

Article

The Return of the Repressed: The Subprime Haunted House

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Abstract: This article merges evaluations of Black life through the Southern Gothic and the intersection of Black studies to conceptualize the “Black Gothic”. The Black Gothic conceives of a future that requires closely examining the past and the present primarily through a Southern Gothic and Black horror lens. Much of Black Gothic’s analytics depended upon the framework outlined within Afro-pessimism and the subprime; however, it differs in its pursuits of reparations as a way forward. The Black Gothic focuses on intermingling the lived anti-Black experiences of Black existence with supernatural gothic traditions, forcing readers to determine which experience is more horrific. The Black Gothic functions as a mode of interaction with the Southern Gothic and the Black horror visual genres; its definition invokes literary and visual modes and genres that expand the many depictions of Black life in America when it is constantly threatened by elimination and devaluation. The Black horror genre seeks to expose the “afterlife of slavery” through actual and speculative means. Meanwhile, Southern Gothic’s ability to cross temporal bounds makes these the ideal genres to present the enslaved’s repressed and debted history. Southern Gothic replaced ruined gothic castles with plantations; Black Gothic replaced plantations and the monolithic “South” with northern sundown towns, redlining, and subprime mortgages. The Black Gothic’s methodology uses a systemic fiscal devaluation of Black ownership, self, and property through the subprime. In company with Fred Moten’s conceptualization of the subprime, the Black Gothic views being marked as “subprime” as an antecedent to predatory housing practices; it is instead the moment that captured Africans experience social death. Using Toni Morrison’s *Beloved* and Misha Green’s HBO adaptation of Matt Ruff’s novel *Lovecraft Country*, I define the Black Gothic and then outline its capacity to function as an analytic to further both the Southern Gothic and Black horror genres. The Black Gothic transcends gothic traditions by including films and texts that are not categorically gothic or horror and exposes the horrific and gothic modes primarily exhibited through the treatment of the descendants of enslaved Africans. Comprehensively, this article argues for a space to view the future re-evaluation of Black life through speculative and practical reparations.



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1. Introduction

The introspective work of the Black Gothic attempts to conceptualize lived Black experiences. These experiences, because of the lasting effects of financialized Black life, directly connect to enslavement and the mark left in its afterlife. Marking an enslaved person is comparable to branding cattle. Burning terror into the skin of *something* deemed property signals that the branded does not own itself. Moreover, if, by some chance, the free-roaming *thing* is ever discovered, the place where it was branded remains with them forever. Deeming something as property intended for labor means entering it into a cyclical debt contract. As laborers, they are expected to produce capital; however, the system of enslavement turned laborers into debtors, transferring them into people who work and who owe. The callous act of claiming ownership signifies that this *thing* instead has been purchased and made financial; thus, it has labor to produce and perform. Toni Morrison’s *Beloved* and Misha Green’s 2020 television series *Lovecraft Country*, along with five components, including the theoretical framework of Afro-pessimism; social death; the



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modes of Black horror and Southern Gothic; the historical and theoretical financialization of bodies as understood by the subprime; and finally, the restorative functions of reparations through atoning and property, contribute to defining the Black Gothic. As a contributor to the Black Gothic analytic, Frank B. Wilderson III's (Wilderson 2021) conceptualization of Afro-pessimism asserts that civil society cannot view Black as human due to the mark placed on captured Africans when they become financialized. At this moment, they are also denied autonomy and a future. The mark of nonhuman prescribes social death, an entity that no longer owns its past, present, or future (Patterson 1982, p. 5). According to Orlando Patterson, whose definition of social death permeates Afro-pessimism and, by extension, the Black Gothic, the mark of nonhuman transfers through the reproduction of more Black bodies through Black mothers (Patterson 1982, p. 7). Afro-pessimism views the paradigm of Black and human as antagonistic and perpetually at odds. Through examining the historical and spectral ramifications of placing a monetary value on Black life and death, I start by analyzing actual examples of physical and fiscal violence, primarily through housing, using *Lovecraft Country* and *Beloved*. I then show the viability of the theoretical implications of being branded as subprime because it transfers generationally, alongside its capacity to signal a restorative future. Furthermore, I showcase the potential for providing autonomy for the dead and decolonizing housing for the living. For the enslaved, "someone" does not exist; only "something" remains. The performance and product output created during enslavement continue to reproduce through capital spread globally, for capital does not disappear. It recirculates. It reproduces. As proposed by Cedric J. Robinson, the foundation of people as capital explains racial capitalism and, by extension, Black Marxism (Robinson 2005, p. 2). As marked or branded enslaved people, specifically enslaved women, the performance and product of their labor meant their labored bodies produced more laborers who intrinsically inherited their mothers' markings. Thus, racialized capital produced more capital; the marked produced more marked people.

The financialization/marketing of those subjected to chattel slavery carries a debt they are made to pay beyond death. Racial capitalism signals a value placed on labored bodies while also reminding us that these same bodies are subjected to devaluation. The Black Gothic understands the valuation and devaluation of Black life as a pendulum, always in flux, constantly shape-shifting but always there. Likewise, their living descendants, who inherited markings due to the lasting effects of slavery's afterlife, also inherited that debt, leaving the living descendants with the job of atoning for the debt placed on the dead. Because of the cyclical nature of debt, it remains unclear if atoning clears debt or only temporarily suspends the inevitable. I contend that the Black Gothic differs from Black Marxism in that capitalism will not cease in the foreseeable future; as long as Black bodies are expected to pay for their right to exist or their right to future with dignity, more labor will be extracted. For the explorations included, I will utilize the abovementioned texts and the synonyms branding, marking, and subprime to convey the central point of this work: financializing Black life and death. Financializing bodies historically and theoretically means marking them as unsafe, as belonging to someone other than themselves, and as someone with value and therefore subjected to devaluation.

2. The Black Gothic as a Mode of Black Horror and Southern Gothic

To conceptualize the scope of the Black Gothic methodology, I begin with situating its definition as a mode within two genres, Black horror and Southern Gothic. The Black horror genre seeks to expose the "afterlife of slavery".¹ Connectedly, the Southern Gothic's ability to cross temporal bounds makes these the ideal genres to present the enslaved's repressed and debted history. Merged, these genres create the Black Gothic which presents those repressed and haunted by connecting the history of the enslaved with the grotesque union of the spectral and the living. My innovation situates the Black Gothic as a mode of the Black horror and Southern Gothic genres as a reflection of the lasting effects of racial capitalism. Other scholars have extended the work of the genre to include slave narratives and popular culture. For example, Kari Winters's work positions slave narratives and

female gothic writers as having the shared work of reflecting “moments of pain and terror” (Winters 1992, p. 14). Winters cites *Beloved* as an “illumination of both the female Gothic and the slave narrative traditions” (Winters 1992, p. 13); the text is central to the genre. Teresa Goddu is conducting similar work by looking to non-fiction texts written by Black writers or those that centralize Black people for gothic traditions (Goddu 1997). In *African American Gothic* (Wester 2012), Maisha Wester is in conversation with Winters, defining the genre through its early to contemporary literary expressions of the Black Gothic, located in slave narratives; British, American, and Southern Gothic traditions; and theory. Using Harriet Jacobs’s *Incidents of a Life of a Slave Girl* (Jacobs 1862), Wester highlights the gothic traditions present in this non-fiction work, depicting the horrific sexual and physical violence of enslavement, particularly for Black women.

Additionally, by using Shelley’s *Frankenstein* (Shelley 1818), Wester explains the duality of “The Other” as an uncanny monster. This examination allows for further examination into the othering of those deemed monstrous in the Black Gothic. Drawing from these traditions gives us the theoretical framework to expand the Black Gothic beyond these traditions. Other scholars seek to define the Black Gothic through contemporary lenses; Sheri-Marie Harrison, in “The New Black Gothic” (Harrison 2018), interprets the Black Gothic through its direct connection to modern haunting for Black Americans depicted in Childish Gambino’s “This Is America” ((Murai and Glover 2018) music video and Jesmyn Ward’s *Sing, Unburied, Sing* (2017). Harrison contributes humor to the genre’s aesthetic that aids in conceptualizing the ongoing terrorizing of Black life. Similarly, in Taylor (2019), Lelia Taylor presents the intersection of Blackness and gothic/goth traditions that have always paralleled texts deemed quintessentially “gothic”. Taylor reinforces that Blackness has always defined gothic traditions despite the exclusion of Blackness from the genre.

The Black Gothic as an analytic of Blackness explores in depth how this body of work’s definition of the Black Gothic does not seek to replace other definitions; instead, the definition is in conversation with others yet differs through its interrogation of property, both as people without authority over themselves and the privatization of property. The curation of the definition is accomplished through an extensive deconstruction of the Black horror visual genre. The delineation of Black horror from horror requires adjusting what is understood as “instantly recognizable as horrifying” (Coleman 2011) to include racializing the mundane, unhorrifying experiences of non-Black people. Experiences such as purchasing a home, moving into a neighborhood, and earning a living do not constitute a specifically horrifying experience to non-Black people; thus, they would not be categorized as markers of the horror genre. Yet, such experiences can be fraught with danger for Black persons in the U.S. Instantaneous recognition codes anything or anyone “out of place” as a subject of horror and, therefore, requiring elimination. Identity and subject position make the mundane fundamentally and systematically horrifying for certain people in particular areas. Black horror, because of racialized systems such as redlining, white supremacy, and capitalism, identifies otherwise mundane acts as markers of horror within this subgenre. As Robin Coleman highlights, in reference to horror films, the genre offers commentary on subjects not readily deemed “horrific”, depending on through which lens they are being viewed (Coleman 2011). The Black horror lens explores defined and undefined horrors by bridging the actual with the supernatural and the sanctioned with the unsanctioned. In horror, the Other signals the undesirable, dangerous, and/or monstrous—the people and creatures who presumably disturb normative and often racist constructions. The horror genre’s real fear lies in the disturbance of white spaces.

Geographically, the zoning of “white spaces” or suburbia sanctions natural othering that declares the non-white unwelcome. White spaces, indicative of life and safety, denote premature death as an extension of social death for Black life. Premature death occurs simply by existing in these spaces, as proven by the murder of 17-year-old Trayvon Martin. George Zimmerman, the man who murdered Martin, began his call with the Sanford Police Department dispatcher by indicating that Martin did not belong in his neighborhood by stating, “there’s a real suspicious guy”, and then deciding that “this guy [Martin] looks like

he's up to no good" (Baldwin 2012). As an extension to the consequences of slavery as well as its afterlife, social death, as Orlando Patterson explains, coded the enslaved as having no authority over themselves and "no recognized existence" outside of their enslavers, deeming them a "social nonperson" (Patterson 1982, p. 50). As previously mentioned, social death does not connote literal death. However, it theoretically produces a non-life for the living. As a socially dead person, all rights, claims, and obligations are alienated, including obligations to "blood relations and by extension future generations" (Patterson 1982, p. 5). This alienation denies the socially dead of having descendants, heritage, and culture. White spaces perpetuate social death through their refusal to recognize Black life within its walls, whether actual or symbolic. The living dead takes another meaning within the Black Gothic, just like other genres' monograms. The physical othering of suburbia directly connects with the natural othering effect of the horror genre. Black horror uses the terrain of actual horrifying spaces for Black persons, including slave ships, plantations, sundown towns, suburbia, and America, and makes them the backdrop and antagonist. The "home" dwelling in these spaces acts as the site and subject of both actual horror and racial trauma for Black occupiers, providing the ideal space to exemplify these Black horror genre markers.

Denials of peace and security in the home are presented in the horror genre as a repressed history, a motif typically used to represent a fight between the living and the undead, as illustrated in narratives that include haunted houses. However, in the Black horror genre, the repressed history usually tied to enslavement exposes the neglected. Because of its transgenerational effects, enslavement remains in constant conversation with its afterlife, and the Black horror genre presents a lens through which to view those consequences. The motives and the actions of the repressed's return pose the question and the anticipation of what happens after they return. The mode couples racism with the supernatural, making racism the more frightening of the two.

Broadly, the horror literary genre does not provide space for Black horror; works involving the trauma of enslavement, racism, and the supernatural, such as *Beloved*, were not readily canonized as "horror" (Bennett 2009). The haunting taking place in *Beloved* reflects the horror of slavery. The ghost is merely a product of that horror.² While the genre largely affords the possibility of critical conversations on social, political, and cultural issues, its saturation of mostly cisgender hetero white men indicates the requirement for horror connoisseurs to seek other mediums for more accurate representation. Jordan Peele's 2017 film *Get Out* illustrates the critical conversations the genre affords.

Visually, through Coleman's scholarship, the horror genre provides room through the categories of "Blacks in horror" and "Black horror", although both are limiting. "Blacks in horror" are films produced by non-Black film-makers. However, they largely offer discourse on what is arguably a monolithic "Blackness" and "mainstream consumptions" of that interpreted Blackness. An example of films within this category generally includes tokenized Black characters who are among the first to die. "Black horror" is indicative of a "narrative focus that calls attention to racial identity" presented primarily by Black film-makers and writers (Coleman 2019). Contemporary examples of this category are found in Jordan Peele's (2017) *Get Out* and Nia Dacosta's *Candyman*. Peele's work continues to be analyzed due to its invocation of gothic traditions and commentary on contemporary cultural issues. However, the recurring police presence in both examples places systemic violence as a real place of horror for Black people. White novelist Matt Ruff (2016) and Black showrunner Misha Green offer an appealing intersection through their creative endeavors with *Lovecraft Country*. The novel and the show align with "Black horror" through their attention and cultivation of Blackness. Neither approach Blackness as a monolithic entity. Instead, Blackness is presented as a collection of shared experiences; disputably, Green offers more insight into Black experiences through her additions, which does not diminish Ruff's careful work in cultivating authentic Black voices in the novel's curations. *Beloved* and *Lovecraft Country* prove that Black horror surpasses its current delegations. In essence,

Black horror literary and film genres acknowledge the attempted erasure from the horror genre by centralizing Blackness, and that, unfortunately, includes lived Black trauma.

In company with the deconstruction of Black horror, the Black Gothic accommodates the gap between Black studies and Southern Gothic, as areas of study that often reflect each other. Southern studies, particularly the Southern Gothic and Black studies, rarely deliberately intersect.³ Concurrently, as a standard modifier within gothic traditions and Black studies, the two rarely overlap; the Black Gothic accomplishes that by disassembling each definition's operation to reassemble them into synchronized areas of study. Southern Gothic motifs, such as antagonistic settings, exposing the monsters in human nature, and using the supernatural to highlight the sins of the past, weave throughout the motives of the repressed's return—the formerly enslaved or those who died prematurely at the hands of white supremacy structures. Southern Gothic takes Black horror's "What comes next?" and positions Black trauma in a site, since its conception, meant to house literal racial violence: plantation homes. As previously mentioned, many of the motifs within the Southern Gothic genre align with several of those found in Black horror. Because white supremacy and its effects span beyond the southern region, arguably, the term "Black Southern Gothic" would not suffice in categorizing the genre. The "Black Gothic" combines the elements of the Southern Gothic, primarily its use of setting and the grotesque, with the lens of Black horror found in films. Southern Gothic replaced ruined Gothic castles with plantations, and Black Gothic replaced plantations and the monolithic "South" with northern sundown towns and white suburbia. The trope of suburbia reinforces the racist history of sundown towns,⁴ (Coen 2021) which is that they are "safe [places]- unless you're a person of color" (Poll 2018, p. 75). In these spaces, the home, the people within these homes, the people protecting these homes (police), and the white supremacy structures preventing Black people from integrating these homes (subprime mortgages/redlining) represent an actual threat of violence. Redlining and subprime mortgages were governmental discriminatory housing practices targeted to exclude borrowers based on race (Consumer Financial Protection Bureau 2021). If Black or Brown borrowers were permitted to own a home, higher interest rates guaranteed they would not get out from underneath the debilitating debt. Redlining mapped communities populated by Black persons, and this information signaled to mortgage lenders that these spaces were less than desirable for investment. Physical maps may no longer be in use; however, the residual effects arguably produced generations of discriminatory housing practices.⁵ Meanwhile, agitators are sure to follow if a Black homeowner enters these spaces by some happenstance. However, the Black Gothic's placement in the home offers another, often unexpected, agitator whose return functions primarily in a liminal spiritual space waiting for a reckoning—those whose deaths were plagued by white supremacist and anti-Black structures do not remain repressed. According to Robin Wood, repression in American-influenced horror takes the form of two modes: basic and surplus. The latter is defined through its specificity to a culture and its conditioning from the "earliest infancy to take on predetermined roles within that culture"; the former is defined as universal and inescapable (Wood 2018, p. 74). While both arguably align within the Black Gothic, the horror genre, as Wood describes, presents a more generalized explanation of the concept insofar as the repressed takes many overlapping forms.

Previously referred to as "literature noir", the Gothic horror genre seeks to take the grotesque and place it at the center. Wood suggests that the family has united the recurrent motifs of returned repression in American-influenced horror films since the early 1960s (Wood 2018, p. 58). Placing the repressed grotesque in the site of the home uses the "architectural form and complex allegorical significations" (Wood 2018, p. 58) of the home to disrupt the security and freedom typically attached to a home. Likewise, racial capitalism disrupts the security and freedom of Black homeowners; the Gothic haunted house then "becomes the site of haunting" because "they [haunted houses] house the nuclear family that is often the primary site of repression" (Scott 2004, p. 4). Whether direct or ancestral, the Black nuclear family of haunted homes is employed to expel the

repressed through recognition. The Southern Gothic haunted house links the “ghost with the flesh”, overlapping the past and present while suggesting that the two’s grotesque and repressed meeting is not necessarily a negative experience. The revisiting allows for an acknowledgment to take place (Wood 2018, p. 58). At the same time, the living present cannot undo the wrongs experienced by the repressed; the living has the opportunity to unearth the sins of the past, most often due in part to some form of racialized trauma. Horror and the gothic contribute to the grotesque and the terror, but the connections go beyond that to something not necessarily pleasant but needed. The haunted house becomes the site of the necessary righting of historical wrongs through the spectral. In considering humanity, the “ghost and the flesh” must acknowledge each other if there is any possibility of actual freedom, not just liberal freedom. Although Wood does not expressly apply this explanation to the Black Gothic, the implications that “All monsters are by definition destruction, but their destructiveness is capable of being variously explained, excused, and justified” (Wood 2018, p. 103) further blur the roles of the haunted and the haunter, in horror and by extension the Black Gothic.

Through racial capitalism, the property accumulated through the destruction and enslavement of Black persons should carry with it the possibility of recompense; however, as proven through *Lovecraft Country*’s female protagonist Leti and *Beloved*’s Sethe, the sites’ horror is never-ending. Because of its relationship to enslavement, the home is where the acknowledgment and payment must occur.

3. Theatrical and Fiscal Subprime Branding

For people who are first deemed property to be marked or branded by the process of financialization, it is to be made inherently subprime. The financialization of people being transformed into capital was initiated during enslavement, specifically at the moment of capture, as racial capitalism explains; however, the process did not cease because chattel slavery ended. Instead, the marker of subprime exists in other forms of financial violence against the descendants of the enslaved, which predates the term’s origin. Its etymology dictates use commonly associated with “subordinate” or “inferior”, anti-Black terms also used when describing enslaved people.⁶ Thus, before the term’s most common usage from 1978 to the present, the act of being made subprime was rooted in the history of insuring slave ships and coding captured Africans as livestock and credit. Coding the “inferior” as morally dishonest denies them home ownership or continued debt through predatory practices. Subprime provides an umbrella term when considering the ongoing predatory relationship between Black people and property. The Black Gothic allows for theorizing where and in what form the subprime presents itself; whether in the actual or practical, the subprime is always present. Capitalism thrives in individualism; it depends on self-fulfillment and self-ownership. Subprime complicates and contradicts individualism because it is innately collective. To be subprime after chattel slavery means deriving from a lineage of people who were made capital and existing in anti-Black infrastructures that only see one person as the collective. However, being within the collective does not denote the subprime will function as such; with the Black Gothic, those marked as subprime who maneuver against or without the collective are those subject to haunting. When considering the relationship between the marked and the acquisition of property, one must use what was denied during enslavement, in this case, safety and security in the form of a home, to examine how homes or housing function in enslavement’s afterlife. The 2007–2010 housing crisis provides the language for the broad effects of being marked or branded. The 2007 housing crisis, known as the subprime mortgage crisis, was contingent on borrowers already marked as undesirable. Prior to the crisis, undesirable borrowers were often denied mortgage loans due to lower-than-average credit scores, a system rooted in racial and socioeconomic disparity. From 1996 to 2005, homeownership increased due to “widespread mortgage loan fraud” by lenders who targeted “higher-risk borrowers who would have otherwise likely been unable to qualify for homeownership” and “became responsible for mortgage payments they could not reasonably afford” (Torres et al. 2019, p. 22). Historically,

non-white borrowers were not included in the initial construction of credit scores, largely because prejudices excluded them from standard hierarchies of credit, citing that “Risk hierarchies doubled as moral hierarchies, converting racist assumptions about the honesty, thrift, and work ethic of non-whites into bureaucratic facts” (Lauer 2017, p. 142). The mark branded on non-white borrowers persists throughout history, making acquiring loans or ownership more difficult. When the Federal Housing Administration (FHA) began backing loans to high-risk or previously undesirable borrowers, many purchased homes at higher rates and, to follow, higher interest rates. Under white supremacist systems, those deemed undesirable were overwhelming Black and Brown borrowers who now became first-time homeowners under a predatory system. Those marked as subprime rose in the housing market for approximately nine years, but new homeowners were quickly left with unaffordable debt. Systemic fiscal violence permitted targeted attacks on the most vulnerable housing communities: “the limited supply of prime lenders in low-income and minority neighborhoods left those households more susceptible to subprime lending” (Torres et al. 2019, p. 20). Unbeknownst to them, subprime lending companies filed for bankruptcy, leaving the impossible fiscal task of paying mortgages in full or selling their homes to account for lost funds. Predatory mortgage practices targeted the already disenfranchised, already-marked borrowers and labeled them subprime. The mortgage crisis provided language for historical disenfranchisement, stemming from the first Africans extracted from their home and forced to contribute to places they never intended to call home. As previously mentioned, the home is the returned site for the repressed in the Gothic because of its proximity to the nuclear family unit. The home for the Black family should provide security and protection, although the notions of either remain under constant threat. Fred Moten, in an extension of Frantz Fanon, says that the Black body, whether in the Real, the Imaginary, and/or the Symbolic, functions as a “repository of complete disorder” (Fanon 1961, p. 240) in the process of decolonization, which is also a “program of complete disorder” (240). Civil society depends on the disordering of Blackness through violence, the negation of history, and coding Black as an object to be feared. The sanctioned procedure of insuring people as property relied on negating history and self. Among the typical “rationales” for insurance payouts were the loss of property due to uprising and Black violence, i.e., coding Black as something to be feared. Actual fear and presumed fear are not differentiated in the process of decolonization and thus the marking of the subprime. Any process regarding the “undoing” of established hegemonic norms means stripping down to its foundation, which also signals resistance and violence. In labeling one as subprime, there is an extraction of debt; in the case of the mortgage crisis, the financial debt disabled Black homeowners, and the violent extraction of Black life as a debt to be paid results in premature death. In the murder of seventeen-year-old Trayvon Martin, his life was taken because George Zimmerman viewed Martin as subprime, a Black body labeled as something that needed to be extracted from his gated community. Zimmerman’s presumed fear of Martin facilitated his extraction of Martin, supported by attempts at continued colonization. As the subprime, Martin’s presence in that gated community meant a program of disorder and, therefore, violence.

4. The Decolonization of the Home as a Location and People

Likewise, housing as a form of decolonization operates as a program of complete disorder; thus, subprime borrowing also depends on the disordering of its debtors. The U.S.’s delegation of the “subprime crisis” as a problem produced by the already-dispossessed Black and Latino/a communities as outlined in Moten’s argument. Those denied the ownership of self and property are intended to uphold/pay into the program of disorder. The program, as previously mentioned, depends on Black violence and death. This is the price; the debt is constantly waiting for extraction. In civil society, the program of disorder calls for a designation of Black as nonhuman, and subsequently, anti-Black violence and extraction are expectations. In the process of housing decolonization, those marked as nonhuman are demanding, if only temporarily, to be extended the rights of humans by

attempting ownership. Thus, bodies marked by disorder are also marked as subprime debtors through housing decolonization. In Lewis's home installment contract from *Lovecraft Country* and Sethe's "rental" agreement from Morrison's *Beloved*, their perpetual financial debt signals what Moten asserts as "what we want is always already unaffordable" (240), neighboring the subprime crisis as the extended financialization of the home and self. Similar to the installment contract implications, teasing Black buyers with the promise of ownership, neoliberal subprime mortgages only guarantee continuous debt and more horror. The extraction of financial agreements from "unsuitable economic subjects" aligns with the financialization of anti-Black racist and predatory housing contracts, as illustrated in *Lovecraft Country* and *Beloved*.

The financialization (in this case, subprime debt) focuses "on how conquest and slavery, along with the postcolonial apparatus of raciality, produce places and persons marked by a debt that cannot be settled even with death" (Chakravarty and Da Silva 2012, p. 365). Under the subprime, the "unsuitable" debtor must acquire higher interest rates and, therefore, more financial risk. If the debt exceeds death, it leads one to assume the risks also go beyond the financial. The subprime configures the physical and spectral debt of the living. While the setting of *Beloved* and *Lovecraft Country* predates the term "subprime", arguably, the predatory nature of the subprime loan is very present in both Sethe and Lewis's housing contracts. The victims of financialized subjugation through neoliberal definitions of economic uplift, ownership, and citizenship include those whom Lewis and even Sethe represent, along with the Black bourgeoisie, those who seek to proximate whiteness through capital. The debtors are victims of "financial segregation and exclusion" while also remaining "most fundamentally, a victim of her impulses"; these impulses include a "desire to climb socially into a neighborhood where she doesn't belong and is not wanted" (Moten 2013, p. 243). For Lewis and Sethe, the home represents "ownership, wherein the normative conception, embodiment, and enactment of wealth, personhood, and citizenship reside" (Moten 2013, p. 243). Racial capitalism reminds us that "inalienable" rights require payment for those first marked as property. Disordering and being made subprime happen congruently, whether through the institution of enslavement, insurance, credit, or housing. The Black Gothic merges the financialized subjugation of the subprime with recursive debt and violence. "Colonial division", as previously explained by Lowe, indicates the violence that inevitably ensues in the process of decolonization. The subprime gothic house presents a type of spectral decolonization that includes violence against those within and outside the colony. Decolonization in the form of the Black Gothic is violent and inconclusive; however, if only temporarily successful, there is the hope of a shift. The act of "decolonization implies the urgent need to thoroughly challenge the colonial situation", and in doing so, "The last shall be first" (Fanon 1961, p. 2); thus, the shift guarantees violence will ensue.

The violence in the haunted house complicated by predatory housing contracts makes the previously clear distinction between the performance of the victim and terrorizer now an accepted contradiction because the victim, such as *Beloved*, connects to racialized trauma. Previously, those who colonized were also terrorized. Racial capitalism complicates those titles when the victim becomes the terrorizer in the form of a spectral presence haunting the living. It furthers that complication when the victim is both spectral and the living homeowner/occupier. The interconnectedness of the relation between the victim and the terrorizer positions the expelling or exorcism in *Beloved* and *Lovecraft Country* as circular; it remains unclear who is freed of whom. The uncertainty of the designated victim or terrorizer, coupled with the financial uncertainty of the home, forces an acknowledgment of "the discourse of social development" that is both ongoing and temporal and, therefore, "has always been subprime" (Moten 2013, p. 240). Thus, the debt, like its victims, is also circular.

5. The Subprime as a Victim and Tormentor in *Beloved*

Toni Morrison's *Beloved* (1987) centralizes the home as the site of haunting at 124 Bluestone Road. The "spiteful" and "venomous" feelings of 124 are the first described in *Beloved* (1). Morrison reveals that 124 has not always held a spiteful or venomous feeling; it was once a location filled with brightness and laughter. Sethe inherited 124 after the death of Baby Suggs, who, while alive, kept the house colorful and curated a place where she "holy, loved, cautioned, fed, chastised, and soothed" the community (102). Like Baby Suggs, Sethe never owns 124 outright. Baby Suggs, freed through manumission, rents 124 from the Bodwin siblings, who are white abolitionist friends of her former enslavers. Although the Bodwins are described as "angels" because they "don't hold with slavery, even Garner's kind" (Morrison 1987, p. 171), there is still an external debt that must be paid by every generation who occupies 124 Bluestone. The debt continues until the novel's end through Denver, Suggs's granddaughter, who works for the "angels."

Though liberal definitions of humanity, the Bodwins' who "rented [124] for a little something" and were not troubled when no rent was paid could be viewed as benevolent. Contrarily, through a more than 20-year rental agreement, neither Baby Suggs nor her descendants were granted the option of ownership if they so wished. Though the oxymoronic "kind" enslavers own Baby Suggs and Sethe, and then the renters of the "angelic" Bodwins, neither generation will receive recompense through ownership, leaving the possibility that the haunting occurring in 124 fixates on the site of home and Sethe and not racial trauma tied to the owners. Baby Suggs's liberal freedom from enslavement, "even Garner's kind", comes at the cost of her son, Halle. Suggs knows her freedom was purchased through a peonage: "You be renting him out to pay for me way after I'm gone to Glory" (Morrison 1987, p. 172). The debt solidifies that Halle will never be able to purchase his or his remaining family's freedom, leaving the only option to escape. However, because Halle, Sethe, their children, and even the freed Baby Suggs carry the mark of the subprime, a debt follows them. As a result of escaping, the return of the overseer bent on reclaiming Sethe and her children as property acts as an external force, catalyzing what becomes the haunting of 124 Bluestone. Sethe's infanticide comes after the arrival of the "four horsemen" (174), signaling her and her children's return to enslavement. As a result of the horsemen's attempt at reclaiming her and her children, Sethe creates the spiteful and venomous haunting of 124. Like Lewis's haunted home, the haunting of 124 is connected to yet another trauma inflicted through enslavement. However, according to Ellen Scott, "Beloved's haunting, while still unwelcome in the mind of the viewer because of its destructiveness, becomes logically warranted by the justice that extends beyond the grave" (4). Aligning with the Black Gothic as an analytic, "the house in *Beloved* becomes the site of a haunting", and, because of its capitalist roots in financial bondage, the house "implicates the current inhabitants in the unrest, often caused by an unjust killing, of previous and rightful occupants" (Scott 2004, p. 4). Externally, Sethe and Denver continuously labor as payment to maintain 124 Bluestone. Internally, true to the Black Gothic and racial capitalism, they are denied the peace and safety that a home is meant to provide—the ghost of 124 fights an unresolved debt to claim property and acknowledgment. The ghost, as the subprime, behaves similarly to the ghost of Lewis's home. Their ambiguity of being a victim of racial violence turns them into tormentors before they eventually aid the living. While most of the ghost's dialogue appears disjointed and incoherent when she reflects on where she came from, "the dark, small, cramped, hot, and full of living and dead people" (Morrison 1987, p. 88), space indicates the Middle Passage. The Middle Passage places captured Africans at the site of subprime coding. The ghost would not have spent time on the Middle Passage. This reflection seemingly connects the ghost to the spirits of other captured Africans. She, the ghost, the victim, and the tormentor, must also work for the collective subprime. Although throughout the novel, the ghost of *Beloved* appears as a "Greedy ghost" (247), only focusing on her self-interest and possible revenge, her possession demonstrates that she places the collective before herself, if only temporarily. *Beloved* as a text and ghost contribute to the

construction of the Black Gothic by illustrating the complicated relationship between the living and dead when both are denied safety and security.

6. *Lovecraft Country* and the Role of the Living Subprime

Lovecraft Country, an HBO television mini-series produced by Misha Green and Jordan Peele, follows the historical reimagining of racial capitalism through episodes reflecting the Tulsa Massacre and the violence and denial of the safety of “white-zoned” sundown towns, among others. The series provides visual examples of the Black Gothic through its use of historic racialized violence through a fantastic lens. However, the intersection of Black horror and Southern Gothic is uniquely presented in the *Lovecraft Country* episode “Holy Ghost” ([Holy Ghost 2020](#)), when Leti Lewis believes she has been bequeathed money from her late mother. Lewis enters an installment contract with this money to purchase a boarding house on Chicago’s Northside. For Lewis, her newly found financial independence seemingly provides her with the security of a home and an opportunity to receive capital from Black renters. Immediately, Lewis is met with white supremacist agitators eager to intimidate her into relinquishing her new home. Her security is jeopardized by external forces, reminding Lewis of her place and status as a Black woman daring to occupy a “white” space in 1955. Congruently, this also reminds her that as subprime, anti-Black systems constantly seek payment, and in many cases, the acquisition of Black bodies means claiming them dead or alive. The episode adapts actual cases of dispossession to model the exterior and interior horrors Lewis experiences. In 1951, Harvey and Johnetta Clark, a Black family, met with a mob of “6000 white rioters” because they attempted to occupy a white space in a Chicago suburb ([Claim Police Aided Chicago Rioters 1951](#)). An implied reference to the Clarks is included in the episode. Lewis’s sister says, “Just last year there was almost a riot across town because a Negro couple tried to move into an all-white building”, when expressing her fear about Lewis’s home. White supremacists, physically and systemically, are widely known aggressors of Black advancement through homeownership. Green’s inclusion of Lewis obtaining the home through an installment contract signals liberal concepts of freedom and equality. Through the installment contracts of the 1950s, Black homeowners were locked into high interest rates and payments for homes they would never own ([Custard 2018](#)). The institutionally oppressive system provided the illusion of financial independence while locking Black homeowners into debt. The predatory practices outlined in these installment contracts set the foundation for what would be markers of subprime borrowers. Lewis’s exterior battle goes beyond the white supremacists boldly rioting in front of her home due to the implication that her battle will inevitably persist through the predatory legal contract.

While white supremacists threaten externally, Lewis’s home is also occupied by the repressed spirits of the terrorized past. Lewis’s home was once the location of unethical and inhumane experimental procedures performed on the bodies of Black Southside residents. After Lewis is introduced to the exterior white supremacists, a mangled dark arm and gaping, jawless face appear on the screen. True to the cinematic horror motif, the suspenseful music, mutilation, and gore sensationalize the presence of the “undead.” However, paralleling this image with the distant sounds of incessant horns belonging to the external living racists, Lewis is the nexus of the threat. Upon accepting that her home’s oddities are beyond “character”, Lewis discovers the history of the repressed spirits. The spirits belong to the former bodies of missing Black Southside residents subjected to non-consensual experimentation and mutilation. The United States’ racialized history of claiming Black bodies as its own through enslavement and experimentation via the Tuskegee Syphilis Study elucidates Green’s decision to depict lived terror as spectral horror ([Reverby 2011](#)). Following her previous method, Green weaves actual historical references within the episode. Anarcha and Lucy, two of *Lovecraft Country*’s fictional repressed spirits named during an exorcism, are inspired by two enslaved women whose reproductive organs were under subjection, as they did have control over their bodies. The claiming of Black bodies for non-consensual experimentation acts as white supremacist structures

reclaiming the debted subprime Black bodies. As previously mentioned, the payment acquisition is as continuous as the debt. However, this does not negate attempts to free oneself and ancestors from the violent cycle. Before Anarcha, Lucy, and the other spirits are expelled, they perform one more task within the home. The spirits who haunt Lewis also fight white supremacists who enter the home, tying their motivations for returning to more than acknowledgment but revenge—suggesting that the haunting experience is not always negative for the haunted, in this case, Lewis. Using the Black Gothic genre, *Lovecraft Country* anchors elements of the grotesque through the mutilated bodies of the repressed spirits with a history enveloped in racial capitalism and white supremacy. True to the genre, the grotesque is secondary to the racial trauma inflicted on the living and the returned repressed. All at once, the subprime of the narrative, present and past, are under one roof, initially working against each other before uniting to exorcise the white supremacist. As previously stated, the exorcism, while inductive of a form of release, does not promise the removal of the subprime for the spirits and certainly not for Lewis.

Through invoking temporal collapse, episode nine, “Rewind 1921”, also places living and dead descendants in a home while battling racist violence forged by the Tulsa Massacre. This episode utilizes the actual horror of the Tulsa Massacre, a two-day eruption of Black violence and death resulting in hundreds of deaths, the destruction of property, and dispossession at the hands of white supremacists. In May of 1921, Tulsa’s Greenwood district, also known as “Black Wall Street”, became the site of debt acquisition. While the catalyst for the riot is tied to a presumed offense against a white woman perpetrated by a young Black man, the resulting actions were incentivized by capitalism. White rioters entered the segregated Black Wall Street, intending to claim a debt they believed the Black residents owed them for daring to be financially independent and self-sufficient without “White capitalism.” Living as the subprime suggests that the threat of violence and the threat of debt acquisition are circular. *Lovecraft Country* reimages this history by transplanting Lewis and the male protagonist, Atticus “Tic” Freeman, and his father Montrose Freeman to the morning of the massacre, where they must retrieve the Book of Names, a family spell book destroyed during the massacre, to save a cursed family member in the present. Returning to the past means witnessing violence and death without interfering but also seeing the Black Wall Street’s function. The living “present” descendants witness the results of financial uplift when the collective is prioritized over the individualistic pursuits of capitalism. The Black Wall Street curated a community of Black residents who supported Black businesses but, more importantly, emphasized communal support. Montrose, who was a small boy during the massacre, relives the trauma of the event; one of his experiences involves being saved by a tall Black man, who he believed to be Black baseball star Jackie Robinson.

However, temporal collapse reveals it was the future version of his son, Tic, who saves him from a white mob. The realization that the living descendent actively aids the past highlights the role of the subprime atoning and repairing for the sake of their ancestors, the dead. As previously outlined, the Black Gothic relies on intersecting the living and the dead. Simultaneously, a pregnant Lewis returns to the home of Tic’s descendants and burns with the family to return the book to her present; her role as witness also depicts the horrors accompanied by acknowledging and living as the subprime. As previously outlined, in the Black Gothic, the home is the site of connection and loss for people marked by the subprime. Lewis being pregnant in this episode while the family’s home burns links the past, present, and future (all subprime), all aiding each other in some capacity. Lewis’s baby provides her with invulnerability, meaning she can stay with the family who is burning as a way to provide comfort. The family provides Lewis with the book she will need to save her present. The future, past, and present work in tandem; they work as a collective. Lewis cannot save the family, but witnessing their death at the hands of the mob empowers her to save the collective in the series finale when she binds magic from the series’ antagonist and all white conjurers to prevent magic from being used against more Black people. While episodes three and nine differ, they infer the significance of the living

and the dead working together against the white supremacy that seems to outlive them all. However, they do not stop trying to defeat it for the sake of the collective.

7. Autonomy and Ownership in *Lovecraft Country* and *Beloved*

The ending of “Holy Ghost” ([Holy Ghost 2020](#), Ep 3) and *Beloved* unites exterior and interior horrors. Expelling involves both inevitable violence and an uncertain future. For Lewis, her exorcism takes place as she names the displaced spirits in her home. The act of naming is an act of humanity. Through naming the victims, Lewis places personhood onto them—something lost through the experimentation on their bodies. As she calls to them, the mangled bodies reform into whole people. The intimation is that they can now move on to the “beyond”, because Lewis has finally acknowledged them. However, while she is performing the exorcism, the external horror of white supremacists enters Lewis’s home, unbeknownst to her. The last act of violence performed by the terrorized past aggressively kills the intruders. The ghosts protect Lewis. The camera pans to the dark basement shaft, where faint ghostly moans can be heard, leaving viewers to speculate if the ghosts are really expelled or if new ones will soon appear. *Beloved*’s, the ghost whose return is potentially tied to vengeance, exorcism scene, though different from Lewis’s spirits, still invokes the presumption of violence. The community of women arrives to expel *Beloved* from 124 Bluestone as Bodwin arrives to retrieve Denver. The sight of Bodwin and perhaps the sight of the community flash Sethe back to a time when she was forced to protect her children from enslavement, a protection *Beloved* believed was denied to her before. Sethe violently runs towards the crowd, “the ice pick is not in her hand; it is her hand” (309), as she plans to use violence again to protect her daughters. This time, however, instead of violence, she is overcome by the community’s embrace. It remains unclear if she is protected from the haunting or repercussions of any violence against Bodwin, but the community protects her. In the commotion, *Beloved* disappears, but Morrison does not unequivocally state that her disappearance is forever, signaling the possibility of her return.

The ghosts’ familial or ancestral relationship provides a sense that their expelling is a kind of mercy. The formally tortured and forgotten souls are free to return home. As found in the African American vernacular tradition and Christian funeral references, Black death and the ending of Black suffering caused by anti-Black violence are referred to as “homegoings”, which “mark the going home of the deceased to the Lord or to heaven” ([Dantzler and Reynolds 2020](#), p. 156). The enslaved sought refuge in the possibility of returning home to heaven as a prize for enduring the many atrocities of chattel slavery. Spirituals linking to “going home” for peace contend the possibility of “going home” through exorcism for the terrorized past. They are no longer tethered to the oppression of enslavement or the liberal freedom of their descendants. Again, “home” is the site of the haunting and their spiritual reparations. Throughout the Black Gothic, the home continuously intersects the living with the dead, so the home, unencumbered by the subprime, acts as reparations for the living. However, doing so calls for a radical restructuring or total abolishment of systemic infrastructures.

8. Healing the Unremovable Brand

Contending with the past requires a reconfiguration of thought. It requires viewing the evaluation of Black life as a continuum of the past, present, and possibility of the future. The simplicity of singular definitions and futures’ absent recourse are not a luxury afforded to the subprime. The past and present are always in the now, and the future is not available when branded by a trauma that goes unaccounted. Unlike other notions of repairing the past, such as collective pursuits of reparation, being subprime creates a dichotomy rooted in capital. A financialized body seeking repayment through fiscal means becomes complicated by all the definitions of subprime mentioned in this body of work, both practical and theoretical. In the practice of atoning, one must first acknowledge that a grievance has occurred, something many who have benefited from enslavement refuse to do. The practice means a complete acknowledgment of the past and accountability for

current reverberations of the grievance. The atonement step is necessary for repairing the past. It is essential to understand that repairing does not denote undoing or replacing; it will not take away the trauma but is an intentional step toward healing. Atoning does not necessarily remove the subprime. Repairing means locating the necessary tools and the correct devices to mend the gaping hole or applying the correct medicine to allow for recovery, even if there is a scar. Scars are also necessary, and they will not be superficial blemishes but often a complete amputation of limbs. They remind everyone that some trauma took place. It is a reminder to avoid actions that could lead to that form or worse forms of trauma in the future. Repairing becomes less about removing the scar that is the subprime and more about learning how to navigate its systems to dismantle it someday. When one has experienced the predatory actions associated with being marked as subprime, the most “natural” conclusion is that the offended party should be compensated in a manner that fits the offense. In this case, the offense is privatizing people as property, as capital. The Mandatory Restitution Act of 1996 proved that even governmental structures believed financial compensation should be awarded to victims who suffered financial loss due to certain crimes ([Northern District of Georgia | Understanding Restitution 2015](#)). However, the nature of being marked subprime does complicate the “natural conclusion.” One must first trust that the system in place will act in one’s best interest, which is why acknowledgment and accountability are essential. The system intended to aid must take accountability for its faults before offering assistance. The lived horror within the Black Gothic is in knowing that systems of white supremacy do not view Black people as human; therefore, they are automatically forfeited the opportunity for aid. Airlines commonly caution that passengers cannot aid others until they have secured themselves; this is necessary for systems set on atoning. A system genuinely set on securing itself defunds anti-Black and supremacist systems, reallocates its resources and funds to the people, and places it coded as subordinate and inferior. The other complication lies in not viewing the system of enslavement as a crime. Therefore, those who perpetrated the heinous acts and those who continue to benefit are not deemed criminals. Perhaps this is why reparations are sought and not restitution. Unfortunately, although enslavement took place, so much so that it still serves as the foundation for numerous financial industries, large and small, many refuse to acknowledge its effects. Likewise, many often minimize the enslaved as “workers” or “the help” or view slave quarters as “antebellum bed and breakfast” and not captured, disenfranchised, and dispossessed people forced to labor without any compensation. The rebranding of plantation homes as picturesque and appropriate locations for weddings, instead of the horror houses they are, further depicts simple instances where the offenders refuse to refer to the enslaved as they were treated and does not provide confidence in their ability to atone. Audre Lorde famously stated, “the master’s tools will never dismantle the master’s house” ([Lorde 1984](#), p. 110). This speech was rendered in a different context, but the sentiment still offers a point of exploration for the theorizing accomplished in this work. What instruments must one use if only the “master’s tools” exist? Would that not imply using the tools available to undo what has been done? Capitalism is the same in this context: the tools and the house. One suggestion to dismantle the house built by capitalism would be to use more or perhaps a different vein of capitalism. Reparations through financial means, as previously mentioned, mean dismantling current infrastructures and redistributing wealth among the descendants of enslavement. To accomplish this feat, one would need capitalism and the very structures used to maintain white supremacy to no longer function as they do. It would need to be something that does not depend on the branding or disenfranchisement of others to survive. However, as Manning Marable asserts, accomplishing this task would mean first dismantling a racist state and, therefore, depending on the aforementioned “master” to distribute his “tools” equitably ([Marable 1999](#), p. 148). *Lovecraft Country* and *Beloved* offer an alternative route to atoning; they focus on inward forgiveness and communal acknowledgment. The paths toward atonement and repairing are complicated; one must first consider if the subprime, the marked, can be unmarked. Can a price be removed once it has been set? The answer to these questions and

many more surrounding the subprime cannot be answered in the confined space of these pages; to do so would mean looking to the future, something beyond this scope. Instead, this space is used to explore what contending with the past looks like for those seeking to dismantle and seeking admittance. Part of that practice is accepting that questions will remain unanswered; just as there is no view into the future, likewise, there is no view into the past, no way of knowing that the actions of the present are offering atonement, and reparations, to those directly in bondage, no way to confirm that a lump sum replaces the value placed of their loved ones in the coffin, the loved ones denied body autonomy and the loved ones who performed unspeakable violence out of self-preservation. Perhaps it is not the job of the living to know the answers but to maneuver under the understanding that they can do something to atone. That something looks different more often than not, but that does not deter the living from doing it all. There are no absolute reparations because the living is intended to continue finding new methods to atone for the past until its afterlife is no longer visible in the present.

Arguably, this body of work focuses on the functions of the past in the present while emphasizing the actions of antiquated yet still active anti-Black infrastructures, such as being marked subprime through the act of financialized Black life. While that remains true, identifying current examples of the continued financialization of literal monuments to enslavement via plantation homes and enslavement cabins depicts ongoing examples of subprime as not just financialized Black life but also Black trauma. Although the listing has since been removed from Airbnb listings, in July 2022, Airbnb came under fire after it was discovered and then exposed on TikTok, a social media platform, that an “1830s slave cabin” called the Panther Burn Cottage on Belmont Plantation in Greenville, Mississippi, was rented out as a bed and breakfast. Since removing the listing due to backlash, the company’s spokesperson, Ben Breit, said, “Currently, we have removed listings and experiences associated with roughly 30 properties that are violating our policies” (Watson 2022). Among the more disturbing practices of monetizing Black trauma is that the listing and the other listings would continue had they not been exposed. The action of holding perpetrators accountable lands on the living, if any, steps toward stopping the continued monetizing of Black life of being subprime.

Brands cannot be removed. They remain etched in the flesh forever and cannot be undone; however, they do not have to continue defining the object afterward. Subprime, in the foreseeable future, does not appear to be something that can or will be removed; however, it does not define the progress of those who carry its mark. As long as the subprime shifts its views on what progression should mirror, it can create its own way forward and methods of repairing past wounds. While being subprime, Black resistance means no longer using the “master’s tools”, believing they will function the same; instead, Black resistance must be a collective experience. If not, the consequences proven in this body of work are detrimental. The Black Gothic utilizes the functions of monetizing Black life by marking Black bodies, living and dead, as subprime. A testament to Black resistance is the subprime’s ability to transcend the status placed on them, not through using oppressive scales to determine their value but instead through adherence to collective freedom.

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Notes

- ¹ Hartman coined “afterlife of slavery” in *Lose Your Mother: A Journey Along the Atlantic Slave Route* (Hartman 2008). The term addresses the lingering effects of enslavement after its legal end.
- ² Due, Tananarive in Noah Berlatsky (2020), “Re-Centering the Black Experience in the Horror Genre, from ‘Beloved’ to ‘Get Out’”.
- ³ That is not to say there are no works by Black Southern authors who reflect gothic traditions; in fact, there are several such as Zora Neale Hurston, Richard Wright, Kiese Laymon, Jesmyn Ward, Attica Locke, and others.

- ⁴ Sundown towns at their height in the 1890s–1960s were all-white communities that used legal and illegal methods to threaten Black travelers who attempted to pass through. The threats were often reinforced with acts of violence or death. As a result of the continued violence, Victor H. Green compiled the *Negro Motorist Green Book* (Green 1936), a guide intended to signal safe zones for Black travelers. While many sundown towns were in the Midwest, they existed across the United States, and some may remain in existence today. *Lovecraft Country* also includes references to the Green Book.
- ⁵ For example, in 2021, Black homeowners Tenisha Tate-Austin and Paul Austin were victims of discriminatory housing practices when their white appraisal officer violated the Fair Housing Act by including their race and demographic, causing the home to be valued significantly less than they expected. As a result, the Austins “whitewashed” their home, removing all photos or markers of their race and replacing them with stock photos of white families. In addition, they enlisted a white friend’s help as a stand-in for the second appraisal. The home was valued at nearly half a million more than the initial appraisal. If Black or Brown borrowers were permitted to own a home, higher interest rates guaranteed they would not get from underneath the debilitating debt (Johns). Unfortunately, appraisal discrimination continues, as there are other examples of Black families like the Austins. Even when Black sellers own their homes, their value decreases because the bodies inside are financialized. Just as plantations house a history of enslavement, suburbia perpetuates “segregated racialized ‘zones’” (Poll 2018, p. 76).
- ⁶ Additionally, the etymology also includes *subprime*, of loans, etc., by 1978, in frequent use from 1996, from sub- + prime (adj.). (“subprime | Etymology, origin and meaning of subprime by etymonline”). [(Subprime | Etymology 1978)].

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