



Walk Away: The Rise and Fall of the Home-Ownership Myth

Douglas E. French

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The idea that "a man's house is his castle" is attributed to American Revolutionary James Otis from 1761, & his idea was that government should never be permitted to breach its walls. It is a good thought, in context, one that sums up a dogged attachment to the right of private property.

In the 20th century, however, government got behind the idea that every citizen should be provided a castle of his or her own. This is the essence of the good life, we were told, the very core of our material aspirations. The home is the most valuable possession we could ever have. It is the best investment, even better than gold. Government would make us all owners, one way or another, even if it meant violating rights to make it happen.

This became an article of faith, a central tenet of the American civic religion, & one that led to additional spin-off doctrines. We should fill our valuable homes with vast amounts of furniture, large pieces especially, things that suggest permanence and roots. If there was any doubt as to where to put our money, an answer was always ready: put it into the mortgage, where it will surely pay the highest return.

The home itself could provide full-time employment for half of the American citizenry, as all women became "homemakers" who devoted themselves to cooking, laundry, and cleaning, while all extra time that the man had was to be devoted to lawn care, household repairs, & landscaping. The home was the very foundation of community, of freedom, of the American dream. It embodied who we are and what we do.

p>Beginning in 2007 & culminating in 2008, this dream was smashed, as home values all over the country plummeted, wiping out a primary means of savings. Some homes fell by as much as 75-80 percent, instilling shock and awe all across the country. The thing that was never supposed to happen had happened. This meant more than mere asset depreciation. An article of faith had fallen, and there were many spillover effects

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