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Related Risks: Foreclosure, Health Problems and Economic Insecurity in the USA

DAN IMMERGLUCK

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Libman, Fields and Saegert provide a rich analysis of how health problems and mortgage distress in the USA are often wrapped up in a complex web of common causation and vicious circles. Their social ecological approach goes beyond the sometimes reductionist and overly individualistic methods that some social scientists tend to employ in examining connections between issues such as poor health and foreclosure. For example, rather than trying to measure the strength of causation running from foreclosure to health problems, or *visa versa*, they provide qualitative evidence that causation runs in both directions and take the emphasis off precisely measuring which direction is stronger. More importantly, they make a compelling argument that larger structural forces put many of the same sorts of households – and sometimes precisely the same households – at a severe disadvantage in these two critical and interacting arenas. They do this through a synthesis of the literature linking housing distress and health outcomes together with direct observations from their multi-city focus groups held at the early stages of the US foreclosure crisis.

The authors argue that changes in health care and housing markets have common roots in the larger neoliberal reshaping of US domestic policy over the last three to four decades. While some of the material they cover in their synthesis of the literature on housing and health connections is fairly well known, they do a good job of tying this research to their larger thesis that greater costs and risks have been shifted toward working class households in the USA, a theme reminiscent of Hacker's *The Great Risk Shift* (2006).

This structural explanation of the foreclosure crisis, including the role of health troubles in precipitating foreclosures, provides additional, powerful and accessible evidence that lies in opposition to mass media portrayals of the subprime boom as one driven by narcissistic demand, i.e. irresponsible and spendthrift homeowners

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