

HOUSING DISADVANTAGED PEOPLE? INSIDERS AND OUTSIDERS IN FRENCH SOCIAL HOUSING, by Jane Ball, New-York: Routledge, 2012.

'Social housing', 'public housing' and 'affordable housing' -- all these terms have slightly different connotations in countries around the world. In France, the definition of social housing seems to suggest a housing solution for the poor and disadvantaged. Accordingly, the French 'right to housing' seemingly offers a demographic priority in allocating social housing and even the possibility of taking legal action against the state to obtain a home. However, as Ball notes, despite these rights, France is suffering an ongoing housing crisis, with the disadvantaged finding it particularly difficult to obtain appropriate housing, frequently despite the efforts of local housing authorities.

'Disadvantaged' is a French legal category, describing both those who are "unable to afford homes" as well as those having difficulty accessing a home because of social or other reasons. Historically, social housing candidates in France did not have to be poor or needy. 'Social landlords' (that is, private social landlords which are limited-profit organizations, and public social landlords) improved the housing of those with modest income or the disadvantaged by providing reasonably priced and affordable apartments. Actually all legal residents in France could apply for social housing anywhere in the country, providing their income was below a specific ceiling. Ball indicates that as of 2002, the distribution of social tenant incomes shows a continuing presence of better-off householders and a minority of tenants from within the bottom income quartile. In other words those for whom the social housing was designated are almost not receiving it.

The book contains ten chapters, each chapter focusing on a different aspect of the social housing issue. The 'insider-outsider' theory, which is the foundation of this study, appears throughout the chapters and "ties" the various aspects discussed. Chapter 1 outlines the housing allocation arrangements that various institutions have devised, and introduces the 'dramatis personae' in the allocation process. This is explained in more detail in Chapter 5. Chapter 1 also introduces the insider-outsider theory that Ball uses throughout the book to explain the French social housing complexity, problems and failure. Chapter 2 presents the European social housing context and debates along with the current legal status of social housing. Statistics regarding the disadvantaged are also included. In Chapter 3, in order to illustrate key aspects affecting social housing, Ball looks at how different perceptions of housing rights (beginning with the French Revolution of 1789-1799), developed within various institutional structures. In Chapter 4, an introduction to the rights for housing and a discussion of social mix as an example of a limiting principle to the right to housing is presented. Social mix is a principle that aims at avoiding urban segregation or ghettoization. There is also a brief discussion about how various treaties, particularly European Common Market treaties, have impacted the social housing issue in France.

After studying the importance of the local actors in chapters 1 and 5, Chapter 6 deals with the role of social landlords and their different views, which are central to the allocation process. It also deals with social landlords' funding constraints. Following a discussion of the background of the social housing issue and of insider-outsider theory, Chapter 7 describes the high demand for housing and the effect of insider-outsider theory. Chapters 8 and 9 are devoted to the question of who may obtain access to social housing under the present system (chapter 8) and who are excluded (chapter 9). Chapter 10 concludes the book with a discussion, in terms of insider-outsider theory, of the legal mechanisms that make it possible to exclude potential dwellers. Various aspects of reform are also presented.

Some issues elucidated in the book may now be addressed. The Besson Act (1990) suggested in strong terms that the disadvantaged have a right to housing and should be housed. Although this right was a legal basis for action, vagueness of the principles has left considerable room for maneuver. Conflicts with other rights, such as social mix, equity and property, in addition to tenants' necessity to pay rent, and the transferring of power/action of social housing, including funding, from the central government to the local government, obstructed implementation of the Besson Act.

Insider-outsider theory, borrowed from the labor market, is used here to explain the relationship between landlords and social tenants. The idea is that the social housing allocation is driven by financial motives of the landlords and that existing tenants, 'insiders', are preferred over new tenants, 'outsiders', due to transaction costs and financial uncertainty of the new tenant. This theory describes the relationship between landlords and tenants, such as the tension created by the desire of the latter for cheaper rents and stronger tenure security versus landlords' concern for profits.

Both existing workers and tenants are insiders who, based on the insiders-outsiders theory, have an economic advantage enabling them to negotiate various privileges, such as various welfare benefits, and less likelihood of eviction. Unfortunately, the interests of socially comfortable insiders and disadvantaged outsiders do not always coincide. When housing stock is limited and a condition of excess demand prevails, favoring one group means excluding another. Accordingly, landlords avoid 'hiring and firing' insiders-tenants because the transaction costs of eviction and recruitment of an outsider (a potential tenant) represent an irrecoverable loss of profit. Like employers, landlords also will consider the rental productivity of existing tenants before recruiting or evicting them. A bad choice of tenants represents potential loss of profits.

'Entrants' are another group in this complex system. They are individuals who are already tenants elsewhere and likely to obtain a new tenancy. Although they most likely have a good record of payment and behavior, the 'entrants', as well as the outsiders impose risk for the profit of landlords. With insufficient information about these new candidates, landlords, for practical financial reasons, prefer to retain existing tenants rather than seek new ones.

Allocation takes place in a complex negotiated context with actors constantly interacting across a range of policies. Due to these complexities, considerable effort is required to get anything done. In addition there are regulatory transaction costs, including the high transaction cost of the allocation process itself.

Decentralization of housing allocation has strong effect on the whole allocation process. It increased local control on construction and housing funding. Because institutions differ from region to region, common regulation is difficult and allocation policies vary. This complex decentralized allocation process includes various local actors who favor different groups of insiders. Mayors, for example, were inclined to favor local residents. Hence, although social housing allocation was played out within the framework of constitutional rights and principles, the fragmented procedure itself made it difficult for the disadvantaged to obtain housing. These difficulties are due to various aspects such as: multi stage process which includes different actors (local, regional and employers), hardship in acquiring the relevant information and complicated-to-fill application forms.

The economic orientation of the process and its decentralization, have increased the likelihood that the disadvantage people will not be housed. Opposing principles and multiple criteria within the law have resulted in an agenda that enables local actors to choose whom they wish to help. The various definitions of social mix differ so greatly that in practical terms it is possible to exclude the disadvantaged from poor areas without providing alternatives while favoring at the same time the stereotype stable family or worker. The conflicting principles and fragmentation of responsibility have brought many actors to feel that it was not their job to house the disadvantaged. Hence, ironically, the legal procedure was the instrument for excluding the disadvantaged. The allocation procedure gave local actors a significant presence at every stage of the process and ample room to maneuver. The law imposed procedural complexities that tended to hide what was happening and to frustrate those seeking to use the legislation for its stated purpose -- housing the disadvantaged. Social landlords did not act very much differently than ordinary landlords.

Insider-outsider theory helps explain many aspects of this process. Long-term institutionalized bargaining procedures produced strong advantages for existing tenants, locals and employees. An effect of this state has been that outsiders were stigmatized, based on stereotyping. Social norms supporting this include concerns for eviction, rather than access, the favoring of workers and stable families and social mix and more. The book concludes with the argument that to reform French social housing, people have to be convinced that disadvantaged outsiders could improve the position for everyone and that therefore it would be of general interest to take the necessary steps.

This book presents a comprehensive and interesting study that aims at discovering why and how the poor and socially disadvantage are excluded from social housing despite legislative priorities in their favor.

As described also by Alterman et al. (2012) an affordable housing policy, a neighboring idea, is a package of regulative or financial tools which aim at market intervention in order to decrease housing prices (renting as well as buying). The reasons for implementing such a policy can vary and may include such elements as: to enable vital/needed workers to stay in close to their workplace; to prevent the poor from concentrating in a particular area; and to help the poor. Regardless of the targeted population or the reason for affordable/social housing, in order to deal with social housing/affordable housing, governmental management is a crucial aspect as is the creation of unified and transparent processes. This book, which elucidates the situation of social housing in France, using the 'insider-outsider' theory, can serve as an important platform for stimulating discussion about similar issues in other countries.

REFERENCES

Alterman, R., Silverman, E, Fialkoff, H. (2012) *Affordable Housing*, Haifa (Israel): The Technion Press. (in Hebrew)

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DISCOURSE DYNAMICS IN PARTICIPATORY PLANNING: OPENING THE BUREAUCRACY TO STRANGERS, by Diana MacCallum. Farnham, UK: Ashgate Publishing, 2009.

The idea of participatory planning has been around since the dawn of modern planning and it is now embedded into academic thinking and daily practice in the field of urban and regional planning. The recent decades have reinforced the use of participatory planning: massive globalization processes gave rise to active civil society and brought about the institutionalization of the participants—the public; the 'communicative turn' in planning highlighted the role played by urban and governmental institutions involved in planning; since the early 2000s, the growing popularity of strategic planning reinforced the centrality of participatory decision-making and the need for public involvement in planning. Traditionally introduced as means of opening professional decision-making processes to lay people and enabling the democratization of planning, public participation has turned into necessary tool for bureaucrats wishing to produce a viable plan and carry on a feasible planning policy.

Diana MacCallum's book takes the discussion on participatory planning a step forward. Manifesting an impressive knowledge in the history and theory of public participation in planning and acknowledging the practical wisdom of associating bureaucrats and professionals with stakeholders, the book joins a growing number