Smith

Safe as Houses?

The Uneven Integration of Housing, Mortgage, and Financial Markets

This is a book about the risks and rewards of home ownership in the 21st century. Using a range of vivid examples, it shows how housing markets work to concentrate wealth into property, how the role of mortgage markets has changed, and how financial markets have failed to manage the credit and investment risks to which home occupiers are exposed. A clear-sighted view of the problems of the housing economy, Safe as Houses? makes complex economic ideas accessible to an interdisciplinary readership. It exposes a kaleidoscope of overlapping markets whose workings tie the meagre budgets of the poorest home-buyers to the massive turnover of the world's largest financial exchanges. Home ownership is a risky business. But in a thought-provoking analysis, Susan Smith argues that the precarious financial position of the average home-occupier may benefit as much from the cautious use of innovative instruments as from the wholesale dismantling of financial capitalism. Interdisciplinary in style, drawing from cultural economy, material sociology, and economic anthropology, as well as from mainstream housing economics, this book provides a clear analysis of the housing market in the current financial crisis, with a practical edge, engaging with policy, practice, and everyday life.

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