



# Toward a politics of accountability: Feminist ethics of care and whiteness in Detroit's foreclosure crisis

**Rachael Baker**

York University/ Wayne State University

**Rachael Baker**  
Doctoral Candidate  
Canada-US Fulbright  
Student Alumnus  
York University/ Wayne  
State University  
**Contact:**  
[baker87@yorku.ca](mailto:baker87@yorku.ca)

## **Abstract**

In the decade since the 2008 mortgage crisis, residents of Detroit, Michigan have continued to sustain anemic levels of preventable foreclosures by tax delinquency. The city's decades-long over assessment of property values and proceeding windfall of tax foreclosures are happening amid a post-bankruptcy governance regime to remarketize housing and land that has been accumulated by the city through forfeitures and seizures. Over 50% of the city's households, rented or owned, are led by African American women. Growing economic inequality and community efforts to keep Detroit a majority black city have roused organized responses against territorial reconfigurations that could drive further political-economic division and displacement. The Tricycle Collective, a woman-led non-profit that assisted Detroit households in avoiding tax foreclosure, will be examined here for their use of a feminist ethics of care in their approach to foreclosure prevention. This article considers the potential for harm in exercising an ethics of care within a deeply racialized housing market, without the intention of constructing next steps for advocates and activists to direct opposition toward the ongoing crisis of racialized dispossession. Speaking through critical race studies, urban geography and feminist theory, a feminist ethics of care will be deconstructed alongside what I call a "politics of accountability", as a framework for action and analysis.

## **Keywords**

ethics of care, whiteness, accountability, Detroit, metabolisms of foreclosure

## **Introduction**

This article will examine the work of a feminist and woman-led housing advocacy group, The Tricycle Collective based in Detroit, Michigan and their charitable interventions into the

city's ongoing tax foreclosure crisis. Tricycle Collective's efforts chronicle important lessons about what informs feminist ethics of care, and how anti-racist allyship can present material gains while simultaneously bolstering structural and institutional supremacy values that are protective of both whiteness and capital. The tactics and mission of the Detroit-based Tricycle Collective, will be analyzed alongside a critical examination of feminist ethics of care (FEoC) and Harris's 'whiteness as property' (Harris, 1993) to inspire broader dialogue about the moral conflicts and desire for fast and measurable results that lead so much housing advocacy and engaged research toward ethical satisfaction rather than actual material gains. I argue that material outcomes in the form of financial, political or economic indemnity can attend to gender and racial inequality by subsuming a FEoC in the development of what I call a politics of accountability (PoA). Examining the ongoing metabolic process of tax foreclosure as a site for the reproduction of 'whiteness as property' (Harris, 1993), this article examines FEoC in relation to racialized and class inequality in the housing crisis, and how FEoC can lead to misguided outcomes within housing advocacy and policy, activist and participatory research. Drawing on my time as a member-organizer and board member with the collective throughout 2016-2019, I assess how the collective's tactics perpetuated racial dispossession through the benevolence of charity.

Tricycle Collective's efforts offer important lessons about what informs an ethics of care, and how anti-racist allyship can present material gains while simultaneously bolstering structural and institutional supremacy values that are protective of both whiteness and capital. This analysis of the Tricycle Collective's role in Detroit's foreclosure crisis will critically build off of a feminist ethics of care using critical race studies and the urban political ecology concept of metabolism. Working toward what I call a 'politics of accountability', I argue that white-led housing advocates and theorists ought to work toward producing material outcomes in the form of financial, political or economic indemnity to attend to class, gender and racial inequality of the housing market.

## **1. Ethics, care and responsibility**

Gilligan's feminist ethics of care (FEoC) emerged out of her 1977 study on feminist standpoint theory and critical reflection on her witnessing of women's decision making and moral questioning in determining whether or not to retain or terminate unplanned pregnancies (Gilligan, 1977). For Gilligan, feminist ethics of care is grounded in an inherent human desire to relate to ours and others' place in humanity. Gilligan asserts that the relationality of human behavior allows morality to be examined as a form of interdependent reasoning driven by the emotional self (Held, 2014). In this sense Gilligan's feminist moral theory is concerned with determining and acting on one's sense of responsibility to their surrounding environment including the lives and lifeforms that inhabit those spaces, be they dependent or interdependent. Moral theory according to Gilligan necessitates reflecting on ourselves in relation to others, the sharing of life experiences, and of being called to act on the evolution of humanity through our own moral development and preceding actions. Cooper refers to this ontological point as evidentiary grounds for ethics of care, they refer to as "a feminine gender-related perspective of care" (Cooper, 1989). However, while

Gilligan initially argued that the reasoning of women and their moral foundations were highly referential to emotions and connectivity to others, what has become known as Gilligan's *relational view of the self*, was misinterpreted by fellow feminist theorists as an explicitly woman-centered point of self-referencing (Gilligan, 1977; McDowell, 2004). In the decades following the publication of Gilligan's *In a Different Voice* (1977), trans theory scholars have necessarily interjected into universalized binary frameworks that gender essentializing is bound up with the equally oppressive forces of the carceral state (McDonald, Stanley, & Smith, 2015; Morgensen, 2016), of racism and anti-blackness (Bassichis & Spade, 2014) and of bolstering inter-species supremacy and human dominance over the environment- built or otherwise (Woelfle-Erskine & Cole, 2015).

Human geographers have long discussed the relational constructions of place and space, particularly in urban scholarship in which cities are presented as networks of connection, interaction and flows (Darling, 2010; Keil & Boudreau, 2006). The relationship between care and responsibility in geographic scholarship and feminist political ecology broadly generates discussions of moral resolution, conflict and inequality, and of exercising a responsibility to the future using 'rights'-based analyses in relation to environmental justice (Elmhirst, 2011), and scientifically-founded arguments concerning climate change. Lawson calls geography a *caring discipline*, referring to geographer's intellectual contributions to social justice, human rights and welfare, as well as to arguments concerning conservation, emergency response and animal protection (Lawson, 2007b). This assessment of the discipline at large speaks to a reading of geographers as carrying with their intellectual practices a sense of responsibility to humanity, the environment, and to the future through their intellectual pursuits and engagement beyond the classroom.

Massey understood *geographies of care* as a gauge for scalability of one's actions, described by Massey as a set of nesting dolls; "First there is 'home', then perhaps place or locality, then nation and so on. This 'nesting doll' of care works under the assumption that we care first and for, and have our responsibilities towards, those nearest in" (Massey, 2004, p. 9). Smith's interest was in the interrogation of "impartiality" produced by living in an ever-globalizing world and smaller localities. Drawing on development theorists Singer's concern about the global reach of moral responsibility, Smith's states that moral claims vested in impartiality may be present in matters that require anything but (D. M. Smith, 1998). FEoC has been taken on by several feminist geographers, less as a moral exercise than in the construction of professional interpersonal relationships (Bain et al., 2017; Darling, 2010; Lawson, 2007a; Moss et al., 1999). Though relationality continues to be central to investigations in human geography research (Elwood, Lawson, & Sheppard, 2017), FEoC as practiced by feminist geographers today has largely been redirected to address the institutional conditions of our labour (Moss et al., 1999). Moss et al. introduced feminist geographers to the possibility of creating "*caring collegial environments* as a means to overcome the 'masculinization' of academia. Within mentor and mentee relationships, Bain et al. (2017) identify a feminist ethics of care as constitutive of sustainable intellectual communities, in which mutual caretaking, empathy and empowerment are exchanged between mentors and mentees.

With the exception of Lawson, feminist geographers have largely demonstrated that FEoC has been turned inward as an aspirational mode of conduct used to gauge and influence the professional environments of academic departments and networks. This inward dialogue of critiquing the masculinization of the academy has refracted ethics of care from its initial origin, from which fellow feminist geographers may have been able to critically self-reflect and redirect care ethics beyond collegial dynamics and into the fibers of our analysis, thereby moving theoretical investigations beyond relatively secure workplaces and mostly middle class incomes. In suggesting that scholars reconnect Gilligan's intention of FEoC to the project of contributing to the evolution of humanity, this critique intends to move scholars, and those practicing a FEoC in institutional relationships or privileged positions toward what I call a politics of accountability (PoA).

Politics of accountability is the process of making stronger considerations for how our work and energy may be directed toward systemic inequalities from which we benefit, in ways that offer material gains rather than benevolent interpersonal gestures in already power-laden relationships, and that expand our peripheries of care beyond our academic or institutional 'homes'. Lawson's "Geographies of Care and Responsibility", written 30 years after Gilligan's conceptualization of FEoC states: 'We can build on what we have learned from [geography's] longstanding focus on the substance of care to develop a broader program of research and practice that begins from a critical ethic of care and responsibility' (Lawson, 2007b, p. 2). To redirect fellow feminist geographer's professionalized interpersonal construction of FEoC, I suggest we insert attention to Gilligan's definition and praxis of FEoC. What I suggest here is that feminist geographers recommit, for the first time, to a more orthodox approach to Gilligan's ethic of care in its 'challenge to the dominant established approaches to morality, and to the political, legal, economic, and other ways of thinking, and the social institutions, that are associated with them' (Held, 2014, p. 107). This article will argue for a return to the systemically relational approach set out in Gilligan's 1977 article through what I will establish as a departure from 'care' toward the development of a politics of accountability, reinvigorating responsibility to the dismantling of larger systemic oppressions that are beyond the singularity of our individual or privileged professional relationships<sup>1</sup>.

## **2. The metabolism of foreclosure**

The housing market and urban property systems in general are key components of city infrastructure, whether in a growing megalopolis, hinterland, or a city 'shrinking' from population decline and economic austerity. At the core of urban political ecology (UPE) research is an understanding of the cyclical evolutionary processes of urban environments that continuously inform broader economic, political and social relations, that in turn catalyze further environmental change (Heynen, Kaika, & Swyngedouw, 2006); thus, the

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<sup>1</sup> As a young woman in academia, I am well aware of the challenges presented by and embedded in the masculinization of the academy. While I am endlessly committed to building supportive relationships and dismantling patriarchy and its institutional manifestations, my hope is to encourage feminist scholars to acknowledge that FEoC has largely been appropriated and misused. I encourage us all to find new language.

circulatory process of urban metabolism. UPE acknowledges that the material conditions that constitute urban environments are carefully managed to serve elite interests, and therefore uphold social stratifications and hierarchies that produce *de jour racism*, urban environmental injustice and strategic disinvestment. According to Swyngedouw (2006), social relations transform the environment, and subsequently evolve the relationship between society and nature. Two central tropes of urban political ecology, metabolism and circulation, offer frameworks for examining socio-natural processes that draw on what Harvey calls Marx's three moments of capital; production/valorization, distribution, and realization (Edwards & Bulkeley, 2017; Harvey, 2018). With Smith's assertion that nature plays a central role in capital's moment of production/valorization (N. Smith, 2008), whatever forms nature and capital take in the urban landscape and the relationship between them is of central concern to UPE scholars (Keil & Boudreau, 2006; N. Smith, 2008). Though urban political ecologists have examined housing issues in relation to greenbelts and farmland preservation (Brinkley, 2018; Keil & Macdonald, 2016), tree removal and sustainability in urban rental markets (Heynen, Perkins, & Roy, 2006; Palmer, Instone, Mee, Williams, & Vaughan, 2015), and barriers to home energy conservation in low-income and eco-city development (Caprotti & Romanowicz, 2013; Hilbert & Werner, 2016), the right to housing as well as foreclosure and eviction have been underexamined in UPE (Cidell, 2009).

As of 2003, 68% of the mortgages held in Detroit, MI were of the subprime type, compared to 24% nationwide and 27% in the rest of the state of Michigan. More than \$63 billion in home value was extracted from Michigan's housing market during the mortgage crisis in 2008 through devaluation, and 200,000 households were displaced across the state (Isley & Rotonardo, 2012). Today, homeownership by Black families comprises 78% of all ownership across the city (Akers & Seymour, 2018), and as of 2016 66% of Detroit residents held subprime credit scores and 68% held delinquent debt. This clear racialization of debt delinquency and access to secure loans that enable the accumulation of assets through property ownership are part of the legacy of the impoverishment of the city's Black residents (Beeman, Glasberg, & Casey, 2011; Harris, 1993). In Harris's *Harvard Law Review* article "Whiteness as Property" (1993), property is understood as parallel to systems of domination and subordination over Black people and communities. Harris states that 'whiteness, initially constructed as a form of racial identity, evolved into a form of property' that is historically and presently protected and acknowledged by law' (Harris, 1993, p. 1716). Racial formation in the form of real property is demonstrative of how institutional economic relationships so deeply embed themselves within the intimate material realm of the household while simultaneously producing restrictive urban ecologies characterized by racialized access to property. The whiteness of the property system is built into the urban environment and is reproduced through spatial practices that 'intersect with ideas about nature and belonging' (Brahinsky, Sasser, & Minkoff-Zern, 2014; Harris, 1993) that reveal deeper political interests in the maintenance of racial marginalization.

Dorothy Roberts charges that the trajectory of exploitation and dispossession of Black reproduction was established at the time of the forced integration of Black women into the colonies as laborers, whose decisions concerning reproduction were denied and became

“subject to social regulation rather than to their own will” (Roberts 1997, 23). The heteropatriarchal entitlement to the bodies, labor, sex, and children of black women, while deeply informed by colonial-era governance of Black women in the colonies and chattel slavery, has been institutionally fortified throughout the evolution of settler-colonial property regimes that are manifest in contemporary urban property markets. This agricultural point of entry of Black labor into the colonies as field workers marked the beginning of its own metabolic cycle of dispossession, domination, and restricted mobility between Black populations and white property owners. This cycle of racial domination born in the antebellum period sometimes referred to as *blues ecologies* (Woods, 2017), presents itself in urban property markets today in what McKittrick refers to as *plantation futures* (McKittrick, 1994). These are distinct Black geographies that reflect trajectories of continued dispossession, and moments of mortal compromise by Black women whose navigation as property and of the property system has nearly always been one of life or death (Fields & Fields, 2012; McKittrick, 2006). The multifaceted blunt force of Euro nationalist aggression in settler colonies toward indigenous and enslaved people comprises the *toxic geographies* in which Black and people of color continue to live out restrictive social relations to land and property under the settler colonial logics of control and domination (Nunn, 2018). On the social implications of property, Harris (1993) states that the institution of slavery preceded the social relations that constructed racial identity, fusing race with economic domination while granting white workers —regardless of class— a monopoly advantage over the property market. What McKittrick, Roberts, Mohanram and the Fields urge us to see are the intersectional forms of domination over the bodies, reproductive capacities, sexuality and mobility of Black women that have historically and continue to comprise the real material disparities that racial capitalism stacks against them. In understanding Harris’s conceptualization of ‘whiteness as property’, the liberal terms in which property is produced and exchanged has historically undermined women’s autonomy and reproduced heteropatriarchal relationships of reliance and servitude, especially for Black women.

### **3. Dispossession**

The influence of mob-like prejudice conjured through the self-privileging of white European subjects’ entitlement to property has defined property relations in the Detroit area. Beginning with the XVII century forced removal of Ojibwe, Ottawa and Miami indigenous peoples, and the constant movement of enslaved Black populations (miscounted at three fifths human value of white settlers) throughout the XVIII and XIX centuries, the disposability of Black and indigenous populations has been a distinct marker in Detroit’s centuries-long history of population decline, intertwined with colonial territoriality and racial dispossession. While the city is internationally known for its large expanses of vacant property and meadow-like neighborhoods, often misrepresented as entirely uninhabited (Millington, 2013; Solnit, 2007), Detroit’s nearly 40 square miles of ‘open space’ is anything but incidental. Throughout the 1920s, 30s and 40s housing covenants signed by realtors and neighborhoods association members prevented neighborhood integration between Black and white residents across the US. With the aid of redlining from financial institutions, Black

and ethnic urban ghettoization took shape (D. Wilson, 2006; W. J. Wilson, 1987). In addition to the Klan-mobilized violence that disciplined the movement of Black families into white neighborhoods, not to be overlooked is the instrumental role that white women's hostility and coordinated communication networks played in vigilantly maintaining the whiteness of their neighborhoods (Sugrue, 1996; Widick, 1989).

Post war 'white flight' in the 1950s is often thought of as the moment that turned Detroit toward its economic and political ruin. Following the introduction of redlining in the 1934 National Housing Act, 87,000 housing units were constructed in Detroit between 1940 and 1952, and only 2% were made available for purchase or rental by black families and residents (Dillard, 2007, p. 200). In Detroit as elsewhere, the post-war mass migration of white and middle-class families out of urban centers and into rapidly developing suburbs was made possible through the privileging of white veterans in the implementation of GI Bill benefits that included housing vouchers, and state sanctioned segregationist redlining through Federal Housing Administration (FHA) laws. The 1970s marked the rupture of the 'institutional ghetto' constructed through decades of persistent housing discrimination when, as Wilson describes suburban housing markets opened up to middle class Black families (Sugrue, 1996; W. J. Wilson, 1987). The evolution of the urban ghetto following the departure of economically mobile Black households meant that residents became increasingly marooned in marginalization (Cutler, Glaeser, & Vigdor, 1999). Increasingly, urban residents became geographically excluded from stable sectors of the economy, and were subsequently made reliant on working low-wage jobs that offered only insufficient remuneration (Clark, 1989).

The first wave of foreclosures in Detroit arrived years before the national crisis in 2008, when in 2003 the State of Michigan anticipated high rates of attrition and state-wide unemployment neared 7% for a period of two years (Michigan, n.d.). Thousands of subprime mortgage holders were on the verge of defaulting (Collins, 2003), and to absorb the windfall Act #258 was created, allowing localized governance structures to manage properties that were anticipated to foreclose. Act #258 determined that all properties acquired through tax and mortgage delinquency by state and county authorities could be sold at auction to recuperate lost tax revenue. Only five years later, the mortgage crisis of 2008 constructed a perfect storm of policy and practices targeting subprime mortgage holders. The financial crisis manifested differently throughout the country. In Detroit, a city with nearly 70% of homeowners holding subprime mortgages among an 83% African American population, dispossession as a Black issue was overwhelmingly clear. It was the period following the mortgage crisis of 2008 that housing activism in Detroit turned toward strategizing against foreclosure-based evictions. The organization *Moratorium Now!* advocated for a moratorium on mortgage foreclosures city-wide. Detroit Eviction Defense, a group that originated out of the Occupy Detroit encampment of 2011, began coordinating legal support and direct actions including barricades to prevent the bulldozing of properties and eviction of residents from foreclosed houses. Between 2008 and 2013 the city lost one quarter of its residents, contributing to a still shrinking population that today sits at 677,116 people (Census, 2017).

#### **4. The Tricycle Collective: Keeping Detroit at Home**

The United Community Housing Coalition (UCHC), a non-profit housing advocacy organization was established in 1973 to assist low-income Detroit residents experiencing housing insecurity. The organization offers residents emergency housing and financial counselling through case worker support. At one time UCHC conducted a door-to-door canvassing program to distribute literature about the county's now defunct "buy back" program for homeowners who had experienced tax foreclosure, only to have their houses transferred into whatever the governing landbank authority was at the time of eviction. Between 2005 and 2014 mortgage foreclosure shook Detroit's housing market with just over 78,000 foreclosures and subsequent displacement of residents (Deng, Seymour, Dewar, & Manning Thomas, 2018). In 2008, caseloads at UCHC increased so extensively that the canvassing program was put on hiatus and efforts were redirected toward more face to face counselling with clients. Ted Phillips, director of UCHC, recalled canvassing lists of no more than 400-500 households in the late 1990s and early 2000s, a fraction of the nearly 28,000 homes accounted for in the foreclosure listings in 2014, and the 24,793 homes in 2015<sup>2</sup>. However, whereas Phillips and the UCHC team had previously handled a windfall of mortgage foreclosure clients, 2014 and subsequent years of foreclosure were largely the product of tax rather than mortgage delinquency.

In 2014, a UCHC staff member saw the need for the reinstatement of a door to door canvassing program to increase the dissemination of homeowner education materials, and to ensure that families at risk of losing their homes were made aware of pending foreclosures before receiving a county eviction notice. Lacking internal capacities within the organization, the need to support stretched frontline service providers resulted in the establishment of The Tricycle Collective (TC), a non-profit organization dedicated to the prevention of tax foreclosure. The name was inspired by bicycle's belonging to children that were seen strewn on the lawns of the houses the organization canvassed. The Tricycle Collective's initial formation consisted of fewer than five Detroit residents, none of whom had directly experienced foreclosure themselves but all of whom wanted to intervene in the ongoing crisis. The organization's launch in 2014 involved a fundraiser through which money was raised and used to purchase dispossessed homes from the Wayne County Tax Auction, that were then re-deeded back to occupying and previously foreclosed-on families. Recipient families contributed personal funds within their means to top-off the funds raised by the collective, increasing the auction bids that could be placed on their foreclosed homes. Efforts were made to seek out households where children lived, which were often led by single mothers. While collective members did conduct door to door canvassing and homeowner outreach, they became known broadly as a Robin Hood-like charitable organization that purchased foreclosed houses that were deeded back to occupying families. In this way, TC's tactics contributed directly to a cyclical relationship of homeownership constituted by the economic inequality that resulted in the dispossession, accumulation and recirculation of housing that was recaptured through charitable efforts, enabling previously foreclosed

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<sup>2</sup> Phillips took part in a day-long housing network gathering at the June 2018 Allied Media Conference, where he spoke about the changing landscape of foreclosure.

owners to retain their homes. In advance of the 2015 county tax auction, the collective raised \$20,000 and canvassed over 400 occupied homes that were subject to tax foreclosure. Relationships were established with 31 families whose houses were on the 2015 auction list, and through a partnership with UCHC—who acted as the straw buyer—the collective won 18 of 31 property bids.

**Figure 1**

Map of 2015 Tricycle Collective Wayne County Tax Auction outcomes.

Source: Author



Over time, the configuration of the collective evolved, and by 2016 it was entirely comprised of members who identified as women, including one member whose home the collective had purchased from the 2014 tax auction. Members were predominantly white and light skinned women, and all but one member held at minimum an undergraduate if not a graduate level degree. This composition of the collective was consistent with post-bankruptcy growth demographics of newcomers to the Metro Detroit area, who tended to be highly educated, white, and between 20-35yrs old (Detroit Future City, 2015). This was the same period in which Detroit and Wayne County experienced the greatest decline in homeownership by Black households, decreasing from 51% in 2000 to 40% in 2016 (Elliott, Ratcliffe, & Kalish, 2016). It was at this time when I became an active member of the collective and its board of directors. In 2016, Tricycle Collective members began writing and designing a foreclosure prevention *toolkit* to be made available as an online resource and printed booklet. Two years of record-breaking mass foreclosures had passed, and Detroit's ongoing tax foreclosure crisis continued to necessitate the evolution of tactical responses among housing advocates. The intention of the booklet was to direct low-wage households to apply for the Homeowner Property Tax Assistance Program (HPTAP), also known as the poverty tax exemption if deemed eligible by the City of Detroit Office of the Assessor and Board of Review. The collective's decision to design a foreclosure prevention toolkit booklet was based on the observation that homeowners were generally aware of housing assistance programs for low-waged households, but that the inaccessibility of institutional documents, notary requirements and required annual reapplications to programs acted as barriers for potential recipients. Collective members believed that the direct delivery of program

application documents along with instructions on how to apply for the HPTAP could prevent the evictions of more families living in houses that were subject to foreclosure. In 2016, approximately 40,000 Detroit households were eligible to receive support from HPTAP, though fewer than 5,000 applied for the benefit. While the creation and dissemination of the toolkit was an attempt to ‘scale up’ the work the collective had been capable of in the 2014 and 2015 foreclosure windfalls, the reach of our political commitment to the right to housing was soon put to the test.

## **5. Scaling values**

Though the Tricycle Collective exercised a sense of responsibility in our ‘home’ as Massey called it (Massey, 2004), the question of how far the collective’s values extended was presented in divisive discussion among collective members in the fall of 2017. In recognition of the United Nations ‘Day for the Girl Child’ that year, the collective was contacted by a Caterpillar Footwear public relations representative expressing the company’s interest in making a donation of \$2,500 as well as free pairs of work boots to a woman-led organization. The solicitation was circulated to collective members, with a resounding acceptance. Caterpillar Footwear is the subsidiary of Caterpillar, a heavy machinery manufacturer directly boycotted by the Boycott, Divest, Sanctions (BDS) (Movement, 2019) movement due to the corporation’s sales of heavy machinery to Israel, machinery which has been used to demolish housing in occupied Palestine. This concern was raised among the collective. Several members were uncertain how the BDS movement related to preventing home foreclosures and displacement in Detroit, while others suggested that we accept the work boots and donate the wares to women in need. Other members suggested that the collective accept the donations on the grounds that both would benefit insecurely housed women in Detroit and enable TC to continue to fund our operations. Several members raised concern about ‘coming across as too political’, and not wanting to miss the opportunity for the collective to receive good press, which could have attracted further donations. Similar to TC’s reluctance to directly address anti-black racism in the foreclosure crisis in Detroit, members felt it was ‘not our place’ to make a statement that concerned Palestinian displacement or occupation.

As Gilligan suggested, FEoC as an exercise of one’s moral framework often presents moral conflicts that tend to inform decision making processes that continuously reinforce ethics and relationality. The collective’s consensus-based decision-making process revealed the highly localized restraint collective members allowed their political practice and actions to operate within, and complicated the perceptions of care and responsibility that had informed our work thus far. Ultimately, the collective did not accept funds nor the footwear, and made these decisions without directly consulting partner families or women who could have directly benefited from the donation. In our attempt to expand care and accountability to our mission, we practiced imperfect process and unintentionally excluded potential benefactors from decision making. We released the following statement:

We have a responsibility to make transnational connections to the work we carry out in our own communities. Our struggle for housing rights and security for families in Detroit are entwined with the demolition of Palestinian settlements overseas. Housing insecurity is a global crisis that requires global solutions, even though most of the time we are only capable of committing ourselves to actions locally. Making a commitment to support the BDS movement allows us to stretch our work beyond the city. A company that directly benefits from a multi-tiered contract with the Israeli military, and acts as a mechanism for Palestinian enclosure and removal has no interest in keeping families and people of color housed in Detroit (Tricycle Collective, 2017).

Although the collective's mission states "we believe everyone has the right to a home", our collective decision to align our belief in the fundamental right to housing with the BDS movement necessitated critical reflection, concessions, and an acknowledgement of the diversity of struggles of housing activists and advocates we were situated within. Collective members were faced with considering a "politics beyond place", as Massey describes, of seeing ourselves as part of a larger national and transnational network of people politically committed to housing as a universal right. What became apparent in discussions among collective members following the rejection of the donation was the comfort of maintaining a race-neutral approach to our campaigns. Acknowledging that white Detroit residents, of which the collective was largely comprised, benefit from the housing, social and cultural tastes catered to by the city's post-bankruptcy gentrification and redevelopment regime could have differently informed the collective's tactical approach.

Although the collective's rejection of the Caterpillar donation presented the opportunity to no longer conflate housing security with the action of buying homes from the tax auction, racial liberalism continued to shape our tactic of seeking out high profile opportunities to showcase our charitable work and our ability to purchase housing. Rather than disrupt the cycle of foreclosure, our charitable though well-intentioned and care-informed efforts contributed to the circulation of overassessed and foreclosed homes in the cycle of capital that continuously displaced and compromised the material, economic, and physical security of tens of thousands of Detroit households. At the time of dissolution of the Tricycle Collective in December of 2018, board members convened and reviewed the property tax standings of each of the households that had been assisted through auction acquisition. What was found was that 75% of all families the collective assisted between 2014 and 2018 once again owed outstanding back taxes, including 39% of families who would likely re-enter foreclosure in the 2019 tax cycle due to accumulating three years of outstanding taxes.

**Table 1**

Property Tax Status  
of TC Families at Time of  
Collective's Dissolution  
(Dec. 2018).

Number of homes	Percentage of TC assisted families	Status
29	25%	Owe no back taxes
42	37%	Owe back taxes to 2017
27	24%	Owe back taxes to 2016
16	14%	Owe back taxes to 2015 (11), 2014 (3), 2013 (1), or 2012 (1) or earlier.

## **6. From care to a feminist politics of accountability**

Smith suggests that in caring relationships, liberal ethical frameworks may inform care through an “egalitarian theory of justice” (D. M. Smith, 1998), that risks overlooking systemic material disparity by upholding universal principals of equality. This is perhaps the case in Gilligan’s assertion when she claimed that “everyone has an equal voice” in a 2011 interview on the future of FEoC (Gilligan, 2011). In upholding equality for all principals, housing advocates and researchers run the risk of perpetuating the racial liberalism that drove dispossession in mid-20th century American urban renewal (Ranganathan, 2016), and further embedding the anti-Black logic of liberalism into the urban environment. Among Tricycle Collective members, it was clear that keeping residents housed was the material priority of our work; though discussions concerning systemic racism and the property market were often deferred to one-on-one conversations among a small number of board members due to a clear lack of engagement in integrating explicit anti-racist initiatives into our advocacy. As though purely incidental, Gilligan understood pre-conventional notions of justice in universal terms that are always seen as moral dilemmas of contradictory responsibilities (Gilligan, 1977). For most collective members, the material outcomes of purchasing homes from the tax auction were clear acts of care and charity, which were ultimately meeting the moral obligation members felt toward our mission of “Keeping Detroit at home”, as though all Detroiters faced equal threat to foreclosure to begin with. Though Gilligan addresses justice as the weighing of dilemmas that ultimately inform a FEoC moral framework, the egalitarian assumption of equality risks enabling potentially harmful benevolence in caring relationships.

As for FEoC among academic colleagues and in the pursuit of policy, activist and participatory geographic research, reflecting on the actual outcomes and consequences of these forms of engagement may disappoint us in what is revealed (Ward, 2007). Gilligan came to theorize FEoC after witnessing the accounts of people experiencing moral conflict (Gilligan, 2011). Perhaps the transference of FEoC into academic relationships among feminist geographers has had the effect of distancing this practice from the relational framework of grappling with moral conflict from which it originated, replacing moral conflict with the structural oppression of masculine dominance within academia. While no moral

framework can be perfectly practiced, the liberalizing effect feminist geographers have had on FEOC holds potential consequences when the same internalization of this framework emerges and produces moral conflict in settings beyond academia where there are real political, economic and material consequences at stake for those we research and work alongside. In the Tricycle Collective, our own desire to be good to our neighbors presented itself as a moral conflict, as the possibility of directly confronting racism in the property system might not have allowed us to retain the support of our donors or our potential partner organizations. Instead, the resources we had access to as mostly white and middle class women were directed toward work that garnered popular support without posing questions that may have challenged the structural inequalities from which the majority of our collective members and donors benefited, especially in relation to the place of white women in the property system. When the moral conflict thinking of FEOC collides with policy work, the potential for systemic interrogation of larger equity-based disparities is often ignored in exchange for more immediate deliverables. More immediate material though less systemic outcomes may be achieved through influencing policy, or prolonging access to insecure attachments to housing, or the benefit of supportive individual emotional exchanges in professional settings that lack long term struggle toward addressing resource disparity. For this reason, I suggest that the relational foundation of FEOC be used as a guiding principal within policy and activist work, as well as in academic settings, to foster more critical self-reflection of access to unearned entitlements and rights that uphold systemic inequality. In addition to determining potential immediate outcomes that result from caring relationships, critical reflection that specifically seeks out relational inequalities between carers and recipients of care could offer direction for attending to those inequalities. I suggest directing caring labor towards dismantling sources of material disparity, by taking into account relational power and sources of violence that produce those disparities (Crenshaw, 1991) in order to establish relationships that are accountable to equity rather than paternalism.

Constructing a politics of accountability requires self-reflection of how one's actions and engagement align with commitments to anti-oppression and equity building. When a predominantly white organization or institution assumes responsibility for shaping the daily material realities of African American communities, say through housing paternalism, assessing such a contribution for its commitment to long term equitable gains for that community is a means of measuring the organizations contribution to lasting resource distribution to historically marginalized people. The relationship between housing justice work in Detroit to historical legacies of the racism of the US property system necessitates self reflection that directly accounts for the whiteness of property, and the global diasporic displacement and forced movement of Black subjects through laws, covenants and financial configurations that privilege white property ownership.

In Detroit, the landscape of housing insecurity is emblematic of the white supremacist ideology that constitutes and is protected by the property system in the US and other settler-colonial nations. The composition of the Tricycle Collective by white middle-class women embodied access to the property system through channels that are particular to the still sanctified positioning that white femininity maintains within the patriarchal structural of

capitalism and nation building. Accountability to housing rights in the context in which the collective functioned, of multiply privileged women assisting mostly African American women and children, at times fetishized the American Dream of homeownership without consideration for the larger political struggle and history within which the foreclosure of Black households is embedded. To destabilize the metabolic process of foreclosure and upend the white supremacist ideology that acts as the foundation of settler-colonial property relations (Broeck, 2013, 2014), approaching housing rights through a politics of accountability could center justice-based outcomes defined by potentially affected communities. Rather than utilizing morality to extend tentatively conferred rights of property to Black households, an ethics of accountability would also demand of white people to challenge *property as whiteness* and to produce reparations.

## **Conclusion**

Exercising one's position within the property system as a white person by attempting to charitably extend the privileges of whiteness to Black households is little more than a metabolic stop gap in a chronic cycle of displacement. However, the potential for political gains and reconfigurations of the property system must be more actively conspired into existence simultaneously. Accountability to material gains in housing and land justice movements could start with white allies, activists and scholars beginning to dismantle the coupling of whiteness as property. I will leave the details on how this could manifest for future work, and encourage allies, advocates, the housed and under-housed, and scholar-activists to envision these possibilities together. What those acting on behalf of, or in solidarity with, people in struggle are held accountable to is determined of course by the configuration of the social relations involved, and the mutually agreed upon outcomes based on the capacities and shared political commitments of all parties. In housing and property struggle, practicing a politics of accountability necessitates not the abandonment of FEoC, but rather the subsuming of care into bigger picture work that rectifies relational inequalities through the materialization of political and material gains for historically marginalized and continuously dispossessed people. While liberalism is inseparable from racial capitalism (Ranganathan, 2016), Harris asserts that Black identity is not the functional opposite of whiteness (Harris, 1993); and therefore, the reconstitution of the property system requires producing social relations to property that are beyond what the economic and political configurations of racial capitalism have or would ever allow to materialize. We have to think bigger, and act collectively.

Identifying the privileges granted to people through white identification does not necessarily translate into understanding our potential role in the reconstitution of property and land markets. White people are prone to falling into a counteractive process of knowing themselves as white, while continuing to permit anti-black racism in ways that may appear impartial or even caring. Practicing a politics of accountability that centers systemic inequality rather than resolving moral conflict offers the potential for a mutually supportive and productive path forward for white academics, advocates and activists to redirect their energy toward dismantling the systems from which we undeservingly benefit. In this case, the white

members of the Tricycle Collective acted on a sense of moral responsibility, extending tentative access to housing to people who have experienced foreclosure through our own privilege within the property system. The moral conflict of charitable works driven by care in relation to property unnecessarily preserve cycles of dispossession and fail to see the big picture questions of land reconstitution in the form of reparations and indigenous land reclamation. Whiteness needs to be centered within a framework of accountability that is both capable of making material gains beyond its own fortification, while simultaneously dismantling the white supremacist structure from which the property system relies on.

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