| Record Nr.              | UNINA9910139612703321  |
|-------------------------|--|
| Autore                  | Aalbers Manuel   |
| Titolo                  | Place, exclusion, and mortgage markets [[electronic resource] /] /<br>Manuel B. Aalbers  |
| Pubbl/distr/stampa      | Malden, Mass., : Wiley-Blackwell, 2011   |
| ISBN                    | 1-4443-4229-0<br>1-283-20488-6<br>9786613204882<br>1-4443-4231-2<br>1-4443-4228-2  |
| Descrizione fisica      | 1 online resource (251 p.)   |
| Collana                 | Studies in urban and social change   |
| Classificazione         | SOC026030<br>QK 510  |
| Disciplina              | 307.76<br>332.7/2  |
| Soggetti                | Discrimination in mortgage loans<br>Mortgages<br>Marginality, Social<br>Electronic books.  |
| Lingua di pubblicazione | Inglese  |
| Formato                 | Materiale a stampa   |
| Livello bibliografico   | Monografia   |
| Note generali           | Description based upon print version of record.  |
| Nota di bibliografia    | Includes bibliographical references and index.   |
| Nota di contenuto       | Machine generated contents note: Preface Introduction Part I<br>The Exclusion, Urban and Market Lenses 1 Social and Financial<br>Exclusion 1.1 Social Exclusion 1.2 Financial Exclusion 1.3<br>How Space and Housing enter the Idea of Exclusion 2 A Socio-<br>Spatial Approach 2.1 David Harvey, Capital Switching and Urban<br>Development 2.2 A Socio-Spatial Approach to Urban Development.<br>2.3 Exploratory Comparative Research with Contrasting Cases 3<br>Markets, Institutions, Risk, Credit Scoring 3.1 The Market as an<br>Institution 3.2 Homeownership in the Risk Society 3.3 Risk<br>Selection and Credit Scoring 3.4 Difficulties and Risk Part II<br>Redlining Research in the US, Italy and the Netherlands 4 The US:<br>One Century of Redlining 4.1 On the Origins of Mortgage Markets<br>and Redlining 4.2 Redlining Research Since the 1970s 4.3 |

1.

|                    | Redlining Readdressed 4.4 The Rise of Securitization and Subprime<br>Lending 5 Italy: Capital Switching in Milan 5.1 Housing in Italy.<br>5.2 The Italian Mortgage Market 5.3 Economy, Migrants and<br>Housing in Milan 5.4 The Milanese Geography of Access to<br>Mortgage Loans 5.5 Capital Switching in Milan 6 The<br>Netherlands: Colored Maps 6.1 Housing in the Netherlands 6.2<br>The Dutch Mortgage Market 6.3 Ethnic Minorities and<br>Discrimination 6.4 The Socio-Spatial Structure of Rotterdam 6.5<br>The Colored Map of Rotterdam (1980-1999) 6.6 Rotterdam versus<br>Amsterdam (1999-2001) 6.7 Rotterdam, The Hague and Arnhem<br>(2005-2006) 6.8 Redlining Redux: Rotterdam and The Hague in the<br>Financial Crisis (2008-2010) Photo Essay The Tarwewijk,<br>Rotterdam Part III Conclusions 7 The Globalization of Redlining?<br>7.1 Redlining in the US 7.2 Credit Scoring: The Silent<br>Globalization of the Mortgage Market 7.3 City Forces 7.4<br>Neighborhood Forces 7.5 National Forces 7.6 Markets and<br>Institutions Preventing Redlining 7.7 The Endemic Nature of<br>Redlining References Index.                      |
|--------------------|--|
| Sommario/riassunto | "Just as in society, the mortgage market may exclude people on the<br>basis of place, as well as race. Place-based exclusion in the mortgage<br>market often takes the form of "redlining," a tacit agreement among<br>lending institutions to delineate sections of cities into areas where no<br>home mortgages are to be issued. Place, Exclusion and Mortgage<br>Markets presents an in depth examination of the practice of redlining<br>and the broader implications of contemporary urban exclusion<br>processes. Through a careful balance of comparative research and<br>literature reviews, author Manuel B. Aalbers reveals how redlining,<br>which is most visible at the urban level, is also constituted at the<br>interaction of several spatial scales: neighborhood, urban, regional,<br>national, and global. By utilizing several research strategies and<br>presenting documented evidence from various urban sectors in the<br>United States, Italy, and the Netherlands, this book offers fresh insights<br>and much needed analytical clarity to shape our understanding of<br>redlining and other urban exclusion processes" |