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Original Articles

Financing Social Reproduction: The Gendered Relations of Debt and Mortgage Finance in Twenty-first-century America

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Abstract

This article addresses a gap in the international political economy (IPE) literature on housing finance by highlighting the ways in which the deepening of mortgage debt is part of a broader attempt to individualise and (re)privatise relations of social reproduction under neoliberalism. While the extension and deepening of debt has been

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individuals, lities in paid Accept All served to Essential Onlocial JS has also Settings ngly highlighting

perpetuation of divisions and inequalities between social classes, between men and

women and along certain racial and ethnic lines. It also centralises the role of the state in conditioning these processes.

Q Keywords: subprime mortgages social reproduction feminist political economy housing finance debt

Notes

Earlier versions of this article were presented at the 2011 International Studies
Association Annual Convention, at the VU University Amsterdam and at the Irmgard
Coninx Foundation 14th Berlin Roundtables on Transnationality, Financialization and
Everyday Life. I thank all of the participants in these events who offered helpful
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For example, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), signed into law by Bill Clinton in 1996 as part of his campaign promise to 'end welfare as we know it', shifted some of the responsibilities of immigration and crime control agencies onto welfare agencies, requiring those that administer welfare block grants, SSI and housing assistance to determine the immigration status of clients before providing services. It has been estimated that this will cost welfare agencies an additional \$700 million, draining already diminished resources. States have also increasingly been compelling welfare recipients to submit to drug testing. In 2009, over half of all states introduced drug testing legislation which, in addition to perpetuating the social construction of the poor as deviant and 'undeserving', uses resources that

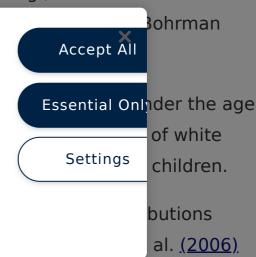
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