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Legal and Housing Service Providers' Perspectives on Clients' Experiences with Foreclosure

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Abstract

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Keywords

foreclosure, housing counselors, qualitative, interviews

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Although the foreclosure crisis is considered over, some areas of the U.S. continue to suffer from high foreclosure rates. This research presents findings from in-depth interviews conducted with 18 service providers who worked with families to prevent their foreclosures in Cleveland, Ohio. The research focused on better understanding the landscape of the Cleveland foreclosure experience. Service providers provided insight into families' experiences with the foreclosure process. The three main themes developed from the interviews included: (1) clients lacked knowledge about the mortgage process; (2) lenders exploited clients' lack of knowledge, setting them up to fail with predatory mortgages and targeting specific groups; and (3) mortgage servicers were inflexible, inconsistent, incompetent, and lacked regard for clients, except for local servicers. The findings provide implications for housing research, policy, and practice.

Keywords: foreclosure, housing counselors, qualitative, interviews

Introduction

The foreclosure crisis in the United States (2007-2010) coincided with the Great Recession (2007-2009) and has had a devastating impact on the lives of many Americans. Between 2007-2016, nearly 7.8 million Americans lost their homes to foreclosure (CoreLogic, 2017). Homeownership rates have fallen from 69% in 2004 to 64% in 2019 (Federal Reserve Bank of St. Louis, 2019), and racial differences in homeownership have widened (Famighetti & Hamilton, 2019). Attitudes about homeownership as a key component of the American Dream have shifted somewhat with the concern that being a homeowner does not always lead to lasting financial security as estimates on the loss in home equity ranged from $7 to $12 trillion during the recession (Goodman & Mayer, 2018; U.S. Department of the Treasury, 2012).

The peak of the foreclosure crisis occurred in 2010 when almost 2.9 million (2.23% of all housing units) were in foreclosure, and while foreclosures have declined every year since then, there were still more than 439,000 home foreclosures in the U.S. in 2019 (0.36% of housing units; ATTOM Data Solutions, 2020a). Because of these declines, the foreclosure crisis that peaked in 2010 is considered largely over; however, in many areas of the country, recovery has been unevenly distributed (Pfeiffer & Molina, 2013; Raymond et al., 2016; Rossman, 2016), including in Cleveland, Ohio, where this research was conducted (Ford, 2019; Wang & Immergluck, 2019), deeply affecting communities and the families within them.

Effects of Foreclosure on Families and Communities

The impacts of both the global financial crisis and the foreclosure crisis have contributed to changes in the landscapes of many neighborhoods and cities. The effects of foreclosures have left large numbers of vacant properties in some areas, along with increased sprawl and a declining tax base from unpaid property taxes (Schuetz, et al., 2008; Wang & Immergluck, 2018). Significant financial cost is required for cities to maintain foreclosed and vacant properties, and homes surrounding foreclosures lose value, referred to as “spillover effects” (Immergluck & Smith, 2006; Schuetz et al., 2008). Recent research notes that such spillover effects vary spatially and chronologically and are not generalizable across areas (Chun et al., 2020). Foreclosure is related to community economic distress, destabilization, the degradation of resources and services in communities, and a reduced tax base for area school systems (Alm et al., 2014; Immergluck, 2010; Kingsley et al., 2009; Lovell & Isaacs, 2008). Researchers have found that the moves that foreclosure forces often involve families moving to lower-income neighborhoods, and for some areas this includes increased crime rates, more social disorder, failing schools, and limited access to community activities for children (Been et al., 2011; Kingsley et al., 2009; Vidmar, 2008). Foreclosure, one study argues, also exacerbates “existing patterns of inequality and segregation” (Pfeiffer & Molina, 2013, p. 81).

Foreclosure is a major stressor for families who have often already gone through job loss, divorce, and/or other traumatic life events that can lead to foreclosure and subsequent residential mobility and instability, and these are related to negative outcomes for children and families (Koltai & Stuckler, 2020). The stress of such events can lead to increased family turmoil, and inconsistencies in schedules, routines, roles, and rules (Collins & Berg, 2019; Kingsley et al., 2009). Effects on children include worsening mental health status and increased behavioral issues, including violence, as well as emotional distress related to experiences of loss (Davis & Shin, 2009; Lovell & Isaacs, 2008). One study suggested that children in these situations see themselves as financial and emotional burdens on their parents (Vidmar, 2008).

Research has also found that foreclosure is related to children’s academic success, including increased absenteeism and poor academic outcomes (Been et al., 2011; Coulton, 2009; Lovell & Isaacs, 2008), and it affects classrooms by contributing to unstable student populations (Been et al., 2011; Coulton, 2009; Davis & Shin, 2009; Kingsley et al., 2009). Research has found that African American public school students have been more affected by foreclosure than their White counterparts (Comey & Grosz, 2010). The disruption children face when they potentially must change schools is an important reason families fight to keep their homes (Collins et al., 2018).

Foreclosure is also related to health. Financial troubles associated with foreclosure often mean that families have less money available for health care expenses including insurance premiums, doctor’s visits, prescription drugs, and healthy foods, thereby threatening their children’s health further (Davis & Shin, 2009). Areas with high rates of foreclosures are related to increased doctor’s visits for counseling and mental health care, as well as for stress-related physical conditions (Currie & Tekin, 2015). Research has also found that reports of medical debts and personal or family member health problems are related to their foreclosure (Collins & DeRigne, 2020; Libman et al., 2012; Pollack & Lynch, 2009). Long-term vacant housing is associated with negative health outcomes, suggesting vacancy resulting from foreclosure may be one structural factor associated with health disparities (Wang & Immergluck, 2018). Although the foreclosure crisis has eased nationwide, with foreclosures dropping to the lowest rates in more than 15 years, some areas in the U.S. continue to be affected.

Context

This research was conducted in Cleveland, Ohio, one of the areas most devastated by both the recession and the foreclosure crisis. At the peak of the crisis in 2010, Ohio had the dubious distinction of having more than 85,000 new foreclosure filings, a record high for the state, representing one in every 59 housing units and a 142% increase from ten years earlier (Rothstein, 2010). By the end of 2016, 326,000 foreclosures were completed in Ohio (CoreLogic, 2017), and it continues to experience foreclosure rates higher than the national average, ranking as the third highest among all U.S. states in foreclosure rates in 2019 (ATTOM Data Solutions, 2020a).

In 2019, Ohio's Cuyahoga County led all counties in US foreclosures with populations greater than one million in foreclosures (1 in every 745-housing unit; ATTOM Data Solutions, 2019). Cleveland, located in Cuyahoga County, has been depicted as a useful case study in understanding the foreclosure crisis, and has been described as the "epicenter" or "ground zero" of the foreclosure crisis (Christie, 2007; Grzelewski, 2020). In 2019, while nationwide rates of foreclosure were 0.36%, in Cleveland they were nearly triple, at 1% (Rudden, 2020), the third-highest foreclosure rate among metropolitan areas of its size (ATTOM Data Solutions, 2020a).

In the first quarter of 2020, Cleveland mortgages were also among the most underwater in the country (Ford, 2019; Goodman & Mayer, 2018), in part because of drops in median home sale prices on "the East Side of Cleveland from $80,000 in 2006 to $6,000 in 2008" and the prices only recovering 34% of equity losses (Ford, 2019, p. 13). At 13.7%, Cleveland's underwater rates are more than double the national average (ATTOM Data Solutions, 2020a), and higher even than Detroit, MI, to which Cleveland is often compared (ATTOM Data Solutions, 2020b). Recent statistics indicate that in 1 every 610 properties is vacant in Cleveland during foreclosure, compared to 1 in 11,400 nationwide, giving it the distinction of being a city with one of the highest numbers of "zombie foreclosures" in the country (Grzelewski, 2020).

Cleveland is important not only because it continues to suffer, because its recovery, like some other areas of the country (Pfeiffer & Molina, 2013; Raymond et al., 2016; Rossman, 2016) has been uneven (Ford, 2019; Wang & Immergluck, 2019), with White neighborhoods recovering at a rate more in line with national trends, and Black neighborhoods continuing to struggle. Research on the distribution of foreclosures in Cleveland found that African American homeowners accounted for more than two-thirds of all foreclosures (Hexter & Schnoke, 2017). While Whites account for most foreclosures, the foreclosure rates are much higher for African Americans, and are out of proportion to their home ownership rates in the U.S. (U.S. Department of the Treasury, 2012), but not as high as Cleveland's rates. Cleveland has been the subject of much academic study on foreclosure (Bocian et al., 2011; Boessen & Chamberlain, 2017; Coulton, 2009; Coulton et al., 2010; Fujii, 2016; Immergluck, 2010; Rosenman & Walker, 2016; Rossman, 2016; Wang & Immergluck, 2018), but only a few studies have examined the experience in the city using a qualitative lens.

Provider Perspectives

Many housing agencies provide homebuyer education and pre-purchase counseling services. When families initially attempt to buy a home, theoretically, housing counselors and other service providers can help families identify appropriate (affordable) mortgages with conventional and acceptable terms (Hornburg, 2004). While Collins et al. (2015) note that we do not yet fully understand the effectiveness of pre-purchase counseling, professionals working to help people avoid foreclosure can serve as effective advocates and liaisons between mortgage servicers, government agencies, and struggling homeowners (Scally et al., 2018), and when families begin to struggle with payments, housing counselors and other providers can potentially help to prevent foreclosure (Collins & Schmeiser, 2013). However, as Fields et al., (2010) found, when homeowners turn to such agencies as a last resort, their cases are sometimes too complicated for successful solutions.

Because of the negative impact of foreclosure on families and children, any efforts providers can make toward helping prevent foreclosure may be valuable. Counseling, advice, system navigation, advocacy, and legal assistance (provided by mediators and attorneys) can conceivably play an important role in helping to mitigate the impact of foreclosure. In their analysis of 10 years of the National Foreclosure Mitigation Counseling Program serving more than 2.1 million homeowners, Scally et al. (2018) highlighted the importance of housing counseling support for clients. Building relationships with mortgage servicers and government entities, housing counselors used their expertise to help struggling clients get loan modifications. Because such providers see a larger number and variety of foreclosure cases in their work, they can provide a wide perspective on the phenomenon and the range of experiences across many cases.

Purpose

This study focused on exploring legal and housing service providers' understandings of and experiences with families' experiences with foreclosure. The research was the first step in a study that examined families' experiences with foreclosure (Collins & Berg, 2019; Collins & DeRigne, 2020). We were interested in learning about providers' experiences because they understand a larger sample of clients' full homeownership experiences from homebuying to foreclosure. As such, we sought to learn about the variety of cases they encountered, asking them to highlight commonalities and patterns, and share experiences of families they served. The research question asked, what were service providers' experiences in working with families seeking assistance for foreclosure prevention in Cleveland, Ohio?

Context

The study was conceived by CC and DR in partnership with colleagues who had been concerned with the potential impact of foreclosure on children and families. At the time, almost no research at been completed on this topic, so we knew very little, especially about their experiences. DR, who has a master's in public administration, worked for a local policy organization, had researched the expenses renters incur when they are forced to move due to foreclosure, and had extensive local professional connections with organizations serving people experiencing foreclosure. CC, who holds a doctorate in social work and was a research professor at a university-based poverty research center, had conducted research locally on families experiencing homelessness and being at risk for homelessness. She had presented her research on a panel on which DR was also a presenter and, on another panel, met with other local leaders studying the issue and providing services to people experiencing housing instability. Everyone agreed more work needed to be done on the issue. DT (a master's level social work student with a background in real estate) and EA (a doctoral-level community psychologist and researchers with extensive community experience) had qualitative research experience, and LD is an expert on how social policy affects families. We embarked on this project to develop a better understanding of how Cleveland families were being affected by the foreclosure crisis.

Method

Design

A phenomenological design was selected to examine providers' perspectives on clients' experiences with foreclosure. A phenomenological approach ties together different interviewees' reports of their experiences and analyzes the data to decipher the essence and meaning of the experience (Creswell, 2013; Moustakas, 1994). While most often used to understand the essence of individual participants' experiences, it has also been used in research employing focus groups (Bush et al., 2019). Given that meaning-making occurs in a social context in this case, that of serving people undergoing foreclosure–we sought to gather what Bush et al. (2019) referred to as the essence of the "community perspective" in this case, how service providers thought about, understood, and made meaning of families' experiences.

Sample and Participant Recruitment

The sampling frame included Cleveland community-based nonprofit and governmental organizations working with people going through foreclosure. All but one organization was in the city of Cleveland; one was in an inner-ring suburb. The organizations served clients in Cuyahoga County which includes Cleveland. These included housing counseling agencies, foreclosure prevention programs, legal assistance organizations that worked with foreclosure cases, and workers in government roles (e.g., research on foreclosure, and mediation). Agency types are not separated here to protect interviewees' identities (in at least two cases, naming the type of organization could identify the interviewee). All but one organization provided direct services to clients to help them with the foreclosure process. The housing counseling agencies had been in practice for 25 or more years and reported serving between 1,000 and 30,000 clients per year, offering a variety of services, including foreclosure prevention, homeownership education, financial counseling, and assistance with home maintenance and repairs. Foreclosure prevention services included offering advice, contacting lenders and mortgage servicers on clients' behalf, helping clients with budgeting matters, and referring clients to outside services.

One member of the research team (DR) was a project director at a local policy-focused think tank and had extensive professional experience with most of the organizations. Managers at each of the organizations were contacted and asked to participate in the study. We requested to speak with people in the organization most knowledgeable about families' experiences with foreclosure, and the organizations forwarded names of persons who would be willing to speak with us. All individuals we contacted agreed to participate. Only one organization from the original list of organizations was not represented due to interview scheduling issues. During the interview, we also asked interviewees to suggest other organizations and/or persons knowledgeable about families' experiences we should contact.

Nine interviews were ultimately conducted at seven organizations with 18 unique participants (equal numbers of men and women) in November 2011 and January 2012 (see Table 1). We interviewed seven managers and 11 frontline workers. Providers shared that at that time, they were less frequently working with clients who had subprime loans, and adjustable-rate mortgages (ARMs), and were increasingly seeing foreclosures on families with prime loans and second mortgages, a group one provider referred to as "the second part of the middle class."

Table 1
Sample of Service Providers

Type of Organization	Legal/Research (n=10)	Housing Counseling (n=8)	Total (N=18)
N Organizations	3	4	7
Gender			
Men	5	4	9
Women	5	4	9
Race			
White	9	4	13
Black/African American	1	4	5

Procedures

All study procedures were approved by a university-based institutional review board and participants signed informed consent documents before their interviews. In two cases, two individual interviews and two focus groups were conducted on different days with different people at the same organization due to scheduling challenges. Some interviews were focus groups and other interviews were with individuals. This was a pragmatic decision; the interview size depended on the organization and potential participants' availability. We sought to interview as many knowledgeable persons as we could at one time to both get a sense for the local agencies' experiences and minimize the burden to the busy agencies in terms of scheduling. However, not all agencies were equal in size, nor did they have multiple knowledgeable (or available) participants to speak with us. In two cases, the person who worked on foreclosure issues was the only person who did so within their organizations. At another organization, the two most knowledgeable people were not available to meet at the same time, so we interviewed them separately. At another organization, a person heavily involved in foreclosure work was not available when the larger group of five was interviewed, so we interviewed that person alone. In total, six participants were interviewed alone, and the other 12 were interviewed as part of a group of their colleagues (the groups contained between two and seven participants) at their organizations. In our initial contacts with the organizations, we asked them to schedule as many service providers as possible in the same block of time, however, in three cases, the organization only had only one employee with the required knowledge. The advantage of mixing of focus group and individual interviews within the same study can simultaneously serve the purpose of data triangulation and enhance the understanding of both individual and group context to the interviewee's experience and communication of that experience and can enhance data trustworthiness (Lambert & Loiselle, 2008)

Research team members conducted all interviews in service provider offices and conference rooms. The interviews lasted between forty minutes and two hours. The interviews were recorded using a digital voice recorder and a professional transcriptionist transcribed the interviews. No incentives were offered to participants. Interviews were conducted with providers until the interviewers felt the data had reached saturation, that is, that the interviews were no longer providing new information.

Interview Guide

Providers were asked to begin by talking about their experiences with and knowledge about clients who were experiencing foreclosure and had children under age 18 in the home.

We were interested in the extent to which they could identify some central patterns to the Cleveland foreclosure experiences and thus were asked if they could describe a “prototypical” case, including types of cases and families’ experiences with foreclosure. The full interview guide is included in the Appendix. They were also asked what characteristics put families at higher risk of foreclosure having a negative effect on them/their family. Providers described their clients’ range of experiences with the home-buying process, including types of loans, experiences with lenders, and the specific factors that led to the foreclosure. Providers discussed their clients’ experiences with banks, mortgage servicers, and others in the foreclosure process, as well as their perspective on the meaning and impact of the foreclosure for their clients.

Data Coding and Analysis

As each interview was completed, the research team reviewed findings from previous interviews to determine the extent to which findings across interviews were similar. Coding and analysis were conducted in iterative cycles focused on identifying themes in understanding providers’ experiences. Two coders examined each transcript line-by-line, coding the interview excerpts that they identified as significant in answer the research questions in Atlas.ti, and using memoing to record insights and other observations, as well as coding rationale. The coders met regularly to discuss coding, coding organization, and the themes that seemed to be emerging. and resolve inconsistencies. We used an inductive approach to coding the data, beginning with grounded quotes, creating larger order categories, and then themes.

Methods for ensuring data trustworthiness were employed (Forero et al., 2018). Consistent with a phenomenological approach, the research team set aside their expectations of the interviews. Because the research area was so new and so little was known on the topic, this was not difficult, however through frequent meetings and discussions, the team was careful to set aside any preconceived ideas and focus on the data generated in the interviews. To establish our data’s credibility, we conducted peer debriefings in which the research team shared the findings with a larger group of academic experts on foreclosures and families to discuss the findings, meanings, and to check the interpretation of the data. They offered feedback concerning framing the findings. The overall findings were shared with participating agencies through a community presentation to determine the extent to which the findings were consistent with their experiences and to integrate their feedback on the findings. The resulting discussion focused on the meaning and application of the findings.

To establish the dependability of our findings, we kept an audit trail, a detailed set of notes, and documentation on the data collection and analysis process. For confirmability, the analysts and other researchers met regularly to discuss the analysis and findings interpretation and used multiple researchers in the analysis to establish investigator triangulation. Finally, collecting the data to saturation helped support transferability.

Results

Three general themes were developed from service providers’ interviews and reflected common issues at different stages of the home purchase and foreclosure process. The first theme reflected problems established during the home purchase process when clients’ lack of knowledge about the process meant they did not fully understand the implications of their mortgages. The second theme also referred to actions that set the stage for foreclosure, with providers characterizing mortgage lenders as predatory, exploiting clients’ lack of knowledge, and specifically targeting people in low-income neighborhoods. The third theme reflected after clients had become delinquent but before the home had been foreclosed. Providers said national mortgage servicers tended to be inflexible, inconsistent, disrespectful, and incompetent, but experiences with local lenders were better. These themes contributed, providers said, to clients' negative experiences with the home foreclosure process.

Theme 1: Clients Lacked Knowledge of the Homebuying Process

Providers noted that there was a significant power differential in the relationship between the lender and the borrower, and this played an important role in how clients obtained their home mortgages. One provider talked about the interplay between the borrower's trust and feelings of being overwhelmed with the mortgage process, saying, "people are very intimidated by banks. And they believe what people tell them, banks tell them, they never read the documents." Providers said they worked with many potential first-time homebuyers who knew little about the home mortgage process. One provider said financial literacy was "a huge gap" (1130) and rare among clients. Providers pointed out that low financial literacy went beyond a lack of knowledge of the mortgage process, but extended to other areas, which affected the ability to pay the mortgage:

> Virtually every family that comes to see us has never done a budget right. So, when they applied for a mortgage...nobody ever sat down and got all the information that we have and say, "Ok, here's…what we think you can afford." And we just see this time and time again. And I'll just tell this story of a family…when we did the budget we said to the family, "Well, you can either pay for your house or you can pay for some of your other expenses, but you can't continue to do both." (1130)

Coupled with a lack of financial literacy, many of the families they served were in financially precarious situations in which an unplanned-for crisis would have the potential to put them into foreclosure. Coupled with what providers described as little financial leeway—families whose resources were "just enough" were unlikely to be able to weather financial hardship.

Because securing a mortgage is complicated and many families were overwhelmed, providers said families were ill-prepared for the process, homebuyers often made decisions by following someone else's lead, rather than considering, and comparing their options. "They do what somebody told them to do or what they saw their friend do," (1109C) The provider went on to say that it was challenging, after the fact, to try to teach clients how to compare loan offers, and "how to identify what your options are before you make a decision." Providers said many clients relied on word-of-mouth recommendations from friends or family or trusted a lender or broker to steer them. One provider said, "family members are the most often used resource for property owners, which can be good and bad. Property owners will often receive inaccurate information from these familial support persons" (0109).

Providers said that few of their clients participated in pre-mortgage counseling programs, but also that any education they got was insufficient in time and depth to truly understand everything. The "typical" borrower facing foreclosure has little formal education about the process, providers said, "unless you're taught this by your parents, by your grandparents, by your school" (1130) what the various terms mean, and the implications of 0% down payments and adjustable-rate mortgages. The provider continued, "all of those very basic concepts were completely ignored by everybody" (1130). Without knowledge and education, potential homeowners were vulnerable to predatory lending practices.

Theme 2: Mortgage Industry Preyed on Clients' Lack of Knowledge

The second theme common in providers' interviews was that the mortgage industry preyed on their clients' lack of financial literacy, setting them up with mortgages they would not be able to afford over the long term. Quotes that reflected providers' beliefs that mortgage brokers and lenders exploited people intentionally, and/or targeted people specifically were included in this theme. Providers said their clients were often solicited through "a phone call, door knocking, flyer, or sometimes a referral through a relative or a cousin." The provider said this "active marketing" might include "someone calling them in the middle of dinner who they've never met saying, 'I want to give you more than a thousand dollars, would you be interested?'… [the response] was "sure, come on over, let's talk" (1116). Another provider described how their clients had been reeled in, not knowing that they paid more for the home than it was worth or that the value of the home would decline further with the housing market's decline:

> Often there would be solicitations… Mortgage brokers—really scum, disreputable folks—that would tell families, "Look, for the same amount you're paying in rent, I can get you a house." And "Gee, you don't have to put any money down. We can finance all that stuff; we can finance closing costs." (1130)

Other providers said, as mentioned earlier, that lenders were "even offering the people money… like buying a car or something, $500 cashback or something" (1122) to get people to sign onto the mortgages. Regarding clients who had signed on to adjustable-rate mortgages, the lenders had played down the future increases in interest rates and encouraged clients by suggesting their income was likely to go up along with the rates, with the message being "so, hey, now it's gonna go up, I can't tell you how much it is, but, hey, you know, your income will go up and don't worry about it" (1130).

Providers said that clients were not worried about their lack of knowledge because the clients felt they had a good relationship with their brokers and trusted them. One provider said his clients' thought processes were as follows: "I don't really understand it all, and this guy is being nice and explaining it to me, and I'm comfortable so I'll work with him" (1109C). In other situations, providers said, brokers seemed to make the mortgage process easy, through "no-doc" loans, where "you didn't even have to provide proof of income. They would just…write it down, then ship it off–the broker would get his fee." "There were a lot of families who should have not have bought a house. But it was really the lenders and the servicers who took advantage of people who didn't know" (1130).

The providers said they had learned that lenders often put pressure on clients when the loan was being prepared, wielding power over clients—especially those who knew little about the mortgage process—and exploiting emotional attachments clients had over the homes they had selected. One provider said he/she had observed that the experience for clients was, "you're sitting there with someone who says, 'If you don't sign these things you don't get your house" (1130). One provider highlighted lenders' motivation, saying, "what they care about is getting the thing signed, getting their money, and moving on to the next client" (1130).

Sub-Theme 2a Specific Clients Were Targeted and/or Intentionally Deceived

Providers reported that mortgage companies specifically targeted vulnerable groups, particularly in lower-income neighborhoods, exploiting people's dreams of homeownership by making becoming a homeowner seem accessible and even easy. They counted, providers said, on clients' lack of knowledge and understanding of the potential risks. One provider described it this way, "it's because it's the first and probably the only person who came to their door and said, 'Hey, you can own a house'" (1130). Providers described cases in which they had seen groups of people were targeted and from their perspective, intentionally deceived. In some of these situations, the clients were older people who had either already paid off their homes or were very close to doing so were duped into taking out second mortgages without realizing it. Providers also noted lower-income Black and Hispanic neighborhoods had been targeted. One provider said that in some communities, "the people who ripped them off tended to be [from the] same culture…that's where the trust was… and they went to…their 'own' people, feeling like this is somebody who will take care of me because we're alike" (1109C). Another provider spoke to how racially segregated communities were particularly targeted for subprime loans:

> A subprime borrower has never had anybody say yes to them on a loan of any kind. And that's what defines them is when they hear the word "yes" they lose their minds…So it was this stored-up sort of energy in the minority community to say yes. (1116)

Another provider said residents in Black and Hispanic neighborhoods would only receive loan offers from less reputable companies. "The families, particularly those in minority neighborhoods and those in lower-income neighborhoods, would never get a mailing from a reputable lender. [Only] mailings from Countrywide, a Wells Fargo, a bottom-feeding company" (1130). One provider described the contextual factors in which exploitative behavior thrived:

> The industry absolutely dictated values going into this and set up systems to essentially puff values just a little bit every time...they allowed the very lowest common denominator in the business to do the hiring and the firing of the appraisers. So, you know what you're left with is an industry that just doesn't have any credibility. (1116)

Providers also noted that their self-employed clients were easy targets for predatory lenders because they did not bank with traditional banks "because they've been chewed up by a payday lender and can no longer access a traditional bank," and it is difficult to produce documentation on their income.

Issues like these led to providers reporting that their clients' experiences with lenders and mortgage brokers when they were purchasing their homes had seemed positive, but as soon as their payments were delinquent, the experience turned negative. After default, the consequences of clients' lack of knowledge and broker and/or lenders' exploitation and deception became apparent, providers described the process of trying to help clients and the characteristics of their clients' experiences in the foreclosure process.

Theme 3: Lenders and Servicers were Inflexible, Incompetent, and Inconsistent

After clients had delinquent payments, and especially after the mortgage had defaulted, the sense of ease in the process or confidence in brokers and/or lenders disappeared. Working to help clients help themselves in dealing with mortgage servicers, providers said, was a process characterized by inflexibility, inconsistency, incompetence, and a sense of disregard for clients. One provider said, "lenders are still notorious for a whole bunch of things that start with being relatively inflexible, so we really have to push hard" (1130) to get the lenders to work with clients at all. Providers described their clients as earnest in their attempts to save their homes, and usually had already proactively reached out to their lenders to attempt workouts after default before coming to them. Some clients had reached out before they had even missed a payment and when they knew a payment would be late to renegotiate their payment schedule, with little or no success. One provider said one such client was told, “sorry you’re unemployed, give us a call back later when you’re delinquent” and servicers would not “even entertain a short sale until they’re 60 days behind” (1109N). One provider mused about the nonsensical nature of the bank’s inflexibility, wondering why they would “rather have an empty house than a homeowner?” (1109N). Servicers’ inflexibility manifested in a basic lack of humanity and a lack of regard for clients and their situations, even in extreme cases. One provider described a situation they had seen:

> I’ve had banks consistently request the husband’s signature on everything, including in domestic violence cases where it’s really truly unsafe for the client to go and try to get the no-good husband’s signature when she’s probably behind in the first place because he hasn’t been making his child support payments. (1122)

In addition to inflexibility, providers talked about experiences with servicers’ incompetence. This was expressed by descriptions of extensive paperwork headaches, including lost paperwork, dealing only in paper documentation and faxes, servicers’ rejecting paperwork due to small or inconsequential errors, and requiring multiple submissions of the same documentation. One provider said, “And then, you know, when you think about hundreds of houses and faxes coming in, you know, you call back in a week and it’s either: we never got it, we lost it, somebody had it. Send it again” (1130).

One provider noted that the incompetence meant that the process of trying to get work with servicers was “a disorganized mess” (1122). In addition to, and probably related to the incompetence, providers also described experiences with inconsistencies in servicers’ communications. Inconsistencies included being unable to reach the same staff they had talked to from one time to the next, and inconsistent messaging and/or policies within and between the staff of the same servicer, resulting in the client and/or provider getting different information from different people.

Providers said that the frustrations they and their clients faced regarding servicers’ inflexibility, incompetence, and inconsistency varied depending on whether the servicers were locally or nationally based.

Sub-Theme 3: Experiences with Local Servicers was More Positive

Providers drew clear distinctions between their clients’ experiences and interactions with local, compared to national lending institutions and servicers. They said they experienced extensive red tape with nationally based servicers. In describing interactions with national servicers, one provider said the institution “could basically care less what happened…they don’t have to worry about it because they’ve already made their money” (1130). Another provider noted the impermanence of the mortgage servicing relationship, saying, “in nearly 100% of the people we see, the original servicer is gone” referring to the practice of mortgage loans being sold. The providers noted that any relationship the client had built when they had originally established their loan was no longer possible in these cases. The result of such impermanence was that relationships were weak or nonexistent. One provider said his/her clients “don’t feel comfortable talking to their servicers,” because they do not know them, and another said, “many [clients] are wary of the process and everyone involved because of a bad first contact from the loan servicer” (1109C).

Another provider said markets like Cleveland's were seen as not worth much. "Everything is with an 800 number," they never spoke to the same person twice, and "quite frankly, they could care less about Cleveland, you know, that's not their priority" (1130). The provider went on to explain that the incompetence they and their clients experienced was a characteristic of this lack of prioritization:

> People they hire sort of tend to be inexperienced. And, especially in this market, …the people with the experience are in the California, Nevada, Florida, Arizona markets where property values are much, much higher. And the more inexperienced people are in Detroit, Cleveland, you know these sort of urban areas don't really matter.

Relationships with local banks were discussed more favorably. In general, providers said that dealing with local banks tended to be easier, the staff more consistent, and they tended to communicate more clearly and consistently. One provider said there was a "huge difference" between dealing with local lenders as compared to national lenders. Another noted that "when you call [local lender], you know, everyone is on a first-name basis. When you call [national lender], you talk to a different person every time." Local companies were seen as dealing more fairly with clients during the foreclosure process and this helped ease clients' stress about losing their homes. "There are some cases we just can't work out, but at least I feel like we get a fair shake with them." Having locally based lenders with some stake in the outcomes of individual foreclosure cases and the overall well-being of the community was a contrast to larger lenders' lack of regard for client situations.

Discussion

This paper examined the landscape of foreclosure in Cleveland, Ohio, a much-studied case study on foreclosure, from a qualitative perspective. Examining the experiences of service providers working on the frontlines to help prevent foreclosure, the findings outline the unique characteristics of borrowers that made them vulnerable and made the foreclosure process especially difficult. Key themes included borrowers' lacking financial knowledge and specifically knowledge about home loans, and questionable loan eligibility coupled with deceptive and predatory practices by lenders and brokers whom clients trusted set them up for foreclosure. Efforts to fight foreclosure and keep families in their homes, providers said, were often frustrating as servicers demonstrated inflexibility, incompetence, inconsistency, and lack of regard for their clients.

Providers characterized their and their clients' experiences with lender services as chaotic and/or disorganized. With clients being ill-equipped to deal with the ins and outs of the mortgage industry and difficult interactions with servicers the process of working through foreclosure, providers said, left homeowners (and the providers themselves) frustrated, weary, worn down, exhausted, and devastated, as found in prior research on Cleveland (Collins et al., 2018; Collins & Berg, 2019). Their clients, providers said, were families struggling with job loss, low-wage jobs, job cutbacks, divorce, and/or health problems that affected their ability to make their mortgage payments, situations that placed them in financially insecure positions. This is consistent with others' findings (Fields et al., 2010; Immergluck, 2009; Reid, 2005). While the providers acknowledged that each family's situation was unique, they also recognized patterns in risk factors that added to families' situations, including broker, lender, and servicer behavior, as well as loan types, some of which were designed to increase over time. In sharing the general commonalities, they observed in their work, providers offered an on-the-ground picture of the post-peak foreclosure landscape in Cleveland, an area still struggling with high foreclosure rates relative to the nation and its impacts.

Clients Lacked Knowledge

The providers' views that their clients lacked knowledge of the mortgage process were consistent with the larger body of literature. For example, Hornburg (2004) described how rapid growth in the financial services market in the early 2000s demanded a well-educated consumer to understand the various products, not a quality of the typical first-time homebuyer. Even among people who went through pre-mortgage counseling, studies on the extent to which counseling helps people avoid foreclosure have found conflicting results (Anthony & Verghese, 2019; Fields et al., 2010; Hornburg, 2004; Scally et al., 2018). Collins et al. (2015) argue more data on the impact of pre-purchase counseling is necessary. Research on subprime loans before the foreclosure crisis peak noted that undereducated and financially unstable homeowners did not understand that, in many cases, the documents they were signing would turn out to be "bad" loans (Carr, 2007; Reid, 2005), but that when potential borrowers selected a mortgage and broker, they typically did so trusting that the broker would look out for their best interest (Reid, 2017; Ross & Squires, 2011), and people's tendency to trust people they felt understood them, making them vulnerable to people who might exploit that trust. In their interviews with nonprofit professionals, Fields et al. (2010) pointed out, however, that education alone was not enough of a remedy; often clients need assistance in areas of their lives including food, home maintenance and repair, and legal services to ensure homeownership remains within reach.

Clients Were Exploited

Concerning broker and lender behavior and the active marketing of mortgages, our service providers noted that, in their experience, minority homeowners have often been targeted, and research has confirmed the disproportionate impact of foreclosure on Black and Hispanic homeowners (Hexter & Schnoke, 2017; Reid et al., 2017; Rugh & Massey, 2010) even among those in high-income categories (Anacker et al., 2012). Research in Cleveland found that persons of color, especially those who held subprime loans, had loans that were 81.6% more likely to lead to foreclosure than prime loans, and minority borrowers were more likely than whites to end up in foreclosure (Coulton et al., 2008). High-cost, subprime loans that foreclosed quickly (within three years of origination) were disproportionately given to African Americans in all income categories, and more than 70% of them failed (Coulton et al., 2010). Similar findings have been found in other studies as well (Anacker & Crossney, 2013; Bocian et al., 2006). For example, supporting one of our provider's quotes and the idea that people were eager to take the opportunity to become homeowners, Reid (2017) in her interviews, also found: "respondents pointed to historical processes of racial and spatial exclusion that have shaped who has had access to credit and the opportunity to buy a home" (p. 811), findings that have implications for communities of color and racial inequities in wealth and equity (Pfeiffer & Molina, 2013; Raymond et al., 2016; Reid et al., 2017).

Our findings relate to studies of Philadelphia, New York City, and across metropolitan areas. These studies have found high foreclosure rates were more likely in Black neighborhoods with lower incomes, lower home values, high vacancies, and more high-cost loans (Anacker & Crossney, 2013; K.O. Lee, 2015; Wang & Immergluck (2019). Wang and Immergluck (2019) specified that "in weak-growth metros, larger increases in long-term vacancies tended to occur in depressed neighborhoods with high shares of African Americans" (p. 511), and Cleveland is one "weak growth metro" they included in their analysis. Regardless of the borrower's actual race, neighborhoods that were mostly Black were most at risk (Chan et al., 2013). Pfeiffer et al. (2017), however, found that lenders, brokers, and others sold risky products to ethnically diverse clients, specifically immigrants who did not fully understand what they were getting into, but they argued "these actions were not always intentional; some brokers may not have fully understood the products that they were hawking or may have been overly optimistic about clients' ability to sustain homeownership. Further, these actors were often just the middlemen between clients and the larger financial system, where demand for their loans was cultivated" (p. 332).

Mortgage Industry Inflexible, Incompetence, Inconsistency

Our findings are consistent with Scally et al. (2018) who reported the challenges of dealing with servicers who do not respond, respond late, lose paperwork, and require resubmissions, communicated inconsistently, and cited inconsistent requirements. Noting that servicers "seemed to be understaffed and overworked" (p. 19), Scally et al. (2018) argued that increased trust, better relationships between housing counselors and servicers, centralized places for submitting documentation, and coordinated services, could result in better outcomes and experiences. Their qualitative study found that housing counselors were "a good liaison between the homeowners and servicers because they were able to translate the requirements between parties and help advocate for solutions that best fit all involved" (Scally et al., 2018, p. 20).

Our data also coincide with that of Libman et al., (2012) whose focus groups with low- to moderate-income homeowners found that borrowers described a mortgage industry that did little to proactively prevent delinquency, waiting until mortgage payments were well overdue, and homeowners' trust, coupled with predatory lending practices, created conditions ripe for foreclosure, findings that were like what we learned in this study. This environment, combined with one in which reputable companies with less risky products were relatively inaccessible to the population, and had little accountability to the community created a space and market for fringe services to operate, particularly in predominantly Black communities.

Our findings that providers and clients had better experiences with local lenders/servicers as compared to national ones that they felt had no concern for or investment in the wellbeing of the local community are consistent with other research (Immergluck, 2009; Thomas, 2015). In particular, the combination of federal regulation relaxation and mortgage servicer industry consolidation led to large national organizations handling most mortgages without much concern for vacancy levels and community preservation and had little incentive to pay attention to different potential purchaser characteristics like job stability (Immergluck, 2009; Thomas, 2015). Similarly, Anacker and Crossney (2013) found that high foreclosure rates were associated with areas having a higher number of independent mortgage company loans. Thus, our providers' perspectives on local banks being more responsive to local needs, and with more at stake in keeping communities intact, were likely quite accurate.

Contribution

To our knowledge, this is only the second qualitative study on foreclosure service provider's experiences in Cleveland, one of the most challenged housing markets in the country. The findings reported here lend on-the-ground insight into the extent to which the challenges Cleveland faced were both similar and different to those in the rest of the U.S. post-peak foreclosure crisis. While much has been written about Cleveland as "ground zero" of the foreclosure crisis (Christie, 2007; Grzelewski, 2020; Jarboe, 2018; Kotlowitz, 2009) studies on Cleveland typically have used quantitative approaches and cannot speak to experiences of those on the frontlines (Bocian et al., 2011; Boessen & Chamberlain, 2017; Coulton et al., 2008; Coulton et al., 2016; Hoyle et al., 2020; Immergluck, 2010; Keating, 2010; Keating, 2016). While the quantitative data demonstrate the inequality of these foreclosure rates and specifics of the loans, studies such as this one provides rich details on lender and servicer behavior, especially addressing specific challenges in a particular geographic area that has served as a case worthy of study in so much research.

Limitations

The study was the first stage in a larger qualitative study examining families' experiences with foreclosure in the Cleveland area (Collins & Berg, 2019; Collins & DeRigne, 2020). The data gathered here was used to help provide the context and develop questions for subsequent homeowner interviews. Understanding providers' perspectives and experiences holds promise for gaining a better understanding of the diversity of individuals' and families' experiences with foreclosure. Our sample is limited in several ways, however. First, the sample was drawn from a limited number of organizations specifically offering housing services related to foreclosure prevention. While the sample was heterogeneous, reflecting different perspectives, and legal and government providers tended to mention more overarching and policy themes, otherwise our providers' narratives were consistent across providers from different types of agencies. The geographical focus on Cleveland, Ohio, and given the area's unique characteristics (low home prices but also low home affordability, decreasing population), our findings may not generalize to other areas. Additionally, the perspectives of our sample of providers could be limited by their own experiences, which are affected by the self-selection of clients seeking help with their foreclosures. It may be that those who seek assistance from housing counseling or other organizations are highly motivated, and therefore may have a very particular perspective (Collins & Schmeiser, 2013). The providers who worked for nonprofit organizations might also have been biased, as their funding depended on clients having housing issues (Smith & Lipsky, 1993). However, the way that the housing support programs were designed provided money to the organizations for the intake and then additional money if a modification occurred. That tiered system prevented abuse. Finally, we did not systematically collect detailed demographic information from the service providers. We therefore do not know if such unmeasured characteristics (e.g., age, time in their professions) might have influenced providers' responses.

Implications

In exploring providers' experiences with families undergoing foreclosure, this research illuminated some of the patterns the providers see and suggests solutions for better serving families. The solutions suggested here are multi-pronged and fall in the areas of primary intervention/prevention, secondary intervention, and tertiary intervention. The first, primary intervention, aims to prevent foreclosure. Providers suggested that foreclosure would be prevented, or simply minimized, by ensuring that every (especially first-time) homeowner receives thorough, accurate, and intensive education about the homeownership process. Such education would cover the benefits and drawbacks of adjustable-rate mortgages, placing little or no money down on a home, selecting an affordable home, and strategies for dealing with delinquency, should a life event threaten the homeowner's ability to pay. Mandated first-time homebuyer educational courses could be funded through small fees attached to every mortgage filed with a county recorder. This policy recommendation is already in place for certain types of loans offered by Fannie Mae (Khalfani-Cox, 2015) but should be more broadly mandated for all first-time home buyers.

The second policy implication of this research is continued support for secondary prevention of foreclosure through housing counseling to mortgage holders struggling to make their payments. Housing counselors provide much-needed guidance through the many options that may be available to homeowners falling behind on their mortgage payments. Those options include concessionary loan modifications which provide long term relief for homeowners struggling to manage their mortgage payments which have been found to be effective for preventing foreclosure (Collins et al., 2015). Concessionary loan modifications include interest rate reductions, principal reductions, and extensions on the terms of the mortgage. To help prevent foreclosures when a short-term temporary financial crisis hits, shorter-term options may help. Those might include temporary payment forbearance or short-term emergency loans. Other innovative strategies may also be possible for avoiding foreclosure and preserving communities, including Thomas (2015) suggests policy remedies such as allowing homeowners with underwater situations to re-purchase their homes at foreclosure prices. Two federal government created programs, the Home Affordable Modification Program (HAMP) and the Home Affordable Refinance Program (HARP), assisted over a million homeowners between 2009-2014. The programs, now called Flex Modification, are available on mortgages that Fannie Mae and Freddie Mac own or back. It is vital to keep these programs funded and to make them more broadly available to all homeowners.

Policy advocates argue that more must be done on the state level and that state legislatures must intervene to act because states "cannot afford to wait for federal plans to funnel downward" (Rothstein, 2010, p. 12). Reforms must encourage servicers to support loan modifications, not just repayment plans, which could protect homeowners over the long term and reduce foreclosures (Fields et al., 2010; Scally et al., 2018). Given the findings that counseling, at least in the short-term, is associated with a significant increase in payments (Anthony & Verghese, 2019), housing counselors could play an important role in facilitating these processes. One such state action is that of judicial foreclosure statutes. Ohio is a judicial foreclosure jurisdiction which means a foreclosure must go through the court. The process is lengthy and may allow homeowners to explore modifications that will prevent foreclosure (Chen, 2020). We also join other scholars in their arguments for the importance of servicer transparency, regular and accurate reporting of loan modifications, and enforcement (Collins et al., 2015; Fields et al., 2010). Given the significant variability across servicers' practices (Reid et al., 2017), such transparency may be one way to increase consistency and accountability.

Much scholarship has also argued that locally diverse patterns require locally tailored interventions (Anacker, 2019; Immergluck, 2010). This scholarship also emphasizes the need to pay attention to local patterns because there geographic and regional differences in foreclosure patterns, housing affordability and thus policy remedies must be tailored to those contexts, issues and needs (Anacker, 2019; Immergluck, 2010). Protecting homeowners from tax foreclosure with policies such as the Poverty Tax Exemption which exempts homeowners from paying property taxes if their incomes are below or near poverty level may be useful in places like Cleveland and Detroit (Eisenberg et al., 2020). Another scholar proposes an interesting policy remedy for areas that are not recovering from the foreclosure crisis at the same rate as others by allowing them to deduct the loss of their home values from federal taxes (Rossman, 2016). In all these housing policy recommendations, racial equity must be monitored to ensure that minorities are not being discriminated against in access and outcomes (Raymond et al., 2016).

Finally, support at the federal level for consumer protection is a priority. Rolling back agencies and regulations such as those of the Consumer Financial Protection Bureau may threaten progress and make it less likely servicers will want to find solutions for clients (Scally et al., 2018). The Consumer Financial Protection Bureau's pursuit and prosecution of organizations that deceive homeowners (Consumer Financial Protection Bureau, 2020) must be supported.

Housing counseling can help improve communication between the loan servicer and borrower, can help to delay and/or reduce foreclosure incidents which can benefit all parties (Anthony & Verghese, 2019; Collins & Schmeiser, 2013; C. A. Lee, 2015) especially if caught early enough in the process (Fields et al., 2010). This may be especially helpful in weak housing markets like Detroit's and Cleveland's, where foreclosure often results in vacancy and blight (Dewar et al., 2015; Wang & Immergluck, 2018). For example, the National Foreclosure Mitigation Counseling (NFMC) program, which funded housing counseling organizations to advise borrowers at risk of foreclosure, was launched in January 2008 and ended in December 2018. This program funded counseling to about 2.14 million borrowers for $853.1 million appropriated by Congress (Scally et al., 2018). This program is still needed and should be made permanent and ongoing. Housing counseling is associated with loan modifications, which are in turn associated with lower rates of delinquency and foreclosure, and these findings have held, regardless of borrower race (Collins et al., 2015). Housing counselors can also be important resources for bridging language and other barriers between homeowners and servicers (C. A. Lee, 2015; Lee et al., 2017). Housing counselors' effectiveness in helping homeowners avoid losing their homes may even have an impact on the health of homeowners.

Recent research on the relationship between recession-related hardships and distress suggests that perceived control mediates the relationship (Koltai & Stuckler, 2020). Thus, theoretically, if housing counselors can increase homeowners' perceptions of their control over foreclosures, they may also affect their health and mental health. Additionally, the accumulation of stressors related to recession hardship wears down coping resources (Koltai & Stuckler, 2020). The ways servicers handle people's cases may have implications for worsening the mental health consequences of foreclosure. Understanding not only how many families are affected by foreclosures, but also the specifics of families' experiences, will help us work toward developing and tailoring effective solutions for families experiencing foreclosures.

Conclusions

Service providers offered their perspectives of families' experiences with foreclosure in Cuyahoga County, Ohio, where home foreclosures continue to be some of the highest in the U.S. Describing client characteristics that led to their being vulnerable to foreclosure such as lacking knowledge about the process and being financially unstable, originating lender and broker characteristics, such as targeting particular populations, and difficulties with servicer incompetence, disorganization, inconsistency, and disregard, except for locally based servicers, providers painted a picture of Cleveland homeowners' experiences. The findings are consistent with work pointing to the need for greater attention to client education about and support to maintain homeownership, greater regulation, and oversight of the mortgage industry—particularly for potentially financially vulnerable populations—and the need to be aware of the importance and implications of bettering supporting families trying to save their homes.

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Appendix

Interview Guide

Organization Info

We’d like to start by having you tell us a little bit about your organization, and how you work with people experiencing foreclosure.

Next, we’d like to know about your experiences with clients, and what you know about their experiences in general. Would you say that there is a “prototypical” case or examples of types of cases of families that undergo foreclosure? About how many of these types of cases have you seen? If there is no real pattern, that is, each case is unique, please tell us a bit about these cases.

(1) What kinds of characteristics of people and/or families would you say puts them at higher risk of the foreclosure being completed?

(2) What kinds of characteristics of people and/or families would you say puts them at higher risk of foreclosure having a negative effect on them/their family?

The Mortgage Experience

(1) In your experience, how did your clients find out about their initial mortgages? Have you seen any patterns in the clients you’ve seen? (Probe: Did they learn about the mortgage from friends, family members, neighbors, a company contacting them, etc.)

(2) What kind(s) of mortgage do/did your clients tend to have?

(3) Do you have any sense as to why clients decided to take out a mortgage with companies?

Foreclosure Path

(1) What would you say was the first event that eventually led to the foreclosure in most/many of your clients’ cases (e.g., job loss, health issue, divorce, etc.)?

(2) Please tell me a little bit about your clients’ experiences with people involved in the foreclosure process, for example, mortgage servicers, sheriffs, and others.

Resources

(1) What do/did your clients tend to do in dealing with foreclosure experiences (e.g., contact family, friends, the bank, a counseling agency, etc.)?

(2) Do your clients tend to use any community or government programs? If so, how do they find out about these programs? Please describe their experiences with these programs if you know about them.

(3) Besides you/your organization, has anyone tended to help them to try to avoid foreclosure?

Housing Path(s)

Please tell me about where your clients tend to go once their homes are foreclosed.

(1) After they first leave their home/after it was foreclosed, where do they tend to go? And later, where did they go?

(2) Do families tend to stay together during these movies? If not, who goes where? If families split up, how do you think that affects other members of the family?

(3) If people become doubled up, how do you think those arrangements work out with them living with other family/friends?

Meaning of the Foreclosure Experience

(1) Please tell me a little bit about what you know about your clients’ feelings about

foreclosure. (2) What do you think losing their home to foreclosure means to your clients?
Impact of Foreclosure (1) Please tell me about what you see the effect(s) of the foreclosure have been for your clients' children and their family in general? (a) How has their physical health been affected? (b) What kinds of feelings have they had about it? (c) What have their school experiences been like? Do you think it is connected to the foreclosure experience? Have they changed schools? What have those experiences been like for them? (d) How has relationships between parents and their children been affected by this experience? How have their relationships with others been affected (with their peers, siblings, etc.)? (e) How has your clients' child/children's behavior changed since the foreclosure?

Author Note

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Debbie Shaffer (nee Taylor), MSSA, LISW-S is a clinician, supervisor, and trainer. During her tenure in social work, she has served in various capacities, including as an instructor, researcher, and loan officer. In this discipline, she assisted individuals and families, many of whom were sold loans they did not understand or were not a good fit and caused clinically significant distress. Working in collaboration with borrowers to assess the person-in-environment, she identified objectives and developed individualized plans that met borrowers' needs and goals, thereby decreasing their stressors and increasing their quality of life. Please direct correspondence dat80@case.edu.

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