



SYMPOSIUM: USING WORLD-HISTORY TO INFORM WORK FOR REPARATIONS

Making Our Way Home

Housing Policy, Racial Capitalism, and Reparations

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Civil unrests around the world resulting from the recent murders of Ahmaud Arbery, Breonna Taylor, and George Floyd by the police have revived the movement to center Black lives in the fight for racial justice. For these souls, and so many others, their deaths highlight the enduring legacy of racism and white supremacy. Families mourn the reality that their loved ones won't come home. Family barbecues and Sunday dinners feel incomplete. Birthdays now serve as a recurring memorial for the sharing of memories. As institutions and organizations release a number of statements condemning these acts, many are calling for substantial changes including reparations. While scholars continue to conceptualize race and ethnicity as critical analytical, theoretical, and political categories (Robinson 2016), it is important to understand how racism structures the livelihoods of Black people, even within their own homes. As protests continue around the globe, organizations like the Movement for Black Lives (M4BL) have mobilized millions calling for



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changes to create a radical realignment of global power (*see* M4BL 2020). Such transformations must rethink the relationship between people and property in creating equitable communities. Largely discussed in the form of reparations, any attention to social inequality must engage the role of housing in reproducing racial hierarchies.

Expressions of life are borne out in the ways in which people eat and dress, where they work, and where they live. However, the choice of where to settle down and establish one's existence is constantly in flux, due to institutional and interpersonal forms of racism. The home thus becomes the site for realizing the impact of white supremacy. The fight for housing as a human right has a global reach. For example, organizations like The Shift¹ have called for a global conversation on the right to housing, linking the housing crisis to a human rights agenda. Even the United Nations has noted that the home should be a sanctuary—a place to live in peace, security, and dignity. However, increasingly around the world, housing is seen as a commodity with an estimated 1.8 billion people lacking access to adequate shelter (United Nations, n.d.). The commodification of property relates to the global production of power relationships between those who own and those who do not. In the case of the United States, at the outset of the Union, only male property owners could vote, since Black people were not considered citizens and women were excluded from the electorate. Even Indigenous people were not given the right to vote until 1924. And while several civil liberties have been gained over the years, including the enactment of the Fair Housing Act of 1968, there has been no adequate form of redress to account for this once legal practice of social and economic exclusion.

For many people in the United States, searching for the American Dream has been quite a nightmare (Dantzler 2018). Overall, Americans have benefited largely from using their homes as a form of capital accumulation. Yet, those gains are not realized for all racial groups, especially Black people. Aside from the economic role housing serves, it also represents historical and contemporary notions of security, safety, and survival. Even within the Black (Christian) community, deaths are commonly referred to as *homegoings*, marking the going home of the deceased to the Lord or to heaven. The fight for housing thus becomes a symbol for fighting for one's livelihood in life and death. We see reparations as a doorway to secure one's right to exist.

Premised upon the role of housing as a colonial project, this essay focuses on the racial character of housing policy under a system of racial capitalism. By constructing racism and capitalism as mutually dependent forms of oppression, we attempt to tease out ways in which a system of reparations can subvert this structure. In this essay, we pay particular attention to Black people, specifically African Americans, as racialized subjects within the broader political economy of the United States as a global power. This is not to dismiss the role of Indigenous people. On the contrary, decolonizing urban housing policy requires a deep interrogation of the social, economic, political, cultural and symbolic meaning of land, property, and personhood. However, in this essay, we pay special attention to Black people to unearth the relationship between a community, who

¹ The Shift is led by Leilani Farha, the former UN Special Rapporteur on the right to housing, in partnership with United Cities Local Government and the Office of the High Commissioner for Human Rights.

historically served as a form of property and free labor under the reigns of slavery, and their search for full personhood through housing attainment. We offer a brief set of recommendations in our demand for reparations, an ongoing consideration of the historic and contemporary forms of oppression enacted by housing policy.

Black Residential Instability Across Housing Tenure

Anti-Black racism continues to reshape the urban fabric of cities around the world. In the case of the United States, Black people have encountered a long history of racial discrimination, resulting in historic processes of exclusion through redlining, restrictive covenants, segregation, and exclusionary zoning (Massey & Denton 1993; Rothstein 2017; Dantzler 2016). Even when such processes were outlawed through the enactment of the Fair Housing Act, Black people were still subjected to other forms of predatory inclusion through the promotion of low-income homeownership, leading to massive levels of subprime lending and foreclosures. As Taylor argues, “African Americans were afforded formal access to those tools of American democracy, but their function and abilities had been *fundamentally* distorted by racism” (2019: 8). Recent studies have highlighted how racial stereotypes and discrimination accrue across the entire housing exchange process (Korver-Glenn 2018). Such studies highlight how housing does not just serve as a sign of racial and economic equality, but a tool of continued exploitation and dispossession. Nevertheless, Black communities strive to pursue homeownership and their own sense of community. Their participation within the housing market is predicated on an elusive notion of the American Dream (Dantzler 2018).

For renters, housing policy has also had detrimental effects on Black people and communities. Since the earlier days of public housing, scholars have long discussed the ways in which revamping urban policy led to different urban planning strategies including poverty deconcentration and mixed-income developments, which destroyed longstanding Black communities (Goetz 2018). From processes of urban renewal to deconcentrating poverty through housing relocation programs, Black people have been disproportionately affected by these policies (Fullilove 2016, Goetz 2013, Vale 2013). Public housing became synonymous with the ghetto, a moniker that continues to characterize many Black communities today. The destruction of public housing and the shift to housing vouchers fundamentally changed urban areas by displacing low-income communities of color while privatizing housing assistance. As a result, the social stigma attached to their income source creates a situation in which landlords avoid renting to voucher holders altogether (Tighe et al. 2017). In many instances, both subsidized and unsubsidized Black renters only have access to highly segregated, disadvantaged neighborhoods. Since the 1970s, with increases in the population size of other ethnic groups in the United States, a new political geography of race and class has emerged limiting access to quality education and earning prospects creating a self-perpetuating system of social and economic stratification (Massey 2020).

Moreover, processes like eviction serve as severely consequential occurrences contributing to the reproduction of urban poverty, especially for poor black women (Desmond 2012). Even at the local level, municipalities have excluded different forms of rental housing in an effort to exclude lower income groups from living in their cities leading to several legal battles (*see*

Dantzer 2016). In addition, lower-income Black neighborhoods are increasingly experiencing a reoccupation from more affluent groups through processes of gentrification and displacement, as cities employ a number of revitalization strategies (Hyra 2016). Aside from residential displacement, neighborhood change also includes cultural shifts and reconstructed geographic boundaries (Hwang 2016), reducing the sense of belonging among longstanding residents.

Efforts to mitigate the effects of all of these discriminatory practices have yielded some positive results for Black communities. For example, after the Great Recession, Black homebuyers were found to have higher appreciation rates than whites in high- and medium-appreciation metropolitan areas (Immergluck et al. 2019). However, this was not the case in low-appreciation areas. Yet, with housing attainment being so closely tied to wealth accumulation within the United States, we argue that these inequalities exist not as byproducts of unequal treatment or differential access, but rather as central relations of production within a political economy of racial capitalism. Moreover, given the intrinsic link to property ownership in the United States, and the increasing global financialization of housing, it is increasingly necessary to relate our central argument to the broader world-system.

A Political Economy of Racialized Oppression

Given the historical development of housing policy in the United States, it is quite hard to imagine a history of capitalism divorced from the constitutive practice of racism. While the Fair Housing Act has been in existence for over 50 years, inequities within the housing system still exist. Even in a milieu of constant debates over developing equitable housing policies, the continued subjugation of Black people forces us to reconceptualize the symbolic meaning of Black lives. We employ racial capitalism as a way to frame these mutually dependent structures of dispossession and exploitation.

In his critique of Marxism, the late Cedric Robinson (2000) discusses the racial character of capitalism.² While many scholars argued that capitalism was a revolutionary negation of the old feudal order, Robinson (2000) argues that Western civilization involved multiple processes of racialism. The first proletariats were racial subjects (Irish, Jews, Roma or Gypsies, Slavs, etc.) and were victims of dispossession (enclosure), colonialism, and slavery *within* Europe (Kelley 2017). As such, capitalism did not divorce from this old order. Rather, it was just an evolutionary form embodying a world-system dependent on slavery, violence, imperialism, and genocide (Kelley 2017; Robinson 2000). The reproduction of these practices become intertwined into a constant state of oppression through which Black lives are used in the capitalist modes of production.

Black Lives as Racialized Subjects

The racial capitalistic system begs us to unpack questions of personhood and subjectivity. In a constant struggle to realize their full citizenship, Black people have constantly contested their position within the larger political economy. Following Radin's (1982) argument between the

² Other scholars such as Oliver Cox and W.E.B. DuBois also questioned the construction of race and its linkages to class within larger systems of oppression. *Black Marxism* (2000) discusses their plight, among others, and how it is emblematic of the Black Radical Tradition.

relationship between personhood and property, the personhood perspective is the ability to achieve self-development through one's control over resources. Those resources are realized through the attainment and rule of property. As Radin argues, "the personhood perspective is often implicit in the connections that courts and commentators find between property and privacy or between property and liberty" (1982: 1). As such, any particular theory of private property infers a particular concept of personhood. Since Black people have historically been excluded from fully becoming property owners, their personhood has never been fully achieved. And attempts to include them into the housing market have led to different forms of predatory inclusion regulating not only Black neighborhoods, but Black people to a devalued social and economic status (Taylor 2019). This devaluation of Black people results in the reproduction of inequality through mechanisms previously discussed here alongside many other social institutions (e.g. education, criminal justice, healthcare). In order to overcome these systemic issues, the question of reparations requires a fundamental rethinking of Black people as racialized subjects.

Current and past social movements highlight how injustices disproportionately impede on the quality of Black life, including exclusion from affordable housing. Saidiyah Hartman (2007) describes this as the "after-life of slavery," an extension of the plantation in that Black bodies are captives of the state, still subjugated and sanctioned to premature deaths (Gilmore 2007). Within this context, Black men, women, and children are positioned as sub-human species (Harris 1993; Fanon 2005), depicted as criminal, welfare queens, and super predators that pose a threat to everyone else's well-being. These depictions fuel public policies that seem neutral but heavily target Black communities to impose excessive punishment that maintains white supremacy. For example, the image of the welfare queen contributed to the public discourse to end the welfare state and to reproductive legislation that rolled back women's rights. In particular, once Black women's wombs could no longer be commodified through inhumane breeding practices instated during slavery, bearing children was framed as a form of degeneracy, because traits of inferiority are believed to be passed down by the mother (Spillers 1987; Roberts 1997). This has contributed to pathologies about Black families that have had serious outcomes in the ways they have been excluded from personhood in this country, and arguably around the globe.

These racist tropes reinforce historical racial formation logics that Black people are biologically inferior and therefore ill equipped to govern themselves or maintain agency over their own lives, schools, businesses, and homes. At the same time, whiteness was situated as "the characteristic, the attribute, the property of free human beings" within United States' law (Harris 1993: 1721). white men were inherently entitled to the possession of land, people and basic human rights while liberties for non-white occupants like Black and Indigenous people were often ignored and delegitimized. Contemporarily, displacement of Black communities by white gentrifiers supports the ongoing protection of whiteness, in that white interests to return to urban areas after fleeing to the suburbs in the 1960s (Semeuls 2015) means pushing out Black residents to revitalize spaces to the liking of new occupiers (Smith & Stovall 2008; Lipman 2013, 2015). The depths of anti-Black racism sometimes get lost in the racial capitalist critique in that class is weighted equally

with race (Harris 1993; Wilderson 2007). Therefore, the ideas of possession or ownership uphold colonial logics of conquering people and places through the exchange of capital.

Property ownership becomes a form of survival by which Black people secure their livelihoods. Saving *Big Momma's house*³ notes the desire to preserve a homeplace for Black life to prevail outside the realms of white domination. bell hooks describes this as

The task of making homeplace... was about the construction of a safe place where black people could affirm one another and by so doing heal many of the wounds inflicted by racist domination. We could not learn to love or respect ourselves in the culture of white supremacy, on the outside; it was there on the inside, in the "homeplace" that we had the opportunity to grow and develop, to nurture our spirits. (1990: 42)

For Black people, housing attainment and retention becomes a form of resistance. In order to change this system, we outline how reparations may begin to restructure the position of Black bodies within the United States through redistributive housing policies.

Housing Policy and Reparations

While we pay special attention to the role of housing existing within a larger system of reparations for Black people, these insights do not provide an exhaustive set of demands. Such a task would require a manifesto, well beyond the limits of this essay. However, we hope in our brief attempt to elucidate the ways in which housing policy has fundamentally reconfigured and rearticulated the colonial nature of Black people as racialized subjects, reparations must function within a broader system of decolonizing practices. Among other authors, Coates (2014) takes up the question of reparations outlining not only the discriminatory history and systemic oppression enacted upon African Americans, but in what form reparations would take to address these past injustices. We do not quibble over whether or not the United States should enact reparations for slavery in the area of housing. Such debates serve as a mere distraction from the change we call for here. Nor do we call for the type of "proletarian revolution" called for by Marx, among others, over the years given its colorblind focus on class dynamics. While we agree with the sentiment, often times, during periods of resistance, Black people bear the brunt of those changes accepting small, incremental gains as collateral for their collective trauma. Rather, we begin to discuss what reparations could look like in the case of housing policy, within the confines of the racial capitalistic order. While this essay is focused on the United States, we focus on state interventions and community control to articulate a reshaping of cities around the world. Reparations is not one action, but an ongoing global process of racial justice.

Subverting Racism in Housing Policy through State Interventions

In order to deconstruct the relationship of racial capitalism, housing policy must restructure social conditions so that racism and capitalism fail to exist as dominant ideologies and practices. The

³ We use "Big Momma's house" as a Black American cultural reference to grandma, who often is upheld as the one who holds the family together and signifies a common dilemma to hold on to property acquired by elders.

state has a significant role in this matter. First, the state must affirmatively further fair housing across municipalities. As an apparatus for institutionalizing racism and capitalism within housing policy, the government needs to be at the forefront of dismantling these systems. This includes requiring local municipalities to affirmatively plan for diverse types of housing tenure. This goes beyond the demand for affordable housing, since affordable housing is not necessarily fair housing. Efforts to increase the supply of affordable housing often succumb to many stigmas attached to its physical design and the potential non-white residents, largely pushed by not-in-my-back-yard (NIMBY) activists (Price 2017). As such, municipalities formulate their own zoning ordinances to curb development. Increasing funds for affordable housing development with higher requirements for unit allocation through the Low-Income Housing Tax Credit (LIHTC) would also provide opportunities for creating desegregated communities. Eliminating exclusionary zoning and density limits would help open up land for future development. Case studies like the city of Minneapolis and its elimination of single-family zoning point to possibilities for other cities. As Kahlenberg (2019) argued, proponents of eliminating single-family zoning in Minneapolis advanced three major arguments for reform. First, reform would make the city more affordable by expanding the supply of housing. Second, it would make the city fairer by reducing current patterns of racial and economic segregation. And lastly, it would combat climate change by reducing commuting times and making housing more environmentally friendly. Linking housing injustices to economic and environmental concerns would help draw additional support from activists and policymakers across different areas of social concern.

Additional measures such as investigating residential steering by real estate agents and criminalizing mortgage lenders and home insurance companies for reproducing redlining practices would help deter covert practices of racism. Moreover, the state should standardize the home appraisal process, which tends to be highly racialized. For example, Howell and Korvery-Glenn (2018) find that variation in appraisal methods and appraisers' racialized perceptions of neighborhoods perpetuate neighborhood racial disparities in home values. This would aid in the de-racialization of the overall valuation of physical property. Outlawing source of income (SOI) discrimination would also require landlords engaged in the housing market to open up units to all renters. Many cities (e.g. Denver, Philadelphia, and Memphis) and states (e.g. New York, Oregon, and North Dakota) have already enacted SOI anti-discrimination laws. Yet, federal legislation is needed to create a standard for all jurisdictions. Lastly, we suggest supporting financial institutions like credit unions at the local level, providing more access to communities to engage in homeownership, if they so choose. Expanding access to low-risk capital is crucial for communities to weather economic downturns. However, financial institutions must be held accountable. For example, federal laws like the Community Reinvestment Act (CRA) of 1977 encourage institutions to meet the credit needs of low- and moderate-income neighborhoods. Given the practice of redlining, the vestiges of racism are embodied in the ways neighborhoods are starved of financial resources. A "functional" CRA would mean that mortgage companies would be evaluated primarily for their lending performance in housing markets (Immergluck 2016). If history has taught us anything, it's that when left to its own devices, free market enterprises will

reproduce forms of exploitation for the sake of racialized capital accumulation. As such, the government must establish equitable structures of accountability to account for these inequities.

Expropriating Housing from the Capitalistic System

In order to curb the influence of global capitalism, we revisit the debate over the decommodification or demarketization of housing. The United Nations discusses the right to housing not just as a rallying cry, but a transformative action that can shift us away from charity toward social justice. Across the globe, housing debates are directly related to questions surrounding indigeneity and sovereignty, the legalities surrounding informal settlements, disparities in and the hyper-financialization of housing, as well as the racialization of changing demographics. While the United Nations has long seen housing as a human right (United Nations December 10, 1948), it is overwhelmingly treated as a private good in the United States with many other countries and cities having rates above 50 percent (e.g. Toronto, Canada; Sydney, Australia; and Auckland, New Zealand). Proponents of decommodification argue for taking housing off the private market so that it is finally realized as a necessity and not a privilege. Organizations such as The Shift are working to change the housing paradigm from a market-oriented approach to one that is people-centered, especially given recent increased amounts of distressed real estate and threats of impending evictions and turnover (*see* Leilani 2020, April 28). This means supporting diverse housing tenures beyond property ownership (*see* Wegman et al. 2017). Organizations like the National League of Cities have focused on developing policy initiatives that focus on national housing policies like long-term funding sources for advancing housing for all in addition to local initiatives that modernize local land use policies and support the distinct needs of local subpopulations (*see* National League of Cities 2019). M4BL has also called for reallocating funding from the police to the areas of healthcare, housing, and education in local communities. A fundamental rethinking of housing requires new attention to resiliency, ensuring a housing system that can withstand economic downturns and global pandemics.

Homeownership is central to social constructions of democratic citizenship. As argued before, these notions are predicated upon colonial logics of ownership. Alternative models such as community land trusts (CLTs) and housing cooperatives must be incorporated into a modern housing system that treats housing as a right rather than a commodity or investment. Alternatives to individual ownership models must include collective forms, such as shared equity mortgages or ownership by nonprofit organizations. Umbrella organizations, including the National Community Land Trust Network, promote sustainable development through the establishment of permanently affordable housing through organizational or community ownership models. Additionally, groups like the Right to the City Alliance have emerged to create a unified response to gentrification and other processes of displacement for marginalized groups allowing local racial, economic, and environmental justice organizations to share in collective efforts to resist market speculation (RTTC n.d.). Given the current influence of global capital on the United States housing market, it is increasingly important to note how local processes of neighborhood change relate to power dynamics enacted by other global actors, particularly global finance.

The state should also revisit and re-establish its role as a housing provider going forward. Housing assistance programs such as housing vouchers must be increased across the nation as well as a strong recommitment to public housing. The decline in public housing had less to do with the actual people living there and more about the construction of deservedness among low-income, communities of color. Revamping government housing and securing long-term financial commitments for capital projects, maintenance and operations must be included (Dantzler 2018). Provisions for supportive housing services focused at short-term occupants including emergency shelter services and homelessness housing providers must be increased in order to address the chronic housing insecurity resulting from systemic anti-Black racism. Lastly, processes of eviction and foreclosure must be curbed through the use of emergency funds and extending time periods for eviction filings. These changes must be established to provide residential stability during economic downturns or lifechanging events within the household. Moreover, the negative health consequences associated with residential instability (Fullilove 2016) help contextualize the current times as a public health emergency in the pandemic age.

During the Great Recession, moratorium programs were instituted across the United States. More recently, the Coronavirus Aid, Relief, and Economic Security (CARES) Act, signed into law on March 27, 2020, provided 120 days of eviction relief for tenants in federally-backed housing. However, unless they are informed by their landlords, it is quite probable that many tenants never knew they were covered under the moratorium. Given the heightened attention to housing insecurity during the pandemic, policymakers have turned their attention to increasing protections for homeowners and renters. For example, on June 30, 2020, Senator Elizabeth Warren introduced a bill that would extend a nationwide eviction moratorium as the current eviction protections near expiration. The Protecting Renters from Evictions and Fees Act would extend eviction protections until March 27, 2021 and would apply to nearly all renters and landlords. The measure would also prohibit fees, fines, and extra charges due to non-payment of rent and require landlords to give tenants a 30-day eviction notice after the moratorium expires (McArdle, 2020, June 30). Such efforts like this speak to the increasing potentialities of state involvement in stabilizing the housing market. Given similar global issues surrounding the remaking of urban areas to attract more affluent residents, processes like eviction further define cities as privileged, privatized spaces.

Conclusion

Creating these opportunities does little to address the large wealth gap in the United States. Therefore, critics of decommodification are justified to challenge a shift to a demarketized environment of housing policy for its inability to address economic gains resulting from a racist and predatory housing market. Therefore, reparations in the form of both monetary compensation for housing alongside equitable investment and access to other social institutions would be a start. We do not suggest that this is a formal settlement for the historical and continuous subjugation of Black people. As colorblind ideology allowed racist policies to benefit particular racial groups, atonement for past and present injustices must continue well into the future. To question the economic effects upon the overall economy requires a reorientation of these steps as correctives for the inflated global market position of the United States due to exploitation of Black bodies.

Recent measures taken by Congress in response to the COVID-19 pandemic highlight the hypocrisy of fiscal conservatism. States like California currently have legislation requiring the state to study the economic impact of slavery and to provide recommendations regarding those findings (Axelrod 2020). Whether for symbolic reasons or the purposes of racial justice, these actions set a notable precedent for other jurisdictions to follow.

Imagining a broader political economy in which reparations exist within the United States does not simply mean requiring a redistribution of wealth. It would require a reconfiguration of the global relations of production (Lenehan 2019). The outcries in the United States mirror other movements around the world not only in condemning the current system of racial capitalism, but also in calling for concrete steps to create social change, particularly for marginalized groups. While we pay special attention to the United States, racial capitalism relies upon a global network of subjugation of racialized bodies. The resettlement of colonial powers on Indigenous lands through the profiteering of forced labor reconfigured the global economy. Several disciplines have served to unpack not only the economic impact of the diaspora, but also its historic and contemporary political, social, and cultural significance.

In addition to envisioning housing policy within the reparations agenda as a material necessity to light a pathway to accumulate wealth under the current conditions of racial capitalism, we invoke the possibilities of housing policies to redress⁴ the mind, body and spirit from the wounds of subjugation. As we reflect on *Big Momma's house* and the meaning of home, whether in a shack off some back road in the South, or house with many rooms that was a stopping place for kinfolk when they migrated to the North to the small project apartment in which cousins crowded a bed when sleeping over. In between those walls, we learned who we were and where we came from. Those framed family portraits on the walls, the African American figurines and pictures of Black leaders like Dr. King gave us breath after a long day of navigating a white world.

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⁴ This is a concept from Saidiyah Hartman's (1997), *Scenes of Subjection: Terror, Slavery, and Self-Making in Nineteenth-Century America*, to address the inability to restore the Black body as if scars do not exist, but rather questions the politics of the body as a site of possibility.

Disclosure Statement: Any conflicts of interest are reported in the acknowledgments section of the article's text. Otherwise, authors have indicated that they have no conflict of interests upon submission of the article to the journal.

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