

Housing Studies >

Volume 21, 2006 - [Issue 6](#)

1,247

Views

261

CrossRef citations to date

9

Altmetric

Original Articles

The Impact of Single-family Mortgage Foreclosures on Neighborhood Crime

DAN IMMERGLUCK  & GEOFF SMITH

Pages 851-866 | Received 01 Apr 2005, Published online: 23 Nov 2006

 Cite this article  <https://doi.org/10.1080/02673030600917743>

Sample our
Health and Social Care
Journals



>> [Sign in here](#) to start your access
to the latest two volumes for 14 days

 Full Article

 Figures & data

 References

 Citations

 Metrics

 Reprints & Permissions

Read this article

 Share

Abstract

Foreclosures of single-family mortgages have increased dramatically in many parts of the US in recent years. Much of this has been tied to the rise of higher-risk subprime mortgage lending. Debates concerning mortgage regulation, as well as around other residential finance policies and practices, hinge critically on the social as well as personal costs of loan default and foreclosure. This paper examines the impact of foreclosures of single-family mortgages on levels of violent and property crime at the neighborhood level. Using data on foreclosures, neighborhood characteristics, and crime, the study found that higher foreclosure levels do contribute to higher levels of violent crime. The results for property crime are not statistically significant. A standard deviation increase in the foreclosure rate (about 2.8 foreclosures for every 100 owner-occupied properties in one year) corresponds to an increase in neighborhood violent

crime of approximately 6.7 per cent. The policy implications of these findings are discussed.

Keywords:

Foreclosures

subprime loans

mortgages

crime

Notes

¹ Owner-occupiable units are calculated by taking the percentage of occupied units that are owner occupied and multiplying it by the total number of housing units in the tract, including vacant units.

² Kubrin & Squires ([2004](#)) do not include percentage of Hispanic in their study of Seattle neighborhoods. However, in Chicago well over 20 per cent of the population is Hispanic and Hispanic segregation is significant.

Related research

People also read

Recommended articles

Cited by
261

Information for

[Authors](#)

[R&D professionals](#)

[Editors](#)

[Librarians](#)

[Societies](#)

Opportunities

[Reprints and e-prints](#)

[Advertising solutions](#)

[Accelerated publication](#)

[Corporate access solutions](#)

Open access

[Overview](#)

[Open journals](#)

[Open Select](#)

[Dove Medical Press](#)

[F1000Research](#)

Help and information

[Help and contact](#)

[Newsroom](#)

[All journals](#)

[Books](#)

Keep up to date

Register to receive personalised research and resources by email



Sign me up



Copyright © 2026 Informa UK Limited [Privacy policy](#)

[Cookies](#) [Terms & conditions](#) [Accessibility](#)

Registered in England & Wales No. 01072954
5 Howick Place | London | SW1P 1WG

 Taylor and Francis
Group