



BOOK REVIEWS

Richard Ronald and Marja Elsinga (Eds.), *Beyond Home Ownership: Housing, Welfare, and Society* (New York: Routledge, 2012).

Homeownership has proven a remarkably resilient ideal in the twentieth century, notwithstanding market volatility and major financial crises. Researchers at the European Network for Housing Research's Home Ownership and Globalization Group set out to examine precisely why this was the case: How and why did so many nations with such widely varying sociopolitical needs aspire to become homeownership societies? Some of the group's findings have been previously published in *Home Ownership: Getting In, Getting From, Getting Out, Parts I–III* (Amsterdam: IOS Press, 2005, 2006, 2010). This newly edited compilation by Richard Ronald and Marja Elsinga addresses the same theme, but this time with a particular emphasis on the relation of housing, society, and state. Housing policies, the editors argue, ought to be situated in the larger contexts of the welfare state, neoliberalism, family structure and function, and broad patterns of consumption and production instead of being examined solely as a tenure type. Ronald and Elsinga contend that scholars can only begin to unpack the “changing relationships between home ownership and welfare relations as well as the reshaping of social inequalities” (p. 2) by reaching beyond technical studies, national boundaries, and ideology—beyond simple home ownership, as it were.

This slim volume asks hefty questions: Why did homeownership grow as a global tenure type, despite mounting problems with affordability gaps and excessive reliance on new construction? How should future policies address the costs of homeownership (including the disproportionate effects on low-income and marginalized communities)? How should we understand distinct, even idiosyncratic national trajectories and statistics in the context of broader neoliberal trends? What are the connections and disconnections between political regime, ideology, and housing policy?

Clearly, all of these cannot be fully answered in one book, and Ronald and Elsinga make clear from the outset they do not intend a comprehensive treatment. Instead, the book is divided into three sections highlighting important themes: Part I examines “Demographic Change, Housing Wealth, and Welfare,” Part II, “Government, Markets, and Policies,” and Part III, “Housing Ladders and Fading Dreams.” Each chapter within the three sections contributes a separate national or regional perspective (specifically: Japan, New Zealand, England, Italy, the United States, post-socialist Eastern and Central Europe, and the Nordic region). Chapters within each subsection take independent approaches to the material, with some offering intriguing, exploratory hypotheses, and others bringing together generally accepted explanations into single, coherent narratives. Each of the chapters can be read singly or in conjunction with the introduction, which usefully sets out the broader issues involved.

Of the three parts, the first is perhaps the most cohesive. In this section, John Doling, Teresio Poggio, and Srna Mandic address the relationships between family and home ownership, between welfare and demography. Doling begins by exploring the interaction between demographic structures and housing markets, suggesting that “increasing reliance is being put on the equity held in the form of home ownership [and] that this is in some ways substituting for pensions and other expenditures on older people” (p. 45), and that the “front-loaded costs of entry into homeownership . . . [can] mitigate against child rearing” (p. 38). Poggio and Mandic also bring family into the homeownership story: Poggio underscores the “key role” played by families in “both the production of home ownership and

its funding” (p. 52), and Mandic explicitly points to the importance of more microlevel studies of the household and extended family as a way to understand home ownership, especially in post-socialist countries where “the role of the family in sustaining homeownership was found to be even more pronounced than in South European countries” (p. 84).

The second section of the book offers a longer, more historical overview of the state’s role in homeownership in the Nordic Region, England, and the United States. Hannu Ruonavaara parses out differences between national housing programs and homeownership societies in Norway, Sweden, Denmark, Finland, and Iceland, but ultimately concludes that despite all distinctions the Nordic region as a whole does face intense pressure to move toward market-oriented housing systems (p. 104). In her successive chapter on English homeownership, Christine Whitehead pays closer attention to internal state mechanisms, scrutinizing both the motivations of state actors as well as measuring the durability of such policies in the face of repeated crises. Rachel Bratt concludes the section with an impressive summary of the evolution of homeownership as public policy in the United States, starting with the Homestead Act of 1862 and ending with the various Clinton- and Bush-era initiatives promoting low-income homeownership. Bratt’s second chapter tackles the state’s role in the recent mortgage crisis and offers policy prescriptions for the ailing regulatory system.

The third and last section is perhaps the least thematically coherent, although the two chapters read well independently. In these two ultimate chapters, Yosuke Hirayama and David Thorns discuss challenges facing the mature homeownership societies of Japan, New Zealand, and Australia. All three nations now struggle with steadily declining rates of traditional homeownership despite longstanding cultural preferences for owner occupation. Economic decline and crisis hover in the background of both the Japanese and New Zealand/Australia stories; in Japan, demographic change, declining economic opportunities, and changing societal norms with regard to family (especially as related to female labor market participation, marriage timing, and declining birth rates) have reduced the number of young people following conservative public policies and strengthened alternative housing pathways. In New Zealand and Australia, homeownership remains ideologically strong through cyclical booms and busts, but actual homeownership rates took such a devastating hit during the most recent crisis that Thorns cannot say with any certainty whether or not they will recover.

The articles in this compilation might not always fit neatly together in terms of style or sub-thematic breakdown, but they do overlap rather remarkably in their shared discussions of the welfare state, the advance of neoliberal housing regimes, and the contextualization of current housing crises into larger structural patterns. The authors clearly reflect on common questions in the process of writing individual pieces, and the resulting articles are richer for it. This book is recommended for academics and practitioners as well as educated lay audiences.

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Gregory L. Heller, *Ed Bacon: Planning, Politics, and the Building of Modern Philadelphia* (Philadelphia: University of Pennsylvania Press, 2013).

Gregory Heller accomplishes three goals with *Ed Bacon: Planning, Politics, and the Building of Modern Philadelphia*. First, he offers a lively, engaging biography of Ed Bacon from his student days at Cornell, through his travels to Europe and North Africa, his work in China, his graduate studies at Cranbrook, his fledgling planning experiences in Flint, Michigan, his service during World War II, and his long tenure as Philadelphia’s planning director, as well as his equally long retirement when he became the city’s resident curmudgeon. Along the way, Bacon mounted exhibits, wrote an influential book, churned out articles and op eds, gave speeches, taught at the University of Pennsylvania (and elsewhere), befriended and confounded luminaries in architecture, planning, and

politics, became a media darling, and made films, all the while apparently being a good husband and father. Second, Heller assembles a wonderful, in-depth history of mid- to late-twentieth century Philadelphia planning and urban design. Bacon's optimism for the city is contrasted with the reality of the times: the mass migration of white residents to the suburbs, the profound difficulties of inner-city poverty and racism, and the economic restructuring of Philadelphia and the northeastern United States. Third, Heller presents challenges and opportunities for the twenty-first century planner.

Ed Bacon shared at least one trait with contemporary planners. A Quaker, he was an idealist and a progressive on issues like civil rights, affordable housing, walkable neighborhoods, historic preservation, and environmental quality. However, he differs in at least three ways from mainstream contemporary American planners who view themselves as applied social scientists rather than environmental designers. An architect, Bacon was skilled at creating visualizations of the future; he went beyond analysis to generate ideas for physical changes to improve people's lives; and he expected to see his ideas implemented through built projects. A trait shared with only select planners of any generation was his political acumen. Bacon was politically savvy, if not always politically successful. He viewed the planner as a promoter of ideas; in Heller's view, Bacon was "a policy entrepreneur."

Ed Bacon sought to elevate the image of his home town Philadelphia through planning and urban design. He produced bold visions for Philadelphia, many of which were seriously compromised or not realized. Meanwhile, he made significant contributions to urban renewal, historic preservation, and transportation. Bacon's approach to urban renewal contrasted with those undertaken in other American cities during the 1950s and 1960s. Whereas other planners and politicians of that time favored "slum clearance"—removing all the buildings in a depressed area and beginning anew from a clean slate—Bacon preferred "selective surgery," where parts of communities were retained and restored and the most dilapidated structures were demolished. In the process, Bacon exhibited much more empathy for existing residents, particularly African Americans, than his counterparts in other American cities.

Bacon was also a champion for preserving Philadelphia's built heritage. Although he was not a preservation purist—he advocated for the careful insertion of modern structures—Bacon accomplished much to protect and restore Philadelphia's historic fabric. In these efforts, he can be faulted for transforming some neighborhoods into affluent enclaves. Still, several charming neighborhoods around Independence Mall and Society Hill in Center City Philadelphia successfully link the present day to significant places in American history.

The interstate highway system dramatically transformed the American city after World War II. Bacon's ideas about highway planning evolved through the 1950s, into the 1960s, and beyond. Initially, as a city employee, he defended several projects and was involved in the relocation of families displaced by highways. However, with each new highway project, his skepticism grew. Perhaps one of his most important accomplishments was helping to stop the Crosstown Expressway, which would have destroyed African American and other communities and would have physically divided South Philadelphia and Center City. After Bacon retired from city government, he became a stronger opponent of the automobile and a proponent of the "post petroleum city." Through this advocacy, Bacon provided visionary ideas for more walkable and livable urban environments.

Although *Ed Bacon* is well researched and written, there are a few serious errors. For instance, Heller has John Nolen attending a Philadelphia planning conference in 1941. Nolen died in 1937. In addition, Heller identifies Martin Meyerson as "the University of Pennsylvania's prominent design school dean" (page 169). Meyerson was the president of Penn and had been dean at Berkeley.

Heller succeeds in making Bacon's and Philadelphia's stories relevant to urbanism today. Bacon viewed the built environment as a "living organism" and he noted "that cities are shaped by human ideas, not accidental forces" (page 178). He urged planners to "think big and act small" (p. 184). Near the end of the book Heller poses important questions: "What is the role of the planner in the twenty-first century? Has the planner's job become entirely that of the facilitator of public discourse around public-sector investments?" (p. 239). He uses a quote from a Bacon 1987 talk to partially answer these questions: "The architect, the landscape architect, the urban designer, the city planner of the future will not be the passive professional. He or she will be the activist" (p. 239). We sorely

need activists with good ideas to present compelling visions for the future of this urban planet. In this regard, the life of Ed Bacon provides inspiration coupled with many cautionary tales.

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J. Rosie Tighe and Elizabeth J. Mueller (Eds.), *The Affordable Housing Reader* (New York: Routledge, 2013).

The Affordable Housing Reader is an edited volume that collects classic and contemporary essays on affordable housing and community development. The book emphasizes housing as an area of social policy and identifies three critical themes that guided the selection of essays. The first is the history of racial exclusion and the role it plays in affecting access to housing. The second is the tension between the economic and social goals of housing policy. The third is the role of housing in the lives of low- and moderate-income residents. Tighe and Mueller compiled 36 essays and organized them into seven sections. Each section starts with a concise yet thoughtful introduction written by the editors that synthesizes the selected research.

Part One, “Conflicting Motivations for Housing Policy in the U.S.,” examines housing policy’s historic roots and the political and ideological context that shapes U.S. housing policy. Essays in this section document the origin of the housing reform movement (Riis, 1890), the role of the state and interest-group politics in housing policy development (von Hoffman, 2008; Marcuse, 1978; Krumholz, 2004). Collectively, these essays argue that housing policy in the United States has suffered from many inherent contradictions that have been self-defeating, which has compromised its ability to alleviate poverty. In response to this failure, Tighe and Mueller have included a provocative piece by Bratt, Stone, and Hartman (2009) that calls for the adoption of a right to housing as the foundation for housing policy.

Part Two, “Competing Definitions of Housing Problems,” collects writings on how to identify and measure housing problems. The first essay by Hulchanski (1995) examines the problems associated with traditional housing affordability measurement, followed by essays that introduce alternative approaches, including the residual income approach developed by Michael Stone (2006), the *housing + transportation* index developed by the Center for Neighborhood Technology (Tegeler & Bernstein, 2011), and the metrics of access to opportunity created by John A. Powell (2005). As a counterpoint to these methodological developments, Glaeser and Gyourko (2008) argue that housing policy should care less about measuring housing affordability as an income problem, and more about removing the barriers that constrain housing production, which, they believe, are the true housing problems.

Part Three, “Conflicting Views of Low-Income Homeownership,” addresses the bias towards homeownership in U.S. housing policy. The section starts with a review of the historic origin of this bias by Krueckeberg (1999), followed by essays that assess the social benefits and costs of homeownership (Rohe, Van Zandt & McCarthy, 2002), the costs and benefits applicable to low-income homeowners (Shlay, 2006), and how the risks associated with low-income homeownership are magnified by public policies promoting high-risk lending (Immergluck, 2009). Davis’s chapter (2010) examines how an alternative tenure form, “shared equity” homeownership, might provide a stable and secure form of ownership for low-income households.

Part Four, “Shifting Emphases in the Provision of Affordable Housing,” explains in detail how affordable housing is provided and the shifting role of government in this process. It starts with a comprehensive review of the history of U.S. low-income housing policy and its transition from the public housing model to a complicated housing system that features the participation of the

private sector with a significantly diminished federal role (Orlebeke, 2000). The succeeding chapters examine how this complicated housing system works, including the two major federal housing programs, the Low-income Housing Tax Credit program (McClure, 2000) and the Housing Choice Voucher (HCV) program (Turner, 2003), and the rise of the nonprofit sector in affordable housing production (O'Regan & Quigley, 2000). A chapter by Achtenberg (2006) assesses the shifting role of government in preserving existing affordable housing.

Part Five, "Competing Goals: Place as Community or Opportunity," includes essays that examine the *people versus place* debate central to housing and community development. It starts with two historical reviews, one by Perry (1973) that examines the history of federal support for CDCs, and another by Goetz (2003) that documents the history of policy and programmatic efforts to disperse poverty. As the editors point out, changing views of the relationship between people and place have significantly influenced U.S. housing policy. Three additional chapters examine recent efforts to deconcentrate poverty and promote mixed-income neighborhoods (Joseph, 2006; Popkin, Levy & Buron, 2009; Newman & Ashton, 2004). Popkin et al. show that the HOPE VI program has in fact helped improve the lives of many former public housing residents. The section ends with a very insightful commentary by Davidson (2009) who argues that the dichotomy between people versus place is not useful. Instead, the debate needs to be reframed in a way that can capture the interaction between people and place.

Part Six, "The Relationship Between Land Use Regulations and Housing Choices," examines how land use regulations affect the location and availability of housing for low-income and minority residents. Schill (2004) first summarizes what we know about the impacts of the different types of regulations on housing supply and housing cost, while Pendall (2000) examines more specifically how these regulations lead to racial exclusion. In contrast to these exclusionary regulations, Bento, Lowe, Knaap, and Chakraborty (2009) show that inclusionary zoning could help increase multifamily housing production and expand housing choices. Part Six includes two chapters that address the potential conflicts between housing affordability and efforts to promote sustainable developments such as transit-oriented developments (Pollack, Bluestone & Billingham, 2011) as well as growth management strategies (Nelson & Wachter, 2003).

Part Seven, "Housing and Race: Enduring Challenges, Debated Strategies," collects four essays that examine the intersection between housing and race. Charles (2003) offers a comprehensive review of the literature on the dynamics of residential segregation and how it has evolved over time. Galster and Godfrey (2005) confirm that today's minority households continue to experience discrimination in the housing market. The other two chapters discuss what can be done to address persistent racial disparities in housing outcome. The National Commission on Fair Housing and Equal Opportunities (2008) offers recommendations for strengthening the enforcement of the Fair Housing Act, while Julian (2008) calls for collaboration between fair housing and community development advocates to create open and inclusive communities.

To summarize, *The Affordable Housing Reader* brings together many thoughtful contributions addressing a variety of issues in housing and community development. While the readings are intense, the editors' introduction in each section helps in organizing the debate and in setting up the context for discussion. The book is relatively heavy on historical reviews. While this provides an appropriate level of detail for understanding where housing policies come from, I would have liked to see more in-depth studies of how housing policies work today. For example, the book does not contain any readings that examine the location of the subsidized housing units in the various low-income housing programs. Nor does it address the issue of how government-subsidized housing developments may affect nearby property values or neighborhoods. These topics are central to the affordable housing debate and have been widely studied. A book like this should have included some of those studies. Another area that is largely omitted in this book, perhaps by choice, is housing finance. The only exception is the chapter by Immergluck that examines high-risk lending from 1995 to 2008. More attention to the housing finance system would have helped readers better understand the causes of the recent mortgage foreclosure crisis. That being said, readers can certainly find those readings elsewhere.

With its broad coverage and focused discussion, *The Affordable Housing Reader* is an excellent choice for a housing policy course. It would work very well as a supplemental reader for a textbook like *Housing Policy in the United States* by Alex Schwartz (2010).

REFERENCE

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Yosuke Hirayama and Richard Ronald (Eds.), *Housing and Social Transition in Japan* (New York: Routledge, 2012).

The first paperback edition of a book originally published in 2007, *Housing and Social Transition in Japan*, edited by Yosuke Hirayama and Richard Ronald, remains a timely account of the socioeconomic context of housing in Japan. The book's nine chapters cover a wide-range of interrelated topics, from housing construction to home ownership, from family and gender issues to social exclusion and homelessness. Each chapter offers a different perspective, as the editors boldly state, "in order to provide a comprehensive and multifarious account of the dynamic role" played by the housing system in social and economic change in postwar Japan (p. 1).

In Chapter 1, Hirayama and Ronald provide an introductory overview outlining how housing construction and housing policy were both at "the heart of the rebuilding and revitalization of the Japanese economy, and central to the nation's economic instability over the past two decades" (p. 1). In Chapter 2, Hirayama expands on this subject and discusses how government housing policy, including the institutionalization of fixed-rate, low-interest mortgages, sought to make home ownership available to the middle class. In the process, the State not only "provided many households with the potential or promise" of a middle-class lifestyle, but also masked housing inequalities, facilitated an oversupply of owner-occupied dwelling units, promoted the spatial fragmentation of housing styles/tenure, and amplified the post-bubble diminution in property values (p. 21).

After first providing some background on the context for housing, Eiji Oizumi, in Chapter 3, details the transformations in housing construction and finance that took place following the bursting of the Japanese housing and stock market bubble in the 1990s. He states that this event also served to dispel the powerful and deleterious myth of perpetual rising land and housing prices in Japan. For Oizumi, a key aspect of this transformation was the shift from the myopic suburban construction boom, described earlier by Hirayama, to a "scrap and build spiral," in which scores of existing housing units in large central cities were demolished to make way for new high-rise condominiums.

In Chapter 4, Iwao Sato compares Japan's housing system with theoretical models of welfare regimes. He suggests that with the faltering of the Japanese economy, the corporate sector has scaled back its formerly substantial role as a housing provider for its workers. This has led to a major reduction in company-built dwellings and housing allowances for salaried workers over the past 20 years. Meanwhile, lower- and middle-class options also were dramatically affected starting in the 1990s, as the central government aggressively advanced a neoliberal, market-oriented housing agenda. The result has been a widening sociospatial divide between the haves and have-nots in Japan.

Chapter 5, by Misa Izuhara, examines Japan's aging population and emphasizes the importance of taking an asset-based public policy approach to housing. She stresses the need to focus future public and private housing development projects on providing a wider range of affordability and style options for Japan's expanding independent elderly population. This, Izuhara says, will also stimulate

the economy, by helping to recirculate wealth, a sizable share of which is currently in the hands of older homeowners.

In Chapter 6, Mieko Hinokidani shows how the postwar housing system has taken for granted the traditional role of women in society, and has not kept pace with the expanding diversity of lifestyles women and families now experience in contemporary Japan. This means that housing policy and construction have not adequately considered, among other things, the changing position of women in the workforce, the increasing age of a typical first marriage, the greater need for housing for single women, the rise in divorce rates, and the growing need for childcare services.

Masami Iwata (Chapter 7) discusses how, until the 1990s, Japan's economic prowess and employment system insulated the society from many of the social problems confronted by other advanced industrialized nations. This situation changed in the post-bubble era, as the economy suffered a massive contraction which provoked a substantial increase in unemployment and a subsequent decline in real wages. Another outcome of this transformation was the rise of homelessness and social exclusion in major cities. The hardest hit group was middle-aged men, especially those with lower levels of educational attainment and working in the construction sector and/or as day laborers.

In the last substantive essay (Chapter 8), Richard Ronald discusses the changing meaning of house and home in modern Japan. He describes "how housing and family dwelling has been [the] key point of interaction between tradition and social change," and also provides a foundation point for the understanding of contemporary Japanese society (pp. 188–189). He shows how the Japanese home has remained deeply embedded within its particular sociocultural context. As quoted in the introduction section, this latter theme is continued in the book's concluding chapter, where the editors attempt "to situate the Japanese housing systems within prevailing models of . . . advanced industrial nations" (p. 12). They argue that the Japanese housing system continues to play a vital "role in mediating both the convergent forces of globalization of capital and the particularizing forces of local systems, practices, and values" (p. 12).

Overall, Hirayama and Ronald's text offers an engaging and fairly comprehensive overview of the context for housing in Japan. However, the book does have some minor shortcomings. More emphasis or a chapter on how physical space limitations impact housing conditions in the country would have helped provide Western audiences with a more complete picture of daily life in Japan. Housing conditions vary tremendously within cities, yet cramped quarters, the relatively ultra-high cost of living in many cities, and the lack of quality child daycare have all contributed greatly to the nation's extremely low birth rates. In addition, more background on the bubble economy and its effect on affordability and styles would have aided in understanding Japan's socioeconomic context for housing.

Finally, a lot has changed in the country's largest cities since the early 2000s and the book is somewhat light on recent trends. The precipitous fall in property prices has led to not only a new inner city condominium construction boom, but also significant population growth in Tokyo and in the central districts of other large cities for the first time since the 1960s. Related inner-city demand also has further fueled a "scrap and build spiral" which has resulted in the involuntary relocation of many low- and moderate-income housing residents. Nonetheless, despite these small demerits, *Housing and Social Transition in Japan* supplies both scholars and students with a good read about residential life in Japan.

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