The Spirit and the Subprime: Race, Risk, and Our Common Dispossession

AMARYAH JONES-ARMSTRONG*

This essay argues that Sarah Coakley’s understanding of contemplation and the Spirit’s dispossessive work can provide timely interruption of contemporary economic crises when read beside Willie Jennings’s indictment of Christianity’s imagination as the production of race. Read together, contemplation and dispossession provide useful frames for analyzing and reimagining the common good. Here, I argue that theologians and church communities can understand Coakley’s and Jennings’s work as confrontations with racial capitalism. In particular, I take Coakley’s attention to the need for dispossession by the Spirit to correspond with black theologians’ assertions that we must turn to the dispossessed in the United States—the black and brown poor—to find where God is at work. The racialized subprime debtors who are perpetually dispossessed, failing, and criminal are the people Christian theology must align with in order to confront its relation to white supremacy. By contemplating alternative conceptions of property and ownership foregrounded by the concept of dispossession, we can begin to imagine, perceive, and practice an otherwise common good.

The United States’ dream of the common good is often centered around the ownership of property. The purchase of a home, multi-use real estate, or land is often one of the primary ways the American dream of equal opportunity for prosperity is articulated. Yet following

* Amaryah Jones-Armstrong is a doctoral student in theological studies at Vanderbilt University. Her research considers how reading black theology as a critique of private property illuminates conversations in systematic theology and philosophy of religion. By revisiting questions of value in a new light, she also seeks to provide analysis of contemporary racial capitalism’s relation to Christianity. This essay is a runner-up in the 2015 Trinity Institute’s “Creating Common Good” Essay Competition.
the 2008 economic crisis, with the bursting of the housing bubble and a growing awareness of the deeply racist underpinnings of real estate, urban development, and homeownership in the country, it is more difficult to ignore the deep problems with our national imagination of the common good. This paper is a reflection on the relationship between the theological imagination and national understandings of space, race, kinship, and economics. Following theological contributions from Willie Jennings and Sarah Coakley which address the entanglements of theological speech, politics, and understandings of the self and community, this paper considers how the common good in the United States is constructed in relation to the theological imagination and how theology might provide a different imagining of the common and the good.

In the first volume of her systematic theology, *God, Sexuality and the Self*, Coakley articulates a method, *théologie totale*, that encourages the primacy of contemplation for theology in order to resist modes of speech that repeat the grasping for mastery, which Jennings highlights as central to the colonial Christian vernacular that theology has inherited. Further, Coakley’s conception of contemplation begins with the dispossessive work of the Spirit as the source which empowers contemplation as a transformative incorporation into the trinitarian life.¹ In this essay, I understand both Jennings’s genealogical excavation of the theological imaginations’ relation to white supremacist conceptions of property, kinship, and race, and Coakley’s notion of contemplation and the dispossessive work of the Spirit as useful frames for analyzing and reimagining the common good. In what socio-political sense can theologians and church communities understand Coakley’s call to a “gentle space-making”—which is the sign of “one’s willed engagement in the pattern of cross and resurrection”—as entangled with the interruptive politics of #BlackLivesMatter?² I argue that only by turning to the figure of the black and brown poor, the subprime debtor who is perpetually dispossessed, failing, and criminal, can Christian theology understand the economic reversals and redistributions that must be made in order to imagine and practice an otherwise common good.

---

Thus, I ground my engagement with Coakley and Jennings in liberation theology’s announcement of God’s preferential option for the poor and the oppressed. Coakley’s théologie totale complements liberation theology’s idea that the social lives of those living under oppression and marginalization provide fresh sources for theological reflection. Indeed, James Cone’s central claim that God is black has always posited that black life in the United States must be contemplated in order to develop an understanding of Christic forms of life that are not implicitly beholden to white supremacy and white theology. Here, I wonder what happens when a contemplative and dispossession theology starts by contemplating the lives of the dispossessed? How does the social life of the poor as the starting place for reimagining the common good draw our attention to the criminalization of certain forms of life in order to secure the common good for others? This is no romanticized notion of poverty, but an attempt to draw attention to practices of being in the world that become criminal in a nation whose concern with securing profits is primary. Such securitization requires the management and punishment of those who deviate from forms of life that would insure the profitability of the commons within the status quo. To illuminate the relations between black dispossession and white wealth, I counterpose the commons and the criminal—who today might be called the subprime debtor—in order to consider how the contemporary structuring of the commons under neoliberalism repeats the brutalizing effects of Christianity’s colonial and raced theological inheritance. Finally, given the national “possessive investment in whiteness,” I consider how a turn to Coakley’s théologie totale and its emphasis on contemplation, dispossession, and an interruptive pneumatology might speak to current economic conditions. It is my contention that Jennings’s diagnosis of Christian supersessionism’s production of privatization and Coakley’s methodology of dispossession and contemplation can provide us with a theological understanding of wealth redistribution and reparations that is rooted in the work of the Spirit, who interrupts social desires for privatization and possession by gathering together those named criminal, subprime, and dispossessed.

Defining the Commons

Perhaps one of the deepest theological interventions in the concept of the common good has come from Willie James Jennings’s profound and groundbreaking text, *The Christian Imagination*. The implications of this work for my essay come toward the end of the text when he relates the colonial moment in U.S. history to the securitization of property and land. Foregrounding supersession and its role as the narrative by which the nation’s financial security can be imagined is essential to Jennings’s argument.⁴ In displacing the Jews as the people of God, the story of God’s election becomes a salvation story spatially demarcated by national and private boundaries and fundamentally bound to whiteness.⁵ For Jennings, then, the theological imagination became the nexus where global aspirations for conquest, land and private property, and the national body are thought together. Redemption becomes understood as the governance of the boundaries of nations and the management of differently raced peoples. Jennings’s argument is important for interrupting the unthought operations of Christian intellectual practices and habits of being for the invention of race and the transformation of space, but his work also provides a cautionary tale for those considering how theology can speak about the common good.

Christians are located inside nations and modern nation-states, which means that Christian theology is also located inside a constraining configuration of the social imagination. But the point of confinement is not simply nationalism. The confinement expresses a style of imagining social reality. That style is generated between, on the one side, the historic development of vernacular print capitalism concomitant with the development of world literary space and, on the other side, the formation of vernacular space known as private property. That style is also generated inside the historic advent of whiteness and the racialized world it has produced.⁶

Here, Jennings highlights the indeterminacy of the stylistic conventions that theological imaginations produce. Given theology’s inextricable relation to the social imagination, private property, capital, and

---

race, Jennings makes it clear that the articulation of a theological vision for the common good cannot proceed without deep reflection on who is understood as the commons and what good is understood to come by means of belonging to the commons.

On a critical level, then, Jennings’s theological genealogy is concerned with the people of God and the values and narratives derived from the announcement or naming of such a people. Thus, God-talk is already caught in tangled lines—color lines, border lines, and kinship lines. Reflecting on the entangled nature of theological speech is not an inhibitor to one’s talk of God, but serves as a reminder that the common theological inheritance of Christians is one in which Christians have often forgotten the indeterminacy of theological speech, trading the well-being of the poor and oppressed for the security of colonial and capitalistic ideas of God. These uninterrogated ideas of the commons and the good life provide the illusion of prosperity for all. After the financial meltdown of 2008, however, it has become more difficult to uncritically champion a self-assured theology as the solution to the rapidly widening distance between the rich and the rest of us and the increasing disparities in livability that attend such stratification. Still, theology must speak. Remembering theology’s indeterminacy is not an escape from God-talk, but an acceptance of the ethical and political responsibility of such speech. For a critical concern for suffering in the world is also Christianity’s inescapable theological inheritance.

The Commons and the Criminal

When one comes to consider who ultimately staked their flesh and blood to ensure the profitability of the ventures undertaken by the eighteenth-century English merchants who profited most from the new credit economy, one quickly comes to sailors, Irish navvies, and African slaves.7

On May 15, 1911, Baltimore Mayor J. Barry Mahool, who was known as an earnest advocate of good government, women’s suffrage [sic], and social justice, signed into law “[a]n ordinance for preserving peace, preventing conflict and ill feeling between the white and colored races in Baltimore city, and promoting the

---

general welfare of the city by providing, so far as practicable, for the use of separate blocks by white and colored people for residences, churches and schools.”

At approximately 5 PM, the people—non-residents—who were attending the barbecue began entering the gate by the dozens. Our community has a rule that residents may only bring two guests to the pool. Other than that, the pool is not open to the public.

Perhaps nothing is as indicative of whose flesh and blood is at stake in the current economic regime than a consideration of law enforcement practices in the wake of Ferguson, Baltimore, McKinney, and a host of cities between the summers of 2014 and 2015. Under the mantle of #BlackLivesMatter, youth- and young adult-led communities are seeking to draw attention to the criminalization of blackness and its brutalizing effects. For many, the murder of Michael Brown and the police response to the Ferguson protesters in the aftermath of Brown’s death proved such a bare display of brute force that the nation could no longer avert its gaze from the violent underside of white supremacist capitalism. The Department of Justice report on the Ferguson police department reveals glimpses of this underside by investigating and assessing the convergence of law enforcement and economic tactics. Finding evidence that “city, police, and court officials for years have worked in concert to maximize revenue at every stage of the enforcement process, beginning with how fines and fine enforcement processes are established,” the racially targeted employment of policing and fines citywide is inescapably tied to the disinvestment of Ferguson’s black community in order to generate profit for the city.

The prevalence of racist policing also extends beyond Ferguson, which is not alone in these extortionist practices. New York City, Baltimore, and cities all over the country continue to participate in similar forms of law enforcement and carceral techniques (sometimes

---

called broken windows policing) that are intended to secure profit for the city and fill up private prisons. Additionally, even a brief consideration of the urban environment and the redevelopment projects U.S. cities have undergone over the past thirty years draws a clear relation between violent practices of law enforcement and the spatial and racial constitution of the urban and suburban commons. The evaporation of public housing, segregation, gentrification, and predatory mortgages have all coalesced within a deregulated financial zone that constructs and reinforces spatial demarcations of the commons from the criminal. The organization of urban, suburban, and rural environments thus speaks to the modes of governance by which the commons is produced and maintained at the expense of the criminal. “Gentrification itself requires a new level of policing, exactly at the segregated borders that divide these cities,” states political theorist George Ciccariello-Maher, noting that police are “there to perform a function, which is to contain a population that has never been economically supported or economically developed.”

The drawing of new boundaries or the maintenance of old boundaries repeat the process Jennings describes as the work of a theological imagination.

But what makes a criminal? At this point, after Ferguson, Baltimore, and McKinney, many would argue that the law is not a neutral arbiter of social norms that seeks to benefit all citizens equally. The law is, in part, concerned with delimiting the rights of citizenship along racial and spatial lines. This is quite clear in the case of the McKinney, Texas incident, where concerned white community members called in police officers who violently apprehended black youth after a flood of “non-resident” pool party attendees began entering the gated community pool. Built into the norms of this community and its policing of common space is already an understanding of the commons that makes criminals out of those practicing alternative understandings of gathering and being together. Restricting community members to only two guests seems reasonable within the idea of a commons as something to be enjoyed by the owners of private property within a delimited geographical area—a boundaried suburban neighborhood. Yet, given the history of homeownership in McKinney

and the white community’s legacy of anti-black housing discrimination, for black residents and non-residents such restriction is understood as an extension of anti-black logic—an attempt to manage the amount of blackness considered proper to gathering in the commons and to limit the possibility of the commons becoming black.¹²

This exclusion of black residents and non-residents ties into the larger history of housing discrimination in the United States. Housing discrimination and the production of exclusionary communal space has a long history. As Jennings notes, these discriminatory practices are residual effects of the relationship between white (male) landowners’ bodies and space. Caught up in these entanglements of racialized and gendered bodily life and space, “the body of the landowner was tied to the land as an extension of the body’s vulnerability. This, of course, meant that the land had to be secured and protected from incursion. The opening centuries of the new republic were the story of the growth of property owners’ rights.”¹³ The implicit and explicit racialization of property owners’ rights continues from the genesis of the new republic well into the nineteenth and twentieth centuries and into the present. American studies scholar George Lipsitz notes the management of race and space through exclusionary housing discrimination by considering the absence of black people from the “the forty-six million Americans today who can trace the origins of their family wealth to the Homestead Act of 1863, because almost all of that land was allocated to whites through restrictions expressly designed to deny access to blacks.”¹⁴ Maintaining the exclusion of blacks from homeownership was an attempt not just to destroy black wealth, but to hoard the production of wealth for a common good oriented by white supremacy. By virtue of this orientation toward whiteness, blacks also “cannot include themselves among the major beneficiaries of the trillions of dollars of wealth accumulated through the appreciation of housing assets secured by federally insured loans between 1932 and 1962 because 98 percent of FHA loans made during that era went to whites via the openly racist categories utilized in the agency’s official manuals for appraisers.”¹⁵ In short, the insurance of private

¹² Many thanks to theologian Amy R. Barbour for her help in articulating the relationships between the commons, policing, and race as they emerge in the context of McKinney, Texas.
property for white people has historically been predicated on the enforced exclusion of black people.

In contrast to historic and contemporary practices which produce racial wealth inequality through exclusion, one must understand the contemporary shape of the common good as rooted in an inclusionary production of racial wealth inequality. Today, in addition to more discreet exclusionary practices, formation of the commons and the production of the criminal occur in the extension of the promise of the American dream. But this promise of homeownership is given with the intention of permanently indebting black and brown people. In the collective essay “New Racial Meanings of Housing in America,” the authors make the relation between the commons and the criminal more apparent. Asking us to consider how shifts in banking regulation coincide with shifts in the formation of the racial state, the authors note the proliferation of strategies of “inclusionary discrimination” leading up to the 2008 subprime mortgage crisis.

In many ways, these strategies of inclusionary discrimination operate as a cover for deeply predatory and exploitative lending practices, utilizing the rhetoric of equality and opportunity to occlude the circulation of high-risk mortgages to subprime borrowers. Additionally, black churches were specifically targeted as sites to be exploited in order to create more subprime debtors. What does it mean that these sacred spaces of worship and gathering for black social life were considered prime sites for predation? While the predation in itself is a form of violence, what emerges in deeper consideration of the bank's
strategies is the sleight of hand that inclusionary discrimination performs for the constitution of national body. The promise of opportunity and access to homeownership became the means of reinscribing the racial boundaries of credit and debt. This promise is already built into the nature of money, which functions to circulate debts and credit but at the expense of certain flesh and blood over others.

The gathering of black social life together in a McKinney pool party is interpreted as a threat to the common space and the norms of its white residents. The enforceable mode of being together in the McKinney pool is structured to criminalize such gathering of black life—perpetual “non-residents” for whom an alternate notion of the social and being together constitutes “criminal” activity (jumping the fence, converging on the pool entrance, loudly contesting being excluded). Such criminality—transgressing the gates of the commons—confronts the unspoken intention of the law as absurd while simultaneously only appearing as a threat to the law and order of McKinney.

Contrast such policing of the commons in McKinney with the dispossessive hospitality of the Ferguson and Baltimore protests. In these spaces, all flesh was invited to mean for another—to mean differently, perhaps, than the racial shorthand of skin color might immediately suggest. The consideration of these protests is not meant to erase the violent tragedy, the death and violation that is the occasion for these gatherings. However, this consideration of the protest as a site of the commons is to consider the varying forms intimacy takes in the constitution of various commons, and of what Fred Moten and Stefano Harney call “undercommons.” The contact between flesh when a white police officer forcibly pushes a young black teenager to the ground and mounts her, or the cruel intimacy of police officers who dragged Freddie Gray’s body into the back of a police van, suggests one cannot simply announce intimacy and contact between flesh as already transformative. The violation of the gathering of black flesh is the policing of black life, whose forms of coming together would already be dispossessed of something like owning a private pool or each other. For the idea that one could finally repossess a nation or another person as property is dissonant with the reality of being descendants of people whose flesh became property to secure a nation and its wealth and the understanding of whose flesh and blood pays for such security. For people who have been taught that black life gathers, sings, reads, studies, leaps fences, and pushes its way into spaces it is not wanted, the policing of private property is nothing
other than an attempt to squelch the life that calls the security of the commons into question.

Considering theology’s relation to the constitution of the racially stratified commons that U.S. citizens currently inhabit, how might theology work to develop conceptions of the common good that do not rely on the criminal? How can Christian theology reconceive itself, not as an attempt to evade or overcome its historic entanglement in the production of the commons and the criminal as the production of racial whiteness and blackness, but in order to confront and divest from those practices which produce the economic inequality as the production of race? As Philip Goodchild reminds us:

The commonwealth will always be founded upon the commitment of flesh and blood. The problem of that for which one will give one’s life as time, attention and devotion is a problem that faces us all, believer or non-believer alike. Then it is a matter of developing a system of accounting and recording that directs attention to that which matters. Both material conditions of production and spiritual conditions of credit must replace the sovereignty of the self-reflective subject as the focus for reflection.18

It is this understanding—that one must always give flesh and blood, time, attention, and devotion in the constitution of the common good—that requires our contemplation of the current system of racial capitalism and its requirement of black death and dispossession. Surely, there must be another way to ground the common good.

The Spirit and the Subprime

What is owed to the subprime debtor?19

Whether we realize it or not, each of us lives eternally “in the red.” We are everlasting debtors to known and unknown men and women.20

Everything I love is an effect of an already given dispossession and of another dispossession to come. Everything I love survives dispossession, is therefore before dispossession. Can we own or

18 Goodchild, Theology of Money, 243.
20 Martin Luther King, Jr., Where Do We Go from Here: Chaos or Community? (Boston, Mass.: Beacon Press, 2010), 191.
claim dispossession while resisting it? Can we resist it while embracing it? We make new life, we make our refuge, on the run. We protect the old thing by leaving it for the new thing. Refusal is only possible for the ones who have something, who have a form, to give away—the ones who ain’t got no home anymore in this world . . . except a built clearing in a common word they break and scar to rest and lay to rest; except Aunt Kine’s house which isn’t hers, which is hers to hold and hand when we have no place to stay, and then they take it away, but she’d already given it away.21

What are we to do with this common indebtedness to the sub-prime debtor? What are we to do with a form of life that had already given what it had away prior to its being taken? This “given dispossession” that precedes “another dispossession to come” is already a criminal transgression of the norms of ownership that would see such giving as an opening—a wounding entrance that transforms a privately held space into a commonly held space. Perhaps this is the kind of dispossession one sees in McKinney, Texas, where a young black teenager and her mother extend an invitation for gathering in a space that, to them, was already taken to be held in common only to be met by the brutalizing violence which enforced that commons as a privately held space. This notion of a given dispossession and the practice of dispossession that anticipates a future dispossession illuminates a common debt to the sub-prime debtor, whose form of life enables us to imagine a common dispossession. In what sense can this common dispossession be understood as theologically significant to a common life in God?

It is possible that Sarah Coakley’s most influential contribution to contemporary systematic theology is a method of theological inquiry, théologie totale, that has developed over the course of her celebrated career. For Coakley, “the task of theology is always . . . a recommendation for life. The vision it sets before one invites ongoing—and sometimes disorienting—response and change, both personal and political, in relation to God.”22 This approach to theology—a dynamic “in via” discernment of personal, social, and political life together in relation to God—is precisely what makes Coakley’s theology relevant to the dynamic discernment needed today to respond to a rapid expansion of wealth inequality and its global effects. Coakley understands that

22 Coakley, God, Sexuality, and the Self, 18.
her role as a theologian “cannot stop merely at the point of retelling a historical narrative: from there one looks to reapply the lessons to current social and ecclesiastical concerns.” After considering Jennings’s work in relation to histories and contemporary realities of race, space, and the construction of the common good upon black dispossession, Coakley’s théologie totale establishes practices by which we might consider what kinds of collective and political practices ecclesial, racial, and geographically constituted communities can engage Christianity in moving toward economically repairing past and present harm and, hopefully, reducing future inequality.

Coakley’s théologie totale is characterized by several distinct features, but here I focus on contemplation and a dispossessive pneumatology. For Coakley, theology as “a recommendation for life” requires a theology that understands itself as both in process and embedded in a particular historical moment. Rather than a theology that understands itself as master of reality or the truth of who God is, theology must continually confront its failure—how it is unmade and remade in speaking about God, how it can be both harmful and necessary. This confrontation with theological failure coincides with insights that Jennings’s work makes plain—that theological speech harbors an indeterminacy that cannot be forgotten lest it take on a dominating form, enabling, sustaining, and repeatedly imagining God in such a way that violence becomes foundational to theological speech. For Coakley, this is where contemplation and contemplative practices (especially prayer practices) are necessary. “The very act of contemplation—repeated, lived, embodied, suffered—is an act that, by grace, and over time, inculcates mental patterns of ‘un-mastery’.”

Given theology’s history of providing the grounds for the management and mastery of racial, spatial, and national boundaries, understanding contemplative practices as having broader political implications can assist in reimagining interpersonal and political relations that seek to un-master—that is, to stop policing—the current boundaries between the commons and the criminal.

Contemplation, though, is not some kind of panacea. It is contemplation’s relation to a dispossessive form of being in the world that opens one up to transformation. The crucial point for Coakley here

---

23 Coakley, God, Sexuality, and the Self, 11.
24 Coakley, God, Sexuality, and the Self, 18.
25 Coakley, God, Sexuality, and the Self, 43.
is that dispossession and transformation are understood pneumato-
logically. She understands the dispospossessive posture of contemplation
provides an opening for the Spirit’s work—work that incorporates
Christians into the trinitarian life through interrupting and transform-
ing desires and practices.\textsuperscript{26} This interruption is both a confronta-
tion of the ignorance and the potentially harmful failures of theological
speech and the release of self-mastery in order to more fully inhabit
Christ’s own life.\textsuperscript{27} Coakley understands that the Christic form of life,
empowered by the disposession of self-mastery, makes space for a
transformation that actively remembers the crucified and resurrected
life of Christ. Such attentive and intentional remembering is desper-
ately needed to correct the forgetfulness of Christianity’s white theo-
logical inheritance.

While Coakley primarily writes about contemplation and dis-
possession on the level of personal prayer—gesturing to larger po-
itical implications—here, I want to foreground what I take to be the
political implications of a dispossessive form of being in the world.
What follows are attempts to address wealth inequality with practical
practices and policies Christians can support as a part of the dispos-
sessive form of life that constitutes the trinitarian life believers are
taken into through the Spirit. As Coakley notes, “The ascetic prac-
tices of contemplation are themselves indispensable means of a \textit{true}
attentiveness to the despised or marginalized ‘other’. It is easy, from
a privileged position, to be morally righteous about justice for the op-
pressed, while actually drowning out their voices with the din of one’s
own high-sounding plans for reform.”\textsuperscript{28} In taking the criminal—the
subprime debtor—as a source of a Christic form of life, it has been
my attempt to trouble the notions of private property under racial
capitalism as natural and also to suggest the criminalization of certain
forms of life enables us to consider what forms of life are truly inter-
ruptive of the current economic engine and its racialized distribution
of wealth.

As Coakley understands, contemplation “involves a progres-
sive—and sometimes painful—incorporation into the life of God (the
‘likeness’ of the ‘Son’) via the ‘interruption’ of the Holy Spirit.”\textsuperscript{29} The

\begin{footnotesize}
\begin{footnotes}{
\item[27] Coakley, \textit{God, Sexuality, and the Self}, 48.
\item[29] Coakley, \textit{God, Sexuality, and the Self}, 87.
\end{footnotes}
\end{footnotesize}
interruptive politics of #BlackLivesMatter and a host of other movements seeking to call attention to the precarity that attends various marginalized forms of life along color lines, border lines, and kinship lines might best be thought of as Spirited interruptions which seek to prompt contemplation. In contemplating the structures and practices that give rise to the inequalities and violences, we are met with the need to interrupt the status quo and confront Christianity’s failures to live justly and walk humbly with our God and our neighbor. We can take the openings these interruptions make available to contemplate the space they provide for rethinking the common good.

**Toward a Common Dispossession**

The first epigraph that introduces “The Case for Reparations,” Ta-Nehisi Coates’s formidable essay on black reparations—especially relating to housing—is a citation from the King James Version of Deuteronomy 15:12–15:

> And if thy brother, a Hebrew man, or a Hebrew woman, be sold unto thee, and serve thee six years; then in the seventh year thou shalt let him go free from thee. And when thou sendest him out free from thee, thou shalt not let him go away empty: thou shalt furnish him liberally out of thy flock, and out of thy floor, and out of thy winepress: of that wherewith the Lord thy God hath blessed thee thou shalt give unto him. And thou shalt remember that thou wast a bondman in the land of Egypt, and the Lord thy God redeemed thee: therefore I command thee this thing today. 30

Recalling the biblical mandate to give a portion of one’s possessions to one’s formerly enslaved laborer is a jarring and incisive blow to a nation that claims to inherit its moral ideals from Abrahamic faith traditions. Throughout the piece, Coates belabors a critical point: reparations are not simply about attempting to redress past harm, but about attempting to make amends for contemporary discrimination and predation and the people who are currently still living in the wake of such violent exploitation and economic plunder. There is the understanding in Coates’s piece that black reparations are a problem

---

of the common good. Given the use Coates makes of the biblical text for his argument, what might theology’s role be in addressing the need for reparations in a way that actual interrupts the problematic function of racial capitalism and makes space for new possibilities of the commons to emerge?

Whether theologians want to admit it or not, the development of Christian articulations of the common good are always already bound up in the conception of the national body and the boundaries of ownership. As I have shown through the notion of inclusionary discrimination in the subprime crisis, seeking to expand the boundaries of ownership typically results in attempts to reshape the dispossessed into better obtainers of private property. These practices of reshaping rely on the anti-black affirmation of private property as the highest form of security for the common good. Such an inclusionary attempt, repeating the current logic of racial capitalism that proliferates throughout this economic regime, would most likely result in new forms of black criminalization, indebtedness, and economic disinvestment. To proceed as if racial capitalism’s understanding of private ownership as the common good is inherently beneficial to all is to ignore the historical and contemporary moment, effectively naturalizing this form of social organization and policing. As Kathryn Tanner reminds us, however, “it makes more sense to argue . . . that private property—in a capitalist sense of this at least—is not a natural relation that people have with things but a very particular sort of social institution.”

Indeed, I take the contemplation of the life and criminalization of the subprime debtor to show that the naturalization of racially constructed and enforced boundaries of the commons are perpetually called into question by the non-residence with which blackness inhabits privatized space. Such non-residence highlights the fictive ownership that emerges under racial capitalism with the illusion of nature.

Coakley’s work helps us to recognize and confront the fiction of independence and self-mastery that private ownership under racial capitalism preserves. In seeking to redirect our attention from fantasies of property as a sign of security and mastery, George Lipsitz outlines a useful and concise list of policy concerns and avenues that can aid racially equitable wealth redistribution. “Advocates of asset

---

The Spirit and the Subprime

building campaign for affordable and inclusionary housing, children’s savings accounts, individual development accounts, down payment accounts, and lower payroll and sales taxes coupled with higher taxes on capital gains and inheritance.”32 In addition to this concise list, though, I have found one model of affordable and inclusionary housing, Community Land Trusts, to be especially fruitful for encouraging practices of contemplation and dispossession that I have drawn on here as crucial to reconceiving the common good.

The U.S. South has historically been a fertile site of experimentation as regards land and homeownership. One response to land privatization as a tool of black dispossession and white wealth accumulation has been Community Land Trusts (CLTs). Community Land Trusts provide a model of ownership that seeks to remove the threat of privatization through communal stewardship of land. CLTs are “nonprofit, community-based organizations [which] can be used for many types of development (including commercial and retail), but are primarily used to ensure long-term housing affordability.”33 While theories of Community Land Trusts began to emerge in the nineteenth century, “the first CLT was established in 1968 by a group of civil rights activists seeking a way to assist African-Americans in rural Georgia.”34 Many involved in New Communities were also part of civil rights organizing through the Student Nonviolent Coordinating Committee (SNCC), and one can see the importance of housing for other civil rights leaders, including Dr. King, whose final book, Where Do We Go From Here?: Chaos or Community, considers housing crucial to true equality in America.35 One of the goals of CLTs is to provide, not simply an equitable distribution of the wealth that property accrues, but an equitable distribution of the risk such ownership entails as the means of ensuring long-term sustainability. As I have shown in my analysis of historic and contemporary discrimination, the risks of ownership are often pawned off onto criminalized groups through law enforcement and predatory lending practices. But because CLTs

32 Lipsitz, The Possessive Investment in Whiteness, 117.
35 See the Appendix of King, Where Do We Go from Here?
hold the land in trust, preserving the land’s affordability by separating it from the built enhancements to the land, the need for violent enforcement is replaced by communal contemplation and discernment of potential uses for building communal wealth generationally and communities weathering difficult times together. Aren’t these “risky” forms of being together in the world, eschewing the security of privately enforced and policed property, the form of being in the world that the church is called to take? What would it look like if churches, in this era of increasingly vacant church properties, began to see these spaces as potential sites of affordable and equitably distributed communal wealth? What if churches saw their buildings as an opportunity to be dispossessed of privatized relations to property?

Because of their courageous attempt to trouble ownership models and property use, New Communities, Inc., is an inspiring but somber look at a theological imagination that responds to a common dispossession by seeking alternative forms of ownership. Even while plagued by a lack of financial security, discriminated against in procuring loans from the government that white farmers were able to access, and terrorized by surrounding white supremacists, New Communities somehow managed to stay afloat for twenty years. Recognizing the continuity between these hardships and our racial inheritance today, one can understand CLTs as a part of a larger strategy for affordable housing, home security, and equitable communal ownership that would also necessarily address the discriminatory lending practices that led to New Communities’ demise. Today, beginning to reimagine the common good should begin with reimagining ownership as a publicly funded, communal, and equitable distribution of wealth and risk.

As Dr. King reminds us, an eternal indebtedness to all people in the world, both close to us and far away, is one’s state of being in the world. Coakley’s théologie totale helps ecclesial communities understand the importance of contemplating this common indebtedness and practicing dispossession. The attempt to escape this indebtedness often manifests in either predatory and brutalizing enforcement of the illusion of freedom from a common dispossession or a well-intentioned but misguided desire for “colorblind” solutions to wealth inequality, as though race was an accidental invention that can be undone by closing one’s eyes, stumbling around in the dark, and hoping for the best. Lipsitz notes how the deeply normalized and routine enforcements of racial capitalism work:
The possessive investment in whiteness is not an aberration in an otherwise just society. It works in concert with—and flows from—many other forms of inequality and injustice. It is one of the key practices that make unfairness seem necessary, natural, and inevitable. To understand how whiteness works offers us information about more than whiteness. It gives us essential information about the nature of inequality in our society, about how privilege is created and sustained but protected from political critique.\textsuperscript{36}

Until we are able to confront the roots of contemporary U.S. and global wealth inequality in racial capitalism, we will be unable to truly announce the common good as either common or good. Read through the lens of théologie totale, we can understand CLTs as one model of contemplating land use, recognizing racial capitalism’s disparate effects, and prayerfully practicing new models of ownership that seek to be dispossessed of the mastery private property produces over land, other people, and God-talk. In our current state of practiced ignorance and comfort with the status quo, Christians would do well to follow Jennings and Coakley. Turning toward contemplation and Spirited interruption can lead to tangible practices that dispossess us of our white and colonial theological inheritance for the sake of the common good.

\textsuperscript{36} Lipsitz, The Possessive Investment in Whiteness, 106.