

Structures of building provision and the social production of the urban environment

Key questions addressed in this chapter

- ▶ What are the key processes that affect the allocation of housing in cities?
- ▶ In what ways does the operation of housing markets affect the residential structure of cities?

In this chapter, we explore another of the fundamental dimensions of the sociospatial dialectic: the intermediate-level structures and processes associated with the production of the built environment. ‘Production’ here is used in its widest sense – not just the construction of the built environment but also the exchange, distribution and use of the different elements and settings that provide the physical framework for the economic, social, cultural and political life of cities. At one level, all these aspects of production can be seen in terms

of the broad machinations of economics: supply and demand, working within (and interacting with) long-wave economic cycles and conditioned by the evolving institutional structures described in Chapter 5.

Yet the production of the built environment is not simply a function of supply and demand played out on a stage set by broad economic and institutional forces. It is also a function of time- and place-specific social relations that involve a variety of key actors (including landowners, investors, financiers, developers, builders, design professionals, construction workers, business and community leaders and consumers). At the same time, the state – both local and national – must be recognized as an important agent in its own right and as a regulator of competition between various actors.

These sets of relations represent *structures of building provision* through which we can understand the social production of the built environment. These structures of building provision need to be understood in terms

of their specific linkages (functional, historical, political, social and cultural) with the broader structural elements (economic, institutional) of the political economy. A comprehensive survey of the structures of building provision is beyond the scope of this book. We shall, instead, illustrate the social production of the built environment: first of all by showing how the dynamics of housing supply are socially constructed through the dynamics of the major housing submarkets and, second, by showing how some of the key actors in these submarkets are implicated in the structures of building provision.

6.1 Housing submarkets

Much of the importance of the structures of building provision to the sociospatial dialectic has to do with the special nature of housing: an essential commodity, fixed in geographic space, and a form of stored wealth that is subject to speculative activities in the market. These qualities make for highly complex urban housing markets in which the needs and aspirations of different socio-economic groups are matched to particular types of housing through a series of different market arrangements. In short, there exists in each city a series of distinctive housing submarkets. To the extent that these submarkets are localized, they have a direct expression in the residential structure of the city. At the same time, the spatial outcome of each submarket is significantly influenced by the actions of key decision makers and mediators such as landowners, developers, estate agents and housing managers, whose motivation and behaviour effectively structures the supply of housing from which relocating households make their choices.

It is important to bear in mind that the housing available in any particular submarket is a complex package of goods and services that extends well beyond the shelter provided by the dwelling itself. Housing is also a primary determinant of personal security, autonomy, comfort, well-being and status, and the ownership of housing itself structures access to other scarce resources, such as educational, medical and leisure facilities. The net utility of these services is generally referred to as the use value of housing. This value is fixed not by the attributes of housing alone, for utility is very much

in the eyes of the beholder and will vary a good deal according to life course, lifestyle, social class and so on. The use value of housing will be a major determinant of its exchange value in the marketplace, although the special properties of housing as a commodity tend to distort the relationship. In particular, the role of housing as a form of stored wealth means that its exchange value will be influenced by its potential for reaping unearned income and for increasing capital.

In general it is useful to think in terms of housing markets as the focus for a variety of 'actors' operating within the various constraints of political and institutional contexts, the result of which are spatial outcomes that can be identified in terms of land use changes, occupancy patterns, social area changes, housing prices and housing quality (Figure 6.1). Traditional definitions of housing submarkets have been couched in terms of the attributes of housing stock (type of dwelling, type of tenancy and price), household type (family status, economic status and ethnicity) or location (Figure 6.2). But it is unusual for housing submarkets to form such neat, discrete compartments within any given city. In the remainder of this chapter, detailed consideration is given to the housing groups and agencies of housing supply, beginning with a summary and explanation of the major trends in the transformation of urban housing: the increase in the construction of dwellings for homeownership, the decrease in the availability of cheaper, privately rented dwellings, and the increase (in many countries) and subsequent decline in the construction and letting of dwellings by public authorities.

The growth of home ownership

The growth of home ownership is characteristic of all Western countries and it has had a marked effect not only on residential differentiation but also on the whole space-economy of urbanized societies. In the United States, the overall proportion of owner-occupied dwellings rose from 20 per cent in 1920 to 44 per cent in 1940 and 65 per cent in 2005; in Britain, the proportion of owner-occupied dwellings rose steadily from 10.6 per cent in 1914 to 28 per cent in 1953, accelerated to reach 52 per cent by 1973, and was estimated to be just under 70 per cent in 2008.

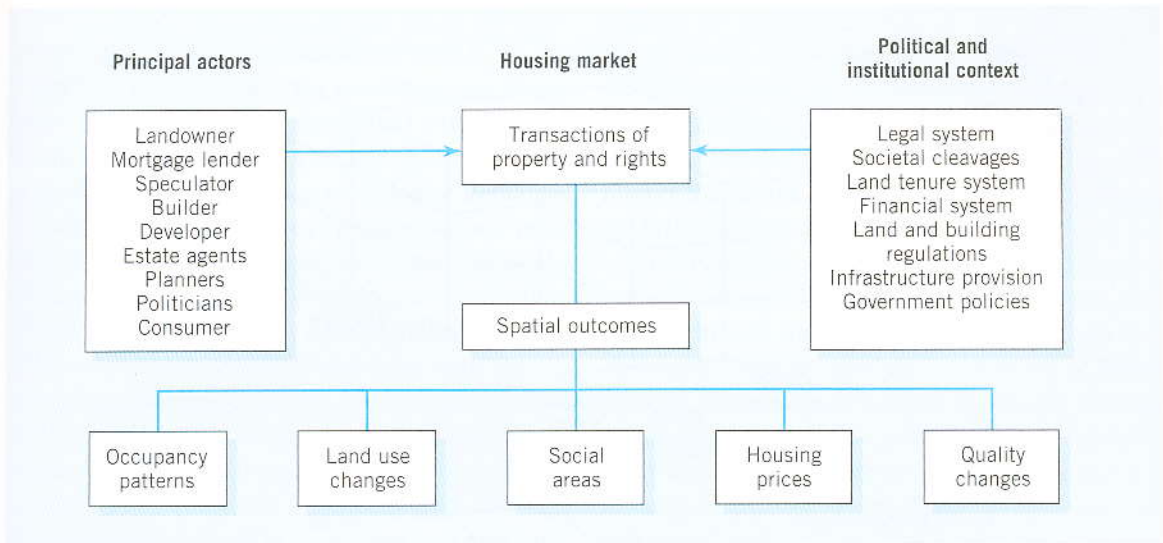


Figure 6.1 Actors and institutions in the housing market.

Source: After Bourne (1981), Fig. 4.8, p. 85.

It was the boom in streetcar suburbs at the end of the nineteenth century that prompted the first real boom in home ownership, and it was organized in large measure by the real estate industry, which emerged as a significant influence on American housing policy by propagating the powerful notion of the 'American Dream'. The term was first coined in 1931 by James Truslow Adams in his book *The Epic of America* (1931). The product of Depression-era politics, the original notion of the American Dream built on the idea of American exceptionalism, stressing individual freedom, especially the possibility of dramatic upward social mobility through ingenuity and hard work, with the promise that successive generations would enjoy steadily improving economic and social conditions. It did not take long, though, for the ideal of home ownership to be grafted on to the notion. As Jeffrey Hornstein notes (2005, p. 7):

The conception of real estate brokerage as an occupation-cum-profession depended upon the existence of 'home' as an intellectual and cultural object . . . Thanks in large measure to real estate brokers' cultural and political work, the single-family home on a quarter-acre lot in a low-density suburban development became the 'American Dream,' and the vast majority of Americans bought into it.

Collectively, realtors systematically developed and deployed strategies to sell houses that helped to reify this notion of home and neighbourhood as the 'normal' expectation for a 'middle-class' American family.

From about 1915 through the 1920s, US realtors collaborated with various government agencies and civic groups to promote single-family home ownership. Their Own-Your-Own-Home campaign sought to reinforce the idea of the home as a privileged consumer durable, worth sacrificing and going into debt for. When the housing market crashed at the onset of the Depression, the National Association of Real Estate Boards was in a position to work closely with President Hoover's White House Conference on Home Building and Home Ownership. In doing so, it secured support for a reduction of taxes on real estate and endorsement for a federal mortgage discount bank to facilitate long-term mortgages. This became a key element in the ambitious programmes of the Roosevelt administration's New Deal, part of a broad package of Keynesian macro-economic management in response to the overaccumulation crisis of the Depression. Roosevelt's Federal Housing Administration (FHA), established in 1934, played a key role in stimulating the labour-intensive construction industry by stabilizing the mortgage market and facilitating sound home financing on reasonable terms. The immediate effect of Keynesian policy was to reignite

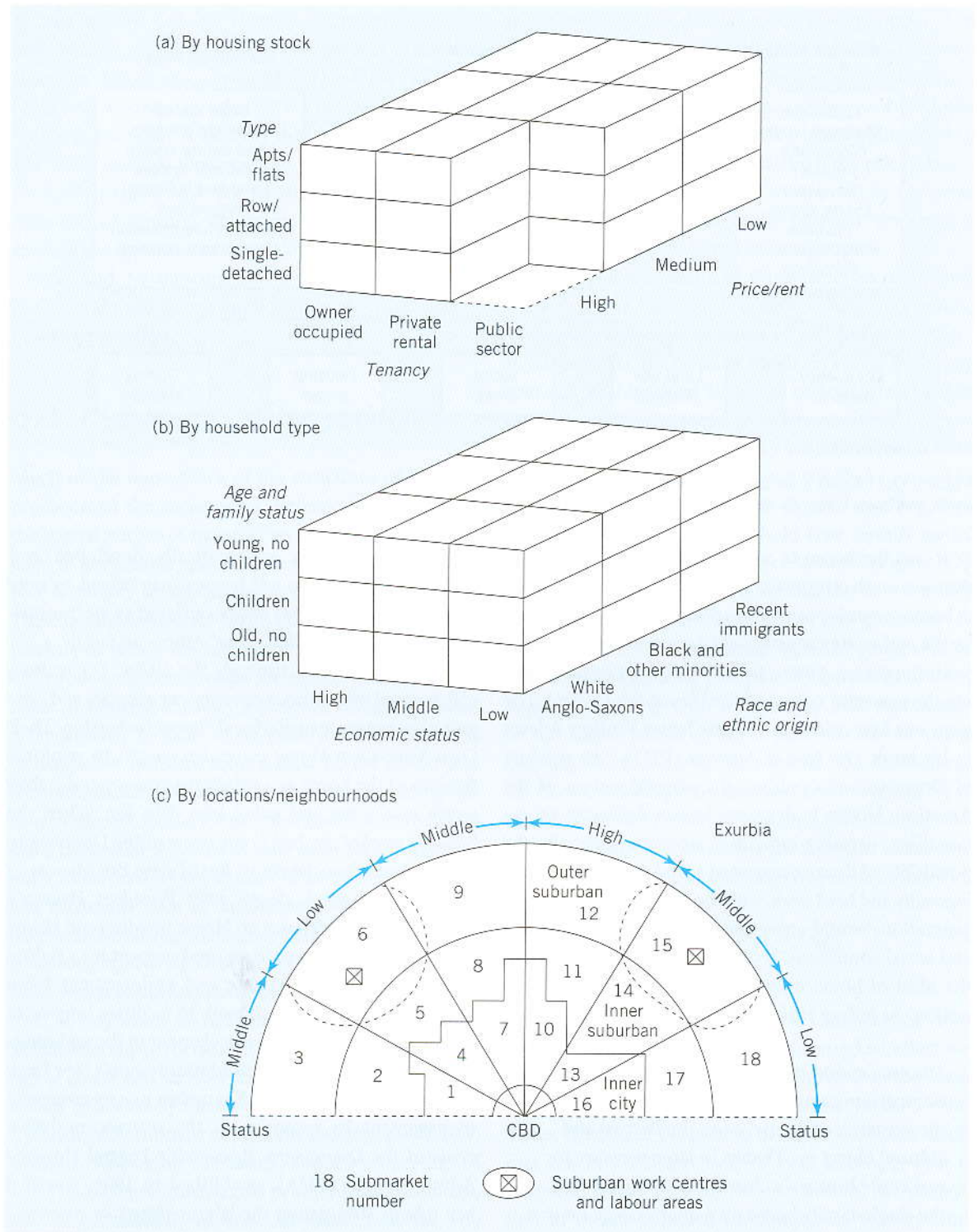


Figure 6.2 Intra-urban housing submarkets: traditional definitions.

Source: Bourne (1981), Fig. 4.9, p. 89.

suburban growth, creating a 'spatial fix' to the over-accumulation crisis. Whereas housing starts had fallen to just over 90 000 in 1933, the number of new homes started in 1937 was 332 000, and in 1941 it was 619 000.

After 1945 there began a second spurt of growth in homeownership. There was a backlog of unfulfilled demand for housing from the Depression and war years, combined with the post-war baby boom. During the war there had been a moratorium on new construction, so that by 1945 there was an accumulated backlog of between 3 and 4 million dwellings. In 1944 the Servicemen's Readjustment Act (the 'GI Bill') created the Veterans Administration, one of the major goals of which was to facilitate home ownership for returning veterans. It did so through a programme of mortgage insurance along the lines of the FHA, whose own lending powers were massively increased under the terms of the 1949 Housing Act. The result was a dramatic spurt in suburban growth. David Harvey (1985) has argued persuasively that it was part of an overall strategy to create and maintain a long-term cycle of growth, an extended 'spatial fix' underwritten by massive outlays for defence and freeway construction and subsidies for the suburban real estate sector. The combined effect was to stimulate jobs not only in defence industries and construction but also in automotive industries and consumer durables. Historian Lizabeth Cohen (2003) has traced the development of a 'consumers' republic' in the United States in this era: a society based on mass consumption of automobiles, houses and manufactured household goods, all celebrated by the new medium of television.

More recently, the boom in the 'new economy' of the 1980s and 1990s, driven by the growth of industries based on digital technologies, biotechnology and advanced business services, fuelled a housing boom, especially at the top end of the market. This was at a time when mortgage interest rates hit their lowest levels in more than four decades. Then, with the collapse of the dot-com speculative bubble in 2000–2001, property markets received a further boost as the built environment became a refuge for capital. The collapse of the heady dot-com boom made real estate an attractive investment for affluent households: people traded up as fast as they could, aided by a credit industry that became increasingly competitive and increasingly lenient,

offering all sorts of packages to help people afford houses that would otherwise be beyond their reach: interest-only mortgages, graduated-payment mortgages, growing-equity mortgages, shared-appreciation mortgages and step-rate mortgages which supercharged the market and contributed to a housing market bubble of the first half of the 2000s.

Traditionally, banks and savings and loan companies (building societies) had financed their mortgage lending through the deposits they received from their customers. Together with the involvement of federal agencies, this has always limited the amount of mortgage lending they could do, creating a natural stabilizing effect in the market. With the homebuilding boom of the early 2000s, however, mortgage lenders moved to a new model, selling the mortgages on to bond markets. This made it much easier to fund additional borrowing, but it also led to abuses, as banks no longer had an incentive to check carefully on the borrowers. The new types of mortgages included 'sub-prime' lending to borrowers with poor credit histories and weak documentation of income, who were shunned by the 'prime' lenders underwritten by federal agencies. They also included 'jumbo' mortgages for properties over the federal mortgage limit of \$417 000 (£202 000). Such business proved extremely profitable for the banks, which earned a fee for each mortgage they sold on. Naturally, they urged mortgage brokers to sell more and more of these mortgages. By 2005, one in five mortgages was sub-prime, and were particularly popular among recent immigrants trying to buy a home for the first time in the expensive housing markets of big metropolitan areas.

The problem was that these sub-prime mortgages were 'balloon' mortgages, whereby payments were fixed for two years and then became variable and much higher. Inevitably, this led to defaults and, as the bad loans added up, mortgage lenders found themselves, in turn, unable to meet their repayments. The internationalization of finance meant that the first casualty was a British company, Northern Rock. Meanwhile, a wave of foreclosures and repossessions began to sweep America, leaving many neighbourhoods blighted by empty homes and prompting the first national decline in house prices since the Depression of the 1930s (see also Box 6.1). Figure 6.3 shows the distribution of sub-prime lending in the Cleveland metropolitan area

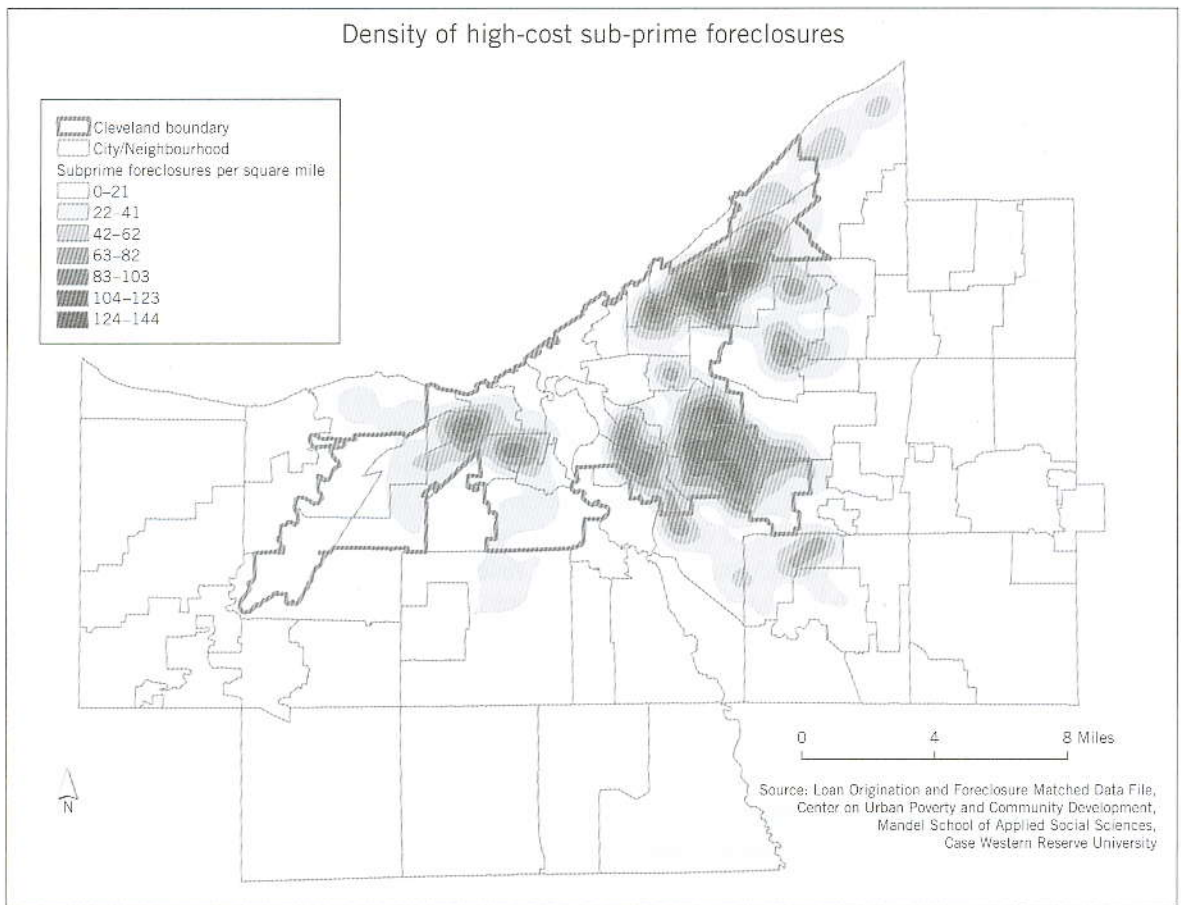


Figure 6.3 The distribution of foreclosures (repossessions) in the Cleveland metropolitan area between 2005 and 2008.

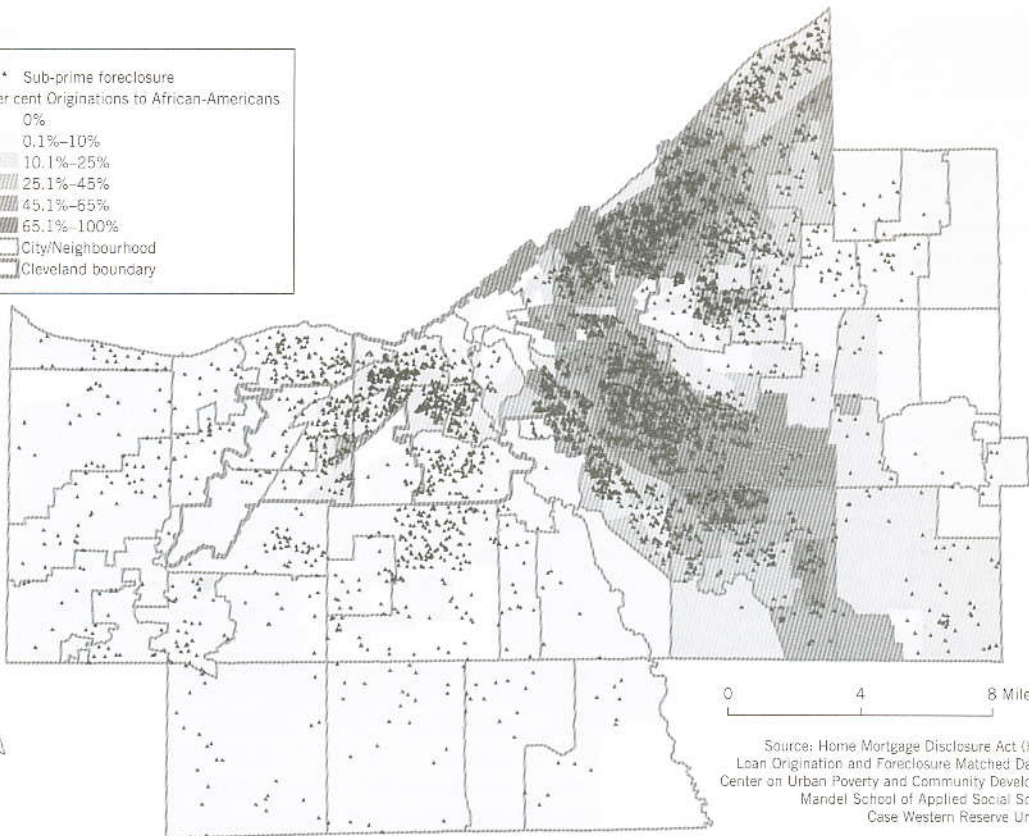
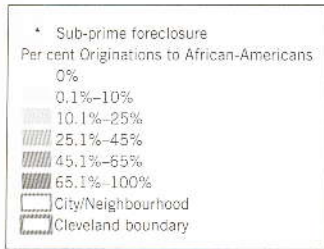
Source: Western Reserve University, Coulton, C *et al.* (2008), p. 13.

between 2005 and 2008, a map that shows a striking correspondence with the distribution of African-Americans in the same city (Figure 6.4).

In Britain, a broadly parallel set of events has resulted in a variety of policy instruments that have been used to encourage homeownership, including:

- grants to building societies in order to keep interest rates below market rates and to encourage the purchase of pre-1919 dwellings that were formerly rented;
- the abolition of taxation on the imputed income from property while preserving the taxpayer's right to deduct mortgage interest repayments from gross taxable income (now abandoned);
- the exemption of homes from capital gains taxes;
- the provision of mortgages by local authorities;
- the sale of local authority dwellings to 'sitting tenants' or newly married couples at a substantial discount from the market price;
- the introduction of the 'option mortgage' scheme to provide cheap loans for first-time housebuyers from lower-income groups;
- the utilization of public powers of compulsory purchase to acquire development land on which owner-occupier houses could be built;
- the underwriting of the 'voluntary sector' of housebuilding for home ownership through housing associations; and
- the discounted sale of the stock of public housing.

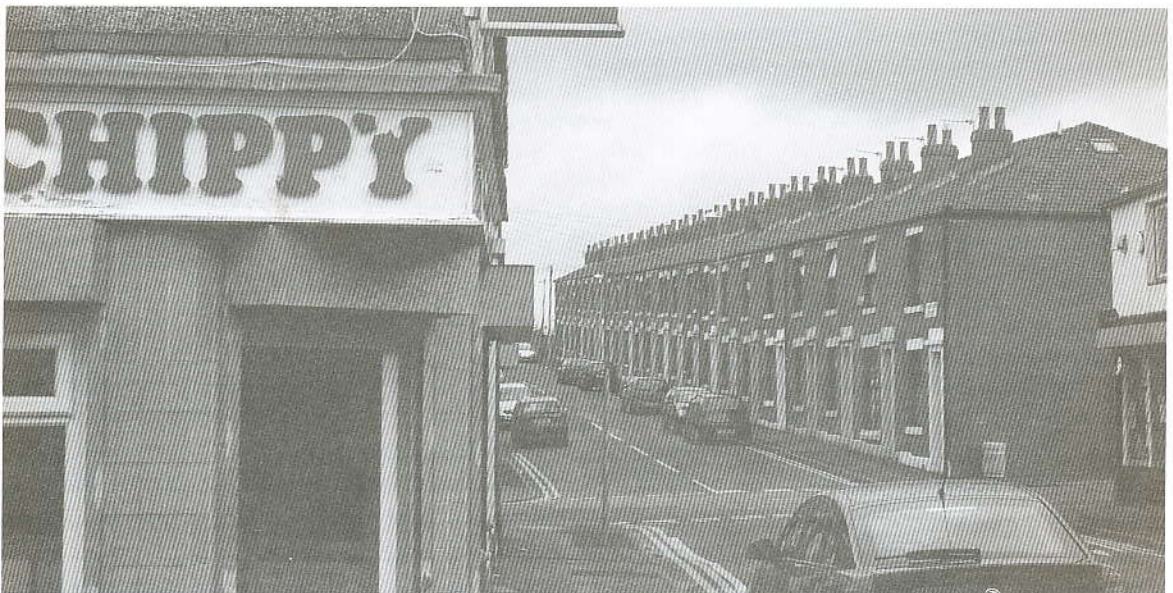
Per cent loan originations to African-Americans



Source: Home Mortgage Disclosure Act (HMDA),
Loan Origination and Foreclosure Matched Data File,
Center on Urban Poverty and Community Development,
Mandel School of Applied Social Sciences,
Case Western Reserve University

Figure 6.4 The distribution of foreclosures (repossessions) and the African-American population in the Cleveland metropolitan area between 2005 and 2008.

Source: Western Reserve University, Coulton, C *et al.* (2008), p. 14.



A terrace of older working-class housing in the United Kingdom: the legacy of the industrial city.
Photo Credit: Paul Knox.

Box 6.1

Key trends in urban social geography – the sub-prime mortgage lending crisis (the ‘credit crunch’)

The enduring power of housing and home ownership to affect Western economies was vividly illustrated in 2007 through what became known as the sub-prime mortgage lending crisis – also commonly known as the ‘credit crunch’. The root of the problem was the widespread award of mortgages for housing in the United States in the early part of the twenty-first century to individuals in low-income groups with risky credit histories (the so-called sub-prime market – also pejoratively referred to as the NINJAs – those with no income, no jobs and no assets). In fact, most of those awarded mortgages did have jobs but little diligence was employed by the lenders in checking the reliability of these incomes since they typically relied on self-certification of crucial employment details. Furthermore, it would seem that unscrupulous business practices were employed to entice these groups into home ownership. Initial low-interest ‘teaser’ deals were offered in the first few years of the loans but many borrowers did not realise that interest payments could rise considerably once the loans shifted to a variable interest rate. Most US home loans in the more secure ‘prime’ market are at fixed rates and so many borrowers – especially the frail/elderly or less educated – were, unsurprisingly, unaware of hidden details in the small print that might not have been fully explained by the lenders. In addition, in a period of (then) rising house prices there were tremendous pressures on those who were not home owners to grasp some of the rising equity in property.

A heady cocktail of circumstances soon led to economic disaster: increasing economic uncertainty and unemployment for low-income groups; rising interest rates and over-supply of housing, all precipitating falling house prices. Between 2005 and 2008 there were massive levels of defaults of loan repayments and widespread repossession of housing, usually at values far less than the initial loans. The consequences were experienced at two levels. First, at the macro-economic level the worldwide banking industry was thrown into crisis. This arose because these sub-prime mortgages were bundled into packages known as CDOs (collateralized debt offerings) or SIVs (structured investment vehicles) and resold on to other banks and financial institutions. It was hoped that this financial re-engineering could spread the risks associated with these loans and lenders could escape the 10 to 1 regulatory limits on their lending–capital ratios. However, it appears that few in the financial services industries fully understood what they were buying and the various risk assessment agencies were seriously at fault in underestimating the risks associated with these loans. The upshot was massive losses in many banks around the world leading to risk aversion and a lack of liquidity for credit – the so-called ‘credit crunch’.

Second, at the micro-level the credit crunch has had severe impacts on households and many of these have been concentrated in particular geographical areas. As a proportion of all loans offered, sub-prime loans were

above 40 per cent of the total in two belts of US states that formed an L shape, with one arm running down from North Dakota to Texas, and the other running across from Texas to South Carolina (*New York Times*, 3 November 2007). In terms of absolute numbers California, Illinois and Ohio were especially hit by the mortgage crisis. Cleveland is a city that was particularly affected by mortgage defaults, repossessions, housing abandonment and neighbourhood decline. Furthermore, it appears that African-American groups were disproportionately affected by the loans crisis. In effect, the credit crunch amounted to a massive redistribution of wealth away from the African-American community in the United States.

Key concepts associated with the sub-prime mortgage lending crisis (see Glossary)

Culture of property, race-preference hypothesis, ‘redlining’, underclass hypothesis.

Further reading

Turner, G. (2008) *The Credit Crunch: Housing bubbles, globalization and the worldwide economic crisis* Pluto Press, London

Links with other chapters

Chapter 2: Keynesianism and the ‘long boom’ of Fordism
Chapter 6: Box 6.3 Susan Smith

During the 1970s, tax relief subsidies to mortgagees in Britain grew fivefold in real terms, and by the early 2000s state subsidies to owner-occupation were 40 per cent higher than to public sector housing. Similar developments have occurred in other countries, though the policy instruments have sometimes been different. In many West European countries, for example, direct subsidies to owner-occupation have played a major role in the expansion of home ownership, with subsidized loans being made available to lower-income households.

The decline of private renting

The corollary of the growth in home ownership has been the decline of privately rented housing. In cities everywhere in the early to mid-twentieth century, between 80 and 90 per cent of all households lived in privately rented accommodation, whereas the equivalent figure now stands at between 25 and 35 per cent in North American cities and between 10 and 20 per cent in most European and Australian cities. Nowhere has this decline been more marked than in Britain, where just over 10 per cent of the housing stock is now rented from private landlords, compared with around 60 per cent in 1947 and 90 per cent in 1914.

In general terms, this decline reflects: (1) the response by landlords to changes in the relative rates of return provided by investments in rental accommodation; and (2) the response by households to the artificial financial advantages associated with home ownership and (in Europe) public tenure. It is, therefore, unrelated to any decline in the demand for privately rented accommodation as such: it is the product of wider economic and political changes.

The effects of rent controls

It is not difficult to understand landlords' desire to disinvest in rental accommodation. Before 1914, investment in rented property produced income that was almost double the return of gilt-edged securities, even allowing for maintenance and management costs; but after the Second World War landlords in Britain could obtain only around 6 per cent on their investment, compared with the 9 per cent obtainable from long-

dated government securities. One of the major factors influencing the relatively low returns on investment in rental housing (thus impeding its supply) has been the existence of *rent controls*. These were introduced in many countries to curtail profiteering by landlords in the wake of housing shortages during the First World War. Once introduced, however, rent controls have tended to persist because of government fears of unpopularity with urban electorates.

The effect of such controls has been to restrict the ability of landlords to extract an adequate profit in the face of the costs of covering loan charges, maintenance and management. This situation has been worsened by taxation policies that do not allow landlords to deduct depreciation costs from taxes and by the introduction and enforcement of more rigorous building standards and housing codes. Meanwhile, the incomes of tenants in the privately rented sector have, in general, risen more slowly than the average. With inflation increasing landlords' costs sharply, many have responded by selling their property, either to sitting tenants or to developers interested in site redevelopment.

The spatial effects of disinvestment

In some inner-city neighbourhoods, the deterioration of the housing stock has reached the stage where landlords can find no buyers and so are forced to abandon their property altogether. In other areas, where there is a high level of demand for accommodation, specialist agencies have moved in to expedite disinvestment. This has been especially noticeable in London, where large numbers of purpose-built flats in inter-war suburbs such as Ealing, Chiswick and Streatham and in some central areas – Kensington, Chelsea and Westminster – have been sold by specialist 'break-up' companies on behalf of large landlords such as property companies and insurance companies.

Overall, nearly 4 million dwellings have been sold by landlords to owner-occupiers in Britain since the Second World War. Relatively little new property has since been built for private renting, so that what is left of the privately rented sector is old (about 70 per cent of the existing stock in Britain was built before 1950) and, because of a succession of rent controls, most of it

has deteriorated badly. This deterioration has itself led to a further depletion of the privately rented stock in many inner-city areas, as urban renewal schemes have demolished large tracts of housing.

This decline in the quantity and quality of privately rented accommodation has affected the social geography of the city in several ways:

- ▶ It has hastened the decay of inner-city areas while reinforcing the shift of a large proportion of the lower-middle and more prosperous working classes to owner-occupied housing in the suburbs.
- ▶ It has led to a re-sorting and realignment of inner-city neighbourhoods and populations as the various groups requiring cheap rented accommodation are squeezed into a smaller and smaller pool of housing. These groups encompass a variety of 'short-stay' households, including young couples for whom private rental accommodation is a temporary but essential stepping stone either to owner-occupied or to public housing. In addition there are the more permanent residents who have little chance of obtaining a mortgage, saving for a house or being allocated a house in the public sector. These include some indigenous low-income households, low-income migrants, transient individuals, single-parent families and elderly households on fixed incomes.
- ▶ Fierce competition for the diminishing supply of cheap rental housing between these economically similar but socially and racially very different groups inevitably results in an increase in social conflict that in turn leads to territorial segregation and the development of 'defended neighbourhoods'.

Finally, it should be noted that the shrinkage of the privately rented sector has been selective. In larger cities, the demand for centrally situated luxury flats has been sufficient to encourage investment in this type of property. Thus, in cities such as London, Paris, Brussels and Zurich, the more expensive element of the privately rented sector has been preserved intact, if not enhanced. It must also be recognized that in some of the larger and more affluent cities of Australia and North America the privately rented sector has maintained its overall share of the housing stock through the construction of new high-income apartments for rent, at about the

same rate as low-income rental accommodation has been disappearing. Shortages in the supply of land and capital in the faster-growing cities of North America have further restored the position of rental housing.

The development of public housing

Like the other major changes in the long-term pattern of housing supply, the emergence of public housing is a product of wider economic and political factors rather than the result of secular changes in the underlying pattern of housing need or demand. Public housing is supplied in a variety of ways. In Britain, until recently the bulk of all public housing was purpose built by local authorities, but the not-for-profit voluntary sector is now playing the dominant role through the work of housing associations; in the Netherlands, Denmark and Sweden much public housing is supplied by way of cooperatives; while in Germany the public housing programme has been dominated by *Neue Heimat*, an adjunct of the trade union movement.

But, whatever the organizational framework, the quality and extent of public housing supply are ultimately dependent upon the resources and disposition of central and local governments and public institutions. For this reason, it is difficult to make sense of trends in the provision of public housing without recourse to specific examples. Here, attention is focused on the example of public housing in the United Kingdom.

Public housing in the United Kingdom

Although it has been much reduced in recent years by policies of privatization (see below and Box 6.2), public sector housing still accounts for a large proportion of the housing stock in UK cities: 20 per cent on average, rising to well over 50 per cent in Scottish cities. The provision of low-rent public housing dates from the late nineteenth century, when it emerged as part of the reformist public health and town planning movements. Nevertheless, public housing was slow to develop. The nineteenth-century legislation was permissive: local authorities could build housing for the poor but were under no obligation to do so, and there was no question

of financial support from the central government. Not surprisingly, most local authorities did nothing, preferring to rely on the activities of philanthropic and charitable housing trusts.

The first major step towards large-scale public housing provision came in 1919, when an acute housing shortage (which had developed because of the virtual cessation of building during the First World War, 1914–1918) was made even more pressing by Prime Minister Lloyd George's highly publicized election promise of 'Homes fit for Heroes'. It became politically necessary to make some effort to control and organize the supply of new houses, particularly of working-class houses to let. The response was to give local authorities the responsibility and funding to provide such housing.

After the Second World War there was again a backlog of housing, this time intensified by war damage. In addition, the incoming Labour government was heavily committed to the public sector and in 1949 passed a Housing Act that removed the caveat restricting local authorities to the provision of housing for the 'working classes'. From this date, local authorities were free to gear the supply of public housing to the more general needs of the community. The immediate result was a surge in housebuilding to make up the post-war backlog. Later, with the return of the Conservatives to power, the supply of public housing was more closely tied to slum clearance programmes and the needs of specific groups such as the elderly and the poor. Subsequently, although public housing became something of a political football, the level of exchequer subsidies was steadily raised, and a succession of legislation gave local authorities increasing powers and responsibility to build public housing for a wider section of the community. By the early 1970s, the housing stock of every British city had been substantially altered by the addition of large amounts of public housing.

It was not until the Thatcher governments of the 1980s and the implementation of neoliberal policies that this growth came to be significantly checked. Simultaneously, the stock of *existing* public housing began to be dissolved by the Conservatives' policy of encouraging the sale of local authority housing to sitting tenants at a discount of up to 60 per cent of the assessed value of the property. This retreat from public housing was part of a general 'recapitalization' instigated by the

emergence of neoliberalism. It was accompanied by cutbacks in public expenditure, reductions in taxation and the privatization of public services. In practice, the cuts in Britain were imposed disproportionately on local government expenditures, and on housing in particular. The reason for this lopsidedness is that it would have been much more difficult to implement similar cuts in social security, defence, education or health: they would have directly undermined the political constituency of the governing Conservative Party.

Sociospatial differentiation within the public sector

The legacy of these public housing policies has had a profound effect on the morphology and social geography of British cities. Tracts of public housing (or housing that was previously owned by local authorities and has been in some way transferred) are to be found throughout the urban fabric, with particular concentrations in suburban locations. In general terms, and certainly in comparison with the location of public housing in North American cities, the location of public housing in British cities is remarkable for its integration with owner-occupied housing and for its occupation by a wide band of the socio-economic spectrum. The former is partly explained by the extensive planning powers of British local authorities; and the latter by standards of construction that compare favourably with those found at the lower end of the private market – a factor that is especially important when comparing the costs of renting public housing versus buying private housing.

This fits conveniently with the proposition that societies with a high degree of social stratification (such as Britain) require only a **symbolic distancing** of social groups, in contrast to the more overt territorial segregation of social groups required in more 'open' societies such as the United States. It is interesting to speculate on the role of architecture in this respect for, as many critics have pointed out, the aesthetic sterility of much local authority housing seems far in excess of any limitations on design imposed by financial constraints alone.

It must also be emphasized that a considerable amount of differentiation exists *within* the stock of public housing. Much of this differentiation can be explained in the

Box 6.2

Key trends in urban social geography – changes in the UK social housing stock

The enormous changes made to the structure of welfare systems in recent years is emphasized by the actions taken in the sphere of social housing by the UK Labour administrations between 1997 and 2009. Housing that is owned and controlled by local authorities was at one time (together with the National Health Service) a 'jewel in the crown' of the UK welfare state. However, the right-to-buy legislation, combined with reduced local authority construction rates, have meant that local authority housing has declined from about one-third to one-fifth of the total UK housing stock. Furthermore, years of neglect by previous administrations (social housing was a prime target for public expenditure cuts by Conservative governments in the 1980s) has led to an enormous backlog of repairs. The Labour administrations have therefore attempted to introduce private sector capital and management expertise into transforming the social housing stock.

Local authority tenants are able to vote for one of three 'transfer' options:

- ▶ transfer the stock to a private sector registered social landlord (RSL) – usually a housing association;
- ▶ adopt a private finance initiative (PFI);
- ▶ vote for an arm's length management organization (ALMOS).

This process of stock transfer is enormously controversial and some residents and councils have attempted to resist the process. Critics argue that a fourth option of enabling local authorities to continue managing and repairing stock would be much cheaper. They also argue that the information given to tenants before ballots on stock transfer amounts to propaganda. Rents have often risen when stock is transferred to an RSL and there have been greater eviction rates for tenants in arrears.

Advocates of stock transfer argue that it is defenders of traditional local authority housing who are most prone to propagate myths and disinformation. Supporters of change point out that most RSLs are in any case housing associations that are heavily regulated by the UK Housing Corporation. These are not-for-profit social businesses that plough surpluses back into homes, services and neighbourhoods. In addition, new tenancy contracts, it is argued, allow greater democratic participation in local decision making and the development of strategies to deal with issues such as neighbourhood decline and antisocial behaviour.

Recently there are signs of a slight shift in the emphasis of social housing policy. Faced with a waiting list of 1.7 million for social housing, and rapidly increasing rates of housing repossession in the wake of the 'credit crunch', plans are afoot to double rates

of local authority housing construction from under 20 000 units to 45 000 units. In 2008 the Labour government also introduced a mortgage rescue scheme in which both local councils and housing associations will be able to take a share in the equity of properties, thus reducing the outgoings for householders struggling with repayments. Taken as a whole the social housing sector faces enormous challenges; it is estimated that about 5 million people will be on waiting lists for social housing in the United Kingdom by 2010 and currently one-half of all social housing tenants are out of work.

Key concepts associated with changes in the UK housing stock (see Glossary)

Asset sales, demunicipalization, 'hollowing out', housing associations, privatization, quasi-state, residualization, shadow state, voluntary sector.

Further reading

Hull, A. (2006) Facilitating structure for neighbourhood regeneration in the UK: the contribution of Housing Action Trusts, *Urban Studies* **43**, 2317–50

Links with other chapters

Chapter 13: Service sector restructuring

context of the chronology of the supply of public housing. Six broad periods can be identified in the British case:

1 Early estates (built during the 1920s) consisted mostly of 'cottage-style' semi-detached dwellings.

2 The succeeding generation of council estates built in the 1930s was dominated by three- and four-storey walk-up flats built for slum-clearance families. These acquired a social character quite different from the earlier estates and have subsequently developed a

poor reputation in the popular imagination, even if this is not always justified in practice.

- 3 A different character again was produced by the post-war boom in public housing construction. The accommodation provided at this time – in the face of waiting lists of tens of thousands in every city and in the context of strict financial constraints and a severe shortage of conventional building materials – created vast tracts of functional but austere housing on the outskirts of cities, much of it in the form of low-rise multifamily units. Because these peripheral estates were catering for those at the top of the waiting list (and who were therefore deemed to be most needy), *there developed a sequential segregation along socio-economic lines*. The first estates to be completed were thus dominated by the unskilled and semi-skilled who were the least able to compete in the private sector, and by large families whose previous accommodation was overcrowded. As these households were siphoned from the top of the waiting list, later estates were given over to relatively smaller and more prosperous households.
- 4 After the backlog had been cleared, architectural and planning experiments provided further differentiation of the public housing stock, leading specific housing schemes to acquire varying levels of popularity and, therefore, of status.
- 5 The public housing boom of the 1960s brought another set of distinctive housing environments, this time dominated by maisonettes and high-rise blocks of flats, most of which were located in inner-city areas on slum-clearance sites. The heavy emphasis on high-rise developments in the 1960s was the product of several factors. First was the infatuation of architects and planners with the ‘Modern movement’ in architectural design and the doctrine of high-rise solutions to urban sprawl. This was reinforced by the feeling on many city councils that large high-rise buildings were ‘prestige’ developments with which to display civic pride and achievement. The pattern of central government subsidies also favoured the construction of high-density, high-rise housing schemes. Meanwhile, large construction and civil engineering companies pushed to obtain con-

tracts for high-rise buildings in order to recoup the considerable investment they had made in ‘system’ building.

- 6 After 1968 there was a rapid retreat from this kind of development, partly as a result of the publicity given to the damaging effects of high-rise living on family and social life, partly because of shortcomings in the design and construction of high-rise buildings (the partial collapse of the Ronan Point flats in East London were crucial in this respect), and partly because the big construction firms began to turn their attention to the ‘office boom’ that began in the late 1960s. Instead of low-cost, high-rise, high-density living, local authorities have opted for the development of low-rise, small-scale housing schemes with ‘vernacular’ architectural touches and the provision of at least some ‘defensible space’.

There is, therefore, a considerable stratification of the public housing stock that is reflected in the morphology of the city as a whole. In Newcastle upon Tyne, for example, the distribution of flats and maisonettes reflects the large-scale building schemes undertaken from the late 1950s through the early 1970s in the city’s outer fringes and in inner-city redevelopment schemes (Figure 6.5). Morphological patterns such as these are also reflected in social patterns. Within most British cities there are distinctive and significant patterns of social segregation within the public sector (though they are not as marked as in the private sector), with particular concentrations of deprived, unskilled and semi-skilled manual households in older estates. Such patterns form the basis for further segregation as a result of the actions of housing managers and other local authority officials (see below).

During the 1980s the sale of public housing under the right-to-buy legislation had a profound effect upon the social geography of British cities. To begin with, local authority housing declined as a proportion of the total housing stock, from about one-third to one-fifth. However, the uptake of owner occupation was highly uneven, both socially and geographically. Perhaps inevitably, it was the more affluent local authority tenants, often with multiple household incomes, who were more likely to purchase their own homes; in contrast, the

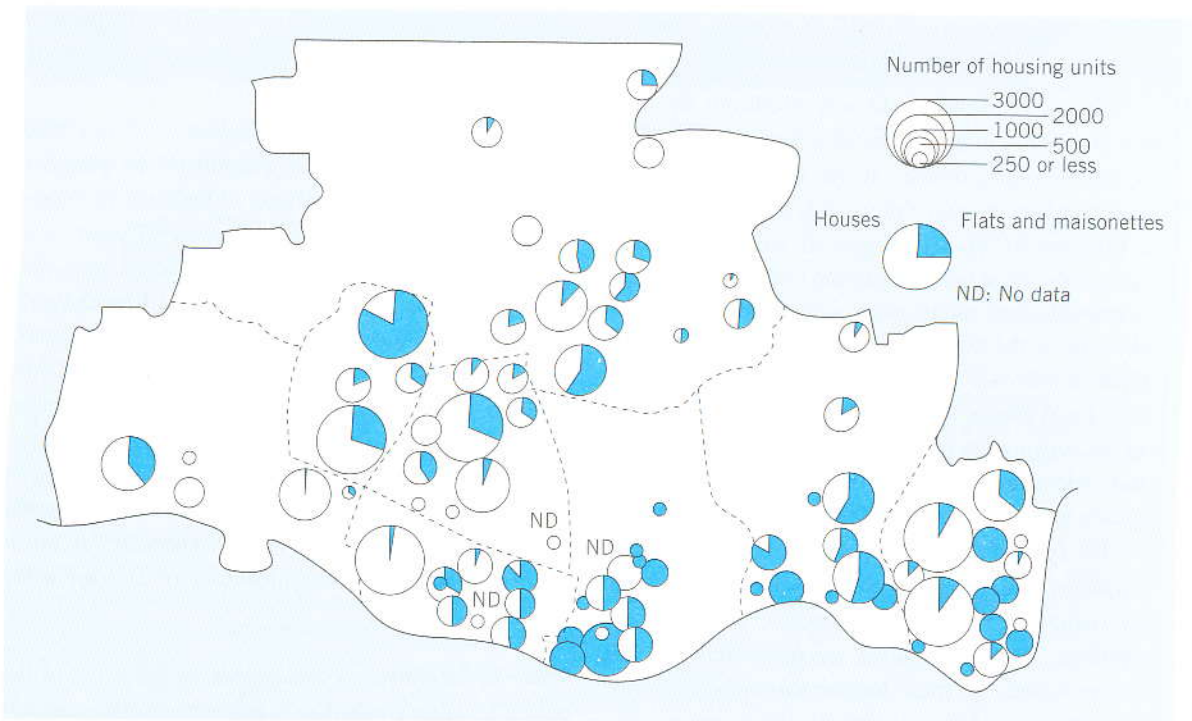
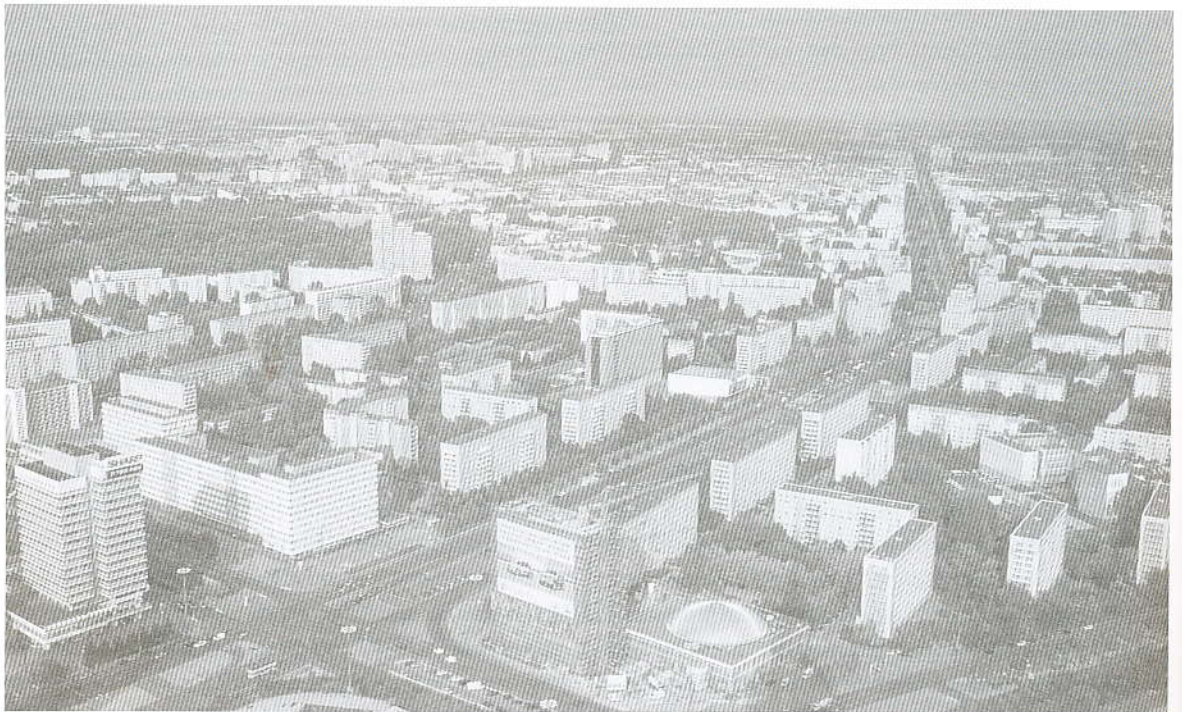


Figure 6.5 Distribution of council flats and maisonettes in Newcastle upon Tyne.

Source: Taylor and Hadfield (1982), Fig. 12.2, p. 248.

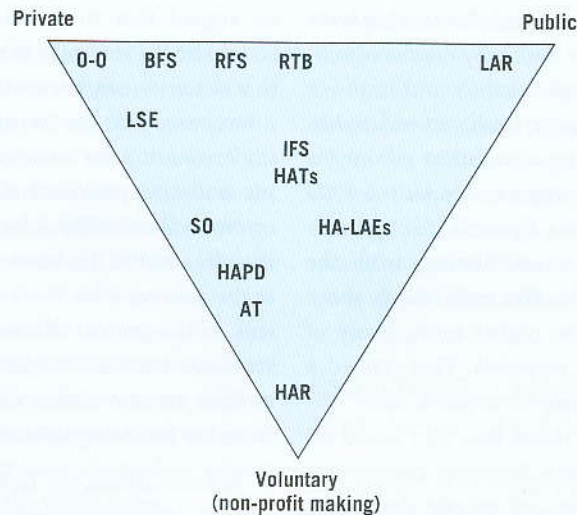


The modernist metropolis: extensive high-rise housing in Berlin. Photo Credit: Geoffrey DeVerteuil.

unemployed, single-parent families and the elderly were less likely to purchase their council homes. Combined with general reductions in the construction of local authority housing, and wider economic forces leading to growing social inequality, the net effect has been **residualization** – the restriction of public sector housing to deprived minorities. However, the sale of the more desirable local authority dwellings has meant that there is no longer the stepladder of advancement available for many of these families out of the less desirable estates.

The voluntary sector: the 'third arm' of housing provision

The sale of public housing is just one of a whole raft of policies in the sphere of housing in British cities in recent years that have attempted to shift from collective public forms of provision towards individualized, privatized forms of provision. Figure 6.6 summarizes the most important of these initiatives and the ways in which they comprise new hybrid forms of provision



AT	Housing Associations' Assured Tenancies with market rents and private finance (post-1988)
BFS	Build-For-Sale (subsidy to developers through land)
HA-LAEs	Housing Associations as landlords of old Local Authority Estates (post-1988)
HAPD	Housing Associations used to bale out private developers by buying up new estates in early 1980s and 1990s recessions
HAR	Remnant Housing Associations Renting under Fair Rents scheme (pre-1988 norm)
HATs	Housing Action Trusts: old council estates divided up in various public/private/voluntary arrangements
IFS	Improvement-For-Sale: housing associations buying up property for improvement and private sale
LAR	Local Authority Renting (traditional)
LSE	Leasehold Schemes for the Elderly: housing association retains 30%, private owner 70% of value of sheltered accommodation apartments
O-O	Owner-Occupation through private finance (traditional)
RFS	Rehabilitation For Sale: local authority stock improved by private developer for sale with public subsidies
RTB	Right-To-Buy: subsidized sale of local authority stock to sitting tenants
SO	Shared Ownership: part renting from housing association, part buying through mortgage from private finance

Figure 6.6 The blurring of housing provision in the UK in the 1980s and 1990s.

Source: Clarke and Bradford (1998), Fig. 1.

that cross-cut the divide between the public and private sectors. One such policy is build-for-sale whereby private land is sold to developers at reduced prices. The 'third arm' of the housing system – the non-profit-making voluntary sector, has played a crucial role in this context in extending home ownership to groups that were previously excluded.

In the United Kingdom this sector comprises housing associations funded by the public sector through a quango known as the Housing Corporation. This sector has traditionally built properties for specific disadvantaged groups that were previously somewhat neglected by the local authorities. However, as part of their new role in a neoliberal political climate they were encouraged to take over local authority estates wholesale. They were also encouraged to buy and improve properties for sale and to engage in shared ownership schemes, whereby the housing association retained a portion of the equity in the property. Under the 1988 Housing Act, introduced by a Conservative government, they were required to seek funding from the private sector and to charge market rents. While those on benefits could afford these higher rents, many of those on low incomes were excluded. This created a form of 'poverty trap' for those on benefits, since taking a low-paying job would mean that they could no longer afford the market rents. Housing associations were also encouraged to bale out private developers by purchasing difficult-to-sell private developments. The net result of these policies has been colonization of the voluntary sector by the state and a reduction in the provision of affordable housing for the most vulnerable in society. Many low-income groups were tempted (perhaps unwisely) into owner-occupation, and repossessions of properties among these groups subsequently rose considerably with the recessions of the early 1990s and late 2000s.

6.2 Key actors in the social production of the built environment

Given the existence of these housing submarkets and the changing overall structure of housing supply, we now turn to the way these opportunities are shaped

and constrained by various agencies and professional mediators. This focus stems largely from the view of class relations and social differentiation developed by Max Weber in the nineteenth century. Weberian analysis centres on an 'action frame of reference' that seeks to explain social systems mainly in terms of the people who make and sustain them. Institutional arrangements and key 'actors' are therefore studied in order to explain the outcome of competition between conflicting social groups.

The development of this approach in relation to the structures of building provision can be traced to the work of Ray Pahl. In a provocative and influential essay he argued that the proper focus of urban research should be the interplay of spatial and social constraints that determine opportunities of access to housing and urban resources. Furthermore, he suggested, the key to understanding the social constraints could be found in the activities, policies and ideologies of the managers or controllers of the urban system (Pahl, 1969). Very broadly, this is the basis of what has become known as the *managerialist thesis* and the study of *managerialism*. In the context of housing, the managers of scarce resources (or the 'middle dogs' or 'social gatekeepers' as they are sometimes called) include key personnel from the following spheres:

- *Finance capital*, e.g. building society and savings and loan association managers and others engaged in lending money for house purchase, housing development and housing improvements.
- *Industrial capital*, e.g. developers and builders.
- *Commercial capital*, e.g. exchange professionals such as estate agents, lawyers and surveyors engaged in the market distribution of housing.
- *Landed capital*, e.g. landowners and rentiers such as private landlords.
- *State agencies*, e.g. social security agencies.
- *Agencies of the local state* (local government). The most directly influential managers to be found within the public sector are housing managers per se and their related staff of lettings officers and housing visitors.

What these groups have in common is a job at the interface between available resources and a client (or applicant) population. It is in terms of their cumulative

day-to-day decision making that sociospatial differentiation takes place, but their influence can be shown to extend beyond day-to-day decision making. Such is the power of the institutions of housing supply that they not only shape people's actual opportunities but also their *sense of possibilities*. The criteria through which these groups allocate resources are sometimes called *decision* (or *eligibility*) rules. These rules are necessary to simplify the frequent and repetitive but often complex and controversial decisions that the managers have to make. Sometimes the rules are explicit in the form of policy documents but often they are implicit in the hidden or tacit understandings that are employed within organizations.

A succession of empirical studies has left no doubt that there are, in every sphere of the structures of building provision, managers whose activities exert a considerable impact on the social production of the built environment – particularly in Europe, where the expansion of welfare capitalism has produced a powerful and easily identifiable bureaucratic influence on the housing scene.

Yet it is important to set the managerialist perspective against the wider sweep of the urban political economy. This question of the relative power of gatekeepers is important, and it is essential to recognize: (1) that 'managerial' decisions are themselves subject to constraints determined by the wider economic, political and ideological structure of society; and (2) that there are forces completely beyond the control of the managers that exert a significant influence on urban patterns. Urban managers, then, must be seen as actors of significant but limited importance in the context of a sociospatial dialectic in which economic, social and political processes set the limits for their activities while their professional *modus operandi* determines the detail of the resulting patterns. The following sections illustrate the influence of particular types of managers and social gatekeepers on the social production of the built environment.

Landowners and morphogenesis

Landowners stand at the beginning of a chain of key actors and decision makers whose activities, like

the households they ultimately supply, are not always 'rational' in economic terms. The main influence that landowners can exert is through the imposition of their wishes as to the *type of development* that takes place and, indeed, whether it takes place at all. Some owners hold on to their land for purely speculative reasons, releasing the land for urban development as soon as the chance of substantial profit is presented. This can have a considerable effect on the morphology of cities, not least in the way that plots tied up in speculative schemes act as barriers to development, and in the sequence that land is released.

Because of the special properties of land as a commodity, many landowners are in fact reluctant to sell at all unless they need to raise capital. For many of the 'traditional' large landholders, land ownership is steeped in social and political significance that makes its disposal a matter of some concern. When landowners do sell, they sometimes limit the nature of subsequent development through restrictive covenants, either for idealistic reasons or, more likely, to protect the exchange value of land they still hold.

Builders, developers and the search for profit

The profits to be made from property speculation give developers a strong incentive to insert themselves as key actors at the centre of structures of building provision. This incentive is intensified by their interest in the speed of operation (because they have to finance land preparation and construction long before receiving income from the sale of completed projects). Figure 6.7 shows that the development function is pivotal:

It is the developers who initiate the development process – by recognising an opportunity to profit from a perceived demand for certain types of building in particular locations. They negotiate with landowners for the acquisition of development rights to sites, either purchasing a freehold or leasehold interest in the property or entering into joint development arrangements to share development profits with the site owner. It is the developers who arrange the short-term financing for construction. They commission

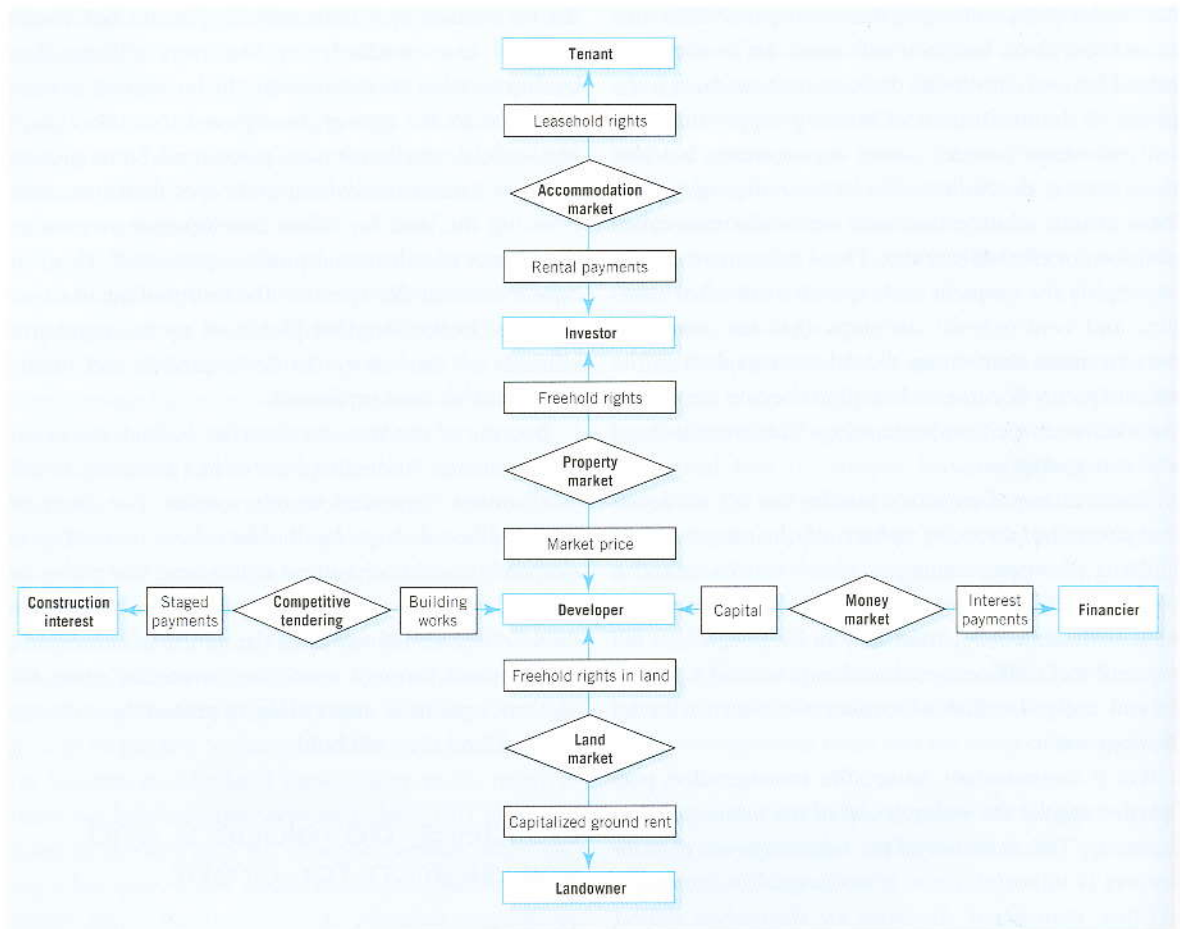


Figure 6.7 Major private sector relations within the property development industry.

Source: MacLaran (1993), Fig. 7.1.

architects to devise a scheme, within certain cost constraints, that will be acceptable to the planning authorities. It is also they who engage the builders and use estate agents to seek suitable tenants or purchasers for the completed development . . . developers might appropriately be regarded as the impresarios of the built environment.

(MacLaran, 2003)

Some developers are involved principally with land, some with buildings, and many with both. Land developers typically acquire raw or unimproved land and improve it with earth grading, roads, utility connections, deed restrictions and entitlements. Building or project developers acquire improved land or redevelop-

able property and construct new buildings. Historically, real estate development has been a predominantly local affair, organized on a project-by-project basis by real estate promoters, financiers or investors and implemented under contract by small, local construction firms. In the United States, the stabilization of the mortgage market and the setting of minimum standards for the housing financed by the Federal Housing Administration in the 1930s allowed more and more firms to become what Marc Weiss (1987) calls 'community builders' – developers who subdivide and improve raw land and design, engineer, finance, construct and sell buildings on the extensive sites that they have prepared. These community builders were the precursors of the developer–builder companies that now dominate

the design and construction of the residential fabric of American cities. It was the community builders of the 1930s and 1940s who pioneered deed restrictions mandating uniform building lines, front and side yards, standards for lot coverage and building size, and minimum construction standards, as well as innovations in landscaping street layout, and planned provision for retail and office buildings, parks and recreation facilities, churches and schools.

There are still around 80 000 home builders in the United States, most of them tiny, but the biggest builders are rapidly getting bigger, and taking up an increasing share of the market. In 1986, the market share of the 100 largest builders (in terms of new home sales) stood at 24 per cent. In 2006 it was 44 per cent, with the top ten builders capturing just over 25 per cent on their own. Recently, the development industry has followed the trends of other producer and service industries, with mergers and acquisitions, vertical and horizontal integration, product diversification, the deployment of new technologies, just-in-time delivery and niche marketing, resulting in a much greater market dominance of big, publicly traded companies with complex and sophisticated operations. The profitability of smaller firms has been constrained by the economics of scale and scope enjoyed by these larger firms. Smaller firms also find it harder to deal with the dramatic increase in NIMBYism; with the widespread introduction of impact fees; and with environmental regulations that are now more complex and more strictly enforced. Meanwhile, neoliberal reforms that began with the Reagan administration have weakened trade unions, radically altered the system of housing finance, loosened capital markets, and weakened corporate tax law: for larger firms, it is still a developers' utopia.

The housing booms of the 1980s and the late 1990s to mid-2000s afforded billions in profits for the largest firms. And, although the housing market cooled down in late 2006, the long-term prospect for developers is rosy: the United States will add approximately 28 million households by 2025, along with about 45 million new jobs, turbocharging the infinite game of real estate development. Two million homes will need to be constructed each year, and non-residential construction may top 3 billion square feet annually. Up to \$30 trillion will be spent on development between 2000 and

2025. Half the residential structures expected to be in place by 2025 did not exist in 2000. Developers' decisions in orchestrating and delivering all this will not only determine their commercial success but also influence the evolution of the form and appearance of cities. The leading edges of suburbia, in particular, are the product of the decisions of independent developers with a supply-side aesthetic that is heavily influenced by the market research and production decisions of the largest firms in the home-building industry.

Like other entrepreneurs, developers seek to minimize risk. In terms of residential development, this conservative approach generally translates into housing for clearly established markets in which there is demonstrated spending power. Through the 1960s and 1970s in the United States this approach resulted in a preponderance of three-bedroom single-family suburban housing, reflecting the country's economic and demographic composition. In 1950, at the start of the post-war housing boom, more than half of all households had children, and the average household included 3.4 persons; single-person households accounted for slightly more than 10 per cent of all households. Not surprisingly, there was little provision for atypical households – who were, effectively, excluded from new suburban tracts. Only in the 1980s, when marketing consultants caught up with social shifts that had made the 'typical' household a demographic minority, did developers begin to cater to affluent singles, divorcees, retirees and empty-nesters, adding luxury condominiums, townhouses, artists' lofts and so on to their standard repertoire. Large builders inevitably are concerned predominantly with construction for high-volume suburban development. Medium-sized firms cannot afford to pay the interest on large parcels of developed land, so their preferred strategy is to maximize profits by building at high densities or by catering to the high-profit, luxury end of the market. This strategy leaves small firms to use their more detailed local knowledge to scavenge for 'custom' building contracts and smaller infill opportunities; at which point they will assemble the necessary materials and labour and seek to build as quickly as possible, usually aiming at the market for larger, higher-quality dwellings in neighbourhoods with an established social reputation.

Discrimination by design: architects and planners

Members of the design professions have direct responsibility for the production of many aspects of the built environment, from individual buildings and detailed landscaping to land use regulations and strategic plans for urban development. In all of these tasks, they must work within the parameters set by clients, politicians, legal codes and so on; but to all these tasks they also bring a distinctive professional ideology and the opportunity to translate social and cultural values into material form.

The work of architects and planners can, therefore, be profitably interpreted in relation to their transcription of economic, social, cultural and political dynamics into the evolving physical settings of the city. Architects and planners are both products and carriers of the flux of ideas and power relationships inherent to particular stages of urbanization. Here, we illustrate the influential role of architects and planners in the socio-spatial dialectic through one of the most important (if somewhat overlooked) dimensions: the patriarchal qualities of the built environment.

As a number of feminist theorists have established, the whole structure of contemporary cities and urban societies reflects and embodies fundamental gender divisions and conflicts. More specifically, urban structure reflects the construction of space into masculine centres of production and feminine suburbs of reproduction. Spaces outside the home have become the settings in which social relations are *produced*, while the space inside the home has become the setting in which social relations are reproduced. Suzanne Mackenzie, for example (1988), interpreted the evolution of urban structure in terms of a series of solutions to gender conflicts that are rooted in the separation of home and work that was necessary to large-scale industrialization in the nineteenth century. These are important aspects of the social construction of space and place that we shall explore in greater detail in Chapter 7. Here, we are concerned with the specific roles of architects and planners as agents of gender coding within the structures of building provision. Shared systems of belief about gender roles are created and sustained, in part, at least, through every aspect of urban design.

Women's spaces

One well-worn theme in architectural theory has been the manifestation of 'masculine' and 'feminine' elements of design. For the most part, this has involved a crude anatomical referencing: phallic towers and breast-like domes. Skyscrapers, for example, can be seen to embody the masculine character of capital. (Nevertheless, there are times when, as even Freud admitted, 'a cigar is just a cigar'.) As some feminist interpretations of architectural history have shown, however, the silences of architecture can be more revealing than crude anatomical metaphors. Thus, for example, Elizabeth Wilson (1991) has pointed to the way that modernist architecture, self-consciously progressive, had nothing to say about the relations between the sexes. It changed the shape of dwellings without challenging the functions of the domestic unit. Indeed, the Bauhaus School, vanguard of the Modern Movement, helped to reinforce the gender division of labour within households through Breuer's functional Modern kitchen.

The internal structure of buildings embodies the taken-for-granted rules that govern the relations of individuals to each other and to society just as much as their external appearance of buildings and the overall plan and morphological structure of cities. The floor-plans, decor and use of domestic architecture have in fact represented some of the most important encodings of patriarchal values. As architects themselves have so often emphasized, houses cannot be regarded simply as utilitarian structures but as 'designs for living'. The strong gender coding built into domestic architecture has been demonstrated in analyses ranging from Victorian country houses to bungalows and tenements.

Today, the conventional interpretation of suburban domestic architecture recognizes the way that the ideals of domesticity and the wholesomeness of nuclear family living are embodied in the feminine coding given to the 'nurturing' environments afforded by single-family homes that centre on functional kitchens and a series of gendered domestic spaces: 'her' utility room, bathroom, bedroom, sitting room; 'his' garage, workshop, study. The importance of these codings rests in the way that they present gender differences as 'natural' and thereby universalize and legitimize a particular form of gender differentiation and domestic division of labour.

Box 6.3

Key thinkers in urban social geography – Susan Smith

Susan Smith has had a notable influence upon urban social geography in a number of ways. To begin with she was a co-author with Peter Jackson of the influential book *Exploring Social Geography* that helped to revive the ethnographic tradition in urban social geography. Since then she has undertaken an extraordinarily wide range of pioneering work including research on crime, racism, ethnic residential segregation, health inequalities, gender, citizenship, children at risk, the changing welfare state and research methodologies.

For the purpose of this chapter it is worth drawing attention to Smith's work on housing markets. She has attempted to counter the widespread view that markets operate (when left largely unhindered) in a natural and inevitable way resulting in an equilibrium between supply and demand. This view is an economic equivalent of the essentialism we encountered in Chapter 3 relating to issues such as identity or class – the idea that there are some underlying invariant aspects of human life. Just to add to the jargon we should note that essentialism is sometimes called foundationalism and, when applied to economics, it is known as economism! Instead, Smith attempts to assert a social constructionist view

of housing markets – that they are above all created by people and underpinned by sets of values, institutions and regulatory norms that vary from place to place and between societies.

Smith has illustrated these points by reference to the consumer behaviour and inequalities associated with the recent housing bubble. She notes, for example, that in the scramble for accommodation, buyers were not behaving as rational consumers but were ignoring price signals and engaging in what amounted to gambling or speculation. Furthermore this boom was not just a natural outcome. In the United Kingdom and the United States, two societies in which neoliberalism has been rampant, home ownership has been underpinned by sets of policies but also by policy narratives that emphasize 'self-reliance', 'choice', 'flexibility' and 'autonomy' (ideas that of course have taken a severe battering in the current recession).

This does not mean that markets are inherently evil and should be abandoned. In any case, the language of markets is deeply ingrained into our psyche in Western economies. What it does mean, however, is that left to their own devices unregulated markets can have highly undesirable outcomes.

As is painfully obvious at the present time, markets need careful regulation.

Key concepts associated with Susan Smith (see Glossary)

Anti-essentialism, culture of property, essentialism, feminism, racism, social constructionism, welfare state.

Further reading

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Links with other chapters

- Chapter 2: Keynesianism and the 'long boom' of Fordism
- Chapter 11: Box 11.1: Peter Jackson

Women's places

City planning has a more overtly patriarchal and paternalistic ideology that has found expression in a number of ways. The key to the relationship between planning, society and urban structure can be found in the motivation, ideology and modus operandi, or praxis, of professional planners. The modern town planning movement grew from a coalition of sanitary reformers,

garden city idealists and would-be conservers of the countryside and architectural heritage. For all its apparent progressivism, however, it was an essentially reactionary movement, in the sense that it aimed at containing the city and maintaining a (patriarchal) social and moral order.

Patrick Geddes, the visionary inspiration of the emerging planning movement in Britain in the early

1900s, saw cities in the early twentieth century as 'sprawling man-reefs', expanding like 'ink-stains and grease-spots' over the 'natural' environment, creating nothing but 'slum, semislum and super-slum' with social environments that 'stunt the mind'. Cities, therefore, were to be thinned out, tidied up, penned in by green belts, fragmented into 'neighbourhood units' and generally made as much like traditional villages as possible.

In the subsequent struggle to establish itself as a profession with intellectual standing as well as statutory powers, city planning developed a distinctive professional ideology that now constitutes the basic operating rationale by which planners feel able to justify their own activities and to judge the claims of others. This ideology contains strands of environmentalism, aesthetics, spatial determinism and futurism as well as a strong element of paternalism and an evangelical mantle that enables practitioners to turn a deaf ear to criticism. The cumulative result has been to transform planning from an 'enabling' to a 'disabling' profession.

The patriarchal strand of planning ideology can be traced back to the formative years of the profession and the threat of new metropolitan environments to the established sociocultural order. Modern cities, in short, provided women with a potential escape from patriarchal relations. Part of the task set for themselves by liberal reformers and members of the early planning movement, therefore, was to create the physical conditions not only for economic efficiency and public health but also for social stability and moral order. As a result, town planning became 'an organized campaign to exclude women and children, along with other disruptive elements – the working class, the poor, and minorities – from this infernal urban space altogether' (Wilson, 1991, p. 6).

The cumulative result has been the reinforcement and policing of the spatial separation of the 'natural', male, public domains of industry and commerce from the private, female domain of home-making. Women were 'kept in their place' through comprehensive plans and zoning ordinances that were sometimes hostile, often merely insensitive to women's needs. Consequently, the contemporary city embodies serious gender inequalities and contrasting experiences of urban and suburban living.

Mortgage financiers: social and spatial bias as good business practice

The decisions of the senior managers of mortgage finance institutions – building societies, banks, savings and loan companies, etc. – represent one of the more striking examples of gatekeeping within the socio-spatial dialectic. It should be stressed at the outset that mortgage finance managers are not independent decision makers. Much of their activity is closely circumscribed by head office policy, while many of their day-to-day decisions are dependent upon the activities of lawyers, real estate agents, surveyors, bank managers and so on. Nevertheless, mortgage finance managers enjoy a pivotal position in the 'magic circle' of property exchange professionals, and although the self-image of the trade is that of a passive broker in the supply of housing, the mortgage allocation system 'exerts a decisive influence over who lives where, how much new housing gets built, and whether neighbourhoods survive' (Murphy, 1995, p. 136).

In order to be properly understood, the activity of mortgage finance managers must be seen against the general background of their commercial objectives. The success of mortgage companies depends upon financial growth and security and the maintenance of large reserve funds. Their chief allegiance, therefore, is to the investor rather than the borrower. Not surprisingly, they operate a fairly rigid system of rules to protect their operations and encourage an ethos of conservative paternalism among their staff. Indeed, there is some evidence to support the idea of their managers as a rather narrowly defined breed: an 'ideal type' with a uniformity of attitudes resulting from the recruitment of a certain group (white, Anglo-Saxon, Protestant, moderately educated family men) and the absorption of company traditions and lending policies through a career structure with a high degree of internal promotion that rewards personnel with a 'clean' record of lending decisions.

As a group, then, mortgage finance managers tend to have good reason to be cautious, investment oriented and suspicious of unconventional behaviour in others. Likewise, the ground rules of lending policies are cautious, devised to ensure financial security both in

terms of the 'paying ability' of potential borrowers and the future exchange value of dwellings they are willing to finance.

Bias against people

In operating these ground rules, mortgage finance managers effectively act as social gatekeepers – wittingly or unwittingly – in a number of ways. With the exception of the ill-fated sub-prime lending episode described above, it is normal practice to lend only 80–90 per cent of the total cost or valuation of a house (whichever is the less), and for the maximum loan to be computed as a multiple of the household's main income (although some institutions also take into consideration a proportion of a second income, if there is one). It is in the evaluation of potential borrowers' ability to maintain the flow of repayments that the first major stratification by mortgage finance managers takes place.

Because of their desire for risk minimization, loan officers tend to give a lot of weight to the general creditworthiness of applicants. Credit register searches are used to reveal previous financial delinquency, evidence of which normally results in the refusal to advance a loan. If they pass this test, applicants are then judged principally in terms of the *stability* of their income and their future *expectations*. This, of course, tends to favour white-collar workers since their pay structure commonly has a built-in annual increment and is not subject to the ups and downs of overtime and short-time working. Conversely, several groups, including the self-employed, the low paid and single women, will find that their chances of obtaining a mortgage are marginal.

There is also evidence that purely subjective factors influence mortgage managers' decisions. Managers appear to categorize applicants in terms of a set of operational stereotypes ranging from bad risks to good ones, although it has proved difficult to pin down these operational stereotypes in detail and to establish their generality within the professions. It is clearly difficult even for the managers themselves to articulate something that is an unconscious activity. Nevertheless, the criteria they employ in making subjective judgements about people seem to be closely related to their values of financial caution and social conventionality.

Bias against property

Sociospatial sorting also takes place through managers' evaluation of the *property* for which funds are sought. With any loan, the manager's first concern is with the liquidity of the asset, so that if the borrower defaults and the company is forced to foreclose, the sale of the property will at least cover the amount advanced. The assessment of this liquidity ultimately rests with professional surveyors, but mortgage managers tend to have clear ideas as to the 'safest' property in terms of price range, size and location, and surveyors tend to anticipate these criteria in formulating their survey reports.

Many managers evidently assume that market demand for properties that deviate from their ideal (a relatively new suburban house with three or four bedrooms) is very limited, and therefore regard them as greater risks and are more cautious about advancing loans for them. Managers tend to be particularly concerned with the size of dwellings because of the possibility of multiple occupation and the consequent problem of repossession if the borrower defaults. Their concern with *age* is related to the possibility that the property will deteriorate before the mortgage is fully redeemed; and their concern with *location* is related to the possibility of property values being undermined by changes in neighbourhood racial or social composition. Their concern with *price* reflects their anxiety that applicants should not overstretch themselves financially.

Mortgage finance managers thus effectively decide not only who gets loans but also what kinds of property they can aspire to. Households with more modest financial status, for example, will find it more difficult to buy older property even though the overall price may not be beyond their means, since loans for older property generally have to be repaid over a shorter period, thus increasing the monthly repayments.

The spatial outcome is often a dramatic contrast in lending levels for different neighbourhoods. The most striking aspect of the gatekeeping activities of loan officers in this context has been the practice of refusing to advance funds on any property within neighbourhoods that they perceive to be bad risks – usually inner-city areas, as in Birmingham (Figure 6.8). This practice is known as '**redlining**' and has been well documented in a number of studies, even though managers are usually reluctant to admit to redlining policies.

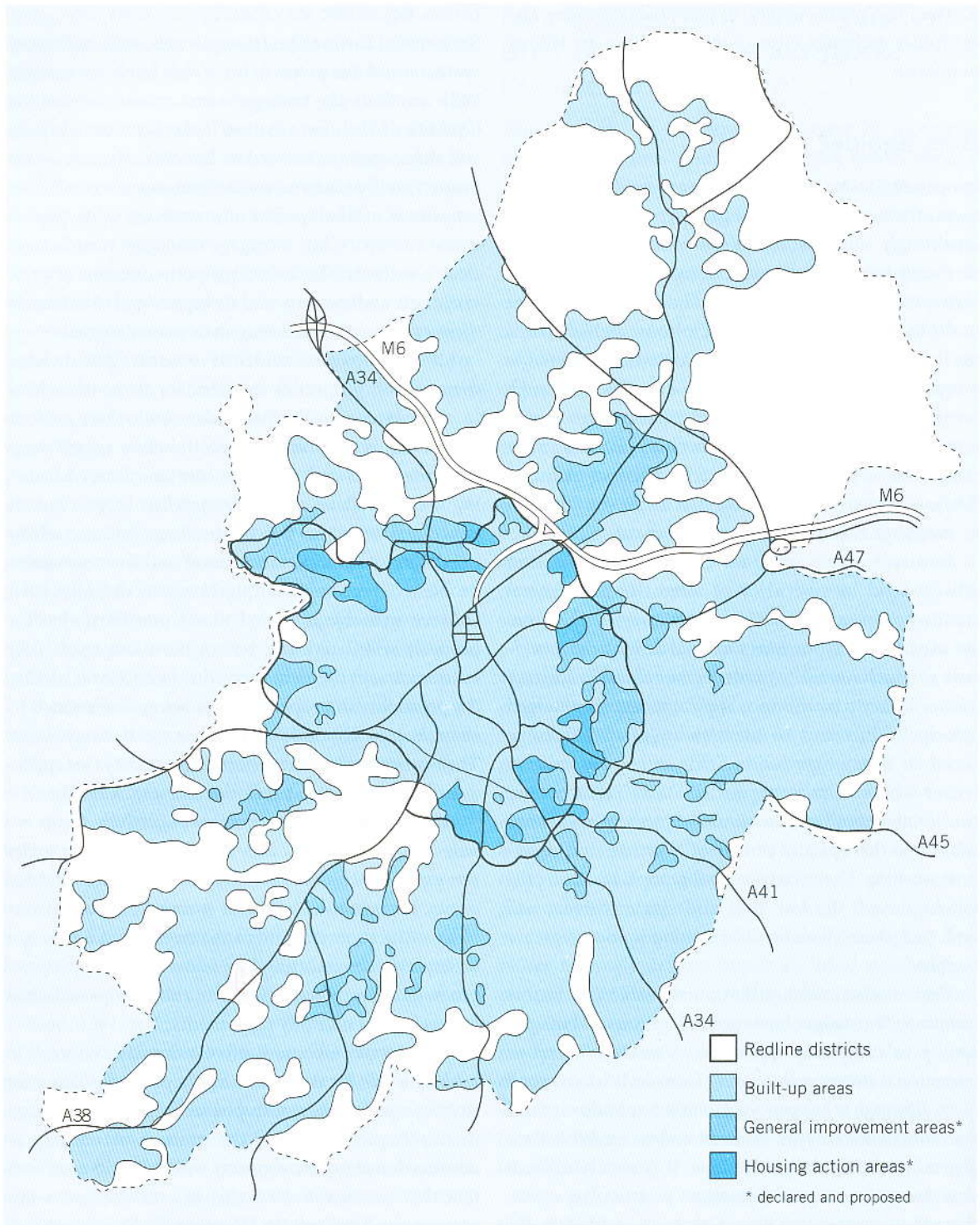


Figure 6.8 The 'redline' district in Birmingham in relation to the city's inner area improvement programme.

Source: After Weir (1976), p. 111.

In the United States, some states have passed anti-redlining laws, while federal law requires lenders to disclose their policies and lending profiles in an attempt to discourage redlining. Nevertheless, redlining continues to exist, largely through covert means: discouraging would-be borrowers with higher interest rates, higher down payments, lower loan-to-value rates and shorter loan maturity terms for property in redlined areas.

Although redlining may be an understandable and (in most countries) legitimate business practice, it has important consequences for the social geography of the city. The practice of redlining 'guarantees that property values will decline and generally leads to neighbourhood deterioration, destruction and abandonment. This process makes more credit available for the resale and financing of homes in other neighbourhoods, thus perpetuating differential neighbourhood quality, growth, decline and homeownership' (Darden, 1980, p. 98). This flow of capital to the suburbs, it should be noted, is closely tied to the wider operations of mortgage finance institutions; they are often heavily involved in financing and controlling the suburban activities of large construction companies. Such involvement is commonly reinforced by connections within the overall structures of building provision: overlapping directorships, for example, among building societies and housebuilding companies.

It should also be noted that a substantial proportion of the capital used to finance suburban house construction and purchase is derived from small investors in inner-city areas, so that the net effect of building society policies is to redistribute a scarce resource (investment capital) from a relatively deprived area to a relatively affluent one.

Real estate agents: manipulating and reinforcing neighbourhood patterns

Real estate agents are responsible for a wide range of activities connected with the exchange and management of residential property. They find houses and sometimes arrange finance for buyers; they attract purchasers and transact paperwork for sellers. In addition, they may also be involved in surveying, auctioneering, valuation, property management and insurance. They have close

links with mortgage financiers, collecting mortgage repayments for companies and channelling investment funds to them. The mortgage financiers reciprocate by apportioning a quota of mortgage funds to be allocated by the estate agent and by paying a small commission on investment funds received through the agent. Estate agents then use their quota of mortgage funds to expedite the sale of properties on their books. Since real estate agents' profits are derived from percentage commissions on the purchase price of houses, one of their chief concerns is to maintain a high level of prices in the market while encouraging a high turnover of sales.

In many countries of Europe and in North America, estate agents account for between 50 and 70 per cent of all house sales; in Australia, the sale of houses has been almost entirely in the hands of estate agents. They are not simply passive brokers in these transactions, however; they influence the social production of the built environment in several ways. In addition to the bias introduced in their role as mediators of information, some estate agents introduce a *deliberate* bias by *steering* households into, or away from, a specific neighbourhood in order to maintain what they regard as optimal market conditions. Existing residents in a given neighbourhood represent potential clients for an agent, and if an agent is seen to be acting against their interests by introducing 'undesirable' purchasers to the area, the agent may suffer both by being denied any further listings and by any fall in prices that might result from panic selling. Thus the safest response for realtors is to keep like with like and to deter persons from moving to areas occupied by persons 'unlike' themselves. The most widespread discrimination undertaken by real estate agents is based on race and ethnicity, and the segregation resulting from this activity has been well documented.

Manipulating social geographies: blockbusting and gentrification

On the other hand, estate agents have been known to introduce black families to a white neighbourhood in the hope that whites will sell up quickly at deflated prices, allowing the agents to buy houses and then

resell them to incoming black families at a much higher price: a practice known as 'blockbusting'. Because the white residents of targeted neighbourhoods can and do distinguish between middle- and lower-class black families, blockbusters have sometimes resorted to a variety of tactics in order to give the impression that the incoming households represent a 'bad element': telephone calls, door-to-door solicitations and the posting of bogus 'For Sale' signs on front lawns; even, in extreme cases, hiring outsiders to commit petty acts of vandalism or to pose as indolent 'welfare cases'.

A similar process involves the purchase of older properties in prime development sites. These properties are promptly neglected and, as other residents see the neighbourhood beginning to deteriorate, more and

more sell up to estate agents, who allow the properties to deteriorate along with the original 'seed' properties. As deterioration continues, the area becomes a fire risk, and as fire insurance companies refuse to renew insurance policies, more owners are persuaded to sell out. When a sufficient number of dwellings have been acquired, the agents themselves are able to sell out at a considerable profit to developers seeking large plots of land for redevelopment schemes.

This kind of opportunism has also been shown to have been involved in the process of gentrification. It has been suggested, for example, that gentrification in parts of Islington, London, can be attributed as much to the activities of estate agents as to the incomers themselves. Estate agents were often the ones who

Box 6.4

Key thinkers in urban social geography – David Ley

David Ley's influence upon urban social geography has not resulted from the formulation of any one particular view or theory of the city, but instead from a series of attitudes and principles that have been manifest in a series of influential empirical studies of inner-city developments in Canadian cities.

Ley has been highly critical of both positivist spatial science and structuralist Marxist interpretations of the city. Instead, he has championed humanistic and behavioural approaches that focus upon local cultures and the everyday subjective experiences of city dwellers. These approaches were manifest in his highly influential textbook *A Social Geography of the City* (1983). Rather than adopt an overarching view, Ley has displayed a desire to draw upon a wide range of theories in interpreting developments such as community change.

Ley has also been notable for his combination of both qualitative methods, such as participant observation and in-depth interviews, with quantitative methods such as statistical surveys.

Hamnett (1998) sees Ley's approach as in the tradition of 'grounded theory', an approach that Locke (2001, p. 34) defines as 'research and 'discovery' through direct contact with the social world studied, coupled with a rejection of 'a priori theorising' (see also Strauss and Corbin, 1998).

Key concepts associated with David Ley (see Glossary)

Gentrification, grounded theory, phenomenology.

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Links with other chapters

Chapter 1: Different approaches within human geography
Chapter 11: Gay spaces

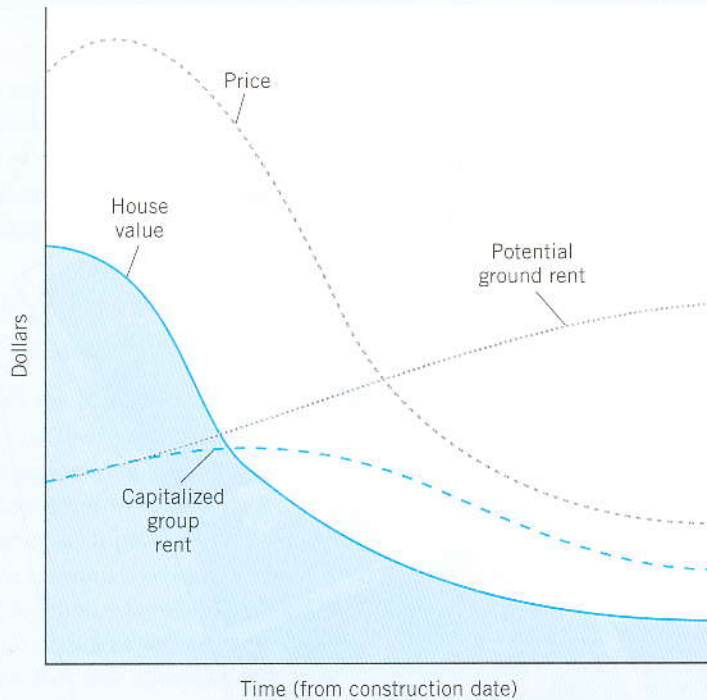


Figure 6.9 Neil Smith's model of the evolution of the rent gap in US cities.

Source: Smith (1996), Fig. 3.2, p. 65.

persuaded mortgage financiers to give loans for the purchase and renovation of old working-class dwellings. In addition, some agents purchased and renovated property themselves before selling to incoming young professionals.

Evaluating the relative importance of the various factors associated with gentrification has led to a vigorous debate. On the one hand there is Neil Smith (1996) who is highly critical of explanations of gentrification that stress the importance of changing consumption patterns among new occupational groups or professional classes. Instead, Smith argues that gentrification must be seen as part of the process of capitalist economic development and, in particular, moves by capital to arrest the declining rate of profit. Underpinning his analysis is a structuralist perspective that sees socially necessary labour as the ultimate source of value (see Chapter 2). However, Smith acknowledges that in city economies the exchange values of properties is usually far removed from labour costs by powerful market forces of supply and demand.

Inner-city decline and suburban expansion has therefore led to a **rent gap** – a disparity between the potential rents that could be commanded by inner-city properties and the actual rents they are commanding (see Figure 6.9). This means that it becomes profitable for developers to buy up run-down properties cheaply, pay builders' costs together with interest charges on mortgage and construction loans, and sell the renovated property at a significant profit. Gentrification is therefore a back-to-the-city move by capital. Smith sees this move – together with deregulation, privatization and other neoliberal reforms – as a form of revenge by the powerful in society for the moral and economic decline of city life following the social reforms of the 1960s (hence the term *revanchist* city – the French word *revanche* meaning revenge; see also MacLeod, 2002). Figure 6.10 shows some of the manifestations of this gentrification in New York.

Critics of this interpretation argue that, like other structuralist explanations, it leaves little room for human agency or consumer preferences. Thus, by itself, the rent



Figure 6.10 The gentrification frontier on the Lower East Side, 1974–1986.

Source: After Smith (1996), Fig. 9.4, p. 205.

gap theory cannot explain which cities, and which areas within cities, are most likely to be regenerated. Ley (1996), focusing upon experience in Canadian cities, linked gentrification of inner-city areas with the growth of producer services and the development of middle-class groups with new values and aspirations. These values are complex and multifaceted. Ley relates them in part to the cultural rebellion inspired by hippies in the 1960s, since those seeking lifestyles 'alternative' to the conformity of suburban areas were among some of the first to re-enter inner-city areas. However, subsequent influxes of middle-class groups have unleashed powerful forces for consumption in chic wine bars, coffee

shops, restaurants, bookstores, clothing boutiques and the various cultural facilities offered by the gentrified central city. Such developments emphasize the role of space in the formation of culture and identities, as stressed in Chapter 3 (see also Box 6.4).

All writers on gentrification acknowledge that both economic and cultural processes are at work, so the crucial issue is *which factor is most important*. This might seem like some arcane academic debate but it has important implications for planning and political action. If the forces of capital are seen as overwhelmingly dominant, as in structuralist explanations, then human agency can achieve relatively little without wholesale

reforms of the operation of capital markets. If, however, one allows more scope for the autonomous role of cultural movements, then these can influence the nature of capitalist development itself. What is clear from research is that the relative importance of economic and cultural factors varies in different cities; for example, the rent gap seems to have been much more important in New York than in Canadian cities.

Public housing managers: sorting and grading

Within the public sector the principal gatekeepers are the housing managers and their staff who operate the housing authority's admissions and allocation policies. In Britain, the discretion given to local authorities in formulating and operating such policies is very broad and is encumbered by a minimum of legal regulation. There is a requirement to rehouse families displaced by clearance or other public action as well as those officially classed as overcrowded, but otherwise it is only necessary to give 'reasonable preference' to households in 'unsatisfactory' housing conditions. Since demand for public housing often exceeds supply, housing managers in most cities are in a position of considerable power and importance in relation to the spatial outcome of public housing programmes.

The rationing of available housing is carried out through a wide variety of eligibility rules and priority systems. Most local authorities operate waiting lists, although these vary in practice from a simple first-come, first-served basis to sophisticated queuing systems using 'points schemes' to evaluate need for a specific type of dwelling: points may be awarded, for example, for overcrowding, ill-health or disability, substandard accommodation, marital status, length of time on the waiting list and so on, together (in some authorities) with discretionary points awarded by housing managers to enable priority to be given to 'special cases'. A general representation of the allocation process in public sector housing is shown in Figure 6.11.

Not surprisingly, different schemes have different outcomes, and families in identical circumstances may find themselves with quite different degrees of access to council housing, depending on the local authority within whose jurisdiction they live. In general, those

households with least access to public housing in British cities include young single people without dependants, newcomers to the area and former owner-occupiers. Conversely, the letting policies of most authorities tend to favour households from slum clearance and redevelopment areas, households living in overcrowded conditions, small elderly households, new households who lack their own accommodation and are living with parents or in-laws, and households with young children.

Problem families and dump estates

In addition to the question of whether or not a household is offered accommodation there is the question of what sort of accommodation is offered, and in *what neighbourhood*. For housing managers it makes sense not only to allocate households to dwellings according to size characteristics but also to match 'good' tenants to their best housing in order to minimize maintenance costs, to ensure that the aged and 'problem families' are easily supervised, and (some would argue) to punish unsatisfactory tenants (those with records of rent arrears and unsociable behaviour in their previous accommodation) by sending them to 'dump' estates.

In this situation, problem families are often doubly disadvantaged by living in low-grade property while having to pay rent at comparable levels to those paid by families in more attractive housing schemes. The localization of problem families in this way can be traced to the policy of housing 'socially weak' families in specially designed austere and durable public housing schemes in France and the Netherlands in the 1930s. After 1945, many local authorities in Britain pursued similar, if less well-publicized, policies using obsolescent housing stock rather than purpose-built developments. By the 1960s, the segregation and localization of 'problem families' as well as grading of other tenants according to their worthiness for particular housing vacancies was commonplace, exciting little or no attention. The 'moralistic' attitudes of local authorities were condemned (in suitably diplomatic language), however, by the Central Housing Advisory Committee:

the underlying philosophy seemed to be that council tenancies were to be given only to those who 'deserved' them and that the 'most deserving' should get the best houses. Thus, unmarried

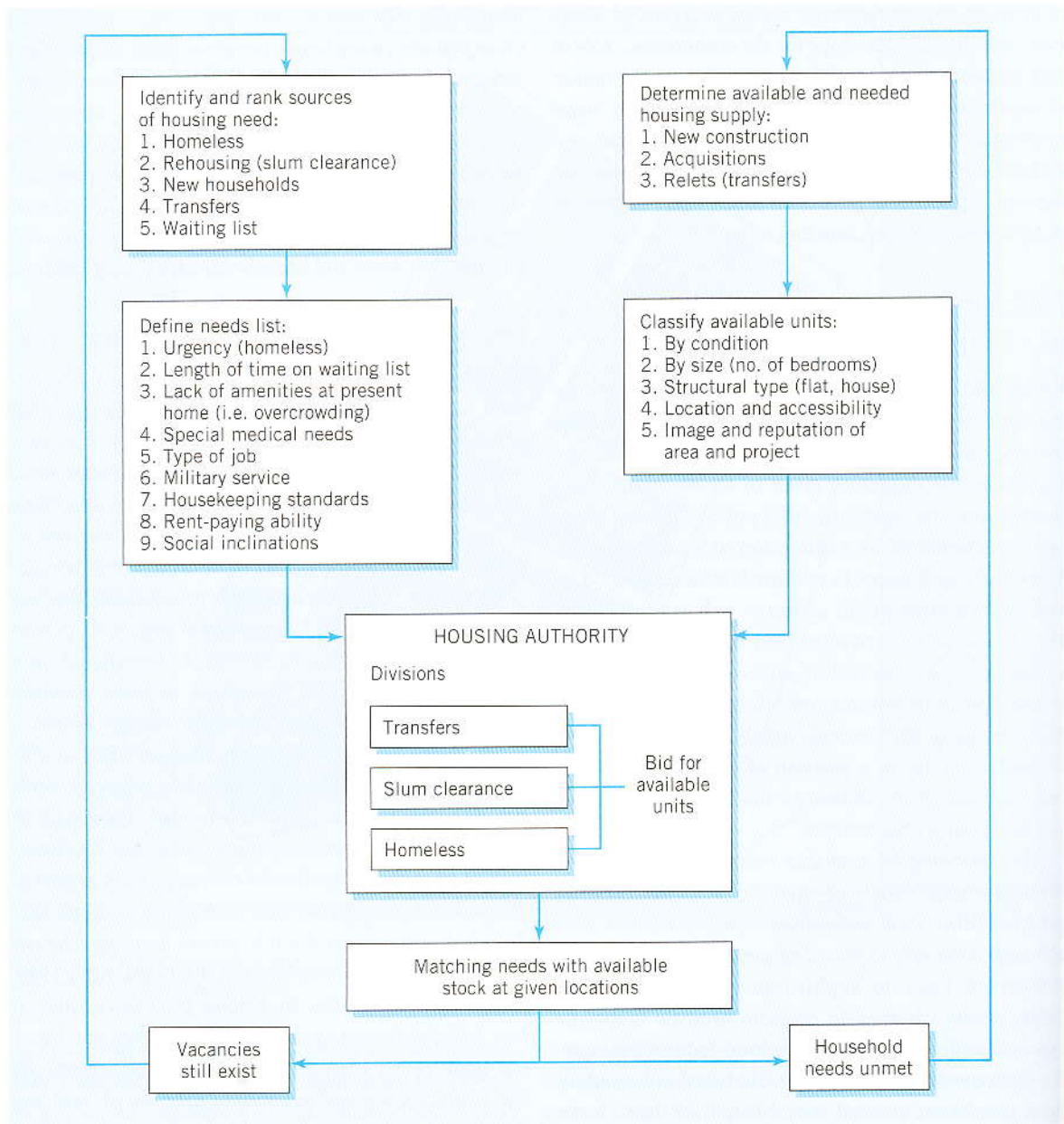


Figure 6.11 The allocation process for public sector housing.

Source: After Bourne (1981), Fig. 10.2, p. 222.

mothers, cohabitees, 'dirty' families and 'transients' tended to be grouped together as 'undesirable'. Moral rectitude, social conformity, clean living and a 'clean' rent book . . . seemed to be essential qualifications for eligibility – at least for new housing. (Central Housing Advisory Committee, 1969)

It is now recognized by housing managers that the localization of families in dump estates sets in motion a labelling process that results in the stigmatization of both the estate and its residents. Because of this stigmatization, accommodation in such areas becomes difficult to let. The problem is further exacerbated

by societal reaction to dump estates, with media coverage helping to dramatize the situation and to reinforce 'moral panic' through the creation of sensational and sometimes distorted stereotypes. This, in turn, polarizes attitudes and behaviour both inside and outside dump estates, leading to an increase in antisocial behaviour on the part of the inhabitants, and therefore to a confirmation of the stereotypes and a further reinforcement of the area's undesirable character.

Finally, it is important to bear in mind that housing managers do not have the power to determine the structure, form and quantity of the resources they distribute, even though they can control allocation procedures. Thus, while the basic operating principle in the social sector is 'need', families with the greatest need tend to end up in the least desirable accommodation. The end result is a hierarchy of council house estates in a manner not unlike the ranking of private estates by market mechanisms.

Chapter summary

- 6.1 There are many distinctive housing submarkets in cities that are manifest in the residential structure. While owner-occupation is a form of housing tenure that has been increasing in most Western societies in recent years, private renting has been in decline. The fortunes of both of these sectors has been affected by government policies. Social housing exists in many different forms but has had a profound effect upon the structure of many cities, especially those in Europe.
- 6.2 The built environment is not just a reflection of the economics of supply and demand but is affected by institutional factors and the interactions of numerous actors: governments (both local and national), landowners, investors, developers, builders, planners, architects, community activists and consumers. Social relations of class, gender and ethnicity affect the ways in which these agencies 'sort' different types of people into different residential areas.

Key concepts and terms

'blockbusting'	housing submarkets	residualization
culture of property	Keynesianism	<i>revanchist</i> city
decision rules	managerialism	social gatekeepers
eligibility rules	recapitalization	symbolic distancing
exchange value	'redlining'	use value
gentrification	rent gap	welfare pluralism
housing associations		

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