How Tenants Can End the Housing Crisis





THE VICTORIA ANARCHIST READING CIRCLE GATHERS BI-WEEKLY TO DISCUSS ANTI-AUTHORITARIAN LITERATURE ON UNCEDED L'KWUNGEN TERRITORIES

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Chapter 1: Rent is the Crisis VARC Reading June 22nd 2025

Paired with The Battle of Tuntenhaus

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VARC Facilitation Guide V1.2

A facilitator's overall role is to ensure that everyone is heard, that good process is used to ensure quality of conversation, and that there are takeaways for anarchist praxis.

Facilitation Procedure:

The two facilitators wear many hats as a result of being a steward of the process. A facilitator assumes all primary roles, and a co-facilitator is there to help fill in any cracks.

- Land acknowledgement Recognize VARC takes place on unceded Lekwungen territory. Re-assert responsibility, alignment, and commitment to Indigenous sovereignty. Connect it to the reading whenever possible.
- Recite Communication Agreement
- 1.We agree to respectfully take turns talking and avoid interrupting others. That said, being excited is okay!
- 2. We agree to have a facilitator to ensure the inclusion of all participants and encourage the conversation remains on topic. This role will be rotating; we also pay attention to the discussion dynamics and facilitate ourselves.
- 3.We agree to read the texts we collectively decide to discuss. We aim to create an environment for learning and formulating tangible ideas addressed by the authors we chose.
- 4. We agree to review and adapt this communication agreement as necessary.
- **Prompt a Check-in** Good relationship maintenance is key to building momentum. In a circle, quickly introduce names, pronouns, general feelings of the day.
- Identify the two-facilitators and set a container "I am ____, my role as facilitator today and ___'s role as co-facilitator today is just to set a container for our discussion, please keep the discussion on-topic to what we all agreed to read, we will be going around for the first round and then popcorn style afterwards, etc." (obviously, one discussion style may suit another better at a given time, it is up to you as a facilitator to decide this.) Remind folks that we usually go out for socials after VARC and can have more open off-topic discussions afterwards.
- Identify Access Needs Ask if there are any access needs that can be met to make the discussion easier to participate in. Notify everyone of the masks, air filter, bathroom, water, cups, and garbage outside.
- Request help for these roles and fill them:
- 5. **Keeper of the Stack –** Track who wants to talk by raising their hand with pen and paper, and initiate whose turn it is to talk.
- 6. **Keeper of the Heart –** Maintains awareness of participants' levels of emotional, mental, and physical needs throughout the meeting/conversation.
- 7. **Keeper of the Time –** Every once in a while, check the time, and set a finishing warning 30 minutes prior (8PM) so that around 8:10 a new selection may be prompted.
- Keep the meeting on track Keep discussion within relevant context of the reading(s).
- **Prompt Decision Time** Choose (a) new reading(s) and mark facilitators for the next meeting. Ensure that once a decision is made, a dissemination method for it to go on the website has also been planned.
- Signal / Email Offer to add new members to the Signal chat or reminder email list.
- **Clean up** Request help tidying up, picking up any garbage, and arranging furniture for Camas to reopen tomorrow morning. We should be leaving Camas better than we found it. Ask experienced VARC-goers to show new VARC-goers where things should be rearranged.
- Initiate socials after VARC Remind folks we usually go out after, and encourage them to come have fun with us.

INTRODUCTION

The two authors of this book spent July 4th delighting in the collective disobedience of hundreds of thousands of people across Los Angeles. On Leonardo's roof, while Tracy cheered at each blast, we watched as each gathering of friends and family knit their own fireworks into the broad sheet of LA sky. Together these explosions coalesced into hours of light and sound, which dogs hate and children love. From our perch in Boyle Heights, we toasted not to patriotism, but to possibility: it is already possible to defy the law, upend the social order, and participate in mass, collective action. Maybe this is what it would take to ensure that everyone in our city had a home.

Los Angeles often shows us the future of the whole country. As the United States incorporated LA's territory, annexing Mexico and ethnically cleansing the Tongva people—for whom the land was home for seven thousand years —the city innovated legal settlement and subjugation. More than half a century before land values became a central business of urban centers everywhere, LA's boosters were divvying downtown parcels to flip, inspiring a literary and film genre—noir—to describe real estate's political influence.¹ Already by the 1950s, Los Angeles imprisoned more people than any other city in the US, which itself imprisoned more people than any country in the world, as it still does today.²

Now Los Angeles shows us the future of housing inequality should we allow our capitalist housing system to continue unabated. Two years ago, our city boasted the world's most expensive home—a \$340 million mansion, complete with five pools, forty-two bathrooms, and a moat—while five unhoused tenants died on our streets each day. In 1980, LA earned the title of "homeless capital of America." We still claim the largest number of unsheltered people.³ But perhaps Los Angeles will play the part of the future

for housing revolution, for beating back exploitation and domination, for undoing the rent relation itself.

THE TWO OF us might look like an odd pair, a middle-aged immigrant and a thirty-something LGBT. But there is a long history of Mexicans and Jews organizing together in California. More than that, we reflect two sides of a growing constituency: tenants in the United States.

Disproportionately shut out of homeownership or included only under predatory terms, people of color and immigrants have long found themselves exploited and oppressed within the US property regime—shunted into the subordinate status of tenants, segregated, and subject to price gouging. But that status has expanded. Intergenerational wealth transfers, rather than income, have become the determining factor of access to owning a home. Millennials can count themselves the first generation whose relationship to housing has been shaped by this new American order. So it may not be surprising that in the struggle for tenant power, we'd find each other.

We met in 2012 in a warehouse-turned-community gallery in Cypress Park. The space was both a symptom of and a response to a process we discussed that day, often euphemized as "neighborhood change," but better known as gentrification. Alongside a small, multiracial and -generational group, we helped form School of Echoes. Our collective spent a few years listening: to STAY in Echo Park, where a gang injunction meant youth of color could be jailed just for sitting together outside; to residents of Frogtown, where a new public park arrived after half of all neighborhood properties had changed hands in three years; to Needle Exchange in Hollywood, where harm reduction operations had to keep up with steppedup encampment sweeps; to Union de Vecinos, a Boyle Heights union of neighbors Leo had cofounded in 1996 to fight the demolition of more than nine hundred public apartments. We heard city governments announce expanded tax bases instead of services, nonprofits negotiate the terms of communities' defeat, lawyers offer individualistic advice, and tenants who thought there was nothing they could do.

women and queer and trans people protecting bodily autonomy, undoing the home as a site of control; Black radical movements for reparations, winning land redistribution promised during Reconstruction; as well as international liberation struggles for migration and against colonial domination. We are far from that horizon, but it can serve as our North Star.

THE ABOLITION OF rent is the absence of landlords and the presence of new relationships to housing and each other. Freedom *from* landlords and real estate speculators is freedom *to* organize a housing system according to our needs and desires.⁸¹ Tenants do not just want better housing, we want better lives. We want to live with dignity, in conditions that support us in the fullness of our lives. We want to live with power, to decide what happens to our homes, our neighborhoods, and our cities. Unburdened by the fear of making rent, what could we do with life's most precious resource, our time on this earth? What could our cities be like, not as monuments to capital and the lucky rich few, but as testaments to the many, and the many lives we could lead?

If we want to build the kind of housing we need, socialize the private housing we already have, win true sovereignty over our work and its purpose, our homes and their meanings, our cities and all cities, we have to organize. Of course, organizing against rent often involves risk—to our stability, our safety, our sense of ourselves. But by not organizing we are already taking a risk, a risk that we will have to live with this housing system for the rest of our lives.

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Yet we knew our capitalist housing system, to use Ursula K. Le Guin's phrase, is a "human power"—produced by people, not by God or by nature. Any human power, she wrote, "can be changed by human beings." High rents, displacement, and homelessness are not inevitable. Rent as a social, political, and economic relationship is not inevitable. Our capitalist housing system can—and must—be changed. But the solidarity among its beneficiaries—landlords, developers, elected officials, the police—means we need to build equal solidarity for ourselves. In other words, we knew we couldn't fight against rent alone.

School of Echoes convened the first meeting of the LA Tenants Union (LATU) in 2015, with a single gathering in Hollywood. We invited tenants from across the city to reflect on the common features of their housing conditions and what they thought it was in their reach to control. We have since grown to over three thousand households of dues-paying members and twelve local chapters that trace the city's sprawl with our own. We have organized more than a hundred tenants associations, which have won our members needed repairs, rent rollbacks, and a measure of dignity. LATU is a member-funded union. Our meetings are monolingual in Spanish or bilingual in Spanish and English, and at times interpreted in Korean and Cantonese. As we break down the shame of living in deteriorating housing we can barely afford, we build trust across racial, ethnic, linguistic, even class differences. As we mourn for those banished from our communities, we fight like hell with those who remain. In our one-party city in our one-party state, we organize tenants as political subjects whose task it is to beat back the power of real estate and change the world.

THIS IS THE first book-length engagement with a resurgent tenant movement. Slum conditions, rent gouging, and the despotic power of private landlords over tenants' access to shelter are not new conditions. But our moment gives tenant organizing new urgency. For the first time in US history in 2021, the appreciation of the median home outstripped the median salary: just owning a home made more money than work.⁴ The rent is too, too damn high. Unhoused tenants face rising criminalization, as more are flung into the streets. Our homes have become the catchall for all the crises of our times:

poverty, precarity, care work, crime. In 2020, a global pandemic severed millions of tenants from their incomes nearly overnight. For millions, paying rent went from onerous to impossible. Our representatives at every level of government, tasked with stopping a flood of evictions, were content with turning down the faucet. Tenants looked to each other.

Thousands of tenants across the country have joined a nascent effort to turn our individualized vulnerability into shared power. Our tactics—tenants associations, rent strikes, occupations—rhyme with the heyday of tenant militancy. In the Bay Area, DC, Kansas City, Louisville, Houston, New York, and more cities throughout the country, tenants are organizing not just to win better living conditions, but to overturn the power relations that shape those conditions altogether. At the onset of the pandemic, the LA Tenants Union more than tripled in size, engaging thousands of tenants who couldn't pay rent, our local force resonating with the international demand that all rent payments accrued during the pandemic be canceled. The inspiration for this book came from both those moments when we thought reality had endorsed another way of living together, and when the brutality we call normal reasserted itself as the rule.

The housing question is, at its center, a question about inequality: who gets to be housed and who doesn't, who profits from housing and who falls into poverty paying or failing to pay the rent. It is also a question about power: who gets to decide how we organize our cities and how we organize our lives. It is a matter of life and death. This book looks at the housing question not from the perspective of governments (who see it as a problem to be managed) nor of developers and landlords (who see it as an opportunity for predation) but of tenants, whose lives are constrained and destroyed, but also enabled and enriched, by where we live.

This book is both polemic and guide. It begins from the assumption that everyone deserves a safe and stable home, or the right to use public space as they wish, simply by virtue of being alive. This is what we mean when we say housing is a human right, no different than the right to breathe the air on this earth: you are born with this right; you should not have to earn it; you should not have to work for it. For us, "Housing is a human right" is not a slogan meant to urge us to tinker at the margins of a broken system. It is not public resources to the public good, public housing addresses housing as infrastructure. Expanding public housing raises the floor for every tenant by blunting the force of market pressures across the sector—that's why the real estate industry considers it such a threat.

While we struggle for public provision and common ownership, we have to win new regulations of the private market. We need controls on rent increases and even rollbacks of rents. We need limits on landlords' despotic power: bans on evictions and protections—with real enforcement mechanisms—that guarantee decent conditions. We need new mechanisms to evict our landlords, to remove our own buildings from private ownership and get them into our hands. In the context of the asset-inflating American dream, to capture the state's powers of taxation, regulation, housing provision, and eminent domain will mean to run the state against its grain. It will take mass, independent organization that understands policy outcomes as way stations of tenant power.

We need to put class conflict at the center of the housing question, and the housing question at the center of class conflict. Workers have often been the focus of this fight, but tenants (both working and unemployed) have a crucial role to play too. Exploitation through our housing has long ensured exploitation at our workplaces.²² (Said one studio executive during the 2023 Writers Guild of America strike: "The endgame is to allow things to drag on until union members start losing their apartments."⁷⁸) And more and more, as we've seen above, our homes are the places where our bosses park their money and where that money goes to make more of itself.⁷⁹ Tenants can be key political subjects, the architects of a long-term project of expropriation through which that hoarded wealth becomes shared by us all.⁸⁰

Truly abolishing rent will take a mass revolutionary movement, capable of withholding rent and occupying our homes, of overturning property relations and of transforming the state. That movement will require us to organize as tenants where we live and as workers where we work. It will take dense, militant organizations along every single axis that defines our lives: public sector workers reclaiming state resources for a robust social wage, now strip mined for the appreciation of privately owned homes; how we live. How can we get rid of the exploitation and domination of rent? How do we make investing in housing—that is, betting on tenant misery—a riskier bet? We have to use our own power—tenant power—to change our conditions ourselves, use the few rights we have to get the rights we need.

Opportunity is knocking on your neighbor's door. In our own apartment buildings, we have to organize to constrain our landlords' powers to extract our wages as their profits, and to throw us out of our homes. By joining with our immediate neighbors to form *tenants associations*—units of tenant power at a building scale—we have to win repairs and concessions, change our landlords' equations of profit and costs, and demand that more of our rents get reinvested in our quality of life. We have to bargain for better leases, even strike for lower rents. We have to cut off the upward flow of our resources and stabilize our lives.

Beyond our own buildings, if we want to slow down the consolidation of housing and throw sand in the gears of the displacement machine, we must build larger organizations, vehicles for our building-level fights to connect and grow. A *tenants union* is the unit of tenant power at the scale of a city. We have to teach each other strategies of direct action, rent withholding, and collective bargaining. We have to support each other's actions and draw more tenants into our work. We have to build lasting, truly democratic infrastructures based on relationships of mutual care, trust, and solidarity—these are the social means for survival and for political struggle. They help us claim small victories, build new leadership, and grow our organizations, such that new possibilities emerge.

Only those policies toxic to real estate speculation can help us thrive. Unlike landlords, developers, and homeowners, tenants want and need rents —thus property values—to fall. There is no reason to shy away from the truth that what benefits tenants makes housing less profitable: it helps us clarify our interests and what criteria we should use to evaluate reforms.⁷⁶

At the scale of our cities and nationwide, we have to press for public competition with private housing: permanent, unsurveilled, well-resourced public housing, the kind that has never been allowed to exist. Leveraging the vast capacities of the state to provide for tenants' human needs, directing an ideal for which we should calmly strive. Every second we live when housing is not respected as a human right is a violation. We remain stuck in this degraded world by means of exploitation and domination, by an economic system that enriches landlords by extracting wealth from tenants, by a political system that enshrines the right to private gains over public good, the right to property over the right to life.

"Housing is a human right" has become a cliché because we continue to let the people who violate our rights off the hook. There are violators of our rights: the hoarders of space and wealth, against whom we defend our communities, and from whom we are owed the fruits of our common labor, the value of our homes and neighborhoods. The failure to provide a basic human need in the richest country in the history of the world is not an aberration of the capitalist housing system, but that system working as designed; the production of wealth for a few and misery for the many is its engine and its purpose.

Another world will not simply be handed over. To overthrow the exploitation and domination of the present order will take a liberatory struggle. It is a struggle to forge new democratic structures for managing and distributing resources according to our needs. It is a struggle against those whose wealth and power is made on the backs of our demise. Those who are now the most vulnerable to the violence and injustice of our current system have the most to gain by its destruction and the creation of another way of life. We want a world without landlords and a world without rent. We want everything for everyone.

THIS BOOK IS grounded in the concrete struggles of tenants to gain control over our housing, our cities, and our lives—that really existing movement to abolish the present state of things. First, we ground the necessity of this transformation. <u>Chapter 1</u> is a polemic against rent: a power relation between landlords and tenants, an axis of class exploitation and domination, a tribute that we pay at the peril of our need and at the barrel of a gun. <u>Chapter 2</u> is an abridged history of the long "war on tenants," the love affair between real estate and the state. We then describe what tenants are already doing to bring ourselves closer to the world we deserve. In our individual buildings, we can contest the despotic control landlords have over our access to a home. <u>Chapter 3</u> describes a successful yearlong rent strike in Boyle Heights as an example and model of what tenant organizing makes possible. In our citywide unions, we can build a countervailing force to the real estate regime. <u>Chapter 4</u> shows how our own union serves as a vehicle for building cultures of resistance, democratic organizations, and tenant power. In our movement's occupations of our housing and of public and common space, we can trace the outlines of rent abolition: the absence of landlords and real estate speculators and the presence of new kinds of relationships to housing and to each other. <u>Chapter 5</u> claims the horizon of our movement as a reclamation of sovereignty over shared resources and the places we inhabit. We call this a land struggle.

This book would be impossible without the members of the LA Tenants Union, whose insight and whose bravery give meaning to anything we could write. We did not write to blaze a trail for their resistance. Instead, we have shaped this book in their wake.

As night progressed on that Fourth of July, the Los Angeles sky hazed over with smoke. We could no longer see the bursts of light emerging from South Central or Echo Park. Yet we knew they persisted, continuing deep into the night, overwhelming the ability of the repressive force of cops and the law to shut them down. A liberatory struggle is like this: sometimes you lose, and sometimes you lose your way. But we know the sparks are still there. We hope you read this book in community with others. Like fireworks, it's better shared.

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strategic, even permanent scarcity—engineered famine. Already in 1872, Friedrich Engels understood: "The so-called housing shortage ... is not something peculiar to the present.... All oppressed classes in all periods suffered more or less uniformly from it."⁷⁴ When we finally look at the problem on our own terms as tenants, what is revealed? This is not a broken housing market but a whole, rigged *unhousing* system. It fracks tenants' wages and keeps us vulnerable, frightened, and broke. It lines the pockets of landlords and real estate speculators as they monopolize more and more homes.

Neither building nor, for that matter, blocking new private housing will overcome the misery and injustice of rent. We need to transform the power relations that keep this system in place. We need to break the private monopoly on development—its stranglehold over the pace and type of production, determined by profitability and not by our needs. We need to break the private monopoly of landlords over pieces of the earth—the hoarding of human shelter that ensures they can extract rent from us and evict us at their will. We need to dismantle the institutions of state violence, which empower the real estate industry to draw profit from a fundamental human need.

The housing crisis is not a problem to be solved; it is a class struggle to be fought and won. The conclusion that Engels drew still applies now: "In order to make an end to *this* housing shortage there is only one means: to abolish altogether the exploitation and oppression of the working class by the ruling class."⁷⁵ Rent is a fundamental engine of inequality and injustice, a transfer of wealth from the poorest to the richest, the most vulnerable to the least, which drives millions into debt and despair and onto the streets. From the perspective of tenants, the answer to the housing crisis is as simple as it is revolutionary: a world without landlords and a world without rent. Our self-interest as tenants isn't just fixing the leak in our shower; it's dismantling the capitalist unhousing system.

To overcome the crushing dynamic of *landlord* and *tenant math*, we need *movement math*. If a tenant is anyone who doesn't control their own housing, the tenant movement is our means to take collective control over where and

there are only 33 homes for every 100 tenant households who live in poverty. Between 1990 and 2017, about eleven million new dwellings were built nationwide, but the number affordable to poor and working-class people decreased by nearly four million.⁶⁸

Studies of new private development's effects show mixed results. In the area immediately surrounding new construction, rents do fall for the most expensive homes, but they often go up for the rest of us.⁶⁹ Rich tenants gain lease-signing bonuses and complimentary gyms; poor tenants must wait for benefits to trickle down. At the regional scale, in the long term, tenants may "sort" themselves into new spots—sometimes a euphemism for uprooting ourselves or getting forcibly displaced. Then, new development does help slow down the insane pace of rent increases overall, giving tenants relief from the squeeze. However, new development does not stop or reverse rent's total upward march.⁷⁰ Perhaps the best critique of the just-build-more perspective is their own best-case scenario: these efforts do not produce *lower* rents, but rather rents that *rise less quickly*.⁷¹

Those taken by the fantasy of private construction as *the* solution to the misery of tenants believe that one side of real estate capital will compete with another: developers, who can increase supply, will join forces with tenants in the fight against landlords and homeowners, who benefit when supply is restricted. Yet private developers deliver predominantly high-end housing.⁷² In times of economic downturn, they don't build anything at all.⁷³

Theirs is a view of tenant power as a by-product of market forces: like a low unemployment rate, which gives workers more leverage, incentivizing bosses to improve conditions and raise pay, a higher vacancy rate would give tenants more choice, motivating landlords to make repairs and ease rent increases. But just as a tight labor market has never eliminated deadly jobs or poverty wages, a slack housing market will not eradicate slum housing or rent gouging. Indeed, it was organized labor unions that won wage floors, weekends, and safety regulations; no basic worker protection or benefit has been handed over as a gift from "job creators."

If we focus our lens on housing shortage, "housing providers" can be anointed as tenants' saviors. But this is not just a shortage; it's deliberate,

CHAPTER 1

RENT IS THE CRISIS

"The tradition of the oppressed teaches us that the 'state of emergency' in which we live is not the exception but the rule." —Walter Benjamin

Every first of the month, we hand over a share of our wages to meet our human need for housing. Our rents rise faster than our incomes, and inequality grows. Every first of the month, more tenants go without food, medication, and basic necessities to pay this tribute. More people take up residence with family, in cars, and in tents outdoors. But every first of the month is another opportunity for organizing, collective action, and collective refusal. Every first of the month is an occasion to educate ourselves and our neighbors about the housing system that ensnares and degrades us. Every first of the month, we can bargain for better conditions, gain more control of how we live. Every first of the month is a chance to take a risk.

In the fairy tale of our capitalist housing system, the price of rent results in a balanced equation of wants and needs. Rental housing, the story goes, is a product that a landlord generously provides; tenants can make informed and unfettered decisions to select an appropriate place; the modest profits our landlords derive are deserved compensation for the crucial service they offer; our housing is well-appointed and our tenures respected; the money earned from our jobs more than covers the cost of our rents; over time, if we are responsible with our resources, we can save up enough to exit the rental market and buy ourselves a home.

For anyone who has ever paid rent, it's obvious this isn't how it goes. By now, the statistics feel so familiar they fail to produce any sense of shock: It would take four full-time minimum-wage jobs to afford to rent a typical twobedroom apartment anywhere in the United States.¹ Half of the 100 million tenants in the country—twenty-two million tenant households—spend more than a third of their income on rent.² A quarter spend over half of that income. In Los Angeles alone, 600,000 people spend fully 90 percent of what they earn keeping a roof over their heads.³ More than 653,000 people across the country are homeless every night, the highest number recorded since the federal government began its count.⁴ And every minute of the day, landlords file seven evictions—totaling 3.6 million evictions a year.⁵

The humiliating experiences of paying rent are familiar to us, too: the shame of our light fixtures swelled with rainwater, or our rice infested with roaches; the fury of watching a few rolls of paint cover that swelling black morass above our shower; the resolve to eat our child's leftovers, rather than risk a late fee; the anxiety of condensing our lives into cardboard boxes, while the sheriff paces at our door; the depression that grips us as the places where we grew up lose their texture, become no longer ours, sites of childhood memories and current community ripped up like wildflowers from a field.

These dire statistics and degrading experiences are often collected under the banner of "the housing crisis." But the capitalist housing system is working exactly as designed: to enrich landlords, developers, and real estate speculators. In the 2010s, landlords raked in over \$4.5 trillion from tenants in rent payments.⁶ In 2019 alone, those rent payments totaled \$512.4 billion. As land-lording has become an irresistible way to make money, landlords have taken over more and more homes, enriching corporations and the already rich. In 2021, landlords bought nearly one in seven homes sold in the forty largest US cities—and nearly one in three homes sold in Black neighborhoods.⁷ Framing the consequences of our housing system as a "housing crisis" ignores that from the perspective of its winners, the system works just fine. The capitalist housing system isn't designed to provide the best quality housing to the most tenants. It's designed to maximize profits and to extract the most rent. deaths.⁶⁵ Of course, the risks are worse when we live outdoors. The life expectancy of an unhoused person is just 48 years, an average of 30 years cut short. It is not an exaggeration to say *rent kills*.⁶⁶ Housing—and unhousing—is a matter of life and death.

Tenant Power

Home is an inescapable need for every person. Home organizes our lives, from the families we do and don't choose, to the ability to hold down work, to the coincidences that end up making us who we are. Our most personal sorrows and private joys, our invitations to the many forms of intimacy we experience, good and bad, are mediated by where we live. We sleep, we eat, we shit, we fuck, we call our moms. We care for our sick grandparents. We rest, relax, zone out. We wonder how we'll make it work another day. Everyone needs home, so everyone deserves one. Rent is standing in our way.

Our capitalist housing system sorts who among us is exposed to environmental harms, who can access a decent job or a decent hospital, who is subject to police harassment and imprisonment, who lives indoors and who outside—who lives and who dies. Designed to protect and expand the wealth of homeowners, landlords, and speculators, the system exploits and oppresses tenants. We might even call it an *un*-housing system, designed so that some of us will have nowhere to live but public space.

IN THE AFTERMATH of the 2008 financial collapse, driven by real estate greed, a renewed focus on the housing crisis did not emphasize the living conditions of the poor, but rather the rising insecurity of the middle and upper-middle classes, for whom decent and secure housing had been understood as birthrights. The proposed solution? Unleash the cranes. Since housing is scarce, goes the refrain, more private development would increase supply, driving down rents and raising tenants' respective power.

It's true that there is a shortage—of *cheap* housing.⁶⁷ Tenants are in dire need of more dwelling space that we can actually afford. Across the country,

Real estate speculation produces strategic disinvestment and overdevelopment. When property owners decide that a property is worth more empty or demolished than it is inhabited, they leave that property uninhabited, allow it to rot. Busted windows, dilapidated roofs, and vacant buildings result. But overdevelopment produces vacancy, too. When the rich buy property as a pied-à-terre, Airbnb rental, or investment scheme, we get vacant apartments as luxury blight. A \$2.3 billion luxury apartment and retail complex, Ocean-wide Plaza, has now stood abandoned in downtown LA for five years, just blocks from Skid Row. The scandal of vacant housing beside people without homes made national headlines when graffiti artists claimed the half-built building as a canvas. The city allocated \$3.8 million to secure the site.⁶¹ This is one of the starkest examples of the contradiction of rent: homes sit empty while people lack homes.

RENT MEANS SOME people won't have housing. The need for housing is equal and universal: everyone needs it, and no one deserves it more than anyone else. But having to pay for housing means only those who can afford it get to have it at all. As rents rise, so do the ranks of unhoused tenants. Across the country, a \$100 increase in median rent means a 9 percent increase in homelessness.⁶² But homelessness isn't an equal-opportunity misery; it tracks people into life outcomes along grooves worn by enslavement and inequality. Black people are 13 percent of the US population but 37 percent of those who sleep outdoors.⁶³

If we're caught without a home, we can be subjected to police harassment, brutality, tickets, or jail. That is, *it's illegal to not pay rent*. Across 187 cities, the number of bans on putting up tents, living in cars, asking passersby for money, and resting or even *being* in public just about doubled between 2006 and 2019.⁶⁴ The widespread criminalization of living in public space means that we don't just have to pay rent because we need housing. We have to pay rent because it's a crime not to have it.

A threat of eviction makes us more likely to die in the next twenty years; an eviction judgment doubles that likelihood to 40 percent. Even high rents predict mortality: the higher our rent burdens, the sooner and likelier our Housing isn't in crisis, *tenants* are. Our lives are wrecked and wrung by price gouging, eviction, and displacement. We suffer trauma, loss, precarity, panic, poor health, and premature death. For poor and working-class people, particularly people of color, this crisis is permanent. The capitalist housing system has never provided universal access to safe and stable homes, and the policies enshrined by our federal, state, and municipal governments—both its compromised regulations and its deliberate deregulations—maintain crisis as the norm.

The frame of "housing crisis" trains our attention away from the fundamental power imbalance between landlords and tenants. It suggests that to solve the crisis, we should focus on the people who design housing, who build housing, who profit from housing, not the people who live in it. It encourages us to think about abstract, interchangeable "housing units" and not about power, or about people and the constraints that shape their lives.

Why do tenants wake up every month and have to pay rent? Power, to paraphrase Frances Fox Piven and Richard Cloward, comes from control over two things: the means of extracting wealth and the means of physical coercion.⁸ Landlords have both. They are empowered to take our money as rent and call on the sheriffs or cops to use force if we can't pay. The entire real estate industry relies on privatizing a common resource (land), hoarding a human need (housing), blocking public intervention or competition, and maintaining a captive market of tenants to exploit and dominate. The immiseration of tenants is a feature of a housing system built on this unequal power dynamic, not a bug we can tinker away. Tenants are exploited and oppressed not just by corporate landlords, or by unscrupulous landlords, but by the fact of having a landlord at all.

Rather than *renter*, we use the expansive term *tenant*. The concept harkens back to landlords' feudal title, which makes their power clear. It also refuses the dehumanizing division that ejects unhoused people from our analyses as soon as they are pushed from their homes. A tenant is more than a renter. A tenant is anyone who doesn't control their housing, who inhabits but doesn't own. Like the word *tent*, the origin of the word *tenant* is from the Latin *tenere*, which means "to hold" or "to have." Tenants hold space but are vulnerable to having it taken away.

Rent isn't the dispassionate outcome of supply meeting demand; it is the index of struggle between those who own or invest in housing and those who live in it. Rent is a power relation that produces inequality, traps us in poverty, and denies us the capacity to live as we choose. Rent is exploitation and domination. It separates us from our neighbors and alienates us from the places we live. It is the engine that turns a human need into a product to be exploited, bet on, and banked. Rent is the crisis. We pay the price of rent in money, but also in our dignity.⁹

In our nine years building the LA Tenants Union, we've seen the consequences of this power relation in the spectacular and the mundane, from landlords large and small: a "mom and pop" breaking down a tenant's front door with a pickax, a thousand-unit corporation issuing lies dressed up in legalese. The subject of our organizing in the union is not housing but tenants. In other words, it's us. Tenants, unlike housing, have race, gender, family, and biography. And tenants can have power. A tenant can be incarcerated, living in their car, on a couch, or in a tent outside. A tenant can be in kindergarten, can be a teacher—even a teacher on strike. A tenant can be harassed, evicted, displaced, broke, undocumented, fed up—or organized. Tenants can't afford to be passive objects of social intervention or beneficiaries of a quick "one-weird-wonky-policy" fix. It's we who must organize to wrest control over where and how we live from those who exploit and dominate us, to protect our homes and to make home a guarantee for all.

For many of us who have suffered the indignities of rent, nothing we write here will be a surprise. Every first of the month, we know something is rotten. Every first of the month, we wonder what it would take to never pay rent again. Often, our fantasies are individual: we'll get a windfall, make it big, or play our cards right, earn our way up. Sure, some of us will make it into the home-owning ranks. But most of us won't. We'll pay up, or leave town, downsize, and retreat. If we want to end the misery of rent for everyone, we'll need to trade our individualistic fantasies for universal abundance. And we'll need to work together.

We pay rent at the peril of our need and at the barrel of a gun. In this chapter, we offer a straightforward analysis of the rent relation from the perspective of tenants. We want to empower tenants to cut through the myths, *Rent deprives us of agency over where we live.* Rent sorts us by quality of housing and its location: since rent prices determine who gets to live where, the poor are condemned to the worst housing in the least desirable locations, while central districts can be guarded as elite pleasure domes. We get stuck in neighborhoods we can't afford to leave, then expelled from those places as soon as landlords can move richer tenants in. Rent means we get contained and segregated or displaced and replaced. Rent both traps us in place and pushes us out.⁵⁷

If a capitalist firm and a landlord had a baby, it'd be a developer. Real estate developers seek to drive down costs—of building materials and the labor it takes to build a new home or apartment block. But unlike manufacturers of TVs, cars, and refrigerators, they don't pass these savings on to us. They have no need to: they can capture the distance between inflating property values and our dire need.⁵⁸ Like landlords, real estate developers don't "provide" housing, they speculate on it. Real estate developers can only raise funds on the basis of future profits; they plan for high rents. Their output is tied to market booms and busts. They invest in, produce, and profit from scarcity; they modulate the flow of new housing to ensure it remains. And they share with landlords and homeowners a fundamental material interest in ensuring that land and property values only ever continue to rise—a lock-in of rents ever going up.

Securing housing doesn't mean competing just with other people who want to use it to live in. It means competing with people and corporations who want to use it to make money. More than 68 percent of the world's wealth is held in real estate, and 79 percent of that is in residential housing. In 2020, the total residential real estate value in the US—the second-largest share in the world—amounted to \$258.5 trillion: that's more valuable than all global equities and debt securities combined, more than twenty times more valuable than all the gold ever mined.⁵⁹ To speak in the language of supply and demand, the price of housing is not determined just by local demand for housing, but by the global search for opportunities to seek profit.⁶⁰ The housing market doesn't produce homes, it produces opportunities for investment.

buyers paid a premium for keeping them out. And the containment of people of color in other neighborhoods made rents higher there, too: Black and Brown tenants were forced to pay a premium; they were trapped in segregated markets from which it was impossible to leave.⁵² Past and present appraisals of property value incorporate racist calculations of whose lives, whose homes, and whose neighborhoods have worth.

Racist exclusion from homeownership (by local deed restrictions or federal redlining) or inclusion only under predatory terms (from rent-to-own to subprime schemes) created the six-to-one white–Black racial wealth gap and a dual housing market in which the majority of people of color are tenants and the majority of white people own their homes.⁵³ And though legal segregation was struck down, housing discrimination endures via the proxies of credit scores, home size, income, and eviction, incarceration, or arrest histories. "There has not been an instance in the last 100 years when the housing market has operated fairly, without racial discrimination," Keeanga-Yamahtta Taylor writes.⁵⁴ And not an instance when landlords and real estate developers didn't leverage discrimination for profit.

RENT PRODUCES UNEQUAL, disfigured cities. One business model of rent is trapping tenants in poverty, then exploiting the captive market of the poor. The margins are extreme. Landlords can extract almost twice the profits from tenants in poor neighborhoods as they can from those in rich ones. In places where more than half of residents live in poverty, a landlord can get back every penny of what they paid to buy a building in just four years of collecting rent.⁵⁵ In 1992, Mike Davis dubbed the Los Angeles suburb of Bell Gardens a "rent plantation," where rents from Latinx immigrants were wrung by white absentees.⁵⁶ The upward transfer of rent perpetuates segregation: resources are extracted from poor neighborhoods to circulate within rich ones. We see the results of this segregation etched into space: some neighborhoods with well-lit streets lined with shade trees, regular trash pickup, and public schools with iPads; others with uncovered bus stops, potholes, and rats.

misconceptions, and downright lies that hold up the system we're in, and to recognize the true insanity of what we take for granted as normal. Peeling back the underlying dynamics of rent isn't just an intellectual exercise. Armed with a shared analysis of our situation, we can decide together what to do.

What Is Rent?

All human beings need shelter. All human beings need a home. If we don't own property, we have to pay rent to meet these needs. *Rent is a fine for having a human need*. If we can't afford to buy a home, from the day we are separated from our parents or caretakers, we have no choice but to pay rent. We don't get to decide if we pay or not, and we don't get to decide how much we pay. In the absence of rent controls, landlords have complete pricesetting power. Average rents have more than doubled over the last two decades, while wages have plateaued for the last four.¹⁰ Over the last half a century, as wages stagnated and the cost of rent ballooned, we've simply paid more and more to keep our housing. We've had no other choice.

Rent is the gap between tenants' needs and landlords' demands. It benefits tenants for housing to be built to last, well maintained, easily accessible, and cheap; tenants need stability, safety, a place to live and make a life. It benefits landlords for housing to be cheaply produced, rarely maintained, scarce, and expensive; landlords seek to maximize profit, driving down costs and driving up rents. They want to take more money out and put ever less back in. This is the fundamental contradiction between the use of a home as a place to live and the use of a home as a place to extract wealth, what it means to live inside a system in which housing is something used to make a profit.

Tenants live inside the landlord's profit-maximization vise. The consequences of cost cutting are our living conditions. Mold, cold, rodents, roaches, lead, asbestos, and contaminated water are endemic to rental housing. Almost 3.9 million households in the US rent what the US Department of Housing and Urban Development classifies as "inadequate"

housing, with plumbing, electrical, or heating issues, where pests thrive and our health declines.¹¹ The incentive to maximize returns means landlords spend the minimum to maintain our homes; after months of dodging our calls, they'd rather perform quick fixes than deep repairs, the band-aid-on-bullethole ethos we call "the landlord special." When our roof swells with water, we're expected to pay for the privilege of having a roof at all. When the mold makes us sick, we pay for the privilege of being poisoned.

LANDLORDS DON'T OWN our homes because they are better than us, smarter than us, or more hardworking than us. Our landlords own our homes because at some point in the past they—or their parents, or their parents' parents—had more money than us. Rent is the price of being poorer than others, of our parents being poorer than the parents of others. It's no wonder that the descendants of enslaved and Indigenous people, immigrants, and people of color are more likely to pay rent and to be unhoused.¹² (Over half of Black households pay rent to secure housing; only a third of white households do.¹³) As the feudal name "landlord" continues to suggest, *rent is a monthly tribute* to those with generational wealth, a hoard of resources built on stolen lives and stolen land.¹⁴

The third of Americans who rent their housing make these payments to a handful of corporations and the mere 6.7 percent of the population who own that housing. This is a transfer of wealth from over 100 million tenants to just over 11 million landlords.¹⁵ The poorest Americans are overwhelmingly tenants; the richest own real estate.¹⁶ *Rent is an engine of inequality*. If you've played the board game Monopoly, you understand the idea: a roll of the dice and a purchase allow you to extract rents until everyone else is bankrupt.

Tenants work; landlords live off our labor. According to 2021 US Census data, the average individual landlord spends less than four hours a month maintaining a property, while the average revenue they claim on that property is over \$25,000 a month.¹⁷ The "passive" income of rent is active income stolen from those of us who work.¹⁸

exist. That physical infrastructure includes the pipes that deliver water, the sewers that carry out waste, the sidewalks, roads, and transportation systems that connect our housing to our neighborhoods and our neighborhoods to each other. Public infrastructure also means legal and financial systems, from the contracts that govern leases, to the regulations that dictate everything from what counts as a bedroom to the terms of financing loans. The private housing market could not exist without the support of the state. When a city invests in a new subway stop or expands zoning restrictions so landowners can build, the value of locations rise. Landlords claim this value that the public creates for themselves, extracting it from tenants in the form of higher rents.

Rent steals the common labor of tenants, who create the communities where they live. From neighborhood safety achieved by self-organization, to paths of desire that produce local culture, to the public rituals of street life, to volunteer efforts that beautify public space, tenants, together, make their neighborhoods what they are. It was Black tenants who made Harlem the epicenter of American culture in 1920s New York, queer tenants who made the 1960s' Castro in San Francisco a mecca of militancy, and Mexican mariachi musicians who gave the Boyle Heights plaza where they still work its name. Our neighborhoods are made by the tenants who live in them.⁴⁹ By creating communities and inhabiting the places we live, tenants produce the value of our neighborhoods. But it's landlords who can leverage that value as the passive income of rent.

Rent relies on the state abandonment of tenants. "Can you afford to pay your neighbor's rent?" asked a 1933 industry campaign against public housing. But tenants subsidize the wealth of their neighbors—or absentees our tax dollars paying off our neighbors' mortgages. The federal government spends at least three times as much on subsidizing homeowners than it does on tenant support.⁵⁰ (And since a homeowner has a full forty times the net worth of a tenant, that's three times more subsidies for those least in need.⁵¹)

Rent metabolizes racism. Racism has long fueled real estate greed, just as real estate greed has made race what it is today. The exclusion of people of color from certain neighborhoods made homes more valuable: white

ones.⁴⁴ These statistics don't even include "informal evictions" of tenants kicked out without a legal process, sometimes through violence; "constructive evictions" of tenants driven out by unlivable conditions; or "polite evictions" of tenants who are effectively evicted by nonrenewed leases or legal rent increases they can't afford.⁴⁵ But the scarlet letter of an eviction, or just an appearance in court, can strap us with debt, bar us from jobs, degrade our health, and make it harder to get housing again.

Behind each rent check is the threat of state violence. If we can't pay the rent, or if we defy any terms our landlords set, they can call on deputies of the state to throw us out of our homes. A deed is a voucher for state violence.⁴⁶ When a landlord calls in that right, the state will do the dirty work of physical force for them, sending its officers to evict. Every form of communication, from a pay-or-quit notice to a bullying text, from an unannounced visit to a shoddy repair, bears the mark of that threat. In verbal harassment, physical intimidation, even assault, in withheld services or building repairs, the landlord pantomimes the power of violence vested in them by the sheriff and the state.⁴⁷

RENT IS THE private capture of public investment. It's often said that only three things matter in real estate: location, location, location. What this betrays is how exactly landlords extract rent from place. It's not just the building they own, but where the building is, that makes housing more or less valuable. The value of a location is often shaped by our bosses, that is, by where and how we are forced to work a wage. But rent doesn't just steal from the wages we earn as individuals, it steals from the value the public creates. We know this intuitively: proximity to parks and recreation, to good schools, to transit stops make housing cost more; centrally located apartments can claim higher rents. But each of these reflects the quality of the neighborhood, not just the quality of the building: public, not private investment.

"All housing is public housing," as David Madden and Peter Marcuse put it.⁴⁸ Public investment is a precondition for private profit. Even what we think of as privately owned housing relies on vast public infrastructure to Landlords make money by extracting rent, but they also can expect to make money just by owning a piece of property. Housing is an asset; it appreciates. Simply by existing, its value goes up over time. In our current arrangement, the value of housing combines that of the physical buildings we live in and that of the land underneath. In the long term, even when those physical buildings deteriorate, the value of land only ever seems to rise.¹⁹ As government policy subsidizes private assets and banks hand out loans, landlords and would-be homeowners bid up prices. The constant inflation of property values is locked into our system as a self-fulfilling prophecy.²⁰ In a "housing bubble," the bets landlords and would-be owners place on housing become a competitive frenzy, driving up prices beyond what reality can immediately bear. But the underlying dynamic of speculation remains even in so-called normal times; no matter how much homes cost now, in the not-so-long run they will cost more. Of course, the tenant sees none of the benefits of this appreciation. To pay rent is to get stuck out in the economic cold.

Here is one viral celebration of landlord math: "Bank buys me the house. Tenants pay off the loan. Property manager handles everything. I collect cash every month. Inflation builds me massive wealth. Real Estate."²¹ *Rent is our money, which landlords invest for their gain.* Each month we pay not just what it costs our landlords to maintain our housing but what it costs our landlords to own an asset that makes them money over time. Their so-called expenses are minimal repairs so we don't complain, insurance so they're not on the hook if we get hurt, then the taxes and mortgage interest it requires for them to keep owning our house. Once a landlord has used our rents to pay off every cent of that mortgage, our rents don't go down; their profits go up. For the temporary inconvenience of passing on our money to their banks, landlords can charge us rent in perpetuity. The industry's "50 percent rule" encourages landlords to set rent at double those monthly costs.²² If our landlords use that metric, each month we pay those expenses, then pay them again.

The supposed cure for renting is owning your own home. But *rent is a trap*. When tenants try to buy a house, we find that landlords already have the advantage. Tax work-arounds, special interest rates, and all-cash offers make

housing effectively cheaper the more money you have, crowding us out of options.²³ Our landlords can buy more buildings just by pulling out equity from their mortgages or borrowing against the buildings they already have.²⁴ They can use their assets, which we pay for, to surf from debt to debt. Meanwhile, as homes get more expensive and further out of reach, tenants are compelled to keep renting for a longer period of time. The longer we rent, the further we are from saving enough to compete. Paying rent is keeping us from reaching the first rung of that imagined "property ladder." And our lost ground is our landlords' gain.²⁵ Our rents don't just vanish when we send in our checks. They pay off our landlords' mortgages, so they can claim their second (or fourth, or hundredth) house.²⁶ When people say paying rent is like "throwing money in the trash," they're only half right; it's our trash can, but our landlord's bank account.

Landlord lobbyists have crusaded to rebrand themselves as "housing providers" and rid themselves of the feudal title that makes their power clear, but landlords do not "provide" housing, they extract rent from housing by hoarding the places where we can live.²⁷ When our rents are leveraged for more housing grabs, landlords take over more and more space.²⁸ Already-wealthy people, corporations, and financial firms profit; more of us are tenants than ever before.²⁹ *Rent is an engine of consolidation*. It drives the ownership of housing into fewer and fewer hands.³⁰ In 2013, Invitation Homes issued the first-ever rent-backed security with 3,200 homes in its portfolio.³¹ Just ten years later, the company now owns more than 80,000 homes nationwide. Its business model turns rents into securities to sell to investors, so they can buy up more homes, and start over again.

Of course, Invitation Homes generates those rents through the classic profit-maximization strategy of hiked prices and forced-down costs: between 2014 and 2016, the company raised average rents in its portfolio from 1,424 to 1,600 a month, while its *yearly* maintenance expenditures per unit shrunk from 1,362 to 1,146.³² And tenants experience the consolidation of our landlords in more than money. Large corporate landlords are more likely to evict us or threaten us with eviction, to raise our rents every year, and to

gouge us with fines and fees—pet rents, landscaping costs, utility mark-ups, smart-home subscriptions, even legal fees for their illegal eviction notices.³³

RENT PREVENTS us from caring for ourselves and each other. What do tenants do when landlords hike up our rents? We double up.³⁴ More than 370,000 families in LA alone live in overcrowded homes, stunting our children's development and putting us at greater risk of dying in apartment fires or outbreaks of disease.³⁵ We stay in violent partnerships because we can't afford to leave.³⁶ We starve and sacrifice our health. In 2019, 30 percent of tenants nationwide were food insecure, and 20 percent had an unmet medical need, because they'd prioritized paying rent.³⁷ This is tenant math: skimping on basic necessities and jeopardizing our safety to pay for our homes. As the saying goes, rent eats first.³⁸

Landlords know they control access to a basic survival need. Blackstone's CEO Stephen Schwarzman has celebrated the housing market for its "complete control." Frank Rolfe of RV Horizons compared his mobile home parks to "a Waffle House where the customers are chained to the booths."³⁹ Just for the privilege of paying rent, we pay application fees; subject ourselves to credit checks; jump over or squeeze into income requirements; swallow restrictions on pets, roommates, and family members; suffer source-of-income, racial, ethnic, and homophobic discrimination; fork over exorbitant broker fees and deposits; and expose our conviction and eviction history. We accept harsh leases, dilapidated living conditions, gouged rents. Why? Because *behind each rent check is the threat of homelessness*.⁴⁰ Landlords' control over our access to the indoors pushes us to accept degrading living conditions and degrading terms.

Behind each rent check is the threat of eviction. When landlords risk losing money and tenants risk losing a home, our housing system rules in their favor, no matter the social cost. US evictions nearly doubled between 2000 and 2016.⁴¹ The most common reason tenants are evicted? We can't pay the rent.⁴² In LA, from just February to November 2023, landlords filed 71,429 eviction notices, nonpayment the cause of 96 percent.⁴³ And across the country, Black tenants receive evictions at nearly twice the rate of white