

Home foreclosure symptom, not cause for increased crime rates, research shows

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High levels of foreclosures in a community do not independently lead to increased crime rates, as previously believed, according to new research from The University of Texas at Austin.

More than 6.4 million U.S. properties entered foreclosure between 2007 and 2009, according to RealtyTrac, the largest foreclosure database in the nation. As the dire consequences of the foreclosure crisis have started to become clear, it has become critical to determine whether or not it has sparked a crime boom in U.S. metropolitan areas.

"Foreclosures do not independently affect crime," says David Kirk, assistant professor in the Department of Sociology and a Population Research Center affiliate and lead researcher on the study. "Rather, both foreclosures and crime are the products of similar community-level factors, which include a community's political clout (or lack thereof), poverty and segregation."

Kirk and co-author Derek S. Hyra, of Virginia Polytechnic Institute and State University (Virginia Tech), used data on crime and foreclosures in Chicago from 2000 to 2008, a period in which Chicago home foreclosures tripled. They examined the implications of rising foreclosure rates — particularly the effect of rapid changes to the structure of communities — on community crime.

Foreclosures can potentially affect community <u>crime rates</u> because unoccupied properties afford increased opportunities for property



crimes such as <u>vandalism</u> and burglary. Communities characterized by rapid changes in foreclosure rates may become destabilized and disorganized, undermining community social control of crime to a much greater extent than in communities that change more gradually. Despite these potential reasons, the researchers found foreclosures and crime rates are not causally related. Instead, each are symptoms of a similar set of root causes, which include the structural characteristics of communities.

"We suggest that our results provide a more informed depiction of the complex relationship between community conditions, foreclosures and crime in Chicago," says Kirk. "We were able to statistically adjust for confounding influences such as segregation, the political hierarchy of communities and other unobserved factors predictive of both foreclosures and crime."

Provided by University of Texas at Austin

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