Deconstructing the Dream

The Impact of Homeownership Rhetorics in Relation to Race and Class
Foreclosing the American Dream
Foucault and Governmentality

- State authority is maintained through population development rather than rule of law
- State provides for needs of population
  - Needs are constructed by the state
  - Population is unaware
Origins of Federal Housing Policy in Hoover’s Associative State

- Early 1920’s: Added to the agenda through an associative approach

- Associative methods can be related to governmentality
Case Study: Better Homes in America

- Better Homes in America Campaign: a national educational campaign to increase awareness of the single-family home

- Benefit to the State:
  - Enhanced housing demand creates job stability and new avenues for consumption; fosters GDP growth

- Government had to construct desire within the population
  - Link between homeownership and morality
Function of Shame in Promoting Homeownership

- Morality is a dominant moralism
  - Seeks to limit alternative moralisms and set up ‘hierarchies of shame’

- Link between home and normative morality creates desire in the population
Governmentality and the Single-Family Home Ideal

- Governmentality makes public discourse about how rather than why
- Questions of homeownership became about how to obtain it rather than why it represented morality
Denial of the American Dream

- During the Great Depression, the Housing Act of 1934 was passed, creating the Federal Housing Administration.

- Redlining: Mortgages and loans were denied to minority lenders to avoid racial mixing and racial conflict.

- In denying access to the home, minorities were denied the ability to perform normative morality.
Idealization of Normal

- Governmentality masks problematic origins of social norms
- Stigmatized groups seek normativity through equality
- Normative populations derive their normative through the existence of other groups shame
Idealization of Normal and Discrimination

- Minorities attach to the single-family home ideal because of what it represents
- Achievement of equality doesn’t end discrimination
Failure of the Dream

- Early 1990’s – Reverse redlining in the lending and real estate industries.
  - Subprime products=higher interest rates, higher penalties, and quicker repayments
- 2007 – Mortgage defaults lead to economic crisis.
  - High mortgage default rates key to recession
Cruel Optimism

- The attachment to the home is created through the idealization of normal
- This attachment to the home, and thus normativity, led to the attachment to an object that was detrimental prior to loss
- Homeownership has already failed us, but we continue to hold on to it.
Moving Forward

- It is important to understand the desire for the home is a tool for population management.
- It is important to understand how the desire creates cruel attachments.