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Homeownership and America's Financial Underclass: Flawed Premises, Broken Promises, New Prescriptions

Mechele Dickerson

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Why does America have a love affair with homeownership? For many, buying a home is no longer in their best interest and may actually harm their children's educational opportunities. This book argues that U.S. leaders need to reevaluate all housing policies and develop new ones that ensure that all Americans have greater access to affordable housing whether rented or owned. After describing homeownership's most common myths, the book shows why the financial circumstances America's financial underclass now face make it impossible for them to benefit from homeownership because they cannot afford to buy homes. The book then exposes the risks of "home buying while brown or black" by discussing U.S. policies that made it easier for whites to buy homes easily and cheaply, but harder and more costly for blacks and Latinos to do so. The book argues that remaining traces of racial discrimination and certain demographic features continue to make it harder for blacks and Latinos to receive homeownership's promised benefits.

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