

# “There's a Difference—I Own This”: Negotiating Social and Financial Services under Threat of Mortgage Foreclosure

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## Abstract

Although national housing markets have recovered from the Great Recession, communities hardest hit by the foreclosure crisis remain immersed in mortgage trouble. Nineteen percent of homeowners are underwater on their mortgages and communities of color are overrepresented among zip codes still experiencing default in rising numbers. The social services needs of homeowners at risk of foreclosure show few signs of abating. High levels of market risk, asymmetrical power relationships, and the assumption that rational action can protect homeowners mark the climate in which households and social workers operate while attempting to halt foreclosure. The research described in this article draws on in-depth interviews conducted with homeowners at risk of default to examine the strategies they used to alleviate their mortgage strain. These strategies included seeking aid from financial and social services institutions while living under threat of default. As homeowners experienced mortgage strain they engaged in recommended rational market actions such as negotiating with lenders, increasing work hours, practicing strict household budgeting, and seeking aid from social work agencies to offset mortgage costs. The gathered data suggest that some social workers responded with poorly contextualized treatment plans and language characterized by disrespect, shame, and blame; others responded with mental health assistance, referrals to legal aid, and a helping relationship characterized by a sense of mattering that seemed to buffer against the psychosocial stressors associated with foreclosure.

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