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Speculative Urban Worldmaking: Meeting Financial Violence with a Politics of Collective Care

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Abstract: This article brings Black feminist thought to bear on the urban geography of racialised financial violence. Our analysis focuses on the Moms 4 Housing movement, which began when five Black mothers occupied a vacant, corporate investor-owned house in West Oakland to protest how real estate speculation is fuelling displacement and homelessness for Black Oakland residents, disrupting care at the scale of the home and community. In taking space through recuperating the house on Magnolia Street, the Moms insist on housing as a site of care central to the survival of Black families and reclaim Oakland as a Black geographic space. In claiming ownership based on relations of care while refusing the institution of private property, we argue the Moms engage in speculative urban worldmaking—a form of collective care and a praxis of providing an alternative present that imagines and advocates for urban futures beyond financialisation's abstract racial violence.

Keywords: Moms 4 Housing, Black feminist praxis, capitalist dispossession, politics of urban care, West Oakland, California, foreclosure crisis

Introduction

On 18 November 2019, two homeless Black mothers, Dominique Walker and Sameerah Karim, took possession of a vacant, unlocked home at 2928 Magnolia Street in West Oakland, which had been empty for two years. The house was foreclosed upon in 2019 and later purchased by Wedgewood Properties, a Redondo Beach-based real estate investment company. Wedgewood is best known for purchasing homes, renovating them, and flipping them for a significant profit. The house on Magnolia was just another acquisition in their large portfolio of homes, adding to the growing stock of surrounding houses refurbished to match a recognisable gentrified aesthetic while owner-investors wait for the land beneath them to appreciate. Like other low-income flatland neighbourhoods in Oakland, California, West Oakland's shifting geography is increasingly refashioned through processes of physical, social, and cultural commodification, with Black residents being violently banished from the city (Roy 2017). Focusing

on West Oakland, this article brings Black feminist thought to bear on the urban geography of racialised financial violence. As such, this article joins an emerging body of work that incorporates racialised logics and resistance into studies of financialised property markets (see Dantzler 2021; Fields and Raymond 2021; Teresa 2022; Zaimi 2020). By considering the Moms 4 Housing movement, in which Black homeless women "recuperated" (García-Lamarca 2017) a vacant investor-owned property on Magnolia Street in 2019, we show how a movement led by Black women met the violence of racial finance capital (Ranganathan 2020) with a politics of collective care.

Walker and Karim, together with their children, moved into the house on Magnolia Street with the support of Alliance of Californians for Community Empowerment (ACCE) director, Carroll Fife. All three women have longstanding ties to Oakland: Walker and Karim were both born and raised in the city and Fife had been organising in West Oakland for 20 years. The mothers developed separate relationships with Fife either through her work at the West Oakland Parent Action Program or at ACCE where Walker was an organiser for tenants' rights. Together, the three women, along with two additional mothers experiencing housing insecurity, Misty Cross and Tolani King, formed the group Moms 4 Housing. Through this formation, the women enacted a politics of emplacement, literally setting themselves *in place*, through "the intimate practice of constructing domesticity" (Roy 2017:A4). As Walker said in a 2020 interview, occupation of the home was the best way to highlight the ubiquity of speculation that is displacing Black Oaklanders, and "to house ourselves at the same time" (Hahn 2020).

Moms 4 Housing enacted their politics of emplacement around the material contradiction that is Black housing under racial capitalism: the centrality of housing to life, safety, and welfare, and the precarity of the Black home and Black communities produced by the state and market institutions. Their occupation of a formerly foreclosed, investor-owned house can be understood as what Ananya Roy terms "possessive collectivism", a politics that exceeds "the grid of secure possession and sovereign self" and that "seeks to liberate homes from commodification while also practicing emplacement" (2017:A9). The Moms' act of collective occupation was a protest against real estate speculation that is fuelling displacement and homelessness for Black Oakland residents, including themselves. At a press conference, the Moms connected these two processes, noting that Black people make up 70% of the city's homeless residents (and only 24% of the general population); meanwhile vacant homes outnumber people living in tents and cars (EveryOne Home et al. 2019; Kim 2020). This racialisation of homelessness is immediately linked to Oakland's experience of the 2008 mortgage crisis, which disproportionately impacted Black homeowners and communities in the city's flatlands, and to subsequent gentrification associated with the Bay Area post-2008 tech boom, which has drawn financial actors to the same communities hit hard by the crisis. Oakland's present-day gentrification and financialisation are embedded in enduring dialectics of colonial and racial capitalist dispossession and Black radical resistance that offers a "future-oriented history of struggle" (Camp and Pulido 2017:xxiii; McElroy and Werth 2019; Ramírez 2020).

The *longue durée* of dispossession and resistance has made Oakland a place open to development projects by dominant spatial actors and the site of alternative visions of development that seek to make Black spaces more liveable. Generations of disinvestment, redlining, and urban renewal defined Oakland as a Black city through keeping Black people in an underdeveloped place, albeit one also defined by Black resistance to state violence and organised abandonment (Murch 2010; Rhomberg 2004; Self 2005). Today, Oakland's Black geographies are being remade and rescaled as Black residents are banished and their networks of support fragmented toward the peripheries of the Bay Area. Through the 2008 foreclosure crisis and the investment "opportunities" it created for actors like Wedgewood, finance capital operates as the leading edge of the violence that led to the Moms 4 Housing movement.

Of course, as Ruth Wilson Gilmore argues, "[l]ike all capital, finance capital is amoral yet politically active; growth rather than purpose leads" (2007:63). Yet the impacts of financial violence wrought in the name of growth are socially and spatially differentiated. For Black women, these consequences operate to disrupt care at the scale of the home and community. Financial violence threatens home as an intimate site of belonging (hooks 1990), and the collective work of sustaining community (Banks 2020). We argue that Moms 4 Housing responds to this violence with a politics of (Black) motherhood, i.e. "collective mothering" (Gilmore 2007). The collective mothering carried out by Moms 4 Housing, in particular, is part of "Black women's unbroken tradition of working together to challenge racial injustice through unpaid labor" (Banks 2020:349). In demanding —taking space through recuperating the house on Magnolia Street—the Moms insist on housing as a site of collective care central to the survival of Black families and reclaim Oakland as a Black geographic space.

Moms 4 Housing affords insight into "how familiar practices of everyday life might be rearranged in order to take on previously unimaginable tasks" (Gilmore 2007:191). Here, the Moms are rearranging an increasingly familiar everyday fact of life in Oakland: housing-insecure Black families dwelling in vehicles, shelters, tents, and other spaces they do not control while financial actors lay claim to the housing that poor and working people need. The rearrangement comes in claiming for themselves one such house based on relations of care that bind them, as Black families, to Oakland specifically. The unimaginable is how this move works as a means of refusal of the institution of private property. The view of land and housing as a fungible commodity is rooted in a colonial concept of property evacuated of any "historical memory, social use, kinship ties, or other relations" (Bhandar 2018:85). Housing financialisation depends on the same logic of abstraction, seeming to foreclose any pre-existing social relations to the land. For historically subordinated subjects, "the rendering of something into a property form is frequently the first step to losing control over it" (Nichols 2019:142). Through reclaiming space without seeking inclusion into an institution predicated on abnegating their personhood (Bhandar 2018; Nichols 2019), the Moms thus abolish the terms by which we know the home and homeownership. Contemporary land speculation contributes to the homogenisation of cities that make them inherently inaccessible to marginalised groups, specifically poor Black women and their

families. By unhinging ownership from property, we argue the Moms engaged in a speculative urban worldmaking—a form of collective care and a praxis of providing an alternative present that imagines and advocates for urban futures beyond the abstract racial violence of financialisation (Ponder and Omstedt 2022).

In the rest of this paper, we analyse Moms 4 Housing as a case of a radical politics of care, a speculative urban intervention rooted in the Black experience. In keeping with how Moms 4 Housing made their occupation public through media narratives and gatherings at the house on Magnolia Street, we theorise on the basis of the archive of materials about the Moms, the occupation, and its aftermath. These materials include articles, films, and interviews that offer general context as well as insight into how the Moms framed their occupation. Our goal is not to provide an in-depth ethnographic account of Moms 4 Housing. Instead, we follow and expand the theoretical provocations raised in the media archive by and about Moms 4 Housing in order to make a conceptual intervention about collective care as worldmaking. In the next section, we offer background on West Oakland: how previous cycles of development shaped it as a place and that necessitates both mutual aid along the lines of Moms 4 Housing *and* projects of making it habitable according to the terms of capital, along the lines of Wedgewood's investment strategy. In section three, we provide a conceptual framing rooted in Black feminist geographic and economic theory. In the fourth section we explore the larger political implications of Moms 4 Housing and how their work exposes the violence of financialisation's restructuring of a Black geography. In the final section we reflect on belonging and care.

Financial Violence in Oakland

In the 21st century the urban dynamics of racial capitalist accumulation projects in American cities have shifted in important ways, including in Oakland. In particular, financialisation has generated racialised violence and loss through various cycles of dispossession, development, and debt. The violence wrought in the 20th century by financial exclusion through redlining is now wrought by what Keeanga-Yamahtta Taylor (2019) calls "predatory inclusion" that makes the terms of homeownership "more expensive and extractive" for Black urban homeowners than their white suburban counterparts (Holtzman 2020). And after generations of urban disinvestment, cities have once again become attractive sites of wealth creation for both homeowners and investors. Capital's return to cities has set off processes of gentrification associated with rising displacement and homelessness (Goldfischer 2020) that disproportionately affect Black people (Summers 2021). The Moms 4 Housing movement exemplifies how these 21st century urban dynamics of racial capitalism have played out in Oakland, where the "inseparability between racial hierarchy and the financial architectures and mechanisms of capitalism" (Ranganathan 2020:493) is unmistakable.

In the late 1990s and early 2000s, Wells Fargo and other financial institutions aggressively marketed high-cost subprime mortgage loans to Black and Latinx residents of economically marginalised Oakland neighbourhoods previously subject

to mortgage market exclusion. The racial and economic segregation of the redlining era were crucial mechanisms facilitating racialised lending patterns and the financial losses Black and Latinx borrowers experienced as high interest rates and risky terms pushed them into foreclosure (ACCE and CRC 2011; ACLU 2019; Hyra et al. 2013; Rugh et al. 2015). From 2007 to 2012, over 10,000 home foreclosures were completed in Oakland, largely concentrated in the low-income flatland communities of East Oakland and West Oakland (King 2012). The foreclosure crisis affected homeowners and renters alike: Oakland's eviction and foreclosure rates both surged from 2008 to 2009 (Tenants Together 2012). But since then, foreclosure rates have fallen; evictions have not (Graziani et al. 2016). Renters' ongoing housing precarity is linked to Oakland's post-2008 gentrification.

As communities hit hard by the foreclosure crisis struggled to recover, a new real estate boom was incipient, and investors seized the opportunity to take advantage of distressed real estate. The entrance of investors capable of acquiring hundreds of properties in short periods of time has subjected communities of colour to a process of destabilising, speculative churn. The accumulation strategies of different sets of investors have generated material and social upheaval as homes are sold on to both investors and (often white, more affluent) owner-occupiers, as rents are raised, and as tenants are evicted.

The intersection of speculation in distressed real estate with post-2008, tech-powered economic growth in Oakland and the Bay Area more broadly has fuelled rising housing prices, and ultimately a crisis of displacement and homelessness for Oakland's residents of colour, especially Black people (Graziani et al. 2016; Rose 2016; UDP and CHP 2018). California's housing crisis is substantially worse for its Black population, who are overrepresented in homeless counts, pay more of their income for housing, and are increasingly being pushed from urban cores like Oakland to far-flung suburbs (Levin 2020).

After generations of disinvestment made "links between blackness, underdevelopment, poverty, and place" appear almost natural (McKittrick 2011:951), Oakland came to represent an underserved market: a site of exclusion and deterioration capable of being made habitable through inclusion in the very circuits of racial finance capital that produced its deterioration. The flood of mortgage capital into Oakland's flatlands in the years before 2008 could thus appear as a logical spatial project of revalorising communities subject to longstanding devalorisation. But property and mortgage markets remain crucial sites of racial subordination that view Black places as surplus and Black people as inherently ungeographic (Fields and Raymond 2021), treating them "as the guarantor of capitalism's need to constantly find new spaces of accumulation" (Bledsoe and Wright 2019:12). The same mechanisms that enable property's liquidity also enable dispossession (Park 2016); opening up underserved communities to subprime mortgage capital allowed financial institutions like Wells Fargo to profit by stripping equity from Black and Latinx Oakland neighbourhoods (ACLU 2019). The subprime mortgage crisis in Oakland underlines how the nominal expansion of access to mortgage credit and inclusion in the liberal institution of property can facilitate new forms of racial domination (Nichols 2019).

Since the 2008 crisis, property-led financial accumulation strategies have expanded from mortgage lending to include "speculative bulk ownership" (Akers and Seymour 2018:127) of homes by financial actors. In "emerging neighbourhoods" like West Oakland, ongoing pockets of distressed real estate exist alongside fast-rising prices. These conditions facilitate bulk fix-and-flip operations like that of Wedgewood, the investment company that purchased what came to be known as "Mom's House" out of foreclosure in August 2019. Based in an affluent Southern California beach community, Wedgewood steers the fate of distant communities beset by crisis: the company describes itself as "a leading acquirer of distressed residential real estate", having acquired over $1 billion of non-performing loans in Florida and the Western US (Wedgewood, Inc. 2021). With operations in 18 states and 98 active LLCs in California alone (Bott and Myers 2019), Wedgewood's strategy depends on abstraction that lifts houses out of the historical and social contexts into which they are embedded and group them according to quantitative financial metrics.

Yet we know that financialisation carries concrete impacts that reproduce racial violence in communities seen as investment opportunities. Corporate investor ownership comes with greater risk of eviction and displacement, especially for Black women like the Moms (Graziani et al. 2020; Hepburn et al. 2020; King 2012; Raymond et al. 2018, 2021). And with its "buy, fix, and flip" business model, eviction is a crucial tactic for Wedgewood. Between 2015 and 2020, the company issued over 300 unlawful detainers to evict tenants or former owners of distressed properties they acquired, and has been the subject of several wrongful eviction suits (Bott and Myers 2019). In late 2021 the California attorney general announced a $3.5 million judgement against Wedgewood for unlawful eviction practices that included depriving residents of heat and hot water, harming "hundreds if not thousands of California tenants and their families—mainly in low income and minority communities" (AG Rob Bonta, quoted in Khouri 2021). Playing out on the heels of Oakland's experience of the mortgage crisis, Wedgewood's investment strategy underlines how racial finance capital produces the Moms' lived experience of the speculation and displacement remaking West Oakland's Black geographies.

Geographies of Collective Motherhood and the Spatial Dimensions of Care

While Black women inhabit multiple social and political identities, as Keeanga-Yamahtta Taylor (2020) notes, "it was Black women's class position as poor workers, often domestic laborers, that gave them a vantage point from below and fueled their tendency towards radical politics". Similarly, Nina Banks (2020) emphasises the social reproductive function of Black women's community activism, arguing that if channelled through the market, activities such as organising meetings, coordinating community cleanups and food distribution, providing transportation, and developing education and information campaigns would be counted as work and accorded value in national accounts. It is the nonmarket

nature of community activism that enables community members to benefit from Black women's unpaid work in service of collective social objectives (Banks 2020).

Histories of discrimination and urban renewal contributed to the containment and residential exclusion of Black women. Segregation, urban renewal, and zoning practices induced by racialised real estate and government policy shaped who could live and invest where, removed communities, and treated some communities as dumping grounds, while protecting exclusivity in others. Because of the enduring social conditions that left Black women in precarious situations, home became not only a restorative "redemptive space" (Spain 2000) where Black people sought shelter "from harsh conditions in the industrializing city" (Spain 2000:105), but also a site for resistance. At the same time, Black women's experiences of racial oppression make shared responsibility to the wider community (i.e. beyond the scale of the home) central to their identities as women (Banks 2020).

Black feminist scholars attribute Black women's enduring commitment to community and "concernful care for other human beings" (Spillers, in Spillers and Smith 2019) as a fundamental quality of Black feminisms, what Hortense Spillers designates as "a repertoire of concepts, practices, and alignments … progressive in outlook and dedicated to the view that sustainable life systems must be available to everyone" (in Spillers and Smith 2019). This tradition of feminisms transmitted across generations as Black women work for the survival of their communities by making demands on the state for resources and services, providing resources themselves, and challenging racial injustice (Banks 2020). Black feminism(s), in the case of M4H, engender overlapping positionalities between Black women, Black women as feminist subjects, and Black feminism as a critical disposition. Indeed, this Black feminist approach ultimately positions Black women "as intellectual producers, as creative agents, as political subjects, and as 'freedom dreamers' even as the content and contours of those dreams vary" (Nash 2018:5).

The spatialisation of Black life, specifically Black women's lives, has been widely documented by Black feminist scholars (Collins 2000, 2007; Combahee River Collective 1995; Crenshaw 1991; hooks 1990; Jones 1985; Lorde 1983). They have theorised the proliferation of physical and symbolic spaces that Black women cultivate, reconstitute, and sustain in order to destabilise racial capitalist violence and oppression. Katherine McKittrick's (2017) articulation of Black feminism as a spatial project is critical for understanding how processes of investing in a sense of space, place, and home are constitutive of Black feminist spatial praxis. While Black women's political action goes beyond the domestic sphere, the creation and cultivation of home is a political activity and expressly geographic practice. In other words, Black geographies expand the notion of what constitutes home (McTighe and Haywood 2018).

Relegation to the domestic sphere makes it ever more important to reconstitute and reclaim the meaning of a house, as home, for Black women. In "Homeplace", bell hooks addresses this by explaining how a home is foundational to Black women's survival. To establish a "homeplace that affirmed our beings, our blackness, our love for one another was necessary resistance" (hooks 1990:46).

Therefore, homeplace, as a private sphere, operates not only as a subversive space for Black people, but also "a crucial site for organizing, for forming political solidarity" (hooks 1990:47). The home not only has the potential to be cultivated as a politicised space, it has also been theorised by some feminist geographers as a site of political economic relations through which the transformation of capitalist domination can occur (Laslett and Brenner 1989). The settlement of a house/home requires protection and intimate cultivation into an environment where Black women and their families experience a sense of belonging, especially as they encounter complex social and political systems that continue to devalue their place. The Moms 4 Housing movement reveals these patterns explicitly through the mothers' recuperation of Mom's House, and their demands on the city of Oakland, insisting on a claim to care.

Central to the work of putting "concernful care" and the cultivation of "homeplace" into practice, the M4H activists drew on their roles as Black mothers to improve the lives of their families and other marginalised people in their community (Isoke 2011). In her historical geography of the prison-industrial complex in California, Ruth Wilson Gilmore argues that motherhood, specifically working-class motherhood, "functioned through, and as an attribute of, the woman-as-laborer, enacted as collective, or social, rather than individualized practice" (2007:189). Drawing specifically on the organisation Mothers Reclaiming Our Children (Mothers ROC), Gilmore details how this alliance of Black, Brown, and Indigenous mothers resignify "reproductive labor" through their enactment of "maternal activism". Through this process, the mothers "transformed their caregiving or reproductive labor into activism, which then expanded into the greater project to reclaim all children, regardless of race, age, residence, or alleged crime" (Gilmore 2007:183). In essence, Gilmore argues surpluses in land, labor, and finance capital produce racialised and gendered outcomes, namely a vast male prison population, which leads to the proliferation of activism by mothers to challenge the carceral state (Gilmore 2007:181–240). Like the Mothers ROC, we argue that Moms 4 Housing engage in a politics of opposition, via "collective mothering", to racialised economic violence, thus rearranging their relationships to race, gender, power, and work materialising amid crisis.

Collective mothering is essentially motherhood as collective practice. Gilmore explains that motherhood is an "action-based critique of vulnerability grounded in, but not bounded by, local conditions" (2007:196). Motherhood, then, operates as a social, political, and spatial positionality that does not require one to be a woman or a parent to enact change. Gilmore does not explicitly argue that collective and social mothering is exclusively African American, but maintains that "techniques developed over generations on behalf of Black children and families within terror-demarcated, racially defined enclaves provided contemporary means to choreograph interracial political solidarity among all kinds of caregivers" (2007:236–237). Nevertheless, Moms 4 Housing engage in a political practice of reclamation through their strategic identification as *Black* mothers (Isoke 2011:119). As Collins (2007) notes that while the patriarchal state deploys narratives of Black motherhood as pathological, excessive, and aberrant, Black

women, in turn, undertake "efforts to retain power over motherhood so that it serves the legitimate needs of their communities" (Collins 2007:377).

Again, in reclaiming the house on Magnolia Street, the Moms are explicitly building and nourishing a geographic homeplace (hooks 1990); that is, they are cultivating home as an intimate site of belonging. Their actions subvert racial capitalist dynamics of dispossession and the abstract violence of financialisation. These dynamics position Black people as placeless and aspatial (Bledsoe and Wright 2019; McKittrick 2011), thus without legitimate claims to space. Processes of segregation, urban renewal, and forced displacement in Oakland demonstrate this logic through variously containing, excluding, and dispersing Black people with attachments to Oakland in favour of projects by and for dominant actors. Within the context of these historically disruptive processes, the propagation of "Mom's House" reflects what Katherine McKittrick characterises as an experiential geography rooted in Black women's lived experience and socio-spatial relations as "peripheral and marginalized" (2006:55). This is a spatial project that operates both at the scale of the individual home and that of the wider community of Black Oakland.

Below, we draw on Gilmore's articulation of motherhood "as a political foundation from which to confront an increasingly hostile state and the polity legitimizing it" (2007:187). Furthermore, we argue that home(places) are sites of care, and active resistance to processes and practices of gentrification that produce houses as financialised instruments. Again, a significant component of this work involves an insistent claim to care; taking up space, making demands on the state, and recuperating housing.

Whose House? "Mom's House": Collective Mothering as Speculative Urban Intervention

> This home isn't owned by a person, it's owned by a corporation, so nobody owns this home, a corporation owns this home. The people that own this house, Wedgewood, they're a displacement machine, and they don't deserve this house. I deserve to be here, and we're gonna stay here. We're not leaving. (Dominique Walker, Moms 4 Housing)

The house at 2928 Magnolia was not the only vacant house on the block, but it was the only house owned by an investment company. Between 2007 and 2011, real estate investors bought 42 percent of foreclosed properties in Oakland. 93 percent of those houses were located in the lower-income flatland neighbourhoods of East and West Oakland (King 2012). Indeed, REO Homes, one of the two most prolific acquirers of foreclosed homes in Oakland after the 2008 crisis, now owns the childhood home of Moms 4 Housing member Misty Cross (Myers 2021). Through their occupation of 2928 Magnolia, Moms 4 Housing hoped to shed light on the various challenges working mothers faced in finding safe and affordable housing for their families, and explicitly call attention to violence brought on by speculative investment. As Dominique Walker put it:

> This home was stolen from the Black community in the subprime mortgage crisis, and it's been sitting vacant for years … We tried working through the system to find affordable housing. We both hold down multiple jobs and take care of our families. But this system doesn't work for people; it only works for banks and corporations. (Martin 2019)

For many years, Oakland maintained a negative reputation in national media, especially in the 1980s and 1990s, as news outlets regularly focused stories on violent crimes committed by Black people. More recently, city leaders have actively worked to distance Oakland from its reputation as a "Black city", and instead focus on its virtues as a "diverse city". In 2013, then-mayor Jean Quan was asked by the *National Journal* what was the biggest challenge she faced as mayor. Quan intimated that Oakland's reputation as a Black city was a liability (Quinton 2013).[1] Nevertheless, the Moms openly spoke about their deep connection to Oakland and the importance of cultivating a home there. Karim talked about when she attempted to live in other cities after being priced out of Oakland. She said: "The culture of those cities are so different from the melting pot that is Oakland and the Bay Area. We don't thrive when we go to different cities. I've never been called a n**** more in my life than when I was displaced in Sacramento" (Martin 2019).

The Moms 4 Housing activism highlights the ways Black people produce space through a dialectic process of dispossession and reclamation. The organisers are architects of workable human geographies within the context of speculation-driven displacement. Therefore, we advocate for a focus on Mom's House itself, drawing on its materiality in the cultivation of homeplace, as a site for social reproduction—a space for care and nurturing of the Black body and Black family. It is the embodiment of homeplace in Mom's House that actively combats the alienating processes of financialisation. Ultimately, Moms 4 Housing is a "community of purpose" (Gilmore 2007:237), advocating that everyone needs a safe home to live in for their families, thereby addressing problems by developing "strategies of organizing on every platform where conflict is enacted" (Gilmore 2007:196). This is especially the case in Oakland where Black people continue to experience fractured, uninhabitable conditions precipitated by alarming rates of displacement and dispossession.

Black Collective Mothering

The San Francisco Bay Area has a long history of homeless activism, where advocacy groups, like Homes Not Jails, used squatting as a tactic to call attention to various housing crises (Corr 1999). But, the Moms insist that their activism is different from traditional squatting. Instead, Karim argues, "This is coming out of a necessity between life or death. This occupy is born out of the human right to housing" (Martin 2019). In other words, this occupation, or home liberation, was both an enforcement of human rights and, what Ananya Roy argues is "the intimate practice of constructing domesticity" (2017:A4). Through the process of reclamation, the Moms engender a politics that actively counters the

dehumanising and alienating processes perpetuated by real estate speculation. They implement what Deva Woodly (2021) calls a "politics of care", which acknowledges trauma and the need for healing, as well as prioritise an "insistence on accountability, and an abolitionist perspective which favors restorative justice practices that deal with harm by focusing on accountability and reparation". Enacting a politics and praxis of care, the Moms engage in acts of "possessive collectivism" (Roy 2017:A7), deploying collective labour, a vocabulary of human rights, and placemaking strategies to challenge the commodification of land in West Oakland.

During their first few weeks in the house, the Moms and their team met at the house to plan next steps after the initial occupation. The reclamation of the house was not random; it took a lot of strategic organising to make it successful. The house itself became a central location for organising resistance. The Moms developed a sophisticated, proactive media strategy to supplement their direct action. Their plan involved the circulation of images, video, press releases, and other messages, constructing a narrative that made visible the inescapable contradictions of unsheltered families and vacant, abandoned homes. Using media technology as a tool to disseminate information enabled the Moms to concurrently illustrate various forms of exclusion created by tech-driven economic expansion. The media campaign also centred the Moms' identities as Black women and mothers, who were ensnared by the housing crisis and predatory real estate practices that have changed the economic and cultural landscape of Oakland.

The Moms actively placed Black mothers and their children at the centre of the movement, using storytelling devices to garner support and appeal to their audience. By defining their roles and responsibilities as mothers, the Moms expanded their capacity for women-centred community building and collective action (Collins 1996). The Moms spoke openly about their experiences as homeless mothers, and the ways that housing insecurity adversely affects children. Walker explained that the experience of homelessness had a profound impact on her life and those of her children:

> It affected me especially when we had to, like, sleep in hotels, it's very violent, there were men trying to prey upon me, and I'm trying to provide shelter for my children, so being homeless is very violent, it affects you mentally, it affects your physical health, and we know that on the streets of Oakland, 28 percent of the homelessness [*sic*] population are children under the age of 18, so it's affecting their brain development, and the same thing for my one-year-old, he didn't walk until we had a house. So, I can only imagine what the children are sleeping in tents like babies, they're not able to develop because they don't have the freedom to move around. (quoted in Darden 2019)

Similarly, Karim noted that most of the children living on the street and their families, "are black and brown children—just like me, just like my babies" (quoted in Ockerman 2019). Recognising the importance of securing a safe space for their children, and those who continued to experience homelessness, reclamation of Mom's House was an active resistance to Black community displacement. Motherhood, for the Moms, operated as "a political foundation from which to confront

an increasingly hostile state and the polity legitimizing it" (Gilmore 2007:187). In other words, the Moms employed a collective model of mothering to strategically unfix this violence.

The strategic incorporation of collective mothering, as demonstrated by the Moms, can be thought alongside Banks' (2020) formulation of Black women's activism as "unpaid sociopolitical collective work"—linking the public (community) and private (home) spheres, the key sites where Black women experience oppression. Banks argues that while Black women's community activism has been robustly recognised and documented, this activism is mostly framed as political, not economic. Therefore, this (unpaid) work should be recognised as a form, and the community as a site, of social reproduction. In particular, home liberation and occupations are gendered work, often performed by Black mothers (Roy 2017). As opposed to a logic of possession, the terms by which the Moms occupy the house are collective labour and collective inhabitation, since, as Roy argues, the liberated home is "always in the process of loss, so there is also an ongoing process of rehabilitation and reclamation" (2017:A6). Black women's community activism is indeed *work* that exists both within and beyond the household. Moms 4 Housing brings both sites together by using the home/house as a space from which to demand collective and community justice.

Speculative Urban Worldmaking

As Ananya Roy (2021) recently argued, feminist struggle "must entail 'undoing property'". The Moms 4 Housing refuse notions of property in which rightful claims to space are predicated on racialised expropriation. Instead, they laid claim to the house on Magnolia Street through all that is absented from capitalist property norms: in the words of member Tolani King, "I have lived in this community, I have walked up and down these streets. I grew up here, I deserve to live in Oakland. We're not trying to just take something, we had to do this to show you we are here" (Ramírez 2020:682). This move asserts a geographic knowledge often denied Black people, knowledge that contests colonial conceptions of Blackness and indigeneity as sub-human and their rights to place as immaterial (McKittrick 2006; Bhandar 2018). In their efforts to dismantle exploitive regimes of speculation and displacement, the Moms enact a form of speculative worldmaking that is not bound to individual ownership, but predicated on a politics of collective stewardship and care.

In addition to activating community mothering as a political tool, Moms 4 Housing established Mom's House as an attempt to restructure the social and economic relations that govern private property. They challenge the unabashed corporate ownership of single- and multi-family homes by occupying the home and cultivating a safe and inviting space for their families, while not paying rent or a mortgage. Instead of deploying neoliberal mechanisms of care—understood as an individual's responsibility—the mothers negotiated their occupation of Mom's House as part of a "care infrastructure" (Power and Mee 2020) within the material dimensions of the house. The mothers made strident efforts to cultivate "Mom's House" into a homeplace: they paid the utility bills, power-washed the

exterior walls, added bunk beds for their children, installed a water heater, stove, and refrigerator, patched the roof, and decorated the living room with comfortable furniture. Neighbours delivered food, flowers, and potted plants to welcome them to the neighbourhood and support their cause (Cowen and Dougherty 2020; Hahn 2020). These actions forced Wedgewood to respond and be held accountable, publicly. The occupation reorients how we understand geography, specifically the hegemony of systems that value people over property.

The recuperation of Mom's House aligns with "the community" as a site of production. As civil rights attorney Walter Riley said:

> The Moms for Housing are taking this house back on behalf of the Oakland community. Together we can take Oakland back from the big banks and real estate speculators. We need a new paradigm in thinking about private property. The financial system doesn't work for working-class people. Our whole outlet has to change, and this is the first step. (Martin 2019)

The occupation realigns how we understand geography, specifically the role of houses and private property. The reclamation of Mom's House is a form of speculative, alternative worldmaking—a variation in how we understand community. Where financial speculation draws on a particular vision of the future, a fiction that quantifies the future financial value of property, the Moms produce a speculative vision that applies a different ideology and configuration of how (housing) is currently understood. Providing an alternative present to that of our current terms of exclusion exemplified by financialisation, Mom's House challenges and questions existing social, political, and economic systems. The mothers address a crisis in social reproduction and the question of housing; refocusing the fundamental necessity of housing as a human need/right and a *site* of social reproduction.

In their response to the "displacement machine", as identified by Dominique Walker, the Moms actively engage in a speculative praxis whereby Black activists imagine and advocate for worlds beyond the overdetermined Black ontology maintained through racial capitalism and the neoliberal privatisation of cities. Privileges of "ownership", "property", and "belonging" go unquestioned as the norm and contribute to the perceived stability of capitalist social and economic life. Against the abstraction of financialisation, the Moms instead produce the house as a site of embodied experience of place, social experience, physical consciousness. Through their infusion of collective mothering and production of homeplace, the Moms return to the city networks of care and support that sustain Black life. They infuse the city with sensibilities that uphold these networks, challenging the value private property holds as a spatial, political, and economic construct.

* * *

On 3 December 2019, after three weeks of living in the Magnolia Street home, the Moms received an eviction notice from Catamount Properties, the Wedgewood subsidiary company that purchased the home at a foreclosure auction. Wedgewood opted to pursue eviction despite multiple attempts by Oakland city council members and other advocates, including the Oakland Community Land

Trust (OAK CLT), to negotiate a fair price for the Moms to purchase the home. The Moms' attorneys fought the eviction and petitioned the court with six claims calling for the right to possession of the house, citing the UN's 1948 Universal Declaration of Human Rights. On 10 January, the judge ruled against the Moms; however, they vowed to remain in place (Hahn 2020). The following day, the Moms 4 Housing hosted a rally/blockade at which hundreds of supporters gathered in front of the home in an effort to protect the Moms and Mom's House from the impending eviction.

The morning of 12 January 2020, before sunrise, the Alameda County Sheriff's Office deployed a militarised cavalry of officers carrying AR-15 rifles, artillery (armoured vehicles and a battering ram), and technological machinery (including a police robot sent out to inspect the street for potential threats), to evict the mothers and their children. Militarised law enforcement regularly become the agents deployed to forcibly remove those who are designated a threat to safety, comfort, and financial value. The brigade was soon met by neighbours and supporters of the Moms and their movement. The police arrested Cross and King as well as two of their supporters, charging them with obstructing the eviction. Ultimately, the Moms and their advocates were freed on bail on 14 January, but the violent encounter left a lasting impression in the public sphere as numerous global media outlets covered the story in full detail.

Just a week after the eviction, Oakland mayor Libby Schaff stepped in to broker an agreement for Wedgewood to negotiate in good faith with Moms 4 Housing and OAK CLT on the sale of 2928 Magnolia, with the stipulation it be sold for a price not to exceed its appraised value (Myers 2021). In October 2020, Dominique Walker signed a ceremonial deed for Mom's House, which OAK CLT acquired for its assessed value of $587,500 (CBS SF Bay Area 2020). While significantly less than Oakland's median sale price of $900,000, the property requires extensive rehabilitation (including a new roof) before it is habitable and can be used for its intended purpose as transitional housing for homeless women (CBS SF Bay Area 2020). As Steve King, OAK CLT's executive director, noted, clashing philosophies about the proper relation of housing to markets indelibly shaped the negotiations, with Wedgewood unwilling to offer a steeper discount to the nonprofit group (Cohen 2020). The firm's stance in negotiations over Mom's House belies its publicly stated willingness to sell their remaining Oakland properties to community land trusts or the city. Without Wedgewood treating homes as anything other than a vehicle of accumulation, it is unlikely either land trusts or the City of Oakland would be able to take advantage of the firms' offer. This coda to the struggle for Mom's House demonstrates how financialised housing of any scale and density is fundamentally divorced from the need for shelter and infrastructure.

Conclusion

This article has examined the nature of Black feminist movements to reclaim urban space as erstwhile edge spaces of capital like Black Oakland become central to real estate-driven financial violence. Through attending to the dialectics of

dispossession *and* resistance that characterise finance-driven transformations of urban space, our analysis of Moms 4 Housing shows how their speculative urban politics of care unhinges ownership from property. Whereas for those in "positions of relative power and privilege" the codification of property as fungible commodity enables its liquidity and works "as a means of securing access and control", for those in "positions of relative weakness and subordination", the same process often operates as a mechanism of dispossession and produces loss of control over that which is rendered property (Nichols 2019:143; Park 2016).

For the Moms, property can thus only operate on terms that require relinquishing their personhood (Nichols 2019) and inhabiting a transience Saidiya Hartman (2008:88) frames as *staying*:

> Staying is living in a country without exercising any claims on its resources. It is the perilous condition of existing in a world in which you have no investments. It is having never resided in a place that you can say is yours. It is being "of the house" but not having stake in it. Staying implies transient quarters, a makeshift domicile, a temporary shelter, but no attachment or affiliation.

If staying is a condition predicated by the state and market, the Moms push back against such transience and disposability. In a life *beyond* staying, ownership is organised not around property, but around the deep, complex bonds between people, place, and land that financialisation cannot account for (Ramírez 2020). As Sara Safransky contends, this is a decolonial move that breaks with "racial regimes of ownership" and offers "a political grammar beyond reform" of such regimes, opening space for redress (2022:301).

By the light of dawn in the immediate aftermath of the Moms' violent eviction on 12 January 2020, a reporter asked Dominique Walker, "Was this all worth it?", to which Walker responded, "This house was a statement. It was a symbol of what needs to happen in Oakland. This was an absolute victory; we're still victorious". Walker's declaration casts victory in terms Cedric Robinson (2000:168–169) might describe as "the renunciation of actual being for historical being", in which the enemy's "material or 'objective' power" is irrelevant to the revolutionary consciousness. At the same time, this pronouncement calls forth a speculative revisioning of Mom's House as a salve for the harms generated by cycles of financial violence.

In separating ownership from property and forging terms of ownership based on their place in Black Oakland, Moms 4 Housing demonstrates the role of historical consciousness in the Black radical tradition (Robinson 2000). Movements in particular places and times see themselves as part of a lineage bigger than the here and now. The Moms' politics of care evokes this historical consciousness in multiple ways. First, Mom's House came to fortify and inspire similar reclamations of housing within and beyond California (Baldassari and Solomon 2021; Everett 2020). AbdouMaliq Simone (2018) writes about "seeing care in the way in which holes are made in all of the enclosures that mark a particular propertied settlement and to see these apertures as forms of care". The Moms' act of reclamation perforates the enclosures produced by the logics of capitalist property. The holes may not fell the wall of the enclosure, but they let the light peek

through in ways that accrue over time, placing the Moms in a historical continuum of radical movements before and after the winter of 2019/2020. Second, as a project of collective mothering, Mom's House seeks to repair the fabric disrupted by the same process that produced the enclosures in the first place. Reflecting on Mom's House, Tolani King remarked, "I just knew I had to be part of trying to restitch that old cloth, pull that out the closet. It's tattered, it's torn, it's raggedy. And we gotta sew it back up. Because our community needs love" (Myers 2021). Collective mothering fashions ownership from relations of belonging, bringing historical practices to the present and carrying them into the future.

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Endnote

[1] Quan said: "Well, my challenge is to let people know what the new Oakland looks like. Somebody just sent me an email saying, 'Oh, you should have more black police since more than 50 percent of your residents are black'. And I'm like, 'Actually, no 28 percent of my residents are black, but we're pretty evenly divided between blacks, whites, Latinos, and Asians these days'. But that's their image of Oakland—and this is somebody who lives in the Bay Area" (quoted in Quinton 2013). Evoking the image of a "new Oakland", Quan promotes the familiar rhetoric that diversity is what can save a city, while not addressing the potential challenges Black residents continue to face in the city. This is important within the context of a shrinking Black population and a steadily increasing white, Latinx, and Asian population in Oakland since 2000.

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