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‘I’m Not a Tenant They Can Just Run Over’: Low-Income Renters’ Experiences of and Resistance to Racialized Dispossessing

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Abstract
Racialized housing markets are a cornerstone of systemic racial inequality in the United States, affecting socioeconomic, wealth, health, and educational outcomes. To enrich critical sociological research on housing, we examine how low-income renters perceive, experience, and navigate *racialized dispossessing*, or the everyday processes by which people of color are severed from place, home, and stability in rental markets. Drawing on in-depth interviews with 43 low-income American Indian, Black, Latinx, and White renters across two research sites, we find that low-income renters of color routinely experience other-race landlord and property manager non-responsiveness to housing quality and safety issues while White renters experience responsiveness. We also show how renters of color perceive and experience landlords and property managers racializing them as inferior, at times to justify this dispossession. In contrast to most of their counterparts of color, we demonstrate how low-income American Indian renters in our sample with same-Tribe landlords or property managers are protected from the harms their counterparts face. Finally, we show how low-income renters of color use a variety of strategies to resist this racialized dispossessing, often at great emotional or financial cost. We conclude by discussing the implications of our findings for research and housing policy.

Keywords
racialization, dispossession, rental markets, housing inequality

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Introduction

> 'They call it [Gallup, NM] the Indian capital of the world, but most of us can't manage to actually live here'.
>
> —Christopher Hudson (Diné)[1]

Racialization, or the ideological (re)production of racial difference and hierarchy (Bonilla-Silva, 2015), and dispossession, or severing people from place, home, and stability in order to protect colonizer property, profit, and power (Dantzler, 2021; Dorries et al., 2022; Harris, 1993; Howell and Teresa, 2022; McKay et al., 2020), have long been central to US housing market policies and practices (Dunbar-Ortiz, 2015; Park, 2016; Taylor, 2019). Since housing in the United States shapes education and employment opportunities, health, and wealth accumulation, among other key outcomes, the racialization and dispossession at the heart of the housing market have ensured that these outcomes remain racially stratified (Bachelder et al., 2016; Dantzler, 2021; Korver-Glenn et al., 2023; Krysan and Crowder, 2017; Ladner, 1971; Rugh, 2015; Taylor, 2019).

In particular, previous work examining how racialization, dispossession, or racialized dispossession shape US residents' housing and associated markers of well-being has focused on impoverished Black renters[2] and urban neighborhoods (e.g. Desmond, 2012; Rosen, 2014) and low-income or middle-class homeowners of color (e.g. Connolly, 2014; Taylor, 2019). This work has identified numerous mechanisms through which historical and contemporary housing policies and practices rely on racism and anti-Blackness to inform who can access rental homes and where they can access them (Rosen, 2014; Rosen et al., 2021), who can access mortgage loans and under what conditions (Faber, 2018; Korver-Glenn, 2021), and whether and how evictions and foreclosures occur (Desmond, 2012; Howell and Teresa, 2022; Rugh, 2015).

Yet, there are two gaps in prior research that are crucial to address. First, very little social scientific research has examined how American Indian/Alaska Native (AI/AN, hereafter) people experience racialization or dispossession in urban or non-reservation housing contexts (Levy et al., 2017; McKay et al., 2020; Robertson, 2013). AI/AN racialization and dispossession have been central to the US settler colonial project from its inception (McKay et al., 2020) and limited empirical work suggests that AI/AN people in urban or non-reservation contexts may face intense discrimination when they seek rental housing (Levy et al., 2017; Turner and Ross, 2003). Examining AI/AN people's housing experiences alongside those of other racialized groups can thus deepen our understanding of racialized dispossession processes (McKay et al., 2020).

Second, prior research on how people who experience discriminatory housing racialization or dispossession choose to exert their agency in response to the harms they experience has been limited. This is a particularly important gap to fill in the context of rental housing, where landlord-renter economic and legal imbalances are systemic (Bezdek, 1992; Greif, 2022; Grineski and Hernández, 2010; Martinez, 2020; Reosti, 2021). Alongside centering renter agency and autonomy (Márquez, 2014; see also Dorries et al., 2022), such an investigation can provide clues on both the range of options renters perceive as available to them and the 'efficacy of tenant protection or anti-discrimination laws that largely depend on victim complaints for enforcement' (Reosti, 2021: 248).

The present paper begins to address these gaps by examining the lived experiences of rental housing among low-income American Indian, Black, Latinx, and White people in two research sites with distinct rental housing policy contexts—one 'protectionist' and one 'pro-business' (Hatch, 2017). We build on the notion of racialized dispossession, or the process of severing people of color from autonomy, dignity, and social, cultural, and geographic home and stability in order to maintain White settler/colonizer property, profit, or power (e.g. Dantzler, 2021; Dorries et al.,

2022; Howell and Teresa, 2022). Specifically, we use the concept of *racialized dispossessing* to examine the everyday, ongoing ways that low-income renters of color in both research sites perceived landlords and property managers severing them from access to stable housing and the exercise of autonomy and control over their housing and daily lives. (Although White people are also racialized, the White renters in our sample did not experience *racialized dispossessing*.) Comparing these renters' experiences across the two sites, we also show how the racialization they experienced varied in content while their perceptions of landlords' and property managers' use of such racialization remained consistent. We further demonstrate that one group of American Indian respondents did not experience racialized dispossessing because they were able to rely on Tribal and kin relationships with landlords and property managers to secure their housing and associated needs. Finally, we show how low-income renters of color engaged in everyday resistance to racialized dispossessing using a variety of tactics. Building on prior research that has focused on renters' avoidance of landlords (Desmond, 2012) or renters reporting unlawful landlord behavior (Reosti, 2021), we demonstrate multiple strategies renters use to handle racialized dispossessing, with avoidance often as a last resort. Overall, the present paper elucidates the violence of racialized, commodified housing in everyday life among low-income people of color while illuminating their persistence and creative maneuvers to minimize the harms they experience.

Racialized Dispossession in US Housing

Racialized dispossession has long been central to US housing and rental markets (Dantzler, 2021; Dorries et al., 2022; Dunbar-Ortiz, 2015; Harris, 1993; Howell and Teresa, 2022; Park, 2016).[3] The experience of racialized dispossession in housing—the loss of physical home through eviction or foreclosure (Desmond and Kimbro, 2015; Rugh, 2015) or the loss of control, autonomy, or sense of self when searching for or seeking to maintain access to secure housing (e.g. Reosti, 2021), both of which disproportionately harm people of color—has devastating consequences. These consequences extend far beyond the realm of housing, contributing to racialized inequalities in multiple spheres, including socioeconomic status and wealth, health, and education (Bachelder et al., 2016; Connolly, 2014; Dantzler, 2021; Desmond and Kimbro, 2015; Korver-Glenn et al., 2023; Krysan and Crowder, 2017; Ladner, 1971; Reosti, 2021; Rugh, 2015; Taylor, 2019).

Recognizing the centrality of racialized dispossession in housing as a cornerstone of systemic racial inequality in the United States, scholars have examined the mechanisms contributing to its persistence and the multiple interlocking consequences that result. This body of work has largely focused on Black people, the group theorized to be at the bottom of the US racial hierarchy (e.g. Bonilla-Silva, 2004), and the anti-Blackness that infuses housing (Howell and Teresa, 2022). For instance, in the realm of rental housing—where landlord-renter economic and legal imbalances are systemic (Bezdek, 1992; Greif, 2022; Martinez, 2020; Reosti, 2021)—research has demonstrated that landlord and property manager discretion in screening processes (Reosti, 2021) allows them to rely on anti-Black and racist stereotypes to systematically deny housing to prospective Black renters and other renters of color (Faber and Mercier, 2022) or to steer low-income Black renters into houses located in high-crime areas (Rosen, 2014). They also use this discretion when deciding whom to evict (Desmond, 2012, 2016). In addition, large or professional landlords rely on algorithmic evaluations of prospective renters, which rate those with eviction records, poor credit histories, or criminal backgrounds negatively (Reosti, 2021). Since anti-Blackness helps produce each of these negative credentials, ostensibly neutral rental algorithms are likewise reliant on anti-Blackness to screen prospective renters. Black renters thus experience racialized dispossession as they search for housing and as landlords evict them from their homes (Dantzler and Reynolds, 2020; Howell and Teresa, 2022). In turn, they experience heightened health problems (Desmond

and Kimbro, 2015; Reosti, 2021) and financial insecurity (Desmond, 2016; Reosti, 2021) on top of losing home and shelter.

But even as racialized dispossession harms them and potentially 'hinders organizing and power shifts' (Howell and Teresa, 2022:14), Black renters and other renters of color exercise agency in choosing how to navigate their experiences. Although research on renters' choices in this sphere is relatively limited, some work suggests low-income women renters who get behind on the rent choose to avoid interacting with landlords while they are seeking to secure funds from their social networks (Desmond, 2012). In this case, because Black women's networks had more limited resources than White women's networks, they were more often evicted than White women who adopted similar strategies. By contrast, low-income Black and White men renters directly interacted with landlords when behind on the rent, offering to help the landlord around the property (Desmond, 2012). Other work suggests Black renters who suspect racial discrimination and other forms of dispossession in rental housing respond with a sense of hopelessness and futility, choosing not to report unlawful landlord actions to avoid what they perceive would be additional stressors (Reosti, 2021). Still other work indicates low-income Latinx renters likewise avoid reporting housing issues out of fear landlords would evict them (Grineski and Hernández, 2010). Since many of the renter protections that are in place across the United States rely on renters reporting their experiences to designated authorities, this work suggests a disjuncture between renters' choices and the policies intended to protect them (Reosti, 2021).

The present paper builds on these contributions in two ways. First, we examine American Indian renters' experiences of racialized dispossession—a subject long ignored by social scientists (McKay et al., 2020; Robertson, 2013), especially in urban and non-reservation contexts (Dorries et al., 2022; Levy et al., 2017)—alongside the experiences of low-income Black, Latinx, and White renters. Understanding AI/AN racialization and dispossession relative to other racialized groups can enrich understandings of the broader racialized dispossession processes (McKay et al., 2020) identified by (settler) colonial racial capitalism, or the theoretical framework(s) that describe 'how colonization and imperialism partitioned the globe into racially differentiated lands and peoples, naturalizing and justifying the expropriation of some bodies and lands for the benefit of others' (Koshy et al., 2022:6; see also Coulthard, 2014; Dantzler, 2021; Dorries et al., 2022; Park, 2021; Tuck and Yang, 2012; Wolfe, 2006). Such partitioning, racial differentiation, and expropriation are not merely historical artifacts but continuous processes (Koshy et al., 2022). Put another way, examining AI/AN, Black, Latinx, and White renters' experiences with landlords and property managers—the intermediaries of land commodification and settler and 'racial capitalist' (Dantzler, 2021:124) accumulation in the US rental market (Brown, 2014; McKay et al., 2020)—can allow us to investigate how (settler) colonial racial capitalism's 'deliberately racial and dispossessive dynamics' (Goldstein, 2022: 65) unfold on the ground among each of these groups.

Such an examination is especially important since approximately 77% of AI/AN people do not live on Tribal lands (Ng et al., 2023) and often build thriving, connected, and cultural (sub)urban communities that are inclusive of diverse Tribal identities (Ramirez, 2007). Moreover, though few scholars have empirically examined AI/AN people's experiences of housing in urban and non-reservation contexts, the limited work that does exist suggests that landlords systematically exclude them from safe homes (Korver-Glenn et al., 2023; Levy et al., 2017; Turner and Ross, 2003) and that their experiences are both similar to and different from other non-White racialized groups' experiences (Korver-Glenn et al., 2023). That is, AI/AN, Black, and Latinx people all experience racialized dispossession, but there is variation in how and under what conditions it unfolds. For instance, one recent study (Korver-Glenn et al., 2023) found that Black, Latinx, and White renters' housing conditions were strongly shaped by neighborhood racial composition—a finding that is related to these groups' high segregation and residence in census tracts where their group is the majority (White neighborhoods have systematically fewer unsafe housing conditions than Black

and Latinx communities, net of other key neighborhood, property, and individual-level factors). By contrast, AI/AN renters' housing unit conditions were strongly shaped by their individual rather than neighborhood-level experiences of racism, which emerges from the reality that the majority of AI/AN people live in predominantly White counties and cluster residentially with other AI/AN people within predominantly White census tracts. These residential patterns are themselves the result of colonization processes, including historical displacement and allotment sales (Banner, 2007; Rossiter, 2012).

Paying attention to AI/AN people in urban and non-reservation settings therefore also means remaining attuned to the local and regional histories and present realities of colonization (Gómez, 2018; Lowery, 2010; Ramirez, 2007)—including first point of colonial contact and federal or state Tribal recognition status or lack thereof—alongside the intertwined dynamics of racial domination and hierarchy (Bonilla-Silva, 2015). Together, these varied local and regional processes suggest heterogeneous experiences of racialized dispossession for AI/AN people and other people and communities of color across social and geographic contexts (Bonilla-Silva, 2015; Gómez, 2018; Korver-Glenn et al., 2023; Lowery, 2010).

Second, we build on the limited research concerned with low-income renters' choices under conditions of duress to examine how renters choose to exert their agency in response to racialized dispossession. Although such 'everyday resistance' may not fundamentally alter political or economic systems, it cultivates human well-being and self- and community sovereignty (see, for instance, Hondagneu-Sotelo and Pastor (2021) and Tomlinson and Lipsitz (2019)). Research has shown that everyday resistance can allow resisting individuals 'to retain, uphold, or perpetuate their capacity for agency when the political context precludes any serious chance of making tangible political gains' (Marche, 2012:14; see also Fenelon and Trafzer, 2014). And, everyday resistance, including small actions like withholding rent from landlords who do not make repairs (Nelson, 2021), can inform and form into collective, organized actions such as the reclamation of Fort Lawton in Seattle, Washington from the US Military in 1977. This collective action was taken to ensure that urban AI/AN people in Seattle would have a community and cultural space (United Indians of All Tribes Foundation, n.d.; Whitebear, 1994). Moreover, examining how people resist racialized dispossession both brings their experiences of such harm into sharp relief—it 'gives a new language regarding power' (Márquez, 2014:39; see also Dorries et al., 2022)—and reveals the range of options they perceive as possible within such contexts. Such an examination can therefore illuminate whether and how renters perceive and act on ostensibly pro-renter policies.

The present paper thus examines whether and how low-income American Indian, Black, Latinx, and White renters in two urban/non-reservation contexts perceive, experience, and navigate racialization and dispossession in housing. In what follows, we describe the two research sites and our methods and data gathering procedures. Then, we turn to our findings, using the phrase *racialized dispossessing* to denote the continual, everyday flow of racialization and dispossession that certain renters of color experienced. We also describe the conditions under which some renters of color in our sample—namely, American Indian renters with landlords/property managers who were also American Indian and/or from the same Tribe—were protected from racialized dispossessing. We describe the six main strategies renters of color used to resist racialized dispossessing and reassert their agency under debilitating circumstances. Finally, we discuss the implications of our findings for future research and housing policy.

Methods and Data

We conducted in-depth interviews with 43 low-income[4] American Indian, Black, Latinx, and White renters in two research sites: Albuquerque, New Mexico, and the Fayetteville-Lumberton,

North Carolina metro areas. Data gathering for this IRB-approved project began in June 2018 and was completed in November 2021. In what follows, we describe the research sites and our rationale for selecting each. Then, we describe the in-depth interview process and provide an overview of renter demographic characteristics. All names are pseudonyms; in addition, to protect participant confidentiality, we have omitted some demographic details when describing certain respondents.

Research Sites

We chose Albuquerque and the Fayetteville-Lumberton area for several reasons. Both areas have high proportions of renters (greater than 40% of units are renter-occupied, relative to 35% nationwide (American Community Survey, 2017)) and high eviction rates (greater than 4%, compared to 2.34% nationwide (Eviction Lab, 2019)). Moreover, both areas have relatively large proportions of AI/AN residents (greater than 5% of the total population, relative to 1.7% nationwide (American Community Survey, 2017)).[5]

At the same time, there are key distinctions between the two areas. For example, Albuquerque is predominantly AI/AN, Latinx, and White while Fayetteville-Lumberton is predominantly AI/AN, Black, and White (American Community Survey, 2017). All 23 Tribes local to Albuquerque and New Mexico more broadly are federally recognized and have experienced what Gómez (2018) calls double colonization (i.e., colonization first by Spanish Europeans and then again by Anglo Europeans). These Tribes have both federal recognition and reservation lands of varying sizes that they have sovereignty over, but no Tribe has sovereignty over the City of Albuquerque. By contrast, the Lumbee Tribe, based in their traditional homelands near Lumberton, is the largest Tribe east of the Mississippi River, holds state but not full federal recognition, and does not have any reservation land. Indeed, in 1956 the US Congress passed the Lumbee Act, which recognized the Tribe as American Indians but barred them from receiving any federal assistance as American Indians (they are the only Tribe in the United States with this status). However, the Tribe owns and oversees some property (including apartments and single-family homes) in the area. These local differences in racial composition, Tribal recognition status, and settler-colonial/racialized histories may also affect renters' experiences (Bonilla-Silva, 2015). Moreover, these areas are embedded within states that have distinct legal contexts regarding property and rental housing. Hatch (2017:110) identified New Mexico as 'protectionist' in its landlord-tenant policies, meaning its policies are 'prorenter'.[6] By contrast, Hatch (2017:110–111) identified North Carolina as 'pro-business', meaning it is one of the states 'less likely to adopt landlord-tenant laws at all' or whose policies are 'prolandlord'. Taken together, the similarities and differences across these two research sites make them ideal for the purposes of our research.

In-Depth Interviews

We conducted in-depth interviews with Albuquerque renters ($n=26$) from 2018 to 2020 and Fayetteville-Lumberton renters ($n=17$) from 2019 to 2021. The interview guide consisted of author-generated questions, some of which were added as sequential interviews yielded new information (Small, 2009; see the Appendix 1 for examples of interview questions). Examples of author-generated questions included, 'If you need or want to contact the landlord, how do you get in touch with them?' and 'How does the landlord contact you if they need to get in touch with you?'. The interview guide also consisted of field-tested questions from the American Housing Survey, Milwaukee Area Renters Survey, and the Rental Housing Finance Survey, including, 'Are any of the following utilities included in the cost of rent? [Gas or heat, Electricity, Water]'.

Several recruitment techniques were used to build a socially diverse sample of low-income renters. First, renters were recruited by advertising the study via flyers posted in neighborhoods across each city (e.g. community centers, coffee shops, retail shops, and healthcare providers). Second, some renters were recruited through referrals from people who had previously participated in the study. Third, several local contacts provided recommendations regarding renters they knew who had interest in participating. As we recruited individual renters, we adopted a case-study logic (Small, 2009), intentionally attempting to include those who varied along several axes, including race, Tribe, gender, age, familial status, neighborhood of residence, and rental housing type (single-family vs multifamily). For instance, after interviewing a handful of respondents that lived in southeast Albuquerque, which is racially diverse and high-poverty, we redoubled our efforts to advertise the study in middle-class neighborhoods. Or, in another example, after interviewing two Fayetteville-Lumberton Lumbee respondents who lived in housing owned and operated by the Tribe, we sought out Lumbee respondents with private landlords. (See Table 1 for respondent characteristics, which demonstrate heterogeneity along a variety of axes within and across American Indian, Black, Latinx, and White respondents.) The first author and a research assistant (both women; one White, one Latina) conducted all interviews. Interviews continued until saturation of themes was reached and no new information was observed during subsequent interviews. Accordingly, our results are not empirically generalizable, but they are analytically generalizable (Small, 2009). Respondents received a US $25 gift card as compensation for their time and expertise. Each interview was professionally transcribed, and the first author checked each transcript for accuracy.

Analytic Strategy

Brief memos were regularly written throughout data collection, following an iterative, abductive analytic approach to gathering, coding, and analyzing all data (Tavory and Timmermans, 2014). We continued conducting interviews in order to explore surprising or confusing findings and data were revisited regularly by re-reading to ensure deep understanding of low-income renters' experiences. We used several techniques to code the data multiple times, including open coding and quotation selection in ATLAS.ti and axial and selective coding through multiple readings of each transcript and organization of codes in Microsoft Excel. Since some interviews were conducted during the COVID-19 pandemic, we also compared racialization and dispossession-related codes between respondents interviewed prior to and during the pandemic.[7] The codes, which provided the foundation for our findings, were substantively similar across the two periods.

Perceiving and Experiencing Racialized Dispossessing

Non-Responsiveness to Renter Home Repair Requests

To begin, we describe the most common form of racialized dispossessing[8] that low-income American Indian (Albuquerque), Black (Albuquerque and Fayetteville-Lumberton), and Latinx (Albuquerque) renters reported perceiving and experiencing: *landlord and property manager non-responsiveness to these renters' requests for housing unit repairs*. In sharp contrast to White renters, most renters of color in our sample reported housing quality issues *and* reported that their landlords/property managers did not respond to their requests for these issues to be repaired. (In a later findings section, we will discuss low-income American Indian renters in Fayetteville-Lumberton, whose experiences differed dramatically from their counterparts.)

Table 1. Respondent characteristics.

	Albuquerque	Fayetteville-Lumberton	Total/overall
American Indian renters[a,b]	14	7	21
Demographic characteristics			
Women	10	6	16
Men	4	1	5
Average age	43	40	42
Average household size	2.71	3.57	3
Single parent-headed households	6	4	10
Some HS, HS/GED, Voc/Tech	6	3	9
Some college	4	3	7
College degree (AA, BA, MA)	4	0	4
Housing characteristics			
Subsidized housing	8	3	11
Single-family residence	5	4	9
Multi-family residence	9	3	12
Distinct ZIP codes of residence	9	1	10
Urban residents	14	0	14
Suburban residents	0	7	7
Black renters	2	5	7
Demographic characteristics			
Women	1	5	6
Men	1	0	1
Average age	42	48	46
Average household size	1.5	4	3.29
Single parent-headed households	1	3	4
Some HS, HS/GED, Voc/Tech	0	4	4
Some college	2	1	3
College degree (AA, BA, MA)	0	0	0
Housing characteristics			
Subsidized housing	1	5	6
Single-family residence	0	1	1
Multi-family residence	2	4	6
Distinct ZIP codes of residence	2	3	5
Urban residents	2	5	7
Suburban residents	0	0	0
Latinx renters	6	0	6
Demographic characteristics			
Women	3	0	3
Men	3	0	3
Average age	38	-	38
Average household size	1.83	-	1.83
Single parent-headed households	0	0	0
Some HS, HS/GED, Voc/Tech	1	0	1
Some college	2	0	2
College degree (AA, BA, MA)	3	0	3
Housing characteristics			
Subsidized housing	2	0	2

(Continued)

Table 1. (Continued)

	Albuquerque	Fayetteville-Lumberton	Total/overall
Single-family residence	3	0	3
Multi-family residence	3	0	3
Distinct ZIP codes of residence	6	0	6
Urban residents	6	0	6
Suburban residents	0	0	0
White renters	4	5	9
Demographic characteristics			
Women	1	5	6
Men	3	0	3
Average age	47	55	51
Average household size	1.5	2	1.78
Single parent-headed households	1	1	2
Some HS, HS/GED, Voc/Tech	1	2	3
Some college	2	2	4
College degree (AA, BA, MA)	1	0	1
Housing characteristics			
Subsidized housing	1	3	4
Single-family residence	0	1	1
Multi-family residence	4	4	8
Distinct ZIP codes of residence	4	3	7
Urban residents	4	5	9
Suburban residents	0	0	0
Total respondents	26	17	43

[a]Thirteen of the 14 American Indian respondents in Albuquerque were self identified citizens of seven different federally recognized Tribes (the 14th Albuquerque respondent was not a citizen of a federally recognized Tribe); all seven American Indian respondents in Fayetteville-Lumberton were citizens of the Lumbee Tribe of North Carolina, a state-recognized Tribe with partial federal recognition whose citizens constitute the vast majority of American Indian people in the area.
[b]Respondents self-identified their racial identities from a list of US Census categories; they also self-identified other racial and Tribal descriptors that were gathered through open-ended follow-up questions. Respondents self-identified their gender identities. And, they also self-reported whether or not they had subsidized housing (e.g. housing voucher or residence at a property subsidized by the Department of Housing and Urban Development) and what their highest educational attainment was at the time of the interview. HS: High school; GED: General education diploma; Voc/Tech = Vocational/Technical certification. We were unable to obtain educational attainment information from one American Indian respondent and one White respondent.

These experiences harmed renters of color in a variety of ways. For instance, Mike, a Navajo renter in his 30s, explained how he tried to do his laundry at the on-site apartment complex laundromat at his previous Albuquerque residence shortly after moving in. He reported the laundromat's condition, along with other issues, to the complex property manager, whom he described as a Hispanic woman in her mid-30s. Mike said,

> I went to her office like three times for the complaints, there were people fighting over here . . . It's too loud, and I complain about that . . . I told 'em about the laundromat, I told 'em about all the needles that were layin' around . . . And they don't care.

Mike's experiences of non-responsive management and housing quality issues at his prior residence contributed to feeling unsafe: He said it was 'too violent . . . [and] I didn't feel safe'.

Like Mike, Albuquerque renter Deanna experienced a loss of stability when her landlord ignored her requests for repairs. Deanna, a woman in her late 30s and a citizen of the Jicarilla Apache Tribe, described multiple instances of her landlord—a White man in his 60s—neglecting to respond to multiple housing quality issues she reported. One such instance was when the gas and electricity went out during the winter. Deanna explained,

> . . . our gas wasn't on 'til the third day . . . we were in the cold for three days. But it took the landlord a while to comment on it 'cause he didn't want us to run the water heater, so we had to wait for him.

The landlord's non-response to Deanna regarding the gas and electricity outage prompted physical consequences—Albuquerque temperatures frequently dip into the teens during the wintertime—and cut Deanna off from a sense of control over the situation.

Across the country in Fayetteville, Tina, a Black renter in her 30s, experienced both physical consequences and a lost sense of stability when she reported several home quality issues to the property manager at her privately managed apartment complex. The manager did not address her concerns, which included mold and inadequate hot water, among other issues. Tina, a Section 8 voucher holder, noted that the White woman manager was 'very respectful'. But Tina explained she was constantly worried because she and her children had begun experiencing health problems related to suspected mold inside her apartment, which was located in a flood zone:

> We've been experiencing allergy-like symptoms, we have caught a rash . . . I had two different, major allergic reactions that I had to go to the emergency room. I broke out in hives real bad. My daughter has a rash around her mouth, and my other daughter complains of headaches and she has a few rashes that come on her face. And my son, he had a rash that come on his back.

Tina asked the property manager about 'black spots on the wall' and whether there had 'been mold in [the apartment] before'. The manager told her that the apartment did not have mold and took no further action. Because of the health problems she suffered and the manager's unresponsiveness to her, Tina said that she felt unsafe 'daily . . . they said it was a flood zone, but I don't know if they took the proper remediation to take care of the property'.

For Tina, Deanna, Mike, and most of the low-income American Indian (Albuquerque), Black (Albuquerque and Fayetteville-Lumberton), and Latinx (Albuquerque) renters in our sample, dispossessing happened as they experienced landlords and property managers refusing to correct or ignoring home quality issues and renters' repair requests.

By contrast, low-income White renters in Albuquerque and Fayetteville-Lumberton rarely reported this form of dispossessing. Indeed, though these renters, like their counterparts of color, reported experiencing housing quality issues, only two White renters (out of nine) reported that their landlords or property managers had ignored or not responded to their requests for improvement/repair. Put another way, though low-income White renters experienced home quality problems, these issues were typically resolved by landlords and property managers quickly, ensuring White renters had a more stable housing experience *and* that they felt they had a say in its stability. Importantly, the White renters in our sample were not renting from landlords or property managers with whom they had personal relationships and several had other-race landlords or property managers, illustrating how the benefits of Whiteness can accrue among socioeconomically disadvantaged Whites (Oliver and Shapiro, 2006).

This dynamic is exemplified by Peggy, a White Albuquerque renter in her 70s, who lived in an apartment complex open to all ages. She noted that the current property manager at her apartment

complex—whom she described as a Hispanic woman in her mid-30s—was ‘not pleasant’, but that at the same time this manager was ‘fairly competent’. Whenever Peggy had a housing quality issue to report—such as a broken thermostat—she explained: ‘We called. . . the [management] office, and then the office instructs the maintenance guy. . . . The maintenance guys, they fix almost everything’. Then, Peggy clarified that the only things the maintenance staff did not repair were issues beyond their training or certification; in these instances, they would call in outside experts. Peggy’s experience of responsive landlords and property managers was common among the White renters in our sample.

Perceptions of Racialization in Rental Housing Interactions

Next, we turn to examining how renters reported experiencing racialization in interactions with their landlords and property managers. Most of the American Indian and Latinx renters in Albuquerque and Black renters in both Albuquerque and Fayetteville-Lumberton reported that they believed landlords and property managers racialized renters as inferior to themselves or others. Moreover, renters often perceived that landlords’ and managers’ racializing helped justify the dispossessing that renters experienced. This racialization hinged in part on local sociohistorical as well as broader racial meaning-making and hierarchies, including those entwined with and constituted by classist, sexist, and ableist stereotypes, among others. For instance, American Indian respondents in Albuquerque reported that White and Hispanic (or ‘Spanish’) landlords and property managers discriminated against them—a dynamic that reflects the historical and contemporary division White (Anglo-European) colonization of New Mexico drove between American Indian and Mexican American residents (Gómez, 2018). Meanwhile, Black respondents in both Albuquerque and Fayetteville-Lumberton reported that landlords and property managers (usually White) used widely shared anti-Black stereotypes to support their dispossession of Black renters. White renters in our sample did not report experiences of harmful racialization or relate racialization to their housing experiences. In other words, White renters did not report that their landlords used racist stereotypes against them, nor did White renters understand their housing experiences as somehow related to their racial identity or status.

Fayetteville renter Tina explained that landlords and property managers used anti-Black stereotypes as they neglected her home and did not respond to her requests (see above). She explained,

> Some assume just because you’re African American, you’re gonna tear up their property. Like bein’ on the Section 8 like this, it has made it harder for a mom like me. . . and sometimes when you get the bad houses, you feel like ‘I’m stuck here’ and it’s up to you to get out of there.

Tina’s experiences of being racialized as an African American and as a Section 8 voucher holder contributed to feeling perpetual housing insecurity and a lack of control over her and her children’s future (see also Faber and Mercier, 2022).

Mona, a Navajo Albuquerque renter in her 20s, described her experiences of racialization—specifically calling attention to a racist trope she perceived Albuquerque landlords using about prospective American Indian renters. She explained:

> . . . people are just racist, everywhere. . . **they don’t want to probably rent to . . . Native Americans because we’re probably alcoholics, we just cause trouble . . .** Because of this issue of me bein’ brown, I know myself, I don’t steal, I’m a pretty decent person, so but I feel weird . . . it makes me feel out of place because I’m like, ‘Do they, will they trust me ‘cause I’m brown?’ (emphasis added)

Armando, an Albuquerque renter and undocumented Mexican immigrant, also described experiencing racialization and racism in housing, contrasting them with the lack of such experiences among his White housemates. Armando explained that this could happen when landlords racialized him through knowing his name:

> . . . [renting] has to do a lot with race, right? . . . I was recently looking for a place to rent . . . and I left a message a couple of times. I was never called back. And I thought, 'Could it be because of my name? What if I had my friend whose name was Michael or John, or what if I had 'em call, right?. . . Would they return his call or my call?'

Moreover, after moving into his new place, Armando had observed how his White landlord interacted with him and with his housemates. Armando explained that he believed the landlord's racialization of him—which he contrasted to the landlord's racialization of his White housemates (i.e. via respectful treatment and giving the 'benefit of the doubt')—was directly related to the ways he tried to cut off Armando's sense of stability and control over his housing. Regarding his own experience, Armando explained,

> . . . [the White landlord] has said like, uh, 'Hey, if you don't pay, we're gonna kick you out'. Or, 'Hey, if you don't do this, we're gonna, you're no longer gonna be able to live there', right? So they're small things like that might seem insignificant but at the end of the day, these are huge aggressions, right?

As Armando, Mona, and Tina's experiences illustrate, being racialized as inferior is a fundamental component of the dispossessing that low-income renters of color experience. Such racialization typically occurred within the common context of inter-racial landlord/property manager and renter relationships (especially White landlord/property manager and renter of color relationships, and Hispanic/'Spanish' landlord/property manager and American Indian or Black renter relationships); drew from local or more far-reaching racial ideologies; and intersected with other categories of power, such as class.

Protection Against Racialized Dispossessing Among Renters of Color

We now turn to highlighting the one group of low-income renters of color in our sample who did not report experiencing racialized dispossessing. Here, we demonstrate how the experiences of low-income American Indian renters in Fayetteville-Lumberton compared to their non-American Indian counterparts of color in Fayetteville-Lumberton and Albuquerque as well as their American Indian counterparts in Albuquerque. As with the other renters in our sample, Lumbee renters in our study reported experiencing home quality problems at one time or another, which were in and of themselves annoying, stressful, or dangerous. But in contrast to the other low-income renters of color, Lumbee renters perceived their landlords and managers as responsive to their requests, addressing these home quality issues and reinforcing renters' sense of security. Moreover, Lumbee renters in our sample did not perceive that their current landlords or property managers had racialized them negatively. At the time of their interviews, all of the Lumbee renters in our sample had landlords or property managers whom they identified as also being Lumbee.

For instance, Brianna, a Lumbee renter in her late 20s, was renting from the Lumbee Housing Authority in Pembroke (near Lumberton) at the time of her interview. The current manager of Brianna's apartment complex was also Lumbee. Brianna described her experience renting from the housing authority as 'pretty good 'cause it's a real good apartment complex . . . There's not a lot of trouble. It's usually quiet'. Brianna also said that she was in regular communication with her

property manager and that the issues she had reported, including a problem with a toilet, had been repaired quickly.

Likewise, Charles, a Lumbee man in his 70s who also rented from the Lumbee Housing Authority at a different apartment complex, explained that whenever he had an issue with his home, he reported it to the management office. He said: '[I] call the main office, tell "em I got problems . . . and when the man does the maintenance, comin" around, he has a list. They go from house to house fixin' things. They got a bunch of guys works here'.

Similarly, Shandra and Leigh, a Lumbee mother and daughter who rented a privately owned mobile home together near Lumberton from some of their Lumbee relatives, said that they 'liked' their landlords, who lived just down the way from them. If there were any issues with the property, they would use the Facebook messaging interface or give the landlords a call. If the landlords weren't available or couldn't fix the issue themselves, the landlords would 'call somebody . . . normally, that person is somebody of the family because we have electricians, we have somebody that does carpentry and stuff like that'. Nickie, a Lumbee woman who rented a privately owned mobile home from a Lumbee man, described her landlord as 'good', in contrast to the unresponsive White woman manager she'd had when renting in a different mobile home park previously.

Only one Albuquerque American Indian renter in the sample—Mona—reported ever having an American Indian landlord or property manager. Her experience with that manager echoed the experiences of her Lumbee counterparts in North Carolina. In the midst of describing her negative experiences with a succession of non-American Indian property managers, Mona explained that one American Indian property manager had been hired:

> . . . she seemed like she was trying to get stuff together. Being what he [the former manager] left—she was trying to change the whole property stuff around . . . She was very understanding about certain things.

The relative protection from racialized dispossessing that Mona and Lumbee renters experienced within their intra-Tribal and kin relationships was a sharp contrast to other low-income renters' of color experiences with landlords and managers and Mona's experiences with other landlords and managers, most of whom were White, other-race, and/or employed by White landlords or companies. Although our findings are limited to this sample, they echo other work that has examined how Indigenous people practice reciprocity—including community and material care for others—within a system actively attempting to reproduce their dispossession and erasure (Simpson, 2017).

Renters Navigating and Resisting Racialized Dispossessing

In recognition of the long history of resistance from dispossessed groups and the importance of centering resistance in understanding power and inequality (Fenelon and Trafzer, 2014; Márquez, 2014), we now describe how renters chose to exert their agency in response to racialized dispossessing—a form of what Maynard (2017:15) calls 'everyday acts of resilience and survival'. Renters' (re)actions and strategies to racialized dispossessing included *repeated attempts at contacting the landlord/property manager, appealing to other authority figures, fixing it themselves, avoidance, performing*, and *moving away from/avoiding moving to particular units*. Many renters reported using multiple strategies in tandem or sequentially over time. Their attempts were often unsuccessful in terms of securing landlord or property manager responsiveness or attention to repair requests or in interrupting racialization. This dynamic illustrates the continual flow of racialized dispossessing, which disrupts renters' lives in routine ways in addition to major events such as eviction.

First, renters often chose direct, *repeated contact* with landlords or property managers, in which renters communicated the problems they were experiencing and asked for the issues to be addressed. For instance, Sonaiya, a Navajo renter in Albuquerque, explained that because the 'Spanish or Mexican American' landlord's office was distant from her home, she repeatedly contacted them by email to try to resolve issues, including conflict over transferring utilities, how to pay the rent, and where on the property her spouse could store his motorcycle. She explained,

> . . . when you question [what they're doing] . . . it's like they [landlords] get intimidated . . . And, so now any time I would interact with them, the owner and the assistant both know, you know, I'm not a tenant they can just run over.

In another example of repeated contact, Faith, a Black Fayetteville-area renter, reported experiencing home quality issues as well as complaints about her upstairs neighbor. She explained how she tried to resolve these issues:

> I will call and go to them face-to-face, if I need to . . . I did both recently, probably a month ago . . . Every time I will call or go down to the office and ask them . . . how long will it take for them to send someone here to fix whatever they need to fix, they'll still tell me, 'Well, there's nothin' [we] can do because [we] have no maintenance'.

Faith repeatedly tried direct communication with the women property managers (one of whom she described as African American and the other whose race she did not know) and, still, the home quality issues and conflict with her neighbor remained unresolved.

Faith then tried another strategy to mitigate the instability and lost sense of control that this lack of resolution prompted: *appealing to other authority figures*, such as a boss, case worker, or legal aid services. When the property managers continued to acknowledge but not help resolve the problem with her neighbor, Faith explained that she went to the managers' boss:

> I felt like the two [property managers] that's here did not really work right away like they were supposed to. And so . . . I went over their head to their boss and made a complaint about that they needed to . . . do their job correctly.

Multiple renters in our sample reported using a similar strategy. For instance, Mike went up the chain by reporting his home quality issues and unresponsive property manager to his case worker. He noted,

> I complained about [these issues] during the meeting with my caseworker and my other caseworker at Section 8, and they told me that they were gonna check up on that 'cause they have a lot of renters there from [the Section 8 program]. . . .So I'm pretty sure they took care of it . . .

A third common reaction to landlord and manager unresponsiveness among the renters in our sample was to *fix or address problems on their own*, particularly problems related to housing quality. Tina, who experienced allergic reactions due to suspected mold in her apartment, reported, 'I constantly spray my house down with Lysol. I've even washed down the walls with Lysol and a Clorox mixture with warm water because I don't know who stayed there before me' and because she was uncertain whether the apartment had been properly cleaned after prior floods.

Yet another strategy was *avoidance*. This was often the strategy of last resort, used after renters had tried multiple other strategies to resolve their repair requests, thereby attempting to mitigate the dispossessing they had experienced. Renters in our sample explained that after repeated

attempts to contact landlords or property managers about issues and receiving no resolution, they reasserted their sense of control by stopping (attempted) communication with these gatekeeping actors. Renters often used the avoidance strategy only *after* they had tried at least one other strategy to resolve the dispossessing they were experiencing.

For example, Joseph, a Navajo Albuquerque renter in his fifties, first tried pushing back on the management at his apartment complex, repeatedly contacting them about unresolved overcharges and housing quality issues. He explained,

> I had a problem when I first moved in . . . the leasing agent . . . [looked] at my application and she told me, 'Okay. The county's gonna be taking care of your rent'. So I assumed I was living there rent free. And I didn't hear nothing . . . then all of a sudden, you know, in January . . . I seen a note taped to my door and it was eviction proceedings are gonna start. And I was like, 'What?!' And they said I had owed over $1500 because all those months I wasn't paying that. So I went to the office and I was like, 'What? [The leasing agent] told me that it was-' '[The leasing agent] moved to California'. I said, 'Well, if you're management, why did it take you this long- you didn't even contact me'.

Joseph went on to describe that he repeatedly contacted the managers—both of whom he described as Hispanic—about this issue and threatened to take them to court because they had not communicated with him: 'I told 'em . . . "I'll battle with you in court 'cause it's you guys's fault"'. He noted that he had gone in person to try to resolve the uncertainty of his financial situation. Next, he called his contact at the housing authority to get her involved. He said,

> She wasn't really concerned about it. She was, 'Oh, probably paperwork got mixed up'. I said, 'Well you guys treat it like it's nothing but to me it's something 'cause I don't have that kind of cash on hand and, you know, to be evicted and, it's just, ugh, it's just really stressful'.

On top of the unresolved overcharges, Joseph reported multiple ongoing home quality issues, including a drainage problem in his bathtub—which he had complained about to management five times—a broken thermostat, and lighting. Ultimately, Joseph reported, 'I hardly go to the office . . . 'cause to me it's a headache to go over'. The progression of strategies Joseph used to reassert control over his housing situation and resolve housing quality issues paired with the ongoing non-response he experienced from property managers exemplifies how many renters in our sample experienced and resisted racialized dispossessing over time.

In addition to their strategies to navigate or resist landlord/property manager non-responsiveness to their repair requests, renters of color in our sample navigated or resisted racialization by *performing* and *moving away from/avoiding moving to particular units.* Indeed, some low-income renters of color felt they *had* to perform in housing-related situations because they reasoned their housing situation would become worse if they did not. Lenette, for instance, an Albuquerque renter in her 50s, described the regular racist stereotypes she was subjected to as a Black woman and voucher holder. She described how landlords and managers nitpicked at her and her home, making up reasons to negatively evaluate her. Her response was to keep her protests to herself and perform patience when in front of these individuals. For instance,

> I can't win. [My home] can be clean. I had a [Hispanic manager], she was, I think, the assistant. She came to do an inspection . . . my house was clean, my shoes were lined up against the wall. Against the sliding glass door. And I said, 'Well . . . what do you think?' 'Cause I was tryin' to gauge if I had done enough for her 'cause this is gonna be ongoing, right? . . . And she's like, 'I don't like the way those shoes are stacked'. I was just like, [mimics internal conversation] 'You've got to be kidding me. Like that's not even a real thing. The refrigerator . . . the stove . . . [and] the floors are clean. Like you just had to find a way to knock me. Okay, alright. It's gonna be one of those'.

Lenette described performing in this way as 'walking a fine line . . . so that I can keep a home because my daughter can't be outside, it's too cold'.

Other renters described performing by altering their 'fronts', including how they dressed and talked, to avoid landlords and manager racism. One such example was Mercedes, an unsubsidized Latina renter who rented from private landlords in Albuquerque, who explained,

> I usually try to wear like business casual clothing and do my hair in like a mature bun . . . And I have had experiences where people either don't take me seriously or don't think I'm going to be able to pay rent based off of looking like a dark-skinned woman who's younger. And, so I very much go from the onset of like the first time meeting them of like having to present myself as someone who's responsible and has income, and has intelligence even.

Similarly, Fayetteville renter Tina described the multiple ways she and her children were 'good' renters to try and minimize the harm of landlord and manager anti-Black and voucher holder stereotypes:

> 'I never had any issues. I didn't have any complaints. No noise complaints, no drug activities, none of that. I didn't have any complaints about my kids . . . [I] don't have evictions, a bad criminal record, [and I'm trying to] get out of the system, not depend on Section 8'.

Despite her efforts, Tina had never found a 'decent house' for her and her children.

Another prominent strategy renters in our sample used was to *move away from homes* after they had experienced racism from landlords or property managers, or *avoid moving to particular places* if they felt racist undertones during their initial encounters with landlords. Mary, a Navajo renter in her 60s who had received housing subsidies from a local organization and was on the waitlist for a Section 8 voucher, explained that she had experienced repeated rudeness from what she described as her 'Spanish' property managers. Fed up with how they made fun of her, she threatened to call Legal Aid and then moved without paying the rent to another nearby apartment complex. Similarly, when looking at a new apartment, Deanna described an encounter with the prospective White landlord who signaled racism. Despite the affordability of the unit, she steered clear. When describing how she thought American Indians were stereotyped when they searched for housing, she explained,

> This one landlord told me if I cleaned the whole thing [apartment], I could move in without a deposit and it was . . . like drawings on the wall, like a Christmas tree, and then there was like holes over here, you know, and the plumbing was up, and I was like, 'Clean all this and I could move in for free?' I mean not free but no deposit . . . I just said 'No'. But he was like a slumlord . . .

After this experience, Deanna continued her search for housing elsewhere. Deanna and other renters of color who navigated racialization by performing and moving to/avoiding particular units exercised creativity in finding or keeping a secure place to live. Yet these strategies came with other social, economic, and physical costs—including additional application fees and extended periods of housing instability—that renters endured.

Discussion

This paper advances research on racialized dispossession in rental housing through the concept *racialized dispossessing*, which describes the everyday, ongoing ways that low-income renters of color perceived landlords and property managers severing them from access to stable housing and

the exercise of autonomy and control over their housing and daily lives. In our study, the most common form of racialized dispossessing low-income renters of color experienced was landlords' or property managers' repeated non-responsiveness (through refusal or ignoring) to these renters' requests for home repairs, which most commonly occurred in interracial landlord/manager and renter relationships (especially White landlord/manager and renter of color or 'Hispanic'/ 'Spanish' landlord/manager and American Indian or Black renter relationships). We also found that these renters perceived landlords and property managers racializing them as inferior, which contributed to and, from renters' perspectives, was used to justify the dispossessing they experienced.

Our findings advance social scientific research on contemporary racial housing inequalities in multiple ways; we highlight three here. First, our concept of racialized dispossessing advances theory on contemporary racial housing inequalities, which has often focused on interpersonal racial discrimination, residential 'preferences', and ongoing racial socioeconomic inequalities stemming from relatively recent historical processes such as redlining (e.g. Krysan and Crowder, 2017; Rosen et al., 2021) as well as exploitation of people who are economically impoverished (Desmond and Wilmers, 2019). Our examination of racialized dispossessing illuminates the routine production of housing instability in ways that (re)produce racial inequity, whether through overtly racist or facially race-neutral mechanisms. Although racial inequality in evictions is one particularly intense example of racialized dispossessing, our findings demonstrate the analytic purchase of drawing attention to how instability is produced in everyday housing-related interactions, with detrimental consequences (e.g. the financial burden of additional application fees; extended periods of housing instability) for low-income renters of color.

Second, our findings advance empirical work on AI/AN experiences of housing. We found that low-income American Indian renters with non-AI/AN landlords or property managers routinely experienced racialized dispossessing. In particular, our findings demonstrated how low-income American Indian renters in Albuquerque experienced racialized dispossessing within interracial White *and* Hispanic/'Spanish' landlord and property manager relationships, with multiple physical, mental, and financial consequences resulting. Their experiences contrasted with their American Indian counterparts in Fayetteville-Lumberton, who experienced relative protection from racialized dispossessing within intra-Tribal landlord/property manager and renter relationships. These findings underscore the need to better understand local and regional racial and settler-colonial histories when theorizing racial categories and hierarchies (Bonilla-Silva, 2015; Yellow Horse et al., 2020) as well as how varied experiences of racialization among AI/AN people (e.g., racialized as AI/AN, Black, Latinx, or White) relate to the process of racialized dispossessing (see, for instance, Finkeldey and Demuth (2021)).

Third, our findings demonstrate how people experiencing racialized dispossessing resist this process in their everyday lives. In doing so, we contribute to an important body of work that refuses to obscure the agency of those on power's margins (see also Bah and Bangura, 2023). Although their everyday resistance did not amount to the political visibility or collective organizing that might ultimately put pressure on unfair systems, it is also important to note that 'big concentrations of power rest inescapably on small practices, processes, and perceptions widely dispersed throughout society' (Tomlinson and Lipsitz, 2019:22; see also McKay et al., 2020; Marche, 2012; Márquez, 2014; Maynard, 2017). Our respondents did not mount an effective organizing campaign or tenant's rights movement; they did do what they could to secure their own and their families' well-being and maintain self-sovereignty over their lives through the varying strategies they adopted to navigate or directly counter racialized dispossessing. Moreover, though our study did not uncover any systematic differences in strategies used across our two research sites, future research should continue exploring whether and how everyday resistance to racialized dispossessing is related to local, state, or regional conditions—including housing policy and (histories of) tenant organizing—and what the outcomes of such resistance are.

Conclusion

To conclude, we draw attention to the policy implications of our research. With the exception of low-income Lumbee renters in Fayetteville-Lumberton, our findings regarding racialized dispossessing and low-income renters of color were consistent across both field sites, even though New Mexico and North Carolina have distinct legal contexts ('protectionist' and 'pro-business', respectively, per Hatch's (2017) categorization). Put another way, landlord and property managers' racialization of and non-responsiveness to low-income renters of color occurred similarly in both a prolandlord and, ostensibly, a prorenter context.[9] Moreover, renters in Albuquerque rarely reported being aware of potential renter protections and, even when they did report their experiences to authorities such as case workers, these reports did not often change their circumstances or address the racialized dispossessing they had experienced. Our findings show how contemporary racial inequalities in renting occur behind the scenes in a place where renters theoretically have some protections available to them and lend further support to calls to strengthen renter protections and upend extreme landlord-renter legal and economic imbalances. Importantly, our findings, particularly those concerning the low-income Lumbee renters in our sample, do *not* suggest that these imbalances would be corrected by increasing the number of landlords who share the same race as their tenants.[10] Indeed, it was not sharing the same race with landlords that protected renters in our sample. It was the practice of mutuality and care—in this case, among Lumbee landlords with Lumbee renters—that partially disrupted the mutually constitutive systems of settler colonialism and racial capitalism, which are reproduced through the 'restaging [of] colonial possession and differentially racialized devaluation in order to sustain and extend capitalist social relations' (Goldstein, 2022:65). To eliminate landlord-renter legal and economic imbalances will require the disruption *and* 'disassembly' (Goldstein, 2022:77) of these relations. Overall, this work contributes to the burgeoning social scientific literature on contemporary racial inequalities by illuminating the everyday violence of racialized, commodified housing experienced by low-income American Indian, Black, and Latinx renters while also centering their agency.

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Notes

1. Hudson's quote is from 'Seeking shelter' (Williams, 2021).

2. We deliberately use the term ‘renter’ in this paper to indicate those who pay landlords (property owners) rent to stay in a residence the landlord owns. We use the term renter rather than a broader term like ‘tenant’ to indicate the financial nature of this social arrangement under a system of commodified housing. Other social and housing systems can give rise to other kinds of tenants. For instance, in Sierra Leone, where poor documentation can lead to conflicts over land, landowners find individuals who live in a ‘makeshift house’ (Bah and Bangura, 2023:2) and guard the land while a permanent house is constructed. These individuals are ‘caretakers’ who do not pay rent but who do have certain responsibilities under the patrimonial system Bah and Bangura (2023) describe. Moreover, the varying nature of tenant relationships (e.g. landlord/renter and landowner/caretaker) shapes whether and how tenants can and do respond to their circumstances.
3. Racialized dispossession is distinct from exploitation, which describes processes of (financial) extraction (e.g. Desmond and Wilmers, 2019).
4. Respondents were classified as low-income if they reported at least two of the following: subsidized housing (e.g. a housing voucher) or were on a waiting list for subsidized housing; their employment did not provide them a livable wage; they self-identified as ‘lower class’ or ‘poor’. (Research indicates that Americans feel that they should ‘identify with a valued social class’ and, as a result, ‘low-income groups may experience considerable pressure to justify and explain their class position, to anticipate upward mobility, and to identify as middle class, despite their economic status’ (Bullock and Limbert, 2003:694). Because our respondents did not ‘inflate’ their class status despite this pressure, we assume they provided an accurate assessment of their own socioeconomic status. See also Table 1 for more details on respondents’ self-reported socioeconomic characteristics.)
5. For this project, there were no Alaska Native respondents in the sample; we use ‘American Indian’ or specific Tribal affiliations to refer to Indigenous participants. Participants self-identified and we did not ask about enrollment status to their stated Tribal affiliation.
6. Hatch (2017) derived her typology through collectively analyzing a list of policies that are explicitly or implicitly prolandlord or prorenter in each state. These policies include: rent control, rent increase notification, rent grace period, late fees, rent default time, security deposit price ceiling, security deposit interest, warranty of habitability, sexual orientation, source of income, and nonretaliation, among others. For instance, regarding rent control, Hatch (2017) codes states that prohibit rent control as explicitly prolandlord; states that have no rent control policy or only in emergency or by legislation as implicitly prolandlord; states that allow rent control but where no cities currently have it as implicitly prorenter; and, states that allow rent control and municipalities have rent control as explicitly prorenter.
7. Thirty-one interviews were conducted prior to the pandemic; 12 interviews were conducted during the pandemic. There were no substantive differences between the interviews gathered before and during the pandemic or in-person versus online: respondents were recruited using similar strategies; interviews covered the same topics and were about the same amount of time on average; and responses regarding perceptions and experiences of landlords’ and property managers’ non-responsiveness to home repair requests and racialization as well as renters’ responses to racialized dispossessing were very similar.
8. A small number of low-income renters also reported being evicted or being threatened with eviction. Although these experiences are important components of dispossessing in contemporary rental markets, in this paper, we focus on the most routine form of dispossessing described by our respondents of color. Importantly, such dispossessing does not need to rely on overt racism in order to be racialized. As a large body of research attests, overt racism and facially race-neutral narratives and actions—which are often mutually constituted by socioeconomic stereotypes and material inequities—can result in racially unequal experiences and outcomes.
9. Although New Mexico is classified as a ‘prorenter’ state (Hatch, 2017), we emphasize its high eviction rate (see the ‘Methods and Data’ section). Indeed, as one example, from April 1, 2016 to April 30, 2016, 98% of the eviction cases that went to trial in Bernalillo County (Albuquerque) Metropolitan Courthouse resulted in a decision for the landlord (New Mexico Legal Aid, 2017). We also call attention to the scarcity of resources supporting existing legal aid services across prorenter and pro-business contexts. For instance, New Mexico Legal Aid, the largest provider of legal assistance for low-income renters facing eviction in the state, reported that it received 1842 families contact them about 1964 housing-related

cases in Bernalillo County in 2021. NMLA provided legal assistance on 1089 (55%) of those cases (Thomas Prettyman, personal correspondence).

10. Multiple prior studies have shown that landlords who share the same race as their tenants (e.g. Black landlords renting property to Black tenants in Milwaukee; Desmond, 2016) at times racialize and/or dispossess their tenants in similar ways as those who do not share the same race (see also Rosen et al., 2021).

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Appendix 1

Examples of Interview Guide Questions Asked Across All Renter Interviews

- How did you find your residence?
- Who is responsible for the day-to-day management of your residence? Is it the landlord, or someone else?
- Have you ever met your landlord [or property manager]? If so, how would you describe them?
- Have you ever approached the landlord [or property manager] about a problem with your home or a complaint about another nearby renter, or any other issue? If so, how did the landlord [or property manager] respond to you?
- How much do you pay in rent per month?
- Are any of the following utilities included in the cost of rent? [Gas or heat, Electricity, Water]

Examples of Interview Guide Questions Added to Renter Interviews During the Process of Data Collection

- If you need or want to contact the landlord [or property manager], how do you get in touch with them?
- How does the landlord [or property manager] contact you if they need to get in touch with you?
- Have you ever approached the landlord [or property manager] about making a late rent payment? If so, how did the landlord [or property manager] respond to you?
- Has the landlord [or property manager or management company] changed at any point during your residence? If so, can you describe the change?
- Have you ever observed the landlord [or property manager] interacting with other renters? If so, how would you describe their interactions with other renters?