will be there?	Anticipation	Examine	Explore
Unexpected object	What will it be?	Surprise	Stop	Orientation

The type of emotion that prevails in the periods of impasse in adaptation will depend on the specific circumstances of the interrupted process:

Table 8: Emotions in the periods of impasse in adaptation (Rimé, 2005)

Circumstances of the interrupted process	Emotions that appear	Induces
Failure of an important project or of the need to give up an objective	Sadness	Not doing anything, looking for help, starting another plan
If frustration is experienced in the process	Anger	Pursuing objectives with greater energy
If one's safety is threatened	Fear	Ceasing action, immobilisation, moving away

On the other hand, we may expect manifestations of joy when the situation changes, and the following stages can be anticipated: 1- Overcoming the obstacle, 2- approaching the solution, 3- end of the process.

In the process, leaving action partly to one side, we can also study the creation of post-emotion meaning. In various exploratory studies, we have observed that there are three items that are mentioned by people who are asked to describe the “mental work” that they do after an emotional episode (Rimé, 2005):

- 1- I make an effort to put what has happened into an order
- 2- I try to understand what has happened
- 3- I try to find meaning in what has happened.

1.4. Impacts: post-traumatic stress and other impacts from negative emotions

Post-traumatic stress syndrome is determined by a number of criteria (Rimé, 2005):

Table 9: Criteria for the determination of post-traumatic stress (Rimé, 2005)

Criteria for the determination of post-traumatic stress	
1	- The person's life or physical integrity has been placed in significant danger (see list of potential events below) - And he/she has reacted to this with intense reactions of fear, impotence or horror.
2	The person constantly relives this event (dreams, memories, etc.), this being an automatic activity that is intrusive in the person's life.
3	The person develops a strategy to avoid everything that is related with the event (see symptoms below, of which at least three must be shown)
4	Symptoms of physiological activation are shown (see symptoms below, of which at least two must be shown)
5	It lasts at least one month
6	The situation has negative consequences for the personal, social or professional life of the person

List of events that are liable to cause post-traumatic stress (in relation to criterion 1):

- Situation of war
- Threat to one's existence or physical integrity made by other human beings
- Industrial accidents
- Accidents in the field of transport
- Natural disasters
- Conditions that involve the loss of possessions, property or the usual habitat or environment.

List of examples of avoidance (in relation to criterion 3):

- Avoidance of thoughts, feelings or conversations related with the event
- Avoidance of activities, places or people related with the event
- Inability to recall important aspects of the event
- Less time spent on other important activities
- Feelings of detachment or rupture in personal relationships
- Reduction of the range of feelings experienced
- Impression of a limited time frame

List of examples of physiological activation (in relation to criterion 4):

- Problems sleeping
- Irritability or outbursts of anger
- Difficulty concentrating
- Hypervigilance
- Startles easily

The double impact of extreme events on human beings (Rimé, 2005). Firstly, extreme emotional situations have an impact on associative structures and question the

practical postulates that accompany us in our daily actions. Furthermore, and secondly, they have an impact on abstract postulates and they can shatter all preconceptions about how reality works. In this second case, individuals find that they no longer have the symbolic escape valves that often protect them from reality.

We refer to the abstract postulates that people present and of which account must be taken, above all in traumatic processes. These are theories about how life functions, which explain the relationship between the individual and his/her environment in an abstract way:

- 1- The coherence of the world (predictability)
- 2- The capacity of control
- 3- Favourable destiny (immunity)
- 4- Self worth (overvaluation)

Traumatic experiences not only affect the practical postulates that question us in action and pragmatic thought, but they also affect the abstract postulates, and therefore they have a big impact on the adaptive process of victims.

Both the capacity to foresee and to control reality are assumed as given on both an associative and a symbolic level. After an extreme event, the individual is indeed deprived of guides for adaptation and dispossessed of symbolic defences. Psychological intervention after an extreme emotional experience must take both dimensions into account: the symbolic dimension, in order to rebuild the individual's representation of reality, and the associative dimension, which refers to pragmatic interaction with the environment through explanation and action.

The impact varies according to the intensity of the emotional events. When the episodes are of low intensity, the person will be in a position to continue with his/her regular activities. When the emotional episodes are of higher intensity, the situation will provoke in the individual the sensation of being invaded by the memory of the past episode and of being unable to eliminate it from his/her conscience (Rimé, 2005).

Another concept that helps us to interpret the impact is the "life scheme" (Thompson and Janigian, 1988). This is an autobiographical construction that each individual nurtures during the course of his/her life. It is a very powerful generator of meaning. It enables a feeling of self-constructed order to be established and maintained. The feelings of order and purpose to which the life scheme makes a significant contribution offer an important explanation of well-being: the impression of being in a position to do what one hopes to do in life.

The search for meaning takes place whenever the life scheme no longer provides the subject with a sense of order, a sense of purpose, or when both of these fail. In extreme cases, the subject will probably have to change several of his/her objectives. After a "life event", it is frequent that the meaning and the structure of existence change, priorities are reorganised, the view of self changes, and new projects are begun.

Finally, we present a table which summarises the various types of impacts caused by negative emotional experiences. The table also includes the conditions required for each impact to be absorbed.

Table 10: Impacts of negative emotional experiences conditions and the conditions required for their absorption (Rimé, 2005)

Impact	Description	Conditions for absorption
1-Cognitive and symbolic	Deconfirmation of the universe	Cognitive tasks: Reconstruct the models according to the new data
2-Motivational	Frustrated objectives, loss, privation	Responsibility of the subject: Accept impossibility, renounce, reorganise the hierarchy of objectives
3-Phenomenal	Anxiety, sadness, anger, depression	Intervention of others: encouragement, helpful words and actions
4-Capacity of action	Diminution of ability to operate and capacity to act	Of a pragmatic nature: specific actions and external support
5-Social level	Alienating experience	Intervention of others: listening, empathy
6-Personality	Low esteem	Own actions to recover self-esteem and support of the environment
7-Memory	Automatic return of memory	The same as is in the case of cognitive and symbolic impact

2. Methodology

2.1. Some foundations for research into complex processes

When we wish to investigate a complex process, the contexts, or levels of analysis, become essential to understanding the phenomenon studied. Moreover, change and novelty are two fundamental characteristics to bear in mind in these types of study. At all events, and with a view to research, it is important to see how the researcher can create meaning in relation to the phenomenon studied. Thus, according to Tsoukas (1994):

“Each event, specified at a particular moment in time, can be understood through two additional aspects: quality and texture. Quality is the totality intuited from a concrete event. Texture is the details and the relationships that form the quality. We understand events when we intuitively understand their global patterns or forms (a face, a mood, a song, a painting, etc.), and when we ask ourselves why we are so sure of our intuitions, we begin to analyse their texture [...] Quality and texture are two sides of the same coin”.

Long-lasting social changes are complex processes. Pettigrew (1987) developed a contextualist method – inspired by the work of Anthony Giddens of the London School of Economics – for in-depth analysis of change. Tsoukas (1994) observes that Pettigrew focused on the profound structures of the phenomenon, and he avoids recording regularities; on the contrary, he builds flexible frames of reference, so that rich explanations of the episodes of change can be constructed.

According to McPhee (1990), it is a question of analysing many levels on which the explanations are based on rich historical narratives. However, unique events with

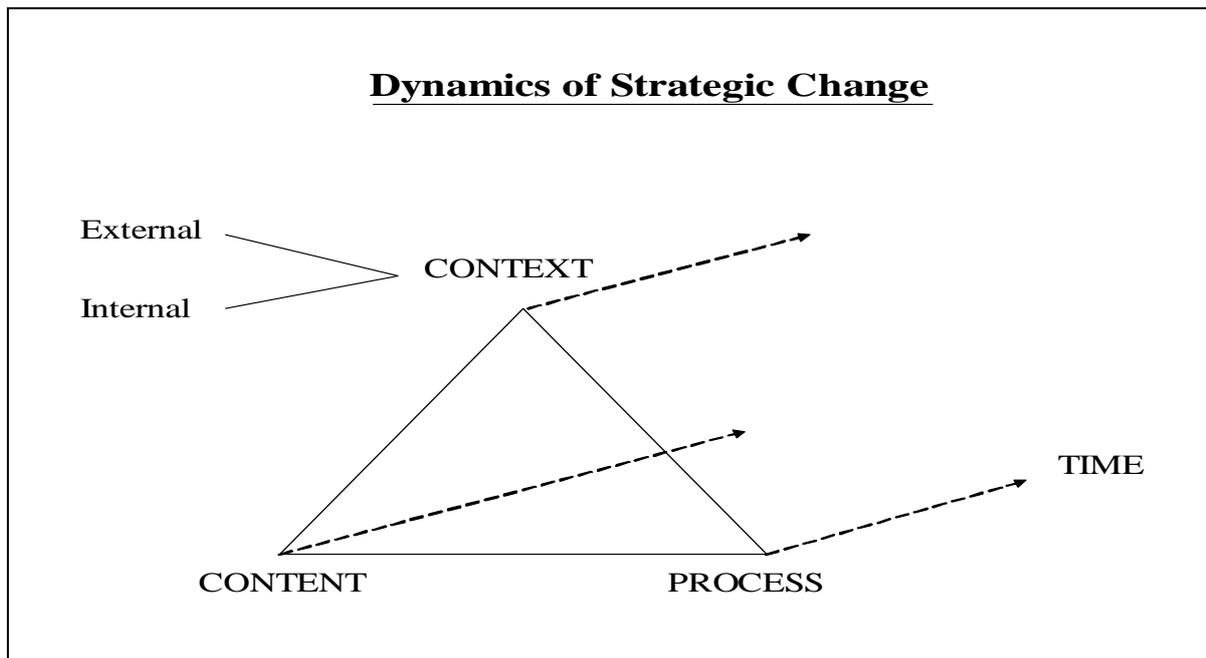
great explanatory power in a narrative may not be so relevant in other contexts. Therefore, the description of the context is fundamental in this type of explanation of complex phenomena.

Pettigrew (1990) summarises the key points in the study of complex change processes:

- It is necessary to study the evolution of change from different contextual levels that interact with each other.
- Temporal interconnection is very important.
- It is necessary to study contexts and actions in interaction.
- The causes of change, in this type of holistic analysis, are neither exceptional nor linear.

By way of example, we will show a frame of reference that Andrew Pettigrew developed for the study of complex strategic change processes. This frame of reference is based on the theory of structuration (Giddens 1979, 1984), a multidimensional theory which, in order to explain strategic change, incorporates elements of market influence and of organisational structures, as well as elements based on the freedom of action of the players in organisations.

Figure 1. Framework for understanding the dynamics of change



Pettigrew states that this framework explicitly shows the importance of temporal and spatial dimensions (contexts) to gaining an understanding of the dynamics of strategic change. The external context is formed by the environment of the organisation. These are socio-political, economic, legal, technological elements, etc. To a great extent, these external elements explain the pressure for change exerted on organisations. The internal context is formed by the organisational structure, the culture, leadership,

tasks, technologies, etc. The internal context influences the possibilities of change, since it also exerts pressure, normally in the opposite direction, with respect to the apparent needs for change. The final change is the result of a “cocktail” of pressure originating from the external and internal contexts.

The focus of Pettigrew’s research into complex change processes and the construction of a frame of reference serve as an example in our research into the process of evictions. At a later stage, in the section on the case studies of this research, we will show the frame of reference that we have built for the study of eviction processes.

In the study of processes, the variable of time also becomes very important for the design of the research. To begin with, we can gain inspiration from studies of history as we seek to weigh up the elements that may prove to be of most relevance in this type of study. Aron (1989) stated that history is a reconstruction. Every reconstruction may entail a partial point of view; in other words, only part of the time and part of the reality are taken into account.

To be performed in the best possible way, historical reconstruction needs a system of time codes and a system of concepts. A historian not only records data, but he/she also has to make judgements in order to find causal relationships and to be able to organise these around a pattern. Historiography makes a contribution to social sciences because it brings inductive reasoning and a critical spirit in relation to sources and data.

According to Van de Ven and Poole (1990), a process theory is an explanation of “why” and “how” things change. These authors add the following:

“A process theory focuses on explaining the temporal order and the sequence of steps that unfold when a particular phenomenon occurs. A process theory shows certain laws in the evolution of the phenomenon that are useful for explaining how the process, the sequence and the result conditions develop over time. Furthermore, it should be able to identify certain paths which would be more likely to be effective according to certain development conditions”.

Moreover, from a practical methodological point of view, the authors add the following advice (Van de Ven and Poole, 1990):

- It is good to try and multiply the cases studied with the idea of enriching the level of comprehension of the phenomenon studied and the degree of generalisation.
- It is important to study the phenomenon in its totality, from beginning to end.
- It is necessary to develop central concepts that guide and unify the different cases. The suppositions and the definitions of these concepts may vary as observations increase.
- It is positive to compare and test different process theories.

Pettigrew (1997) also insists on the fact that history and time are in the centre of every process analysis:

“For the process analyst, events and chronologies are crucial building blocks, but only building blocks. The aim is not to build a case history, but a case study. The case study goes beyond the case history in attempting a range of analytical purposes: 1) a

search for patterns in the case and also the intention to compare them with other cases; 2) a quest to find the underlying mechanisms which shape any patterning in the observed processes; 3) inductive pattern recognition has to go hand in hand with deduction.”

He also adds that the quality of a good process analysis lies in its capacity to link the process with the results. Pettigrew *et al.* . Firstly, if this result is established from the moment that the research is designed, a point of reference is created and this leads to a reduction in the complexity of the research. Moreover, this provides the opportunity for study of a constellation of variations in the context and in the processes that influence a change in the result. Finally, the processes provide a better reflection of the actual behaviours than can be achieved by the typical reductions of these behaviours into simple variables, as performed in many studies.

Another of the positive implications of this type of research focus for complex social processes is related with the matter of approaching the phenomenon studied. For this purpose, as Girin (1990) advises, it is very important to define the situation of action to be found at the centre of the phenomenon studied. The concept of situation of action allows us to put the phenomenon studied into context, and furthermore, it is the tool that helps us to focus the construction of the intentional explanation which ties in best with the nature of complex social processes.

Weick (1989) observes that this process of theorisation probably leads us to a result that is always precarious. In this type of research process, the researchers are duty bound to know where they are and to clearly make this known when they formalise their research. This process of theorisation should be based on creativity and the application of different approaches which should increase the plausibility of the theories constructed. Thus the search for validity might not be the best of strategies in social sciences and, on the contrary, the concept of plausibility would be much better adapted to the reality of the object of social sciences.

Finally, Calori (1998) states that an understanding of intuitions, emotions, reflections and actions, all in interaction with each other, requires the use of the clinical method and basic knowledge of psychology. He also adds that in order to reach a good understanding of the tensions between opposing forces, the adoption of historical or longitudinal approaches is needed.

2.2. The case studies

Yin (1994) observes that a case study is by nature a complete research strategy which allows questions such as ‘how’ and ‘why’ to be studied. He also notes that this type of research strategy is specially suitable for phenomena or processes which have yet to be studied in depth.

In the case of eviction processes, above all there is aggregate statistical information and some specific studies. This study was designed precisely in order to fill this vacuum. Furthermore, the decision was made to construct a multidisciplinary research strategy in order to gain a better understanding of the phenomenon. As Yin clearly states, the aim is to study ‘how’ and ‘why’ the eviction process unfolds. The research questions have already been mentioned at the beginning of this chapter.

In relation to the multidisciplinary approach, Wacheux (1996) observes that case studies are one of the rare occasions in research on which multiple and partial explanations accumulated about a particular phenomenon can be compared with each other. Indeed, this opens the door to paradoxical comparison between different theoretical traditions. In short, knowledge can be produced on the boundaries between different disciplines and theoretical traditions which, a priori, even appear on occasions to be opposing.

As for access to the field, it was decided to arrange an interview with Caritas Majorca. Caritas has proven experience in helping people in a situation of exclusion, and we considered their guidance to be essential. Having seen the design of the study and its objectives, Caritas agreed to collaborate with us.

The collaboration of Caritas has been essential in selecting the eight cases of which this study is composed. These are eight cases of mortgage eviction, either in progress or already over, which were selected on the island of Majorca. All the cases state that this is the first time they have been in arrears and that they have not made a secret of their situation. Following the review of the literature, we knew that these conditions were supposedly important when selecting the cases. For example, if the process is kept secret, it can be significantly different, as can the impacts on the victims.

Table 11: List and description of the cases selected

Case 1	<p>Man aged around 60. Immigrant. Four children, two of them minors. Works in the construction sector.</p> <p>Signed the mortgage in 2006. He was given 80,000 euros, exactly 100% of the value of the property he purchased.</p> <p>He left the house in June 2011. He managed to have his debt cancelled and he became free of debt, except for the capital gain of 5,000 euros, which was a great surprise.</p> <p>He is very ill, having had a heart operation at the end of 2012.</p>
Case 2	<p>Man of 50. He separated from his wife in the year 2000 and in the process he lost his business and stayed on in the house with a mortgage to pay.</p> <p>The mortgage was initially for 36,000 euros.</p> <p>He has attempted suicide on several occasions.</p> <p>He ended up in the hands of a loan shark in 2005, who charged abusive interest of 24%. Pressure was applied on him to leave the house.</p> <p>In October 2011, foreclosure took place.</p> <p>Since that time he has been without a fixed abode and dependent on benefit.</p>
Case 3	<p>Woman of 50. Self-employed, she ran a bar until she had to close it in March 2012.</p> <p>She had separated from her husband in 2006, when she bought half his bar.</p> <p>She found she had no cash at that time.</p> <p>She was granted a mortgage of 210,000 euros in 2003 to buy a house.</p> <p>She has already received the letter from the court, but her lawyer has successfully stopped the eviction. She has tried to sell the house with the protection of the bank, but to no avail at present.</p> <p>She is currently more than 220,000 euros in debt. She does not receive any benefit.</p>
Case 4	<p>Woman of 30. Immigrant. She worked in the hotel and catering sector up</p>

	<p>until February 2012.</p> <p>Her husband has been unemployed since 2009. They have four children. She obtained the mortgage for 230,000 euros in 2005.</p> <p>In March 2012, the bank suggested that she give back the flat and be left with a debt of 80,000 euros. She did not accept.</p> <p>Finally, she accepted the cancellation of her debt with a rental agreement, having to make a commitment of 7 years. She is unable to pay this rent.</p>
Case 5	<p>Man of 55. He worked in the hotel and catering sector. He had his own restaurant which he had to close in 2004 because it was not profitable.</p> <p>He had been given a mortgage on his family house in the year 2000 for 50,000 euros, with which he opened the restaurant.</p> <p>Subsequently he worked and then he lost his job. He has had many health problems and he was paid compensation for dismissal with a delay of one and a half years.</p> <p>At the beginning of 2012, he received the letter of foreclosure from the court, but the judge overruled this, having observed that he was paying abusive interest rates of 20%.</p> <p>The case is currently in court.</p>
Case 6	<p>Woman of 40. She worked in the hotel and catering sector until she began to have back problems.</p> <p>In 2004, she obtained a mortgage of 180,000 euros to buy a flat.</p> <p>She had an accident at work in 2009 and she was dismissed.</p> <p>In February 2013, foreclosure took place and she lost her house managing to cancel her debt.</p> <p>She began to rent, but she was unable to pay and had to leave the flat.</p> <p>She is currently living in sheltered accommodation with her son of fifteen.</p> <p>She currently has many health problems.</p>
Case 7	<p>Woman of 55. She worked in a company that provided complementary tourism services until she was dismissed at the end of 2013. She lives alone.</p> <p>In 2005 and over the course of four years she worked in precarious jobs in hotels and at the airport.</p> <p>She stopped working in September 2010.</p> <p>In December 2012, her home was about to be auctioned, but she succeeded in obtaining an agreement <i>in extremis</i>, her debt was cancelled, she obtained a rental agreement, and she was able to remain in what was her home.</p> <p>She survives on benefit.</p>
Case 8	<p>Man of 40. Immigrant. He used to work in the chemical sector. He is married and has two young daughters.</p> <p>At the beginning of 2009, he was promised better working conditions if he relocated. When he arrived, it was not as he had been promised. He became depressed.</p> <p>He was dismissed at the end of 2010.</p> <p>He tried to have his debt cancelled for the first time in February 2011, but he was asked to show tickets for the flight back to his country and he had no money to buy these.</p> <p>In January 2013, an agreement to cancel his debt was finally made, although this has yet to be signed.</p>

The collection of data was also organised with the help of Caritas Majorca. Interviews were held at their headquarters in Palma and Manacor, and it was possible for the subjects to complete the several tests which had been designed for the case studies.

For the interviews, and due to the situation of the victims, the necessary precautions were taken to ensure their smooth operation. Some of the advice of specialists in negative emotional episodes was followed.

For example, Rimé (2005) advises that the following aspects should be taken into consideration:

- 1- Preserve the self-esteem and self-image of the victim
- 2- Maintain a neutral and positive relationship with him/her
- 3- Help the victim to articulate his/her point of view and feelings
- 4- Help the victim to reflect on the causes of their feelings as well as their consequences
- 5- Take account of their longer-term motivations and objectives
- 6- Consider the range of possible actions in relation with their long-term aims.

Likewise, in relation to interviews, Mathy (1997) presents a list of appropriate and inappropriate reactions to a victim:

Table 12: Appropriate and inappropriate reactions to a victim (Mathy, 1997)

Appropriate reactions	Inappropriate reactions
Serenity and objectivity	Disinterest
Rational help	Amplification
Neutral presence	Interventionist attitude
Realistic analysis	Non-verbal distance
Empathetic understanding	Manifest opposition
Unconditional support	Minimisation
	Belittling the drama and humour
	Superficial listening
	Egocentrism

With respect to the collection of data, the instruments and tools of various empirical studies were studied (Scherer, 2005; etc.). Thus, an interview guide was prepared; a time graph was completed to present the main chronological events and all the data of interest of the process; and finally, several tests were prepared on the basis of the empirical studies reviewed.

As for the processing of data, we have focused on process analysis and relational analysis. Therefore, we have situated the different chronological events on the time graphs and we have defined the emotional events in which various emotions appear, as well as critical events that represent moments of transition. This has allowed us to divide the eviction process into stages, define these, and explain what can normally occur during the stages. We have been able to analyse how the different elements of the context, social agents, intervene in the process. And finally, we have been able to see how different actions during the process account for its degree of success or failure.

However, as Yin (1994) reminds us, each case has its own explanatory essence; that is to say, we can construct a global explanation of the phenomenon studied from each case, and comparative analysis between the different cases has helped to obtain a global explanation that is much more consistent. According to Yin (1994), the external validity of the study increases thanks to this research strategy with many cases, and the internal validity increases since it is also possible to compare the different patterns and explanations as they emerge.

Wacheux (1996) observes that the method of comparison between cases consists in confronting the different contexts studied with the aim of explaining the differences. Yin (1999) considers that comparability between case studies is a question of definition and design rather than construction or characteristics of a sample. Eisenhardt (1989) writes about theoretical sampling for case studies, which consists in selecting cases that conform to the conceptual categories of the research. Wacheux (1996) adds that it is important to demonstrate the similarity of data collection and analysis procedures.

In our research, theoretical sampling is guaranteed through the prior definition of the action situation, the eviction process, as well as through the review of the bibliography, in which the conditions of secrecy or arrears mentioned earlier are observed, and lastly through the assistance of Caritas, which has provided us with details to help us fine-tune the selection of the eight cases that were finally chosen.

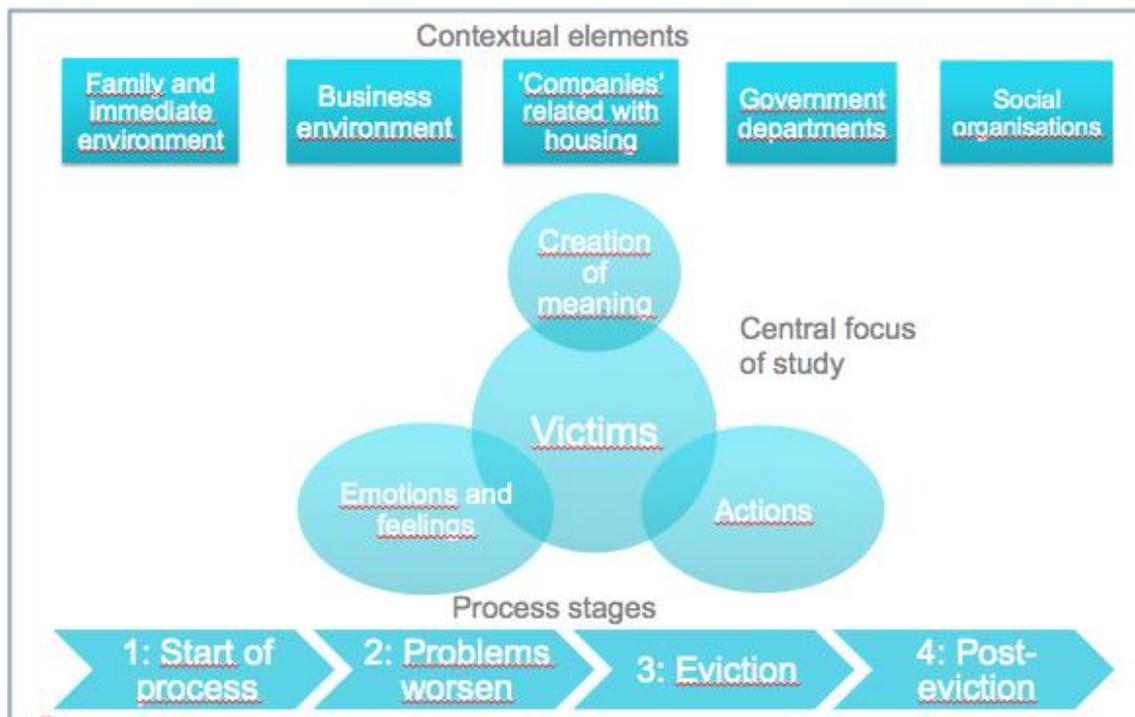
Wacheux (1995) writes that the researcher must construct an analytical frame of reference with the idea of defining similarities and differences in relation to the principal concepts of the research. According to Pettigrew (1997), the capacity to recognise patterns inductively is important and the following elements can help in the process:

- A frame of reference like the one used by the Warwick researchers for the study of strategic change
- The review of historical documents with the idea of identifying the key chronological events
- The identification of key individuals
- The location of different transition points in the process studied

In our case, the key chronological events were identified from the beginning of each case. As for the transition points, they have been defined by comparing different cases. These transition points are presented as one of the most important results of this research in section 3.1. of the results which follow.

Finally, in relation to the global frame of reference which helps to establish a better comparison between different cases, this has been constructed little by little, although at the beginning of the research we were already quite sure that it would be composed of elements of context, content and process. Therefore, it may also be considered as a result of the research. The figure below shows the frame of reference for the study, which enables us to interpret the results and which may be useful for future research.

Figure 2. Global frame of reference for the study on evictions



As can be seen, the victims of the eviction process are situated in the centre of the study, and we make an in-depth study of how they experience the entire process. The eviction process is clearly shown; after the data analysis it has been represented by four main stages that are determined by critical transition events. Appearing in the upper part of the framework are the main contextual elements which, in one way or another, intervene during the eviction process.

The elements that appear in the framework are the main concepts from which we have constructed the explanation of the phenomenon studied. Furthermore, this framework will serve to guide us in the presentation of results, which can be found in the next chapter.

3. Results

3.1. The stages and the critical events of the eviction process

In the centre of this study we can find the in-depth analysis of the eviction process. In the first place, it was important to be able to identify a series of stages that gave meaning to this process and which made it possible to gain an appropriate understanding of it, prior to possibly taking decisions with relation to it. After analysis of the eight case studies, we have divided the process into the four following stages:

Figure 3. Stages of the eviction process



Based on the data collected, these four stages which give the process meaning have been defined as follows:

1. Start of process: Stage which begins with the granting of a mortgage and during which, at a certain point, the first problems appear; these are problems of an economic nature, which are normally not yet serious.
2. Problems worsen: This stage begins with a critical event, after which the economic situation seriously deteriorates. Victims find it very hard to pay, and towards the end of this stage, for various reasons, they stop paying.
3. Eviction: This stage begins when the bank or the creditor initiates the eviction process. Characteristically, at this stage, the court comes on to the scene; it will go on to play a key role in the events that follow. This stage ends with the eviction being carried out.
4. Post-eviction: This stage begins with the loss of the house in the case of all those victims who reach this situation. Following this situation, account is taken of the subsequent events and impacts.

Having analysed the process from a global perspective, a series of characteristic patterns have been identified:

First of all, we may highlight the PATTERN that we call “the sword of Damocles”. We have observed that the entire process is characterised by great uncertainty. This uncertainty is related, above all, with the subsidies and benefit, as well as with the mortgage payments and conditions. At any time, any of these elements can change, leading to significant impacts on the victims, and these changes are very difficult to foresee. The result is a situation of constant stress, which individuals find very hard to manage.

PROPOSAL FOR ACTION 1: It is important for there to be clear, unambiguous legislation and bank contract clauses that are transparent and understandable. Furthermore, specific periods of time are required with respect to the duration of aid and benefit.

Secondly, we would highlight the PATTERN of the “duality of the eviction process”. In this case, we refer to the final results of the process and, in particular, to the way in which it is closed or comes to an end. On the one hand, it may be observed that some victims manage to close the process more or less satisfactorily, ending up with a feeling of certain relief, albeit with a high degree of depression. Avoiding the worst – losing one’s house and remaining in debt – is viewed as minimally satisfactory. However, for a truly satisfactory scenario, we have seen that it is also necessary to ensure that the victim has the opportunity to find an alternative to the house they have lost within a short period of time. On the other hand, poorly closed cases can be observed. By a poorly closed case, we mean one in which the house is lost and all or part of the debt still has to be paid and/or it is impossible to find another stable abode.

PROPOSAL FOR ACTION 2: Steps must be taken to ensure that evictees do not end up in the worst positions; that is to say, without a home and with a debt to pay and/or without a fixed abode or with precarious accommodation.

Finally, it is worth highlighting the PATTERN of “work as the ultimate cause of the eviction process”. In all the cases we have observed the importance that is attached to lost employment, or to work that cannot be found. The idea can be seen very clearly that work would be the main way of escaping from the problem of being in arrears that is typical of the eviction process. Another subtle point of note emerges in the case of persons who have some kind of disability. They focus more on the possibility of being able to obtain some form of social housing. Finally, people’s feelings of dignity can be clearly seen, because they say that they do not need charity in the form of food or money, but simply a job.

PROPOSAL FOR ACTION 3: Not to lose one’s job or to be able to find work is the best and the most decent outcome possible in a process such as this one. It is necessary to make every possible effort to try and find work for people and families in danger of eviction.

In analysing the evolution of the process, we have made a chronological analysis thereof, with the aim of identifying the different events that characterise it throughout the different stages; these events help us to explain both the development of the process and its probable results.

Thus, in the first place, we have identified triggering critical events that we have located in the first stage of the process. These are events that trigger a situation in which the first signs of a potential process of economic degradation can be seen. One of the main problems that victims have is that they find themselves in a potential situation of default for the first time, and therefore they are unable to diagnose these triggering critical events correctly. Time goes by and early palliative measures are not taken. In short, a first opportunity to react is missed. Table 13 below shows some typical triggering critical events.

PROPOSAL FOR ACTION 4: Increase communication and information about what the triggering critical events are. Provide help from the moment that these events appear. Adjust the expenditure of the family economy.

Secondly, the aggravating critical events that determine the beginning of the second stage of the eviction process have been identified. These events put victims in an economic position that is clearly difficult. Deterioration in the process is very rapid from this moment on, and furthermore self-control is often lost. In reality, this situation had not been anticipated and victims enter a period of great instability, probably followed by several decisions taken in reaction to this without clear objectives. In short, precious time is being lost at a critical moment. Table 13 presents some examples of aggravating critical events.

PROPOSAL FOR ACTION 5: Look for help immediately and establish a guide or protocol with the aim of proposing urgent and highly specific help, action and negotiation.

Finally, paralysing critical events have been identified. Once victims have embarked on the rapid process of economic deterioration, they normally enter a period of great emotional instability. If this instability is prolonged in time, it is highly probable that a paralysing critical event will occur. In this case, victims enter stages of inactivity that is forced by the circumstances; in many cases, they become depressed. The paralysing critical events can occur at any time. Sometimes they occur just after the aggravating critical event, and on occasions, much later, when eviction has already taken place and the victim is in a position of helplessness. Table 13 presents some examples of paralysing critical events.

PROPOSAL FOR ACTION 6: Avoid reaching a paralysing situation insofar as is possible. And in the event that such a situation is reached, evictees need specialist help to return their lives to normal.

Table 13: Examples of critical events

Triggering	Aggravating	Paralysing
Increased mortgage payments	Loss of job	Inability to pay
First sick leave	Serious illness	Bank harassment
Matrimonial separation	Accident at work	Letters from the court
Decrease in business turnover	Continued precarious employment	Accumulation of illnesses
Announcement of cuts	Victim of usury	No fixed address

The annexes, in section 6.1.1., contain the simplified time graphs for each of the cases studied. In these graphs the triggering events are shown in orange. Symbolically,

they represent an orange traffic light advising us that it would be best to begin to react. The aggravating events have been marked in red, representing a red traffic light that tells us that a point has been reached at which urgent and decisive reactions are required. The paralysing events have been marked with a double red traffic light. This traffic light represents the collapse of the victim.

In analysing the process, we have also been able to situate the emotions and the feelings therein, and we have identified some patterns in this respect (Pattern of the “emotional roller coaster” and pattern of “location of feelings in the process”). These patterns are presented in the next section, once the essential results have been explained in relation to the emotions and feelings. This will help us to interpret these patterns with greater precision.

3.2. Emotions and feelings in the eviction process

After the interviews, it was possible to establish the emotions that surface most frequently in the eviction processes. Following the review of the literature, 17 emotions were selected to help us construct the emotion map that was used in the interviews (see section 6.2.3.). Of these 17 emotions, we have seen that 7 appear more frequently: Surprise, amazement, fear, dread, disgust, rage and crying. Of these seven, four stand out: Fear, disgust, rage and crying.

Another of the salient results in this study has been to associate the different events with specific emotions. The tables below show the events classified by subject (banks, eviction, world of work and others) and the emotions that appear in association with these:

Table 14: Events related with banks and associated emotions

Events related with banks	Associated emotions
Threats with very short deadlines	Fear, terror, rage, crying
Abusive clauses	Disgust, contempt
Interviews with the manager	Amazement, disgust, laughter
Letters from the bank	Rage
The bank presses for payments	Shock, surprise, rage
Re-mortgage	Joy
Increased payments	Rage

Table 15: Events related with eviction and associated emotions

Events related with eviction	Associated emotions
Court summons	Amazement, rage, crying
Letter of default	Dread, panic, disgust, contempt
Foreclosure	Fury
Handing over the house	Grief, rage, joy, relief
Negotiation of debt cancellation process	Surprise, disgust, rage
Cancellation of debt and rental agreement	Crying, joy
Arrival in emergency housing	Panic, dread, fear

Table 16: Events related with the world of work and associated emotions

Events related with the world of work	Associated emotions
Accident at work	Surprise, shock, panic
Partner loses job	Crying
The company does not fulfil its obligations and is deceitful	Fear, dread
Loss of job	Surprise, amazement, rage, fear, dread
Precarious work environments	Crying, laughter

Table 17: Other events and associated emotions

Other events	Associated emotions
Marital separation	Rage, fear
Benefit ends	Fear
Help from Caritas	Joy
Serious illness	Fear
Suicide attempt	Fear
Purchase of house/flat	Joy, triumph

Another of the results concerns how the different emotions succeed one another in the course of the eviction process. The simplified time graphs in section 6.1.1. provide a visual representation that records the intensity of the emotions on a scale of 1 to 5. Based on these data, the PATTERN of the “roller coaster of emotions” is proposed. In reality, the analogy that might best describe the emotional process is the roller coaster in the dark, because the emotions tend to emerge unexpectedly. We can also highlight the alternation of positive and negative emotions, although the negative emotions predominate. And finally, with respect to their intensity, the negative emotions tend to surface with more intensity than the positive emotions.

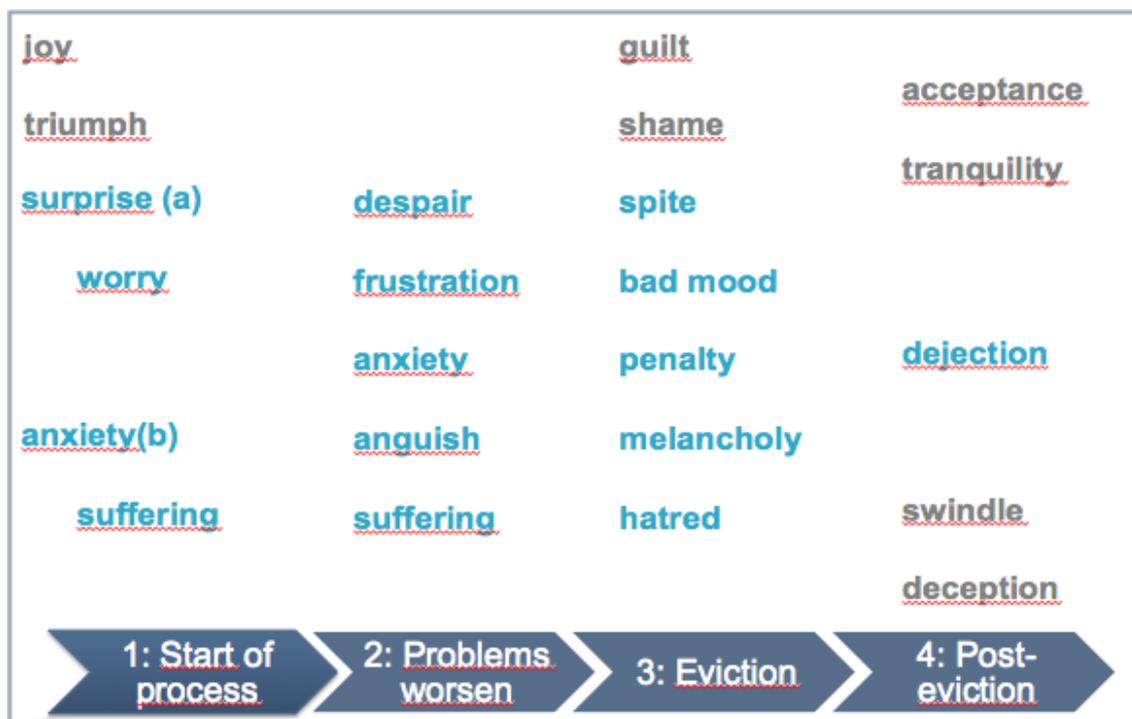
PROPOSAL FOR ACTION 7: It is important to avoid the unexpected element in the events that can be managed and, therefore, to communicate in an appropriate manner. In this respect, the right moment has to be chosen and the words used must be measured according to the state of the person affected.

Having presented the results relating to emotions, we will proceed to present the results relating to feelings. In the same way that emotions are associated with specific events, feelings are associated with longer periods in time. In the first instance, it is worth highlighting that of the 23 feelings that were gleaned from the literature, 15 emerged with greater frequency: Sadness, grief, suffering, despair, anguish, anxiety, bad moods, hatred, interest, hope, discouragement, melancholy, guilt, shame, dejection. Of these, five stand out: Sadness, anxiety, bad moods, discouragement and dejection.

In the same way that we have been able to associate different emotions with events in the process, we will now proceed to show the feelings that emerge most

frequently in the various stages of the process. The figure below shows the different feelings positioned above the various stages:

Figure 4. Location of feelings in the eviction process



With respect to the first stage – the start of the process, of particular note are the feelings of joy and triumph expressed by some victims, specifically women, in relation to the moment when they obtained the mortgage and they were able to own their own home. As for the moment when the triggering critical events occur, from this point some express feelings of surprise followed by worry, while others express anxiety followed by suffering. This minor difference would appear to be due to the reach of the critical event that has the triggering effect.

The second stage begins when an aggravating critical event occurs. During this stage, when hardship is already in evidence, feelings of despair, frustration, anxiety, anguish and suffering surface.

During the third stage, when the eviction process as such begins in response to non-payment on the part of the occupants, feelings of spite, bad moods, grief, melancholy and hatred accumulate. During this stage, some of those affected also feel guilt and shame, particularly men.

In the fourth stage, after eviction, the feeling of depression is commonly found. The emotional process has normally lasted a long time, with successive peaks up until the final ruling, and the evictees end up completely exhausted.

PROPOSAL FOR ACTION 8: It is important to do everything possible to reduce the intensity of emotions and negative feelings. At all events, it is also essential to reduce the length of time of these processes insofar as is possible. A mediation process could probably help to bring this situation to a close much more quickly.

At that moment, some people also feel acceptance and calmness; while the main feeling of others is that they have been deceived and swindled.

3.3. The experience of victims in depth

In this section, we go to the very heart of the frame of reference of this research. The central focus is on the person affected and thus we portray the emotions and feelings of this person, their actions and their capacity to create meaning.

Therefore, in the results of this section, we show some patterns that explain the profound experience of the victims through these three concepts: Emotions-Feelings (EM-FE), Creation of meaning (CM) and actions (AC).

Firstly, and specifically with relation to the creation of meaning, we have observed that the victims are incapable of making an early diagnosis, which might be made when a triggering critical event occurs. Possible reasons for this incapacity are: 1) they have no previous experience of this type of process; and 2) they do not receive any help or information. Consequently, there is no appropriate early action on the part of the victims.

PROPOSAL FOR ACTION 9: The victims need help and support so that they can make an appropriate diagnosis and take measures from the moment that a triggering critical event occurs. Perhaps information about this should be provided when a mortgage is signed.

In the previous point, we saw how – due to the failure to create meaning – the right action is not taken. Thus, as the process unfolds and the negative emotional episodes intensify, it can also be observed that individuals' creation of meaning is affected. It is harder for them to see clearly, think and reason. Consequently, this can lead to bad decisions or inappropriate actions that make the situation even worse. For example, during an emotional episode one of the victims became angry with his boss and asked for voluntary redundancy. Suddenly, a serious aggravating event was being created, with the loss of two years of unemployment benefit.

As the process continues, a moment is reached at which a paralysing event can occur. At these times, the pressure within the environment grows and people find it increasingly difficult to think coherently. In the cases of collapse, everything leads to an incapacity to act, which frequently shows itself in the form of depression. In summary, we can see that emotional insecurity ends up affecting and even blocking victims' capacity to create meaning and to act.

In fact, when a person finds him or herself in a precarious emotional situation and the pressure increases within the environment, it would appear that the conditions are created for a collapse to occur at any time. This is why we can associate these circumstances with a "time bomb" PATTERN. If the circumstances continue for a period of time, we know that a collapse is going to occur at any moment, although we do not know exactly when.

Interestingly, we have observed the effect of the help provided by social organisations like Caritas and PAH (Mortgage victims group) at this stage of the process. In the first instance, it is indeed surprising that people do not reach the point of asking for help in this type of situation until it is already too late. When they receive information and help from these social organisations, they tend to recover emotionally and they begin to think more clearly once again, as a result of which they take better decisions. We might say that the information and help received from these social organisations help the victims out of a hole, and at the same time these persons regain the capacity to reflect and to deal with and resolve the basic problems in their lives that they have to confront on a daily basis.

PROPOSAL FOR ACTION 10: The work that the social organisations perform with the victims must continue to be reinforced. All this support should be made available much earlier in the process.

In contrast, there are other cases in which, for a variety of reasons, persons affected may remain inactive or in a state of depression for a prolonged period of time. If, on top of this, the process is not brought to a satisfactory conclusion and the evictee ends up in living conditions which are extremely negative or without hope, he or she is very likely to end up in a situation that we have called double collapse, or the “double collapse” PATTERN. The persons interviewed who found themselves in this situation, having already been evicted, had a very high level of post-traumatic stress. Indeed, the literature mentions the concept of the double impact of post-traumatic stress, which is corroborated by our observations and the tests carried out. In this situation, evictees not only believe it is impossible for them to solve life’s practical problems, but they also feel lost in the world. The world comes crashing down for them and they no longer fit into it. In this situation, the abstract postulates that give us meaning are lost.

In this situation, we have observed that people have an absent or vacant look. Furthermore, we were able to compile a series of circumstances that converge in this situation and which may be helpful in making an initial diagnosis of this double collapse situation that goes beyond other more sophisticated studies. These circumstances are listed hereunder:

- A catastrophic vision of the world that is reflected in their thoughts and conversation.
- High level of post-traumatic stress
- Long-term joblessness
- No fixed address
- Mental block / inability to concentrate
- Lengthy episode of emotional instability
- Increasing health problems
- Complex family history

PROPOSAL FOR ACTION 11: All possible steps should be taken to help evictees avoid this double collapse situation. It is a truly traumatic experience that requires specialist help to assist them in their recovery and to lead them back to a normal life.

To bring this results section to a conclusion, we have listed a number of things that victims have said and thought. This provides one more way to gain a profound insight into what they have experienced and been through.

We will begin with some of their thoughts about life. These thoughts are in fact compiled from cases with the highest level of post-traumatic stress that reveal a double impact or double collapse. As we have just suggested, the predominance of these kinds of remarks may be indicative of this double collapse. Comments or thoughts about life:

Case 2:

- “Life is a trap”
- “Let them do what they want – I don’t care”
- “There is no hope”
- “The blood’s been sucked out of me”

Case 6:

- “To live is to suffer”
- “Why are we alive?”
- “I can’t enjoy myself and I can’t enjoy my son”
- “I have lost all patience and hope ... the world is going down the pan”

Case 7:

- “I don’t have a stable life”
- “Everything can go to hell”
- “You feel so alone and trapped”

Below, we have listed some comments or thoughts related to work:

Case 7:

- “I never imagined I would be fired”
- “You’re not valued for what you’re worth”
- “The temporary work I am offered is awful”
- “This is all so crazy”

Case 5:

- “The atmosphere was terrible”
- “There was a time when I was constantly arguing with my boss”

Case 8:

- “They got me out of the way and deceived me”
- “They laughed and told me to go”
- “Those who hire you take advantage of the situation”

Some thoughts related to the flat/house and the eviction:

Case 6:

- “I’m not in my own home... everything is a problem”
- “When they told me I had to go to emergency housing, I felt like I was going to jail!
- “We will never fit in... the centre is not prepared for children”
- “My son used to get good grades, now he has failed eight subjects”

Case 7:

- “It must be agony to be evicted and still have the debt hanging over you”

Case 2:

- “When I was evicted I went crazy – it took four policemen to drag me out”

And finally, some comments and thoughts related to banks:

Case 3:

- “I started to worry about the bank in 2007. In 2009 we could see that the banks help nobody”
- “I don’t care if I don’t pay the bank – but I try to pay other people”

Case 5:

- “First they throw you out of your home, and then they ask how you’re feeling. The banks are schizophrenics”
- “The bank managers are also guilty”
- “Bankers committed suicide in 1929, but today ordinary people commit suicide”

Case 8:

- “In a relationship with a bank there are no ethics ”
- “They couldn't care less, even if something happens to the children”

3.4. The contribution of the various social agents in the eviction process

In this section, we review the results with relation to the part played by the various social agents in the eviction process. To begin with, five social agents of relevance in the process have been identified: Family and immediate environment; business environment; ‘companies’ related with housing (including banks); government departments; and social organisations.

First of all, those who help in the process are pinpointed. Of these, the social organisations are of particular importance. To be specific: Caritas, the Red Cross and PAH. On occasions, the family and the immediate environment also offer help.

In the case of the social organisations, the help usually consists in listening to the persons affected, providing information, contributing resources to alleviate hardship, giving victims advice and accompanying them in some negotiations related with the eviction process.

Victims usually contact these social organisations too late, normally when they are already in a state of collapse and when the family is in a desperate economic situation. Even so, rapid benefits can be observed, since for the victims the fact that there is somebody who will listen to them, inform and help them represents a turning point on their path of torment and, as we explained earlier, they begin to recover as people; that is to say, the negative emotional episodes become less intense, and they begin to reason once again, take decisions and act more coherently in response to the circumstances of the process.

PROPOSAL FOR ACTION 12: Firstly, the action taken by the social organisations must be reinforced. Secondly, it would be important to help those affected gain access to this support at a much earlier stage in the process. It would be worthwhile to develop means (information, active search, etc.) to make this possible.

On occasions the family also helps by providing resources, and on other occasions by simply listening and offering their loved ones emotional support. At all events, it is difficult for them, since those closest to the victims are not trained to provide their relatives with suitable support.

Secondly, there are the agents in the environment who have an obstructive effect in the process. In this group we would include most government departments (justice, employment [INEM – Spanish job centre], health), as well as local government administration, public companies and organisations (training, start-up services, etc.), and finally, utilities (electricity, telephone, etc.).

What the members of this group have in common is that, due to the notable slowness and inefficiency with which they work, instead of helping the victims, they represent a considerable obstacle, often wasting victims' time. In short, very often the victims find themselves in a precarious situation which does not allow them to show the patience of other citizens who are living in normal conditions.

PROPOSAL FOR ACTION 13: Government departments and utilities should offer persons who find themselves in a situation of emotional insecurity alternative paths that are quicker and more effective.

Thirdly, we have those who harm the victims. These include those who take advantage of the precarious situation of the victims, such as some loan sharks who charge abusive interest. The hostile business environment is also too unstable for the victims. Precarious employment situations, such as a succession of temporary jobs, end up harming the victims. They find themselves in a situation of uncertainty that is exacerbated by precarious employment situations.

We have already indicated in this study that there is confirmation that the lack of a job is ultimately responsible for these problems. In many of the interviews, victims say that a job would definitively help them to solve the problem of being in arrears. On occasions, victims add that they would be happy to do any job. However, in the study it is observed that perhaps not all jobs provide the answer and not all jobs would be positive in their situation. In reality, insecure and precarious jobs can end up harming the victims, and they do not help them to emerge satisfactorily from the process in which the victims find themselves.

PROPOSAL FOR ACTION 14: Better strategies must be established so that victims can gain access to a decent job.

On occasions, families and the immediate environment can also harm the victim. For example, the refusal of the family to help can cause great disappointment. On the other hand, comments made within the immediate environment can also be harmful. At all events, what the study reveals is that persons close to the victims have no preparation

to offer suitable help, bearing in mind the circumstances in which the victims find themselves. They have no preparation to help in the event of emotional episodes, and even less so in cases in which they are faced by a person who is in the throes of depression or even completely lost, having suffered a double collapse.

Finally, we include the banks in this category. In this process, banks change and cause harm. While the victims continue to make their payments, everything tends to go well. As soon as they stop the payments, the ways in which the banks and the victims interact can be seen to change significantly. Below, we have listed some of the changes noted in the study:

- Increased pressure to pay (Interviews, calls made to victims' homes, etc.)
- Very short deadlines for producing certain documents or for taking certain decisions
- Poor advice
- Little or unclear information
- Humiliating conditions imposed (e.g. having to show tickets for flight back to country of origin as a condition for cancelling debt)

We can also mention a PATTERN of “bank schizophrenia” that shows itself particularly at the end of the process. For example, the victims are very surprised when the branch managers tell them how much they owe, since in many cases, due to the arrears interest, they owe more money than they originally asked for. Another example: the bank may offer alternative solutions that are not solutions for the victims; in other words, whatever they choose to do, they are badly off and they remain trapped.

PROPOSAL FOR ACTION 15: It would be appropriate to introduce some kind of institutionalised system of mediation or arbitration between the bank and the evictees, so that this part of the process may be managed better. If this system of mediation were to be balanced and effective, perhaps it would not even be necessary to consider the possibility of universal cancellation of debt...

Fourthly, and to bring this section to a close, we might mention a PATTERN of “exceptionality” which may be seen in any of the social agents that have a disturbing or harmful effect on the victims. Exceptions appear in the cases studied: for example, judges, bank managers, relatives, etc., who act in a different manner. In summary, the system is responsible for a great many actions that do not help the victims, although some persons – transcending the system and on their own initiative – make a difference.

3.5. Impacts of the eviction process: post-traumatic stress and other impacts

With respect to the post-traumatic stress test, seven broad criteria were used (see section 6.2.3.), based on a slight modification of the six criteria mentioned by Rimé (2005).

In each of the cases studied, one or more of the post-traumatic stress criteria apply. In case 1, two of the seven criteria apply. In case 2, four of the seven criteria apply. In cases 2, 5 and 8, five of the seven criteria apply. Finally, in cases 2, 6 and 7, all the criteria apply at once (see section 6.1.2.). Therefore, we can conclude that post-

traumatic stress is clearly observed in all the cases, and it is very evident or even at a very high level in six of them. The three extreme cases are those that also present a very negative view of life, noted through the comments made; in these cases the victims remain in a situation of serious collapse.

In the questionnaire, including both the criteria and the sub-criteria, there are twelve issues which reflect a variety of impacts. Of these impacts, those that appear most in first position are:

- Reactions of fear and impotence
- Long-term effects
- Negative impact on personal, social or professional life

And in second position, the following impacts appear:

- Lasting fear in dreams and thoughts
- Problems sleeping
- Less time spent on other important activities
- Feelings of rupture or separation in personal relationships

In summary, it may be observed that both from a global point of view, i.e. the suffering from post-traumatic stress, and a specific point of view if the individual impacts are analysed, the process has very serious repercussions for the victims.

With respect to the test for other impacts, this was based on the table of impacts provided by Rimé (2005), adding some other potential impacts which were obtained from the literature or some exploratory interviews conducted earlier (see section 6.1.2.). In all cases, the request was made of interviewees to refer to that very day, the day of the interview, and to answer bearing in mind the impacts of which they were conscious at that time.

In cases 4, 6 and 7, a very high number of impacts is observed; and in cases 2, 3 and 8 a high number of impacts. Of the total of 15 criteria, those that appear most in first position are:

- Health problems
- Change in life priorities
- Victims see themselves as different persons
- Change in habits and routines

And in second position, the following impacts appear:

- Eating habits have changed
- The circle of friends has changed
- Victims feel frustrated
- The experience has been an alienating one
- The capacity to react to problems decreases
- The way that they looked at the world has collapsed

PROPOSAL FOR ACTION 16: As we can see, the impacts are diverse and profound. Any strategy that is implemented with the aim of avoiding these impacts makes sense and can prevent considerable pain. In the event that evictees have to deal with these impacts, they will need help and, in all probability, specialist help.

The results of this research are many and varied. We have tried to order them in accordance with the research questions and in a manner that will help the reader as much as possible to understand the phenomenon studied and its implications.

At all events, by way of example some empirical data are presented in the appendices to this study, in order that the reader who so wishes may look at these and perhaps consider other results or view them in a different way.

4. Conclusions, proposals for action and limitations of the study

First of all, we intend to compile the questions posed in this research once again and offer some concise answers to these by way of conclusion.

1) What is the process faced by victims of an eviction like?

With respect to this first question, we have observed that this process is normally very long and very tough. Above all, it is very tough due to the emotional insecurity, the uncertainty and the economic hardship that it involves.

We have been able to identify four important stages that help us to understand what occurs in this process and the transitions within it. We have also identified some critical events that we have classified as triggering, aggravating and paralysing.

In view of these stages and these events, it is possible to anticipate the process and put forward proactive measures that will enable the victims to manage the process better. We have marked the triggering critical events with an orange traffic light, indicating that some actions are already necessary. We have marked the aggravating critical events with a red traffic light to indicate that action is urgently required. The paralysing critical events require specialist help.

Throughout the process, victims experience the aforementioned uncertainty like a Sword of Damocles hanging over them. Towards the end of the process, we can observe a clear contrast between those cases that end more or less well, and those others that end badly, in which the torment continues for the victims.

Work appears as something that would enable victims to escape from this situation. And on many occasions it is the loss of work that has caused the situation. Above all, the victims ask for work over and above food or any other type of help. However, the study suggests that not all jobs provide the solution in this respect. In an insecure emotional situation, precarious temporary jobs can prove to be harmful.

2) How and why do the emotions and feelings noted develop during the eviction process?

The emotions appear in association with certain specific events. In the study we have identified the emotions that are most closely related with these eviction processes: Fear, disgust, rage and crying.

Furthermore, it has been possible to associate different emotions with specific events. Therefore, we now know which emotions appear with the specific events that are directly related with banks, eviction, the world of work and other areas.

The representation of these emotions over time by means of the time graphs compiled shows a genuine roller coaster of emotions. These emotions are unexpected, alternating and very intense, especially the negative emotions.

Compared with the emotions, the feelings are associated with different periods of time of greater length. In this study we have shown which feelings predominate in the different stages of the process.

The analysis of both emotions and feelings shows that the emotional impacts on the victims are very considerable and they also last a long time. Their excessive duration leads to serious collateral impacts which need to be alleviated insofar as is possible, and specialist help for the victims is required here.

3) How, in detail, do the victims experience this process?

With regard to this question, we provide a frame of reference in order to try and understand the victims' experience and suffering in the drawn-out process of eviction. This frame of reference takes account of emotions and feelings (EM-FE), the victims' capacity to create meaning (CM), and the actions that they take during the process (AC).

Firstly, the idea has emerged that the victims have great difficulties in making an early diagnosis in the process; thus, they find it difficult to take appropriate measures from the beginning of the process. Furthermore, we have found that even in the final stages, the victims are incapable of finding meaning in what has occurred. They do not find any meaning whatsoever in relation to the depth of the trauma that they have to go through.

We can observe that, during the process, the negative emotional episodes become increasingly intense. At first, the negative emotions make it difficult to create meaning, and so wrong decisions and actions may be taken.

When the pressure that the victims feel around them increases, above all when they stop paying their instalments, their emotional insecurity increases, and there is a very real risk of collapse. This situation is a genuine time bomb.

It is at this stage that victims finally ask for the help of the social organisations (Caritas, Red Cross, PAH, etc.). Simply by listening to them, informing them and also helping them, these organisations give victims the chance to breathe again, and this has at least two effects: 1) victims can begin to solve their problems once again, 2) it helps them to recover their dignity as people.

In extreme situations, victims may even experience a double impact, a double collapse, which means their world comes crashing down. They no longer fit into the world, they switch off and they are incapable of leading a normal life. They need specialist help to recover.

4) How do the agents in the environment help the victims during the process?

To begin with, five social agents of relevance in the process have been identified: Family and immediate environment; business environment; ‘companies’ related with housing (including banks); government departments; and social organisations.

First of all, those who help in the process are pinpointed. Of particular importance here are the social organisations. To be specific: Caritas, the Red Cross and PAH. On occasions, the family and the immediate environment also offer help.

Victims usually contact these social organisations too late, normally when they are already in a state of collapse and when the family is in a desperate economic situation. Even so, once these organisations have intervened, benefits are rapidly observed, which we summarised earlier.

Secondly, there are the agents in the environment who have an obstructive effect in the process. In this group we would include most government departments (justice, employment [INEM – Spanish job centre], health), as well as local government administration, public companies and organisations (training, start-up services, etc.), and finally, utilities (electricity, telephone, etc.).

What the members of this group have in common is that, due to the notable slowness and inefficiency with which they work, instead of helping the victims, they represent a considerable obstacle, often wasting victims’ time.

Finally, we have included the banks in this category. In this process, banks change and cause harm. While the victims continue to pay, everything tends to go well. As soon as they stop the payments, the ways in which the banks and the victims interact can be seen to change significantly. Below, we have listed some of the changes observed in banks which have been noted in the study:

- Increased pressure to pay (Interviews, calls made to victims’ homes, etc.)
- Very short deadlines for producing certain documents or for taking certain decisions
- Poor advice
- Little or unclear information
- Humiliating conditions imposed (e.g. having to show tickets for flight back to country of origin as a condition for cancelling debt)

5) What impacts are observed at the end of the process?

The majority of the cases analysed show a high or even the maximum level of post-traumatic stress. Therefore, this is a phenomenon that has a brutal impact on victims.

With respect to specific impacts, the following are the most important:

- Reactions of fear and impotence
- Long-term effects
- Negative impact on personal, social or professional life

- Health problems
- Change in life priorities
- Victims see themselves as different persons
- Change in habits and routines

Secondly, having provided a concise response to the research questions, we will proceed to list the proposed actions that we have compiled while the results of the study were developed in detail. These proposals do not purport to be exhaustive; for the moment, they have not been developed in detail, and they only seek to throw a little light on the possible actions that could be initiated in order to alleviate the suffering entailed by these eviction processes. The following table shows the 16 proposals for action presented:

Table 18: Recommended proposals for action based on the presentation of the results of the study

Recommended proposals for action	
1	It is important for there to be clear, unambiguous legislation and contractual clauses that are transparent and understandable. Furthermore, specific periods of time are required with respect to the duration of aid and benefit.
2	Steps must be taken to ensure that evictees do not end up in the worst positions; that is to say, without a home and with a debt to pay and/or without a fixed abode or with precarious accommodation.
3	Not to lose one's job or to be able to find work is the best and the most decent outcome possible in a process such as this one. It is necessary to make every possible effort to try and find work for people and families in danger of eviction.
4	Increase communication and information about what the triggering critical events are. Provide help from the moment that these events appear. Adjust the expenditure of the family economy.
5	In the event that an aggravating critical event occurs, look for help immediately and establish a guide or protocol with the aim of proposing urgent and highly specific help, action and negotiation.
6	Avoid reaching a paralysing situation insofar as is possible. And in the event that such a situation is reached, evictees need specialist help to return their lives to normal.
7	It is important to avoid the unexpected element in the events that can be managed and, therefore, to communicate in an appropriate manner. In this respect, the right moment has to be chosen and the words used must be measured according to the state of the person affected.
8	It is important to do everything possible to reduce the intensity of emotions and negative feelings. At all events, it is also essential to reduce the time that these processes last insofar as is possible. A mediation process could probably help to bring this situation to a close much more quickly.
9	The victims need help and support so that they can make an appropriate diagnosis and take measures from the moment that a triggering critical event occurs. Perhaps information about this should be provided when a mortgage is signed.
10	The work that the social organisations perform with the victims must continue to be reinforced. All this support should be made available much earlier in the process.

11	All possible steps should be taken to help evictees avoid this double collapse situation. It is a truly traumatic experience that requires specialist help to assist them in their recovery and to lead them back to a normal life.
12	Firstly, the action taken by the social organisations must be reinforced (Caritas, Red Cross, etc.). Secondly, it would be important to help those affected gain access to this support at a much earlier stage in the process. It would be worthwhile to develop means (information, active search, etc.) to make this possible.
13	Government departments and utilities should offer persons who find themselves in a situation of emotional insecurity alternative paths that are quicker and more effective.
14	Better strategies must be established so that victims can gain access to a decent job.
15	It would be appropriate to introduce some kind of institutionalised system of mediation or arbitration between the bank and the evictees, so that the process may be managed better from the moment that difficulties begin to the end. If this system of mediation were to be balanced and effective, perhaps it would not even be necessary to consider the possibility of universal cancellation of debt...
16	As we can see, the impacts are diverse and profound. Any strategy that is implemented with the aim of avoiding these impacts makes sense and can prevent considerable pain. In the event that evictees have to deal with these impacts, they will need help and, in all probability, specialist help.

It is important to situate the proposals for action in time. We will now consider some of the most important proposals, advising on when during the process it would be best to bear them in mind.

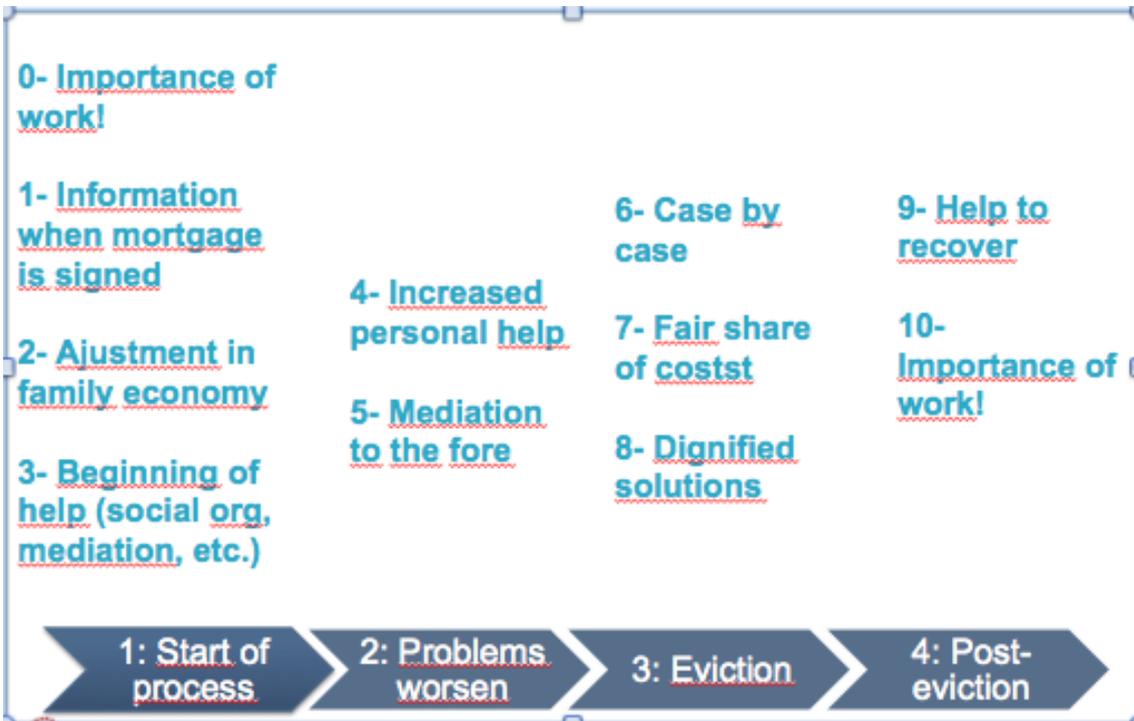
In the initial stage, it would be worthwhile if, at the time that the mortgage is signed, information were to be given about the possible risks, the events that an eviction process can trigger, and the possible action that can be taken to alleviate these problems. In the event that an initial problem appears, it is important to help families to make economic adjustments. It would be a good thing if the social organisations could give the families a helping hand at this point.

If the problems become worse, it would be essential for a mediation system to come to the fore. At this moment it is necessary to act quickly and forcefully, and the help of a third party is very important. At the same time, it is necessary to step up the personalised psychological assistance provided, since at this moment the risk of demoralisation is very high.

If the point is reached where an eviction is planned, we should be capable of treating each case separately. All the cases deserve to be analysed individually and once again the role of a mediator is key. In principle, a fair share of costs should be sought. And finally, steps should be taken to ensure that the negotiated solution is an honourable one.

The post-eviction period continues to be difficult, even in the event that the process has been closed in a dignified fashion. It is important to continue to support the evictees in order to help them recover both physically and emotionally.

Figure 5: Recommended proposals for action and their timing within the process



Thirdly, we will devote part of this conclusion to the limitations of this study. To begin with, it must be remembered that this study is based on in-depth case studies, and therefore it offers the opportunity to discover how and why things occur in relation to a specific phenomenon that is studied, in this case the process of eviction. This type of study does not allow quantification, and therefore we can share what has been discovered, but we cannot say to what exact percentage of the population the circumstances described in the study apply to.

This said, since we have eight in-depth cases, these are enough cases to begin to build solid hypotheses about the direction that eviction processes are taking, and furthermore there is significant evidence of the percentages – be they high or low – of the global population of evictees that could be reached by extrapolation.

In this study, both processing and relational analysis has been made. There is a need to make an even more in-depth content and situational analysis that could offer some additional patterns in relation to the concepts under consideration and the contextual frameworks of reference that accompany the study.

Another immediate limitation of this study is that, at the time that this first written version is presented, we have still not been able to systematically complete all the theoretical conclusions of the study. These conclusions consist in comparing the empirical results obtained with the literature used, in order to offer new theoretical frames of reference or simply add small details to the existing theories. We expect to perform this analysis shortly and present it in a second version of this document.

Finally, with the aim of increasing the external validity of this study, and bearing in mind that it is a multidisciplinary study, it is necessary that other researchers – especially those from other disciplines – should read it with a critical eye and thereby help to ground the results of the study in their respective bodies of theory.

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