

## The human face of the mortgage foreclosure crisis

Written by Irma McClaurin, PhD  
Friday, 13 August 2010 14:58

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Suicides, divorce, anxiety attacks, depression, and displacement of children from homes and schools are not what we associate with the mortgage foreclosure crisis. But we should. Instead of following the money, we should pay attention to the human side of the crisis.

In this third year of the mortgage tsunami, while we debate about who profited and which federal agencies should have better monitoring, we ignore how people now choose between buying medicine for chronic illnesses and mortgage payments, or paying rent after foreclosure, and how communities are dying.

On the ground, agencies that offer financial literacy workshops for current owners and potential buyers, mortgage loan consultations, legal aid advice for those in foreclosure, and bankruptcy counseling may prevent future catastrophes, but short term, they are ill prepared to respond to the human suffering, and provide professional mental health counseling or make referrals.

To the rescue is a small group of community based researchers at the University of Minnesota's Urban Research and Outreach/Engagement Center. They are following the people. Since 2008, University faculty, staff, and community researchers, the UROC Action Research Team (UROC ART), have looked behind the money to learn how people's health and wellness are affected.

Their findings are still preliminary, but they are clear about one thing—individual, family, and community health and wellness have suffered as a result of this crisis. They also track resiliency among people and communities who adopt innovative strategies to survive this economic tsunami.

Initially gathering hundreds in community forums, UROC ART now holds open meetings weekly, not just to talk, but to actually do the research. The team is led by Drs. Shonda Croft and Sara Axtel, University of Minnesota's Department of Family Social Sciences, and Makeda Zulu-Gillespie, UROC Community Liaison. Tisa Thomas is an FSS graduate student who grew up on the Northside and residents' Leola Crawford and Raymond Dehn are paid community researchers.

They've analyzed over 5000 articles from mainstream and community papers, and used participatory action research methods to identify themes that illustrate how individuals, their families, and their communities are negatively affected, and their coping strategies.

Minneapolis Congressman Keith Ellison understands the human side. His fifth ward district was hardest hit, and he collects their congressional testimonies. Ironically, though Minneapolis is considered one of the "best places" to live in the country, not so for those who call North Minneapolis home.

In 2007, fifty-seven percent of all foreclosures in metropolitan Minneapolis occurred in North Minneapolis, where Congressman Ellison locates his office in the Minneapolis Urban League. Across the street, UROC ART operates out of a derelict shopping center, recently renovated by the University of Minnesota as part of its urban land grant vision.

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UROC ART is analyzing recent data collected by Leola and Tisa in direct interviews with local businesses. Once completed, the group will share their findings locally and nationally to build public awareness about the human face of the mortgage foreclosure crisis.

Their ultimate goal is to divert some of the funds coming down the federal pipeline for additional financial mortgage programs to already stressed community and county health agencies responsible for mental health services, and to community-based organizations working to restore the health and wellbeing of their neighborhoods.

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