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SOCIAL HOUSING AND THE AFFORDABILITY CRISIS: A STUDY OF THE
EFFECTIVENESS OF FRENCH AND AMERICAN SOCIAL HOUSING SYSTEMS
IN MEETING THE INCREASING DEMAND FOR AFFORDABLE HOUSING

By: Claire Ann Sullivan

A thesis presented in partial fulfillment of the requirements for completion
Of the Bachelor of Arts degree in International Studies
Croft Institute for International Studies
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The University of Mississippi

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ABSTRACT

The demand for affordable housing across OECD countries has sky-rocketed as the number of those cost-burdened by housing continues to increase each year. Social housing has been the traditional means by which governments have provided affordable housing to citizens, however in recent years the social housing systems of many countries have been strained to meet the rising demand for affordable housing. While this has consistently been an area of concern for major metropolitan areas, areas outside of cities are being impacted by the lack of affordable housing, as well.

This study seeks to address the impact of social housing systems on providing affordable housing options outside of metropolitan areas in France and the United States since the year 2000. For the affordable housing crisis in these two countries to be addressed holistically, we must consider the impact of social housing policy in rural and suburban areas in addition to major cities, as decisions made at the national level on how to provide housing for middle and low-income people have a major impact on communities and individuals across these two countries.

This study will consist of three major parts. The first part is an analysis of social housing expenditure across 12 OECD countries to form a base of comparison for France and the United States. The second part is an examination of the social housing systems of France and the United States to determine their capabilities in providing affordable housing. Finally, the third part is analysis of two case studies, Angers, France and Oxford, MS, to explore the impact of social housing systems on cost-burdened persons in areas outside cities.

This study found that France and the United States had typical expenditures on public housing when compared to other OECD countries; however, France spent \$147.54 more per person on average than the United States between 2000-2015. This difference in spending seems to have positively impacted the supply of social housing in France and allowed for a greater cross-section of society to access social housing and housing allowances. In contrast, privatization and the favoring of homeownership policies have resulted in limited social housing availability in the United States. These findings were mirrored at the local level in the case studies, as well.

Ultimately, without drastic measures to increase access to affordable housing in the United States, the number of cost-burdened people will most likely continue to grow. France, however, seems prepared to continue facing this challenge with a large base supply of social housing and policies facilitating further growth of the system across France.

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Chapter 1

Introduction

In 2018 the OECD found that within member countries, an average of 34% of low-income renters and 25.4% of low-income mortgaged homeowners were spending 40% or more of their income on housing and were thus cost-burdened.¹ In what is now being called a “crisis,” the need for affordable housing has grown exponentially in many OECD countries and the number of people burdened by the cost of housing continues to increase each year.

Social housing programs have long been the means by which many countries address gaps in the availability of affordable housing. During the 19th century as industrialization led to mass urbanization and deplorable housing conditions, social housing became the traditional means by which affordable housing was provided to the working class. Originally a private movement, social housing programs were carried out by companies, factories, charities, and individuals motivated by socialist utopian thinkers such as Charles Fourier.² However during the early 20th century into the post-World War II era, social housing shifted from primarily being provided by the private sector to the public sphere. Today, this study defines social housing as “long-term housing to a group

¹ OECD, “HC1.2. Housing Costs Over Income,” 1.

² Lévy-Vroelant, “Contradictory Narratives on French Social Housing: Looking Back and Looking Forward,” 489.

of households specified only by their limited financial resources, by means of a distribution system and subsidies.”³

In France, the three decades after World War II were “considered to be the golden age of social housing- ‘*les trentes glorieuses*’.”⁴ Post-war reconstruction, continuing urbanization, and an influx of low-paid immigrant workers from colonies led politicians from both the left-wing socialist party and right-wing Gaullist party to realize the importance of social housing to quickly provide dwellings.⁵

In the United States, the end of World War II brought about a shortage of homes as soldiers returned home to start families and were guaranteed low-interest, zero down payment home loans through the Servicemen's Readjustment Act of 1944, commonly known as the GI Bill. The shortage of housing for returned soldiers spurred the development of government social housing in the US. By 1965, housing had become such an important issue that the Department of Housing and Urban Development (HUD) was created as a cabinet-level agency.⁶

As countries across Europe and North America followed trends similar to France and the United States, social housing alongside education, health, and pension provisions grew to be considered one of the main pillars on which the welfare state is built. However

³ Hansson and Lundgren, “Defining Social Housing: A Discussion on the Suitable Criteria,” 162.

⁴ Lévy-Vroelant, Reinprecht, Robertson, and Wassenber, “Learning from History: Changes and Path Dependency in the Social Housing Sector in Austria, France and the Netherlands,” 279-282.

⁵ Wong and Goldblum, “Social Housing in France: A Permanent and Multifaceted Challenge for Public Policies,” 96.

⁶ Kalugina, “Affordable housing policies: An Overview,” 78.

in recent times, academics⁷ have begun questioning the importance of its role within the welfare state. With a new shift towards growing homeownership and many states increasingly relying on incentivizing the private market to provide affordable housing, it appears as though state governments are playing an increasingly residual role in the provision of affordable housing. This has led many academics to now refer to social housing as the “wobbly pillar” of the welfare state.⁸

The evolution of social housing to being “the wobbly pillar” of the welfare state is unsurprising given its extremely low level of de commodification and high allocation restrictions across all welfare regimes types when compared to the other three pillars.⁹ When referring to de commodification, this study refers to the withdrawal of a good from the private market; therefore, when saying housing has a “low level of de commodification,” it is saying that housing is primarily allocated through the private market and not by another source, such as a government. Unlike education, health, and pensions which are, in the majority of cases, a universal public provision paid for primarily by taxes, housing is never universally offered (with the exception of the Netherlands) and contains allocation restrictions such as income caps.¹⁰

Still, other academics argue that states are not playing a retreating role in affordable housing but are changing the role they play. Levy-Vroelant claims that within

⁷ Harloe, *The People's Home: Social Rented Housing in Europe and America.*; Malpass, “Housing and the New Welfare State: Wobbly Pillar or Cornerstone?”; Fahey and Norris, “Housing in the Welfare State: Rethinking the Conceptual Foundations of Comparative Housing Policy Analysis.”; Torgersen, “Housing: The Wobbly Pillar under the Welfare State.”

⁸ Torgersen, “Housing: The Wobbly Pillar under the Welfare State,” 116.

⁹ Fahey and Norris, “Housing in the Welfare State: Rethinking the Conceptual Foundations of Comparative Housing Policy Analysis,” 440.

¹⁰ *ibid.*

France, the decentralization of state governance over housing along with the reconfiguration and reorientation of public expenditure (such as new and increased tax incentives for private builders of affordable housing) has shifted the state from a protective to an “enabling” role.¹¹ By combining the liberalization of the housing market with state incentives or intervention programs, the state has enabled the private market to provide affordable housing which would have otherwise been provided directly by the state.

France and the United States have relied on social housing welfare programs for decades to provide affordable housing to their citizens, and social housing units were the first large scale programs. Today, 4% of the U.S. population lives in a social housing unit and nearly 17% of the French population resides within one; however, social housing units are no longer the only means by which these two countries provide affordable housing. With states changing their role within the social housing sector, France and the United States have expanded their systems to include programs outside the direct provision of housing units; the two countries utilize different combinations of government rental assistance programs, subsidized loans, housing vouchers, and public-private partnerships, in addition to the direct provision of housing units.

With the increasingly decentralized or “enabling” role of governments in the provision of social housing, it is important to examine the impact of this trend across all sections of society. Much of the previous academic work on social housing has focused on the capabilities of social housing systems in major cities such as Paris, London, and

¹¹ Lévy-Vroelant, “Contradictory Narratives on French Social Housing: Looking Back and Looking Forward,” 488.

Chicago. However, as the number of people struggling to pay rents or mortgages continues to increase, the study of social housing must expand its reach to include areas outside of major cities.

This study seeks to address the impact of social housing policy outside metropolitan areas of France and the United States since the year 2000. For the affordable housing crisis in these two countries to be addressed holistically, we must consider the impact of social housing policy in rural and suburban areas, in addition to major cities. By comparing the successes and failures of the two countries' different social housing systems, we can also learn how to improve our approaches to increase and expand the availability of affordable housing moving forward.

I will begin this study by examining social housing at the macro level through a quantitative analysis of 12 OECD countries. This will allow me to contextualize the social housing systems of France and the United States with similarly developed countries. I will then conduct a more in-depth comparison of the social housing systems of France and the United States to examine how differences between the two social housing systems may have contributed to the availability of affordable housing and the overall number of those cost-burdened by housing in their populations. Finally, I will conduct case studies of Angers, France and Oxford, MS to address affordable and social housing at a microlevel in areas outside major cities.

I expect that this study will find higher spending, as well as a more inclusive system will have enabled broader reaching housing programs in France; therefore, France will have been able to provide affordable housing to a larger proportion of cost-burdened households in comparison to the United States.

I. Literature Review

This study involves three main topics: social housing within the welfare state, the social housing systems of France and the United States, and social housing in areas outside major cities. Along with these topics, I will also discuss affordable housing and what it means to be cost-burdened. The following literature review will discuss academic works addressing these topics.

The Three Worlds of Welfare Capitalism by Esping-Andersen¹² and the academic papers of Maurizio Ferrera¹³ and Giuliano Bonoli¹⁴ are used within this study to establish the expectations for social housing expenditure, housing decommodification, and the ideology driving decisions within social housing policy according to the four welfare state types found in this paper. Other sources of academic work regarding social housing within the broader literature on welfare states include two journals that regularly publish articles on this topic, the *International Journal of Housing Policy* and the *Housing Finance International Journal*. Additionally, in 2017, the OECD launched a special affordable housing database on its website which contains numerous social housing measures.

Michael Harloe is one of the original authors supporting the theory of social housing as the “wobbly pillar” of the welfare state. His primary claims supporting the diminishing role of social housing state that within capitalist societies, ownership of private property is a central tenet, and housing has historically provided more profitable

¹² Esping-Andersen, *The Three Worlds of Welfare Capitalism* (Cambridge: Polity Press, 2019).

¹³ Ferrera, “The ‘Southern Model’ of Welfare in Social Europe,” 1996.

¹⁴ Bonoli, “Classifying Welfare States: A Two Dimension Approach,” 1997.

opportunities than welfare state services such as healthcare and education, thus housing has been more difficult to decommodify.¹⁵ Jim Kemeny, another prominent scholar of social housing, links high-levels of homeownership to low-levels of social welfare for housing due to resistance among home-owning populations to taxes needed to fund such programs.¹⁶ Peter Malpass's 2006 paper has become a frequently cited work on the "wobbly pillar" theory. It suggests that the present period of housing has given governments the opportunity to restructure welfare schemes; governments are relying on the increasing value of homes to increase intergenerational home-owner wealth.¹⁷ Essentially, it is believed homeownership reduces the wealth gap and, therefore, reduces the need for welfare services from the government.

Claire Lévy-Vroelant was one of the most frequently cited authors on French social housing; she has published multiple papers both as the sole author and as part of a team of academics. Among her numerous articles and monographs on social housing, she argues that increased market liberalization with permanent interventions has created a new "enabling state" within French social housing.¹⁸ In a 2013 article, Claire Lévy-Vroelant and Noémie Houard review the political climate that allowed the passage of the French enforceable right to housing, the 2007 DALO Act.¹⁹ Another paper important for reviewing France's current social housing is Jean-Claude Driant and Mingye Li's "The

¹⁵ Harloe, *The People's Home?: Social Rented Housing in Europe and America*.

¹⁶ Kemeny, *The Myth of Home Ownership* (London: Routledge and Kegan Paul, 1981), 56.

¹⁷ Malpass, "Housing and the New Welfare State: Wobbly Pillar or Cornerstone?," 4, 12-13.

¹⁸ Lévy-Vroelant, "Contradictory Narratives on French Social Housing: Looking Back and Looking Forward," 488.

¹⁹ Houard and Lévy-Vroelant, "The (Enforceable) Right to Housing: A Paradoxical French Passion," 2013.

Ongoing Transformation of Social Housing Finance in France: Towards a Self-financing System?” In this paper, Driant and Li argue that France’s policies toward self-financing social housing will result in the stagnation of housing growth.²⁰ Additionally, the think-tank La Fabrique de la Cité and the housing cooperative, Housing Europe, regularly publish research pertaining to French social housing.

Within the United States, the majority of academic work on social housing is focused on areas concerning demographics, neighborhood quality, and public perception. Much of the literature analyzing the structure or policies of social housing in the United States comes from academic institutions specializing in the topic or think tanks. The Joint Center for Housing Studies at Harvard University has produced numerous works, as has the National Low-Income Housing Coalition. Matthew Desmond is a prominent researcher on American housing who argues that rising house prices, stagnant or falling income for the poor, and a shortfall of federal housing assistance contribute to Americans spending more than 50% of their income on housing costs.²¹

I was unable to find any academic work specifically addressing social housing conditions in suburban and rural France. Academic research on rural social housing in the United States has been limited, as well. Latimer and Woldoff’s (2010) work concluded that welfare reform in the United States has not helped housing programs for the rural poor.²² Ziebarth’s 2015 paper addressed one of the possible root causes for the lack of affordable housing in rural areas; she found that rural areas have difficulty attracting

²⁰ Driant and Li, “The Ongoing Transformation of Social Housing Finance in France: Towards a Self-Financing System?” 2012.

²¹ Desmond, “Unaffordable America: Poverty, Housing, and Eviction,” 1.

²² Latimer and Woldoff, “Good Country Living? Exploring Four Housing: Outcomes among Poor Appalachians,” 1.

developers for housing due to low profitability and community members' opposition to allowing increased amounts of low-income rental housing.²³

My thesis seeks to fill this gap by studying the effects of affordable housing outside large metropolitan areas. The two case studies I have selected will offer a look at social housing and the effects of two different welfare state social housing systems in settings outside major cities. According to OECD standards, Oxford is considered rural with a population of ~28,122 people²⁴ and Angers is considered a small urban area with around ~151,056 people.²⁵

Lastly, in order to conduct a study on social housing in France and the United States, it is necessary to define three terms: social housing, affordable housing, and cost-burdened [by housing].

According to a paper by Hansson and Lundgren in 2018, "the term social housing has been labeled a 'floating signifier,'" meaning that it has no agreed-upon definition. Due to variances in the provision of social housing, nearly all countries have a different definition for it.²⁶ The inconsistencies between definitions can be seen in a 2016 OECD report, "PH4.1 Social Rental Stock Housing," which compiled a list of definitions of the term "social housing" as defined within each country.²⁷

In their paper, Hansson and Lundgren compiled a list of definitions for "social housing" from major organizations, publications, and academic articles to find the key

²³ Ziebarth "Renting in Rural America," 99.

²⁴ "Census Profile: Oxford, MS," U.S. Census Bureau, 2018.

²⁵ "In Figures." ALDEV: Angers Loire Développement.

²⁶ Hansson and Lundgren, "Defining Social Housing: A Discussion on the Suitable Criteria," 149.

²⁷ OECD, "PH4.1 Social Rental Stock Housing," 1.

criteria of social housing and create an overarching definition. First, they explain that social housing is a “system” which includes both the physical buildings and policy. They then created a definition based on five common criteria- target group, form of tenure, type of provider, subsidies, and public intervention- which they found consistently repeating in their compiled definitions list. Based on the definition that they created, they determined social housing has to fulfill the following criteria:

“1) The target group for social housing is households with limited financial resources. To make sure that the housing provided is occupied by the target group, a distribution system with that aim has to be in place. Moreover, housing must be provided long term, rather than temporary. (2) Social housing systems provide below-market rents or prices and hence are not self-supporting but need some form of public or private financial contribution (subsidy).”²⁸

Therefore, social housing is best formulated as “long-term housing to a group of households specified only by their limited financial resources, by means of a distribution system and subsidies.”²⁹

I have chosen this definition based on the plethora of current and varied sources used to create it. I believe it encompasses the basic features that are generally accepted to be a part of social housing. Additionally, by using this definition within my work, it helps to build an established definition with the intent of it becoming universal.

“Affordable housing” has several different definitions, typically depending on how organizations and public institutions calculate it. It can involve a certain percentage

²⁸ Hansson and Lundgren, “Defining Social Housing: A Discussion on the Suitable Criteria,” 162.

²⁹ *ibid.*

of income towards housing or the median income in an area compared to the amount spent on housing. The first sentence of this paper refers the OECD's definition of affordable housing which consists of households paying no more than 40% of their income to housing costs.³⁰ However, in this study I have decided to use the United States Department of Housing and Urban Development (HUD) definition of affordable housing. It defines "affordable housing" as "housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities."³¹ We found that throughout affordable housing literature, 30% appeared to be the most common threshold for defining affordable housing. Moreover, this is the metric used by the Harvard Joint Center for Housing Studies, making it the most generally accepted definition of "affordable housing" in the US. Based on this definition, anyone spending more than 30% of their income on housing costs would be considered "cost-burdened."

II. Methodology

The methodology for this study consists of both quantitative and qualitative parts. Specific focus will be given to the year 2000 and onwards, as this study is concerned with the recent trends in the social housing systems of France and the United States and their effect on the demand for affordable housing.

Chapter 2 will be a quantitative analysis. For the analysis, there will be two parts for which I will use data from the OECD database. Part 1 is a linear regression model to measure whether real house price indices, rent price indices, and the standardized price-

³⁰ OECD, "HC1.2. Housing Costs Over Income," 1.

³¹ "Resources: Glossary of HUD Terms." HUD.gov.

income ratio impact public housing expenditure per head. The data will consist of the following metrics for 12 OECD countries from a period of 16 years ranging from 2000-2015: public housing expenditure per head at constant prices (2010) and constant PPPs (2010) in U.S. dollars, real house price indices, rent price indices, standardized price-income ratio, and average annual wage in constant prices (2017) and constant PPPs (2017) in U.S. dollars. My dependent variable will be public (government) housing expenditure per head and my independent variables will be real house price indices, rent price indices, standardized price-income ratio, and average annual wage at constant prices; these will be totals for all twelve countries between the years of 2000-2015. In this initial part, I hope to establish whether or not housing market prices and income impact public housing expenditure.

I chose the measures in part 1 based on Michael Carliner and Ellen Marya's 2016 working paper "Rental Housing: An International Comparison."³² Their study used single year data (~2013) sourced from Eurostat and individual country surveys and included metrics such as gross income, rental costs before allowance, and the share of renters with a housing allowance. They used these specific measures to compare the affordability of rental housing in 12 OECD countries. They found that the size and availability of housing allowances and income-inequality were major drivers of affordability. However, the remainder of their results were unclear due to discrepancies in definitions of data terminology and the collection of information.

³² Carliner and Marya. "Rental Housing: An International Comparison." Working paper, The Harvard Joint Center for Housing Studies, 2016.

The metrics I have chosen are closely related to those in Carliner and Marya's study, however, I seek to look more broadly at housing markets and social housing expenditure. I have included housing prices in addition to rental prices. I believe these broad measures are important for the study of affordability in housing markets because rented and owned units are not isolated; availability and affordability in one impacts the other. I have also included public housing expenditure as a total, instead of just rental allowances. By including total public (government) housing expenditure, we are able to see the total value for all social housing programs which welfare regimes are utilizing to provide affordable housing. This will allow us to more fully understand how the United States and France compare to other countries and welfare regimes in their endeavor to provide affordable housing through government programs. Furthermore, I believe the standardization methods used within the OECD data will deliver clearer results than Carliner and Marya's study.

For part 1, I hypothesize (H1a) housing expenditure per head will increase if real house price indices, rent price indices, and the standardized price-income ratio increases; therefore, I expect a positive coefficient for these variables. As house prices and rent prices increase, housing becomes less affordable with the price-income ratio rising; I predict government spending will increase to subsidize housing to offset house/rent price increases. I also expect housing expenditure to decrease if the average annual wage increases due to fewer subsidies being needed. Therefore, I expect a negative coefficient.

In part 2, I will calculate the average public housing expenditure per head for the 12 individual OECD countries for the years 2000-2015. In this part, I seek to determine

whether France and the United States are typical or atypical in expenditure on social housing as other similarly developed countries.

For part 2, I hypothesize (H1b) France, as a conservative welfare state, will have a higher social housing expenditure in comparison to the United States, a liberal welfare state. I also predict France will be in the top half of countries in its expenditure, while the United States will be in the bottom half. France will have moderate levels of welfare spending and the United States will have relatively low levels, only being significantly higher than southern welfare states.

Hypothesis H1b is based on the foundational literature regarding welfare states, Esping-Andersen's *The Three Worlds of Welfare Capitalism*.³³ According to Esping-Andersen, there are three types of welfare states, based on levels of decommodification and stratification: liberal, conservative, and socio-democratic. Liberal welfare states have low levels of decommodification and market-differentiation of welfare. Subsidization of private welfare schemes by the state and means-tested benefits are common, and there is little redistribution of wealth. Conservative states have moderate levels of decommodification and social benefits are mainly dependent on former contributions and status. Social-democratic states have high levels of decommodification with generous universal benefits which are highly distributive. Additionally, I used Ferrera's 1996³⁴ and Bonoli's 1997³⁵ works as the basis to include a fourth typology, Southern. Southern states

³³ Esping-Andersen, *The Three Worlds of Welfare Capitalism* (Cambridge: Polity Press, 2019).

³⁴ Ferrera, "The 'Southern Model' of Welfare in Social Europe," 1996.

³⁵ Bonoli, "Classifying Welfare States: A Two Dimension Approach," 1997.

are typically characterized by a high percentage of social expenditures and a highly fragmented system of welfare provision with reliance on the family and voluntary sector.

The breakdown of the 12 OECD selected countries for this study into the four typologies is as follows: liberal welfare states- United States, Canada, and the United Kingdom; conservative welfare states- France, Germany, and the Netherlands; social-democratic welfare states- Denmark, Sweden, and Norway; and southern welfare states- Spain, Italy, and Greece.

Chapter 3 will be a qualitative analysis of the social housing systems of France and the United States. I will use the academic works of multiple authors to establish the differences between the two systems of social housing.

(H2) I hypothesize that divergences in the structure, funding, allocation, and qualifications for social housing systems in France and the United States will have impacted the number of citizens cost-burdened by housing. I believe these factors will have facilitated a larger affordable housing market in France, and thereby reduced the number of those cost-burdened by housing; I expect the opposite to be true for the United States. By analyzing these four components of social housing systems, this study will break-down these complex systems and analyze the impacts of the methods chosen by France and the United States to provide social housing.

In Chapter 4, I will be using quantitative data from sources such as the U.S. Census Bureau and various qualitative sources to analyze the microlevel impact of social housing systems on the case studies of Angers, France and Oxford, MS. I will then also use local and regional newspapers as qualitative data to develop a better understanding of local opinions and conditions of affordable housing. For Oxford, I will utilize the local

newspapers *The Daily Mississippian* and *Oxford Eagle*. For Angers, I will use the newspapers *Ouest France* and *Presse Océan*.

(H3) I hypothesize that Oxford, MS will have experienced a shrinking of social housing and thereby have an increased need for affordable housing. I expect Angers, France will have experienced growth in social housing and thereby have a smaller need for affordable housing than Oxford.

The following chapter will begin by contextualizing the social housing spending of France and the United States among similar nations, as well as examining the possible impact of housing market prices and income on social housing spending. From there, this study will take an in-depth look at the two systems social housing themselves.

Chapter 2

Macro-Level Analysis of Housing Among OECD Countries

Before looking in depth at the state of social housing systems in France and the United States, it is important to frame their systems in relation to other OECD countries. In doing so, this study will form a base of comparison, allowing us to see the overall influence of the housing market and income on government housing expenditure, as well as whether France and the United States are typical or atypical in their expenditure among similarly developed nations and welfare state types.

Part 1 is a linear regression to predict the impact of housing market prices and income on public housing expenditure per person in 12 OECD countries. I predict (H1a) housing expenditure per head will increase with real house price indices, rent price indices, and the standardized price-income ratio; therefore, I expect a positive coefficient for these variables. As house prices and rent prices increase, housing becomes less affordable with the price-income ratio rising; I predict government spending will increase to subsidize housing and, therefore, offset housing and rent price increases. Additionally, I would expect housing expenditure to decrease if the average annual wage increases due to fewer subsidies being needed to offset housing and rent costs. Therefore, I would expect a negative coefficient.

Part 2 is a data analysis to find the average public housing expenditure in 12 OECD countries from 2000-2015. This analysis will allow us to compare the average public housing expenditure among similarly developed countries and find whether France and the United States are typical or atypical in their spending.

According to hypothesis H1b, I expect France to have higher social housing expenditure in comparison to the United States. I also predict France will be in the top half of countries in its expenditure, while the United States will be in the bottom half. This hypothesis is based on Esping-Andersen's *The Three Worlds of Welfare Capitalism* which categorized countries into welfare state types based on stratification and decommodification.³⁶ Those factors help us predict welfare spending levels according to typology. I predict that France, as a conservative state which bases its welfare expenditure mainly on former contributions and status, will have moderate welfare spending. The United States is a liberal welfare state which typically features the subsidization of private welfare schemes by the state, means-tested benefits, and little wealth distribution; therefore, I believe it will have relatively low spending.

The data set used for both parts of this analysis comes from the OECD databank. The OECD is a well-respected international organization that has collected data for decades to help develop the best policy practices in a wide range of disciplines and set international standards. The data I gathered from the databank consisted of public housing expenditure per head at constant prices (2010) and constant PPPs (2010) in U.S. dollars, real house price indices, rent price indices, standardized price-income ratio, and

³⁶ Esping-Andersen, *The Three Worlds of Welfare Capitalism* (Cambridge: Polity Press, 2019).

average annual wage in constant prices (2017) and constant PPPs (2017) in U.S. dollars. I collected this data for 12 OECD countries (Canada, Denmark, France, Germany, Greece, Italy, Netherlands, Norway, Spain, Sweden, the United Kingdom, and the United States) from a sixteen-year period of 2000-2015.

I. Regression Model Analysis

Table 1: Descriptive Statistics of Numerical Variables

Variable	N	Min	Max	Mean	Std. Deviation
Housing Expenditure Per Head	192	0.000	636.500	175.566	140.596
Real House Price Indices	192	44.0	175.2	98.496	25.687
Rent Prices Indices	192	65.8	124.2	87.986	11.318
Standardized Price-Income Ratio	192	76.8	164.1	110.027	17.908
Average Annual Wage	192	26026	60692	42430.35	7237.814

The linear regression equation developed to analyze variation in housing expenditure per head for model 1 is included below:

$$\begin{aligned}
 (\text{housing expenditure per head}) = & \beta_0 + \beta_1 \text{ Real house Prices} + \beta_2 \text{ Rent Prices} + \\
 & \beta_3 \text{ Standardized Price-Income Ratio} + \beta_4 \text{ Average Annual Wage} + e
 \end{aligned}$$

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.481	0.231	0.146	129.912

Table 2: Housing Expenditure in relation to Housing Market Prices and Income

Independent Variable	Coefficient Estimate	Std. Error	t-ratio
(Constant)	352.093	226.829	1.552
Real House Prices	-2.196**	0.579	-3.795
Rent Prices	-2.586	2.226	-1.162
Standardized Price-Income Ratio	0.952	0.757	1.258
Average Annual Wage	0.002	0.002	1.012

* $p < 0.05$, ** $p < 0.01$

With the coefficient estimates, the linear regression equation reads:

$$\begin{aligned}
 (\text{housing expenditure per head}) = & (352.093) + (-2.196) \text{ Real house Prices} + (- \\
 & 2.586) \text{ Rent Prices} + (0.952) \text{ Standardized Price-Income Ratio} + (0.002) \text{ Average} \\
 & \text{Annual Wage} + e
 \end{aligned}$$

In the model above, the real house price index was significant at $p < 0.01$; therefore, we reject the null hypothesis. Public housing expenditure per head decreased ~\$2.20 for a 1 unit increase in real house price indices. This result does not support my hypothesis. Rent price indices ($p=0.247$), standardized price-income ratio ($p=0.21$), and the average annual wage ($p=0.313$) were not significant at $p < 0.05$; therefore, we fail to reject the null hypothesis.

II. Public Housing Expenditure Analysis

The section compares the average expenditures of public housing per head across the 12 OECD. The results can be found in Table 3 (see next page). The countries are listed in order from highest to lowest spending. France is one of the highest spending countries, falling only behind the United Kingdom. France averages a spending of \$291.19 per person each year. The United States falls in the lower, middle range with an average spending of \$143.65 per person each year. Based on these results, France and the United States appear to be typical in their public housing expenditure, falling closely in line with other OECD countries.

Table 3: Avg. Public Housing Expenditure by Country in the OECD from 2000-2015

Average Public Housing Expenditure	
Country	Per Head
United Kingdom	\$508.99
France	\$291.19
Denmark	\$290.12
Germany	\$207.83
Sweden	\$195.56
Canada	\$161.60
Netherlands	\$156.08
United States	\$143.65
Norway	\$83.81
Spain	\$50.91
Greece	\$10.28
Italy	\$6.79

I.

II. Discussion

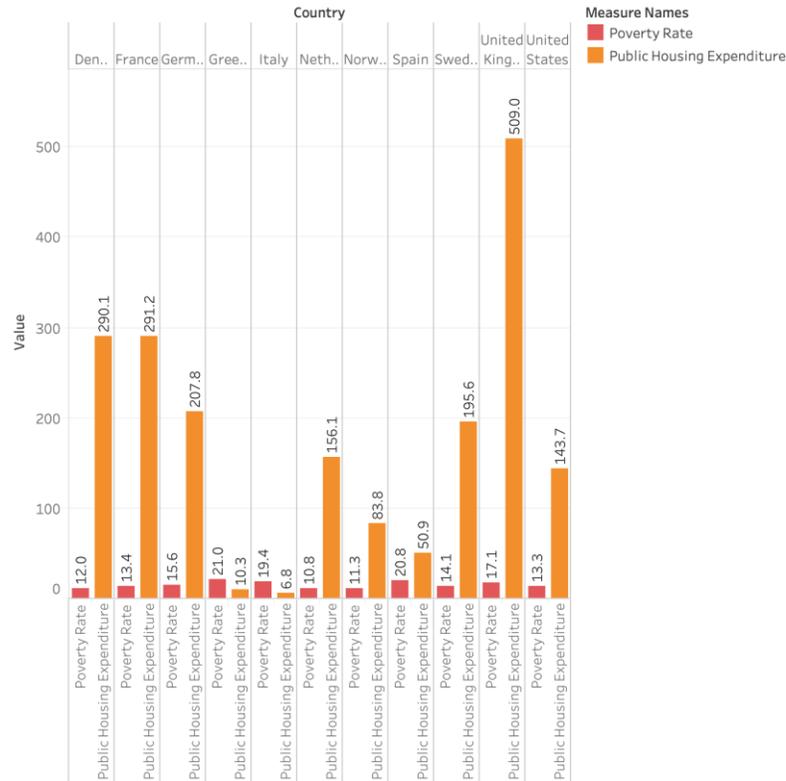
Part 1 did not support my hypothesis. I expected public expenditure on social housing to increase as housing market prices increased, in order to subsidize the increasingly expensive market. However, this was not the case and public expenditure actually decreased slightly as real house prices increased. Additionally, none of the other independent variables were significant. This suggests there are other factors, or confounding variables, influencing public housing expenditure. The “Adjusted R Square” value for the regression model tells us that only 14.6% of variation in housing expenditure per head could be explained by the four housing market and income variables, again suggesting other factors influencing the expenditure.

Part 2 did support my hypothesis; France spent on average \$143.65 more per head on social housing expenditure than the United States from 2000-2015. France was also one of the highest spenders among all countries. France had a higher expenditure by the following amounts in each country: Canada (\$129.59), Denmark (\$1.07), Germany (\$83.36), Greece (\$280.91), Italy (\$284.40), Netherlands (\$135.11), Norway (\$207.38), Spain (\$240.28), Sweden (\$95.63), United States (-\$147.54). Only the United Kingdom spent more on social housing than France, spending \$217.80 more per person.

The United States, in contrast, was one of the lowest spenders on housing which also supports my hypothesis. The United States had a lower expenditure by the following amounts in each country: Canada (\$17.95), Denmark (\$146.47), France (\$147.54), Germany (\$64.18), Netherlands (\$12.43), Sweden (\$51.91), United Kingdom (\$365.34). The United States had a higher expenditure by the following amounts in each country: Greece (\$133.37), Italy (\$136.86), Norway (\$59.84), Spain (\$92.74).

Beyond spending differences, when public housing expenditures in each country are compared with the overall poverty rates (as seen in Graph 1) there appears to be very little correlation between the two. For example, despite the UK spending three times the amount on social housing compared than the US, it still had a higher average poverty rate from 2000-2015. Additionally, though France spent over double the amount on public housing expenditure per person, per year compared to the United States, it had a nearly identical average poverty rate from the same period of time.

Graph 1: Average Poverty Rates and Public Housing Expenditures from 2000-2015



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³⁷ US poverty data: Duffin, “U.S. Poverty Rate by Year 1990-2018,” Statista. All other poverty data: World Bank. Poverty Headcount Ratio at National Poverty Lines (% of Population).

The results in part 2, tell us that the United States and France are typical among similar OECD nations in regard to their public housing expenditure. However, with the exception of southern welfare states which had the lowest overall spending, our countries did not seem to match public housing expenditure expectations based on welfare state typology. Although there was variance, social-democratic countries did not far out-spend conservative or liberal countries which is unusual given their typically expansive or even universalist welfare models. The largest spender by far, in fact, was the United Kingdom, a liberal country. This suggests several possible things.

First, we must consider that this analysis was only concerned with very recent years (2000-2015). It is possible, therefore, that some countries, such as social-democratic countries, have well-established social housing systems and/or stable populations which require less overall investment to maintain and grow social housing for their populations; the opposite being true for countries that have high expenditures.

Homeownership levels and the stability of housing markets within countries also play a role. Table 4 shows us that housing expenditures increased within our 12 OECD countries each year, with a spike beginning in 2009 following the 2008 housing crisis. From 2011- 2015, these values decreased from year to year before finally settling at a rate ~\$10 higher per head than the expenditure amount prior to the 2008 housing crisis. Additionally, ideology (i.e. social contract) or recent policy changes may cause significant increases or decreases in housing expenditure within countries. One example is France's 2007 DALO Act which guaranteed housing to all citizens and, therefore, required increased social housing expenditure. The next chapter will explore more in-

depth how some of these factors may be influencing housing expenditure within the countries of France and the United States.

Table 4: Public Housing Expenditure by year in 12 OECD Countries

Year	Average Public Housing Expenditure
2000	\$152.90
2001	\$151.60
2002	\$154.80
2003	\$162.40
2004	\$165.30
2005	\$172.80
2006	\$176.10
2007	\$176.80
2008	\$176.40
2009	\$188.30

2010	\$194.40
2011	\$192.30
2012	\$187.90
2013	\$184.50
2014	\$186.20
2015	\$186.20

Chapter 3

A Comparison of French and American Social Housing Systems

This chapter seeks to compare the modern social housing systems of France and the United States to determine whether differences between the systems have contributed to the divergence in the number of cost-burdened renters in each respective country. In the previous chapter, we identified that there was a significant gap in the funding of public housing between France and the United States. Prior studies have also identified funding, as well as three other major differences between the two systems that have facilitated a larger, more expansive social housing system in France when compared to the United States. The four major differences are structure, funding, qualifications, and allocation of social housing. The next sections will explore these four differences between the two countries in depth.

Overall, this study found that a greater amount of social housing units proportional to the population were made available to a larger cross-section of incomes and led to lower-levels of cost-burdened households in France when compared to the United States. Additionally, the funding structure of the French social housing system facilitates a wide range of social housing options for people of multiple income brackets; while in the United States, social housing is difficult to qualify for and primarily reserved

for only the lowest income brackets. France also continues to fund government social housing, while the United States continues to shift towards facilitation by the private market through programs such as the Housing Choice Voucher Program.

I.

II. Structure

Today, social housing in France is referred to as “HLM housing.” This stands for *habitation a loyer modere*, or moderate-rent housing. In 2008, there were about 560 HLM organizations (present numbers put this closer to about 730).³⁸ About half of all HLMs are public corporations established and run by local municipality authorities known as *les Offices publics de l’habitat* (OHP). They manage roughly 2.1 million dwellings. The other half of HLMs are private, non-profit corporations known as *les Entreprises sociales pour l’habitat* (ESH). They are run by large companies, financial groups, or charities; These manage around 2 million dwellings in France.³⁹

There are three different types of social housing named after the loans used to finance them by the *Caisse des Depots* (CDC). PLUS is “standard” social housing. It is the most common type of social housing which people qualify for in France. Regional income ceilings apply for those wishing to live in PLUS housing. It caters to low- and medium-income households; around two-thirds of France’s households are eligible for PLUS housing. PLA-I is the second type of social housing. It is reserved for households within the lowest income bracket; around 30% of households in France qualify. Lastly, PLS is intermediate housing that has a higher income ceiling than PLUS housing. The

³⁸ Driant and Li, “The Ongoing Transformation of Social Housing Finance in France: Towards a Self-Financing System?” 93.

³⁹ Scanlon and Whitehead, “French Social Housing in an International Context,” 6.

target group is upper-middle class residents; it generally consists of those who are unable to afford a decent home in big cities with high housing costs.⁴⁰

In addition to social housing units, France also has social housing subsidy programs, or allowances; these are an entitlement in France. There are three types of allowances: personalized housing assistance (APL), social housing allowance (ALS), and the family housing allowance (ALF). As many as 50% of renters in France are helped by these allowances which cover, on average, half of rent. Nearly half of all French social housing tenants benefit from a rental allowance in addition to paying low HLM rent.⁴¹

The Department of Housing and Urban Development (HUD) is the federal agency responsible for social housing in the United States. HUD works with regional and local agencies to provide social housing, rental assistance, and capital for housing improvements, among other objectives. The local/regional agencies who work with HUD to build, maintain, and run social housing are typically Public Housing Agencies (PHAs). According to HUD, there are about 3,300 PHAs in the U.S. as of 2014.⁴² Some PHAs also work with private entities by contracting or transferring ownership of social housing.⁴³

The Department of Housing and Urban Development has three main rental assistance programs for affordable housing: social housing, housing choice vouchers, and project-based rental assistance.⁴⁴ According to HUD, there are approximately 1.2

⁴⁰ Driant and Li, “The Ongoing Transformation of Social Housing Finance in France: Towards a Self-Financing System?” 93.

⁴¹ Laferrère and Blanc “Housing Policy: Low-Income Households in France,” 163.

⁴² “Public Housing.” HUD.gov.

⁴³ “Policy Basics: Public Housing.” Center on Budget and Policy Priorities.

⁴⁴ Mazzara, “Federal Rental Assistance Provides Affordable Homes for Vulnerable People in All Types of Communities.”

millions households living in social housing units; they are typically limited to low-income families and individuals.⁴⁵

Within the United States, Housing Choice Vouchers (HCV) are a much larger program than government provided social housing units. In fact, nearly double the number of households, 2.2 million, are able to acquire affordable housing through rental vouchers than social housing units.⁴⁶ With vouchers, recipients are able to choose any rental unit so long as it meets minimum health and safety standards, as determined by the local PHAs, and the landlord agrees to rent under the program. These vouchers cover up to a set amount based on local rent prices.⁴⁷

While Housing Choice Vouchers were meant to give more flexibility and freedom to renters, the portableness of these vouchers in the private market is dependent on whether landlords are willing to accept the vouchers. As they are not required by law to accept the vouchers, many landlords turn down applicants who are recipients of the vouchers.

The third major program is project-based rental assistance or as it is better known in the United States, Section 8 housing. An additional 1.2 million low-income American households rent modest apartments through private owners contracted by the federal government to rent some or all of their units in housing developments.⁴⁸

The structure of both countries' social housing systems reflects the largely decentralized role of state governments in providing social housing, as discussed in

⁴⁵ "Housing Choice Voucher Fact Sheet." HUD.gov.

⁴⁶ "Housing Choice Voucher Fact Sheets," Center on Budget and Policy Priorities.

⁴⁷ "Housing Choice Voucher Fact Sheet." HUD.gov.

⁴⁸ Mazzara, "Federal Rental Assistance Provides Affordable Homes for Vulnerable People in All Types of Communities."

Chapter 1. The use of over 560 HLMs in France and 3,300 PHAs in the United States not only shows the massive size of this public service, but the power that is held at the local level for providing it. Both countries utilize private agents which is not only an aspect of the growing decentralization but also supports Levry-Vrolent's theory of the state moving towards an enabling [of the private market] role to provide affordable housing.

The enabling of the private market, however, is a much larger factor in the United States' system. In fact due to the focus of the United States on using the Housing Choice Voucher Program and Section 8 housing, no new federal housing has been built for several decades and old social housing buildings have been torn down while not being replaced.⁴⁹ This has decreased the overall supply of government provided low-income housing.⁵⁰ Additionally, while nearly half of all social housing is run by private entities in France, these are mandated to be non-profits, providing more constraints and oversight than the private entities involved in low-income housing within the United States.

Finally, US housing policy favors homeownership through large tax-incentives and other programs. The United States government has focused on providing low-cost loans to private entities and homebuyers to facilitate homeownership. However, these policies typically favor middle-class and wealthier individuals, not low-income households.

France has a more extensive and cohesive policy from the federal government to provide housing for a wider range of incomes as shown through its use of CDC loans, covering

⁴⁹ Maggie McCarty, "Introduction to Public Housing," 1.

⁵⁰ Goetz, Edward G. "The Transformation of Public Housing Policy, 1985-2011." *Journal of the American Planning Association* 78, no. 4 (2012): 452-463.

not only low-income, but also middle-income and even upper-middle income in specified circumstances, as well.

II. Funding

Although the French government is overall decreasing its role in the direct provision of social housing units, it still continues to play an extensive role in the subsidization of housing and financing of new units. Between 2014-2016, the French government assisted in financing over 100,000 new units.⁵¹ Percentages vary from year to year, but the majority of financing for new constructing of social housing comes from the national French government through PLUS loans (or PLA-I/PLS loans). Another 10% typically comes from an HLM's own resources and 15% from subsidies provided by local or regional governments.⁵²

Local and regional governments have increasingly provided more subsidies to HLMs as the national French government has enacted laws to decentralize social housing in recent years.⁵³ It has been estimated that from 2007-2010 social housing financing in France from local authorities increased from 2% to 8% and national financing has been halved from 6% to 3%.⁵⁴ Additionally, the 1% housing tax (now 0.45%) on wages contributes around 3% of financing.⁵⁵

⁵¹ *The State of Housing in Europe in the EU 2017*, 66.

⁵² Lévy-Vroelant, Schaefer, and Tutin, "Social Housing in France, Chapter 8," 131.

⁵³ Scanlon and Whitehead, "French Social Housing in an International Context," 6.

⁵⁴ Lévy-Vroelant, "Contradictory Narratives on French Social Housing: Looking Back and Looking Forward," 495.

⁵⁵ Scanlon and Whitehead, "French Social Housing in an International Context," 6.

Additionally, housing allowances are funded primarily from the portion of the national budget allocated for social provisions, as well as the social security budget, employer's funds, and local authorities' budgets.⁵⁶ In 2017 the three types of housing allowances accounted for 23 billion in spending.⁵⁷ This amounted to the spending of roughly 0.72% of France's GDP.⁵⁸

In the United States, social housing is funded by the U.S. government primarily through the Public Housing Operating Fund and the Public Housing Capital Fund. The Public Housing Operating Fund is "intended to cover the gap between the rents that public housing tenants pay and the developments' operating costs (such as maintenance and security)" and the Public Housing Capital Fund provides funding for the renovations of developments.⁵⁹

According to the Center for Budget and Policy Priorities (CBPP), in the United States "no funds have been provided to build additional public housing since the mid-1990s."⁶⁰ In fact over 250,000 social housing units have been lost since the 1990s. This has primarily been a result of housing agencies demolishing units or reduced federal funding causing units to fall into such deep states of disrepair that they are condemned.⁶¹ Additionally, thousands of units have been converted from social housing to private housing for voucher choice programs or project-based rental assistance. This is a growing

⁵⁶ peppercorn and Taffin, "Social housing in the USA and France: Lessons from convergences and divergences," 8-9.

⁵⁷ "France to Trim Housing Allowances: Official."

⁵⁸ OECD (2019), Public Spending on Housing Allowances: OECD Indicators.

⁵⁹ "Policy Basics: Public Housing," 3.

⁶⁰ *ibid.*

⁶¹ "Policy Basics: Public Housing," 2.

trend, with HUD permitting up to 185,000 more social housing units for private conversion to other programs.⁶²

The US federal government also incentivizes the private building of affordable housing for low-income residents through programs such as the Low-Income Housing Tax Credit. Contracts for receiving money through these programs keep rents low, and residents also find additional assistance through programs such as the HCV program.⁶³ Project-Based Rental Assistance (PBRA) is funded annually by appropriations from Congress to renew contracts, and the Housing Choice Vouchers from agencies are “funded each year based on the number of their authorized vouchers in use in the prior year and the actual cost of those vouchers, adjusted for inflation.”⁶⁴

In 2014, the Housing Choice Voucher program had \$18 billion in spending, PBRA had \$12 billion, and social housing had just \$7 billion. An additional \$8 billion was budgeted for other housing programs, mostly in the form of grants to state and local governments by the Congressional Budget Office. Additionally, the Low-Income Housing Tax Credit indirectly provided an estimated \$7 billion to low-income households by funding private developers with tax credits for the development of low-income housings.⁶⁵

While funding for social housing and assistance has remained relatively stable since 2002 with about \$50 billion spent annually, both the Public Housing Operating

⁶² *ibid.*

⁶³ “Housing Choice Voucher Fact Sheet.” HUD.gov.

⁶⁴ “Policy Basics: Public Housing,” 2.

⁶⁵ Congressional Budget Office, *Federal Housing Assistance for Low-Income Households*, 2.

Fund and Public Housing Capital Fund are deeply underfunded.⁶⁶ With the exception of the years 2010 and 2011, which were boosted by the American Recovery and Reinvestment Act of 2009, “the federal government has provided less funding than agencies were due under the operating fund, triggering pro rata cuts to each agency’s funding.”⁶⁷ This lack of funding resulted in a backlog of \$26 billion in renovation as of 2010- ten years ago.⁶⁸

It is important to note that the US federal government spent about \$130 billion in 2014 on tax deductions for mortgages and property tax deductions for primarily middle and upper-income households.⁶⁹ This is over 2.5 times the amount spent on programs targeted at low-income households. While these are a less direct subsidy, it still shows the focus of the United States government on facilitating housing through the private sector. The French government provides tax deductions as well, but they are not near as extensive as those in the United States. They also fund their programs for low- and middle-income households much more extensively and directly through social housing programs and housing allowances in comparison to the United States.

III. Qualifications

Today around 12 million people, or 4.6 million households, in France live in a social housing unit.⁷⁰ According to the EU Parliament, France has a “targeted, generalist

⁶⁶ Congressional Budget Office, *Federal Housing Assistance for Low-Income Households*, 1.

⁶⁷ “Policy Basics: Public Housing,” 3.

⁶⁸ *ibid.*

⁶⁹ Congressional Budget Office, *Federal Housing Assistance for Low-Income Households*, 5.

⁷⁰ “An Overview of Paris Habitat.”

model” of social housing, meaning that it is “directed at those individuals and households whose demand for housing with decent quality at an affordable price is not satisfied by the market,” and it is allocated according to predefined income ceilings.⁷¹

To qualify for social housing in France, an applicant must have an income below the ceiling for the type of social housing they are applying for. Income ceilings vary by region and building and depend on the type of loan used to build the unit.⁷² In 2018, for example, a couple who applied for a PLA-I residence must have an income of no more than approximately 20,110 euros, depending on their location, to qualify. PLUS housing had a ceiling of approximately 33,516 euros, and PLS housing had a ceiling of approximately 43,571 euros.⁷³ As previously stated, around 30% of households in France qualify for PLA-I housing and two-thirds of households qualify for PLUS.⁷⁴

Housing allowances are means-tested and 6.5 million of France’s 25.7 million households qualify.⁷⁵ This includes over 50% of cash renters.⁷⁶ Additionally, homeowners can qualify for housing allowances which means that while renters are the primary demographic affected by a lack of affordable housing, homeowners can also be cost-burdened by their mortgages and receive some assistance in France.

In total, around 10 million people or 5 million low-income households are assisted each year by the United States’ three main rental subsidy programs.⁷⁷ The United

⁷¹ Braga, Michela and Pietro Palvarini, *Social Housing in the EU*, 12.

⁷² Lévy-Vroelant, Schaefer, and Tutin, “Social Housing in France, Chapter 8,” 136.

⁷³ “Quelles Sont Les Conditions Pour Obtenir Un Logement Social?”

⁷⁴ Driant and Li, “The Ongoing Transformation of Social Housing Finance in France: Towards a Self-Financing System?” 93.

⁷⁵ “France to Trim Housing Allowances: Official.”

⁷⁶ Carliner and Marya, “Rental Housing: An International Comparison,” 24.

⁷⁷ Mazzara, “Federal Rental Assistance Provides Affordable Homes for Vulnerable People in All Types of Communities,” 1.

States is considered to be a “targeted, residual model” as, like France, it is directed at those whose needs are not met by the market; however it differs in that it is allocated according to vulnerability factors.⁷⁸

Social housing provides 1.1 million social housing units in the U.S. To qualify for a social housing unit, “A family must be “low income” — meaning that its income may not exceed 80 percent of the local median income... At least 40 percent of the new families that an agency admits each year must be “extremely low income,” with incomes no greater than... the poverty line or 30 percent of the local median [whichever is higher]; on average, agencies exceed this requirement by a large margin.”⁷⁹ Due to this standard, high amounts of extremely low income families are admitted. Project-based rental housing qualifications are nearly identical to those of social housing units and provide for nearly 1.2 million low-income households. Both programs also take into account factors such as age and disabilities during allocation.⁸⁰

Qualifications for the Housing Voucher Choice Program, which provides roughly 2.2 million households, is “based on the total annual gross income and family size and is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live.”⁸¹ According to the Center on Budget and Policy Priorities, “federal rules ensure that vouchers are targeted at the families who need them most. Seventy-five percent of new

⁷⁸ Braga, Michela and Pietro Palvarini, *Social Housing in the EU*, 12.

⁷⁹ “Policy Basics: Public Housing,” 1.

⁸⁰ “HUD's Public Housing Program,” HUD.gov.

⁸¹ “Housing Choice Voucher Fact Sheet,” HUD.gov.

households admitted each year must be “extremely low income,” with incomes not exceeding 30 percent of the local median or the poverty line, whichever is higher. Other new households may have incomes up to 80 percent of the area median.”⁸² Due to reserving such a large amount for extremely low-income households, HCV are the most difficult of the three to qualify for. Additionally, many people who qualify for the vouchers do not receive them due to limited funding of the program.

France’s social housing system allows for a wider range of incomes to qualify for social housing, while the United States primarily targets those living in the lowest income brackets. However, like the United States, the majority of applicants in France are still from among the poorest members of the population; almost 70% of applicants in France were from the poorest 30% of households.⁸³ This has led to concentrations of poverty in social housing in France. However, with 12 million of France’s 67 million person population living in social housing compared to 10 million of the United States’ 328 million person population living in some form of social or subsidized housing, the sheer amount of social housing compared to its population allows for France to draw from a wider range of qualifying incomes.

I. Allocation

French social housing is allocated through a complex system involving social landlords, municipalities, local government representatives, and associations.⁸⁴ The state is given 30% of social housing to allocate; 25% is for the most needy and 5% for state

⁸² “Policy Basics: The Housing Choice Voucher Program,” 1.

⁸³ Lévy-Vroelant, Schaefer, and Tutin, “Social Housing in France, Chapter 8,” 136.

⁸⁴ Lévy-Vroelant, Schaefer, and Tutin, “Social Housing in France, Chapter 8,” 137.

employees.⁸⁵ Another 20% is “reserved for those nominated by the commune in return for contributions (in cash, land or other) to social housing construction.”⁸⁶ Within the remaining half, the majority is reserved for *comités interprofessionnels du logement*, which collects money through 1% housing tax. The final allotment is taken by the social landlord’s allocation commission.⁸⁷

Vacancies are filled from waiting lists. Due to a high percentage of the population being eligible for housing, France takes into account both need and time on the waiting list when filling vacancies.⁸⁸ The law requires that applicants must not wait an abnormally long period for housing, however each council individually defines “abnormally long.”⁸⁹ Therefore, waiting times can range from two months in smaller towns to four years in places like Paris where demand is high and vacancies are low.⁹⁰ In general, tenants are allowed to stay in their social housing units as long as they like. The only exception is if their income increases to over two times the income ceiling, then their lease changes to a three-year non-renewable contract.⁹¹ Therefore, even when a tenant’s income increases substantially, they are still offered a generous lease.

Despite a large segment of the population being eligible for social housing in France, almost 70% of applicants were from the poorest 30% of households.⁹² Additionally, lower income applicants are given preference. As a result, over the past two

⁸⁵ Scanlon and Whitehead, “French Social Housing in an International Context,” 8-9.

⁸⁶ Scanlon and Whitehead, “French Social Housing in an International Context,” 9.

⁸⁷ *ibid.*

⁸⁸ Scanlon and Whitehead, “French Social Housing in an International Context,” 22.

⁸⁹ Clauzier, “The DALO Law: a Step towards Making the Right to Housing a Reality.”

⁹⁰ Laferrère, “Pauperization and Polarization of French Social Housing,” 805.

⁹¹ Scanlon and Whitehead, “French Social Housing in an International Context,” 9.

⁹² Lévy-Vroelant, Schaefer, and Tutin, “Social Housing in France, Chapter 8,” 136.

decades, tenants in social housing have become poorer.⁹³ This makes it increasingly difficult to achieve one of the French government's primary goals of “social mixing.”⁹⁴

In the United States, PHA’s are the primary allocators of social housing. Prospective tenants typically join a waiting list with their local PHAs and are housed according to the order in which they joined the waiting list. PHAs have the ability to establish preferences based on their local community needs, such as preferences for those who are homeless, currently living in substandard housing, or make those paying 50% or more of their income for rent, for example.⁹⁵ Similarly, housing vouchers and Section 8 housing require a person to apply with their local PHA to determine their eligibility, and they are added to a waiting list, unless they can be helped immediately.

The need for social housing has overwhelmed many PHAs, with waiting lists often being years long. Many PHAs have even closed their waiting lists, making it impossible for those cost-burdened to apply for housing. As France has specifically designated units (according to CDC loans) for low, middle, and even upper middle incomes, as well as a substantial number of units available in proportion to its population, it is able to reach a wider cross-section of the population that is cost-burdened by housing; therefore, it does not just serve the lowest-income households. In comparison, the United States must use its limited social housing resources to target those most in need.

⁹³ Laferrère, “Pauperization and Polarization of French Social Housing,” 805.

⁹⁴ Scanlon and Whitehead, “French Social Housing in an International Context,” 6.

⁹⁵ “Housing Choice Voucher Fact Sheet.” HUD.gov.

II. Discussion

The difference between France and the United States' social housing systems under the four criteria of structure, funding, qualifications, and allocation comparatively show us France's system has been better able to address the affordable housing crisis by providing a larger number of units proportional to its population which are guaranteed to a greater cross-section of society. The higher government expenditure on public housing by France (as seen in Chapter 2) has aided the building of this more expansive system. This supports my hypothesis. However, larger questions of why each country chose these methods to address housing affordability, as well as why they have such different gaps in funding remains.

Chapter 2 found that income did not have a significant impact on the funding of public housing expenditure overall in the 12 OECD countries. Additionally, as the private housing market became more expensive, we found that public housing expenditure actually decreased slightly; this is unexpected as according to H1a, I expected public housing expenditure to increase if the housing market became more expensive, in order to subsidize the market. Therefore, if public housing expenditure is not reacting to the economy as expected, there must be other variables, such as cultural or political ideologies, which impact the willingness of a country to support and fund social housing.

One theory which may explain the different methods and funding chosen by the United States and France is social contract theory. Social contract theory is one of the oldest philosophical theories, dating back to Socrates which at its most basic level "is the view that persons' moral and/or political obligations are dependent upon a contract or

agreement among them to form the society in which they live.”⁹⁶ Under enlightenment thinkers such Thomas Hobbes, John Locke, and Jean-Jacques Rousseau the theory was further developed and used as “a way of justifying the obligation to obey the law or, more generally, the acceptance as authoritative of government decisions.”⁹⁷

Modern social contract theory, specifically John Rawls’s *A Theory of Justice*, “is used to justify social institutions and policies that reflect justice as the basic virtue in political society.”⁹⁸ His work constructed the rights and responsibilities of the welfare states by reviving social contract theory and “refocusing the objective on political philosophy on social justice- the way in which the major social institutions distribute fundamental rights and duties and determine the division of advantages from social cooperation.”⁹⁹ Therefore, the modern social contract has generally come to include the provision of the welfare state as an integral part of modern society.

Lance Freeman argues that in the United States, the social contract for meeting the housing needs of citizens was laid out in the Housing Act of 1949 which stipulates the “realization as soon as feasible of the goal of a decent home and suitable living environment for every American family.”¹⁰⁰ He also says that while this contract could be considered no longer binding, there is evidence that Americans still consider a decent home as a minimal right.¹⁰¹ However, policies at the federal, state, and local level have been insufficient in fulfilling this social contract.

⁹⁶ “Social Contract Theory,” Internet Encyclopedia of Philosophy.

⁹⁷ Paz-Fuchs, “The Social Contract Revisited: The Modern Welfare State,” 3.

⁹⁸ Paz-Fuchs, “The Social Contract Revisited: The Modern Welfare State,” 4.

⁹⁹ Paz-Fuchs, “The Social Contract Revisited: The Modern Welfare State,” 4.

¹⁰⁰ Housing Act of 1949. 81st Cong., 1st sess., 1949. Ch. 338.

¹⁰¹ Freeman, “America’s Affordable Housing Crisis: A Contract Unfulfilled,” 709.

Neil Gilbert in his study on US welfare reform, examines a possible explanation for this failure. He states in recent times, “a new social contract is being forged about the right to public assistance, which seeks to change the balance between entitlements and conditionality... [which] emphasizes the obligation to work and socially acceptable personal behavior.”¹⁰² The social contract regarding welfare in the United States has shifted from a broad social justice movement to distribute fundamental rights for the disadvantaged to one which places conditionality on those who deserve to benefit and be a part of the social contract. He concludes saying “the federal role in the welfare arena has fundamentally changed from that of providing direct income maintenance to the poor to that of creating public support to promote private responsibility.”¹⁰³ This chapter’s examination of the social housing system of the United States and its vast privatization compared to France supports this statement. It is also important to note Neil Gilbert’s emphasis on public support; it is public support which creates the terms of a societal contract and in the United States, public support has driven the conditionality of those who receive social housing and the privatization of the system.

In France, I would argue that the modern social contract regarding housing was set by the 2007 Dalo Act which rendered the right to housing enforceable. This law allowed those people who have been unable to find housing and fall within certain vulnerability categories to take legal action against the government if they are not rehoused within 3-6 months after filing a case with a committee. The vulnerability factors include: “people deprived of housing; people under threat of eviction without being

¹⁰² Gilbert, “US Welfare Reform: Rewriting the Social Contract,” 396.

¹⁰³ Gilbert, “US Welfare Reform: Rewriting the Social Contract,” 397.

rehoused; people living in temporary accommodation for several months; people in housing that is dangerous, unhealthy or unfit for habitation; people in overcrowded or indecent accommodation, and who report the presence of minors or disabled people in the home; people who have applied for social housing and have had no offer despite waiting an inordinately long time (each region sets the time period); people who have applied for supported accommodation and have received no offer of accommodation.”¹⁰⁴

According to Marie Loison, this law was a result of “housing and the homeless dominat[ing] the French headlines from the end of 2005.”¹⁰⁵ She says “those current developments linked to the media pressure “forced the government’s hand ” and played a major role in the implementation.”¹⁰⁶ Large advocacy efforts by groups such as Les Enfants de Don Quichotte, public pressure, and a favorable political climate led to the enactment of the DALO Act by President Chirac in 2007.¹⁰⁷ In this way, we can say the French people determined an unconditional right to public housing to be a part of the social contract of France. Despite efforts to move towards a decentralized or “enabling state” for social housing, the French government, mandated by the people, enacted avenues to guarantee housing to those who need it.

Therefore, the social contract theory presents us with an explanation for the shortcomings of the American social housing system; it is a result of the conditionality and privatization of the housing social contract led by public support. In turn, the extensive nature of the French system was very recently affirmed to be a critical aspect of

¹⁰⁴ Clauzier, “The DALO Law: A Step towards Making the Right to Housing a Reality.”

¹⁰⁵ Loison, “The Implementation of an Enforceable Right to Housing in France,” 185.

¹⁰⁶ *ibid.*

¹⁰⁷ Loison, “The Implementation of an Enforceable Right to Housing in France,” 188.

the French social contract by the mandating of an enforceable right to housing through the 2007 DALO Act. However, that is not to say that the French system is perfect or has reached its potential. For example, in 2008 of the 270,000 households who qualified for priority access through the DALO Act, 62,900 of these applicants were still waiting for assistance.¹⁰⁸ Homelessness also increased 8% between 2018 and 2019. Additionally, some 2 million residents in France live in homes that do not meet habitability criteria; in 2018, 2 buildings collapsed in Marseille, killing 8 people.¹⁰⁹ Therefore, France still falls short of fulfilling its social contract.

The next chapter will more closely study the social housing systems of each country through the case studies of Oxford, MS and Angers, France. The case studies will examine the local capabilities of providing social housing by looking at the four differences of structure, funding, qualifications, and allocation of social housing reviewed in this chapter at the local level.

¹⁰⁸ Sundier, “UN Rights Expert Finds Violations of Right to Housing in France.”

¹⁰⁹ Ibid.

Chapter 4

Case Studies of Angers, France and Oxford, MS

Chapter 2 established that France spent \$147.54 more per person than the United States on housing, and Chapter 3 found that this larger spending translated into greater amounts of social housing available to larger cross-sections of society in France. Comparatively, the United States was only able to serve the neediest demographic due to limited resources, increased privatization, and favoring policies leading to homeownership over social housing. Overall, these contributed to more people being cost-burdened in the United States in comparison to France. However, this broad comparison does not tell us much about the impact of these different systems on people at the local level outside major cities.

This chapter will use the two case studies of Angers, France and Oxford, MS to examine social housing in the two countries at a local level in areas outside major cities. This chapter will utilize quantitative and qualitative information about the social housing systems of each case study. Alongside this information, the chapter will incorporate newspapers for local commentary on the issue.

According to hypothesis 3, I believe Oxford, MS will have experienced a shrinking of social housing and thereby have an increased need for affordable housing. I expect Angers, France will have experienced growth in social housing and thereby have a smaller need for affordable housing than Oxford.

I. Background

Angers, France is considered to be a small urban area with a population of ~151,056 in the Pay de la Loire region, Maine-et-Loire department of France.¹¹⁰ Oxford is considered to be rural with a population of ~28,122 and is located in Lafayette County in the state of Mississippi.¹¹¹ Despite the difference in population sizes, these areas are well suited for a case study comparison of social housing at the local level due to their similar economies, demographics, and geographic locations within their respective countries.

The local economy of Angers is primarily business and services, with 45% of jobs in either public administration, education, health, community work, and 36% of jobs are in retail, transport, and other services. Manufacturing and construction make up an additional 16% of jobs.¹¹² Within Oxford, 44% of jobs are in either public administration, education, health, community work, and 46% of jobs are in retail, transport, and other services. Manufacturing and construction make up a little less than 8% of jobs.¹¹³ Based on the breakdown of sectors, we would expect similar amounts of working class and upper-class people within each area.

Another major commonality between these two areas is their status as university towns. Angers is the fifth largest student town in France, based on the ratio of students to the overall population.¹¹⁴ It has two major universities, Université d'Angers and

¹¹⁰ "In Figures," ALDEV: Angers Loire Développement.

¹¹¹ "Census Profile: Oxford, MS," U.S. Census Bureau.

¹¹² "In Figures," ALDEV: Angers Loire Développement.

¹¹³ Data USA: Oxford, MS," Data USA.

¹¹⁴ "In Figures," ALDEV: Angers Loire Développement.

Université Catholique de l'Ouest, and there were 39,225 students in Angers as of 2020.¹¹⁵ Additionally, 47% of the population was also under 30.¹¹⁶ Oxford is home to the University of Mississippi, the flagship university of the state. From 2017-2018, 23,780 students were enrolled at the university.¹¹⁷ Additionally, 56% of the population was under 30 in 2018.¹¹⁸ The significant number of young student populations in both towns are major drivers of the housing market, especially low-cost housing. Another demographic impacting the housing market would be the significant number of university staff, blue and white collar, needed to support the universities.

Additionally, both of these areas are located approximately an hour from a major city but have an established, centralized town center. As a result, local governments play an important role in the provision of services. The distance from a major city in each case study will allow us to examine local social housing services in these more isolated areas of each country.

II. Current State of Housing

No current statistics could be found on the rate of cost-burdened households, those who spend 30% or more of their income on housing, in Angers. However, a 2007 report from the WHO found that the rate of severely-cost-burdened households, those

¹¹⁵ "In Figures," ALDEV: Angers Loire Développement.

¹¹⁶ "In Figures," ALDEV: Angers Loire Développement.

¹¹⁷ "Quick Facts." University of Mississippi.

¹¹⁸ "Census Profile: Oxford, MS." Census Reporter.

who spend 50% or more of their income on housing, was ~22% in Angers.¹¹⁹ In Oxford, the rate was 33% the same year.¹²⁰

In 2018, Oxford had a much higher poverty rate than Angers at 23.8% in the micro area and a rate of 33.4% in Lafayette county.¹²¹ The difference in poverty rates suggests a high cost of living in Oxford forcing people to live outside the immediate town. The Oxford Affordable Housing Commission confirms this stating, “housing in Oxford (comparing housing costs to area income) is substantially less affordable than most of Mississippi.”¹²²

Additionally, according to the Harvard Joint Center for Housing, between 2007-2017 Oxford had two spikes in the number of cost-burdened and severely cost-burdened households. The ten year high for the overall rate of cost-burdened households was in 2010 at 42%; the ten year high for severely-cost burdened households was reached in 2014 at 22%. Renters faced higher rates overall. Then ten year high for cost-burdened renters was in 2010 at 62%, and for severely cost-burdened renters the rate peaked in 2014 at 46%. It is interesting that while the overall rates of those cost-burdened in both groups, households and renters, peaked in 2010, the rate of those in both groups who were severely-cost burdened was highest in 2014.¹²³ The 2010 peak can be attributed to the 2008 housing crisis, but initial reasons for the peak in 2014 are less clear. Overall,

¹¹⁹ *Large analysis and review of European housing and health status*, World Health Organization.

¹²⁰ “Many Households Burdened by Housing Costs in 2017,” Joint Center for Housing Studies of Harvard University.

¹²¹ “Census Profile: Oxford, MS,” U.S. Census Bureau, 2018.

¹²² “Affordable Housing Commission” The City of Oxford.

¹²³ “Many Households Burdened by Housing Costs in 2017,” Joint Center for Housing Studies of Harvard University.

however, the number of cost-burdened households and renters has been on a steady decline since 2014 in Oxford.

The city of Oxford cites the building of an oversupply of housing as being responsible for the aforementioned 2014 decline in cost-burdened households.¹²⁴ The most recent statistics in 2017 place the rate of cost-burdened households at 26% and renters at 46%, both of which are still very high.¹²⁵ In fact, even at 26%, Oxford still has a higher rate of cost-burdened renters in 2017 than Angers did ten years earlier in 2007 (22%).

III. Social Housing System Analysis

As of September 2020, there are 8 HLMs who provide social housing in Angers. The largest of these is Angers Loire Habitat, which has over 11,000 units. In total there are 25,968 social housing units in the area; therefore, there is one social housing unit per ~6 people in Angers.¹²⁶

Oxford has one PHA, the Oxford Housing Authority- MS Regional Housing Authority II. There are four complexes with 212 units; in 2017 the Riverside Complex was closed, shrinking the number of units from 312 to 212.¹²⁷ There is one social housing unit per ~133 people in Oxford. An additional 549 vouchers were used in the area.¹²⁸

¹²⁴ “Many Households Burdened by Housing Costs in 2017,” Joint Center for Housing Studies of Harvard University.

¹²⁵ “Many Households Burdened by Housing Costs in 2017,” Joint Center for Housing Studies of Harvard University.

¹²⁶ “Données Générales De Angers Loire Métropole 26/9/2020.”

¹²⁷ Oxford Housing Authority.

¹²⁸ “Affordable Housing Commission.”

Therefore, in total, there were 761 government subsidized or provided units, one unit per ~37 people.

The current budgets of the governments of both case studies did not clearly outline government spending on social housing. Angers included it with other urban development projects, therefore we were unable to delineate how much went towards social housing and how much of it went towards several large urban projects underway. In the most recently published budget (2018) for Oxford, the line for expenditures on public housing was left blank.¹²⁹

Qualifications for housing in Angers are the same as those described for the national level in chapter 3; they are determined by income ceilings based on area income (see Table 6). The average rent for an apartment or house (ranging from 1 to 6 bedrooms or more) is ~\$386.¹³⁰

Table 5: Angers Income Ceiling Limits for PLUS and PLAI Social Housing

Household Category	PLUS Housing Resource Limits	PLAI Housing Resource Limits
1 person alone	\$24,452	\$13,448
2 people with no dependents, excluding young households (where the sum of the 2 ages is less than 37 or equal to 55 years) or 1 single person with a disability *	\$32,653	\$19,593
Young household without dependents or 3 people or 1 single person with 1 dependent or 2 people of which at least 1 has a disability *	\$39,269	\$23,561

¹²⁹ Rep, *Financial Report City of Oxford*.

¹³⁰ “Données Générales De Angers Loire Métropole 26/9/2020.”

4 people or 1 single person with 2 dependents or 3 people of which at least 1 has a disability *	\$47,407	\$26,216
5 people or 1 single person with 3 dependents or 4 people of which at least 1 has a disability *	\$55,769	\$30,673
6 people or 1 single person with 4 dependents or 5 people of whom at least 1 has a disability *	\$62,851	\$34,570
Per additional person	\$7,010	\$3,856

Source: “Les Conditions D’attribution.” Angers Loire Habitat, January 29, 2020.
[https://www.angers-loire-habitat.fr/particuliers/devenir-locataire/les-conditions-dattribution.](https://www.angers-loire-habitat.fr/particuliers/devenir-locataire/les-conditions-dattribution)

Oxford social housing targets low-income families, the elderly, and those with disabilities; low-income households, especially, are prioritized in the allocation of social housing. In Oxford, 84% of households in social housing were very low-income, meaning they earned 50% of the median family income of the area, and 63% were extremely low income meaning they earned below the federal poverty line or 30% of the median family income of the area. Table 2 shows the qualifying incomes to be placed in social housing in Oxford according to the various income brackets.

Table 6: Oxford Income Ceiling Limits

FY 2016 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
Extremely Low (30%) Income Limits	\$13,300	\$16,020	\$20,160	\$24,300	\$28,440	\$32,580
Very Low (50%) Income Limits	\$22,100	\$25,250	\$28,400	\$31,550	\$34,100	\$36,600
Low (80%) Income Limits	\$35,350	\$40,400	\$45,450	\$50,500	\$54,550	\$58,600

Source: HUD Economic and Market Analysis Division. “FY FMR and IL Summary System.” huduser.gov. U.S. Department of Housing and Urban Development (HUD). ¹³¹

Unlike Angers whose units are guaranteed for several income-ceiling bracket groups based on the loans used to build them, Oxford does not guarantee that each income-ceiling bracket receives a specified number of units. This has resulted in concentrations of poverty and little or no help to other income groups. Those who were considered low income, meaning they earned 80% of the median family income, received little help due to the limited amount of housing. Those who were classified as very or extremely low income were prioritized.

In Angers, the average wait period is 14 months for an apartment unit and 20 months for a house. The overall average total wait period is 15 months. In 2019, 2,861

¹³¹ HUD Economic and Market Analysis Division, “FY FMR and IL Summary System.”

units were allocated, and Angers currently has 10,314 housing applications in its system.¹³²

In Oxford, applicants were on the social housing waiting list for an average of 46 months, or nearly 4 years. In 2019, 100% of the 212 units were occupied, with 8% (17 units) moved into during the past year.¹³³ This enormous difference in wait times for housing between the two case studies reflects the inability of Oxford to provide enough affordable housing to its population. Therefore, many people must live in places that result in being cost-burdened or move outside the area for cheaper housing which can bring about its own set of challenges, such as transportation and access to amenities.

Overall, this comparison shows us that Oxford lacks the resources to make affordable housing available to enough of its residents, resulting in nearly a quarter being cost-burdened overall. This reflects our findings at the national level in which the United States federal government does not provide enough resources to reduce significant amounts of cost-burdened people in its population when compared to France.

Angers has been more successful in providing affordable housing, though many people are still cost-burdened. Once again, the sheer number of social housing units has allowed Angers to place nearly 3,000 households in affordable housing during the past year, compared to 17 households in Oxford. Waiting times are also significantly lower in Angers. Due to its limited resources, Oxford is forced to prioritize only the neediest applicants.

¹³² “Données Générales De Angers Loire Métropole 26/9/2020.”

¹³³ “Family Data on Public and Indian Housing.”

There are signs of improvement in Oxford. In 2017 and 2018, two new housing projects were approved for tax credits which will provide 96 new duplex units. However, this new project fails to replace the 100 units that were lost in 2017 due to the Riverside Complex shut down. Additionally, the city states that “there is little potential for additional funding for the type of financing that made these projects possible.”¹³⁴ They also claim there is limited funding to secure additional housing choice vouchers for the market area.¹³⁵

Newspaper Analysis

In this section, I will examine two local newspapers for each case study. The two newspapers I will be using for Angers are *Ouest France* and *Presse Océan*. For Oxford, I will be using *The Daily Mississippian* and *The Oxford Eagle*. For each newspaper, I will use three topical search terms, “affordable housing,” “public housing,” and “social housing” to find newspaper articles related to these topics. For the French newspapers, I will use French variations of these terms which are “le logement abordable,” “HLM,” and “logement social.”

I will narrow down the results of my topical search further by searching within the results for articles with the phrases “low-income” and “students.” I chose these two search terms based on the previous sections in this chapter which identified low-income workers/families and students as major vulnerable populations within both case studies.

¹³⁴ “Affordable Housing Commission.”

¹³⁵ “Affordable Housing Commission.”

Angers

Low Income:

In our newspaper search results, we found HLMs play a critical role in Angers, as 32% of residents living in HLMs live below the poverty line.¹³⁶ We also found that in QPV areas of Angers- districts which have been prioritized for urban social projects- families move much more often than in other areas of France. This points towards instability for families in social housing in the area.¹³⁷ Additionally, a sustainable housing development in Angers is working towards diversified social housing to remove the taboo of HMLs. A new project of 350-440 housing units will focus on families, the elderly, and disabled.¹³⁸

Students:

In January 2020 Angers Loire Habitat, an HLM organization, launched a new building project with accommodations for over 170 students.¹³⁹ In 2015, it also began a project for 130 student units for the National School of Arts and Crafts (engineering) to assist in the school's expansion. Despite these housing additions for students, a recent article from August 9, 2020 says student demand for accommodations still exceeds the supply. New projects are underway, but will not be ready to house students for several years.¹⁴⁰ With the number of students increasing by 3% in 2020, some students are still

¹³⁶ "Maine-Et-Loire. Un Taux De Pauvreté Parmi Les plus Bas De France." *Ouest France*

¹³⁷ Rubion, "Angers Loire Métropole. On Quitte plus Souvent Son HLM Que Dans d'Autres Villes."

¹³⁸ "Écouflant. De Nouveaux Habitants à La ZAC Des Ongrois."

¹³⁹ Pasco, "Angers. Saint-Serge : Un Complexe Immobilier Et Des Logements Étudiants En Projet."

¹⁴⁰ Augereau, "Angers. Les Futures Résidences Étudiantes Ont Pris Du Retard."

waiting for accommodations almost a month into the school year.¹⁴¹ Overall, private rents have increased 47% during the last 10 years in Angers, and officials hope with the addition of new accommodations for students, along with a large expansion in the overall amount of housing, prices will drop.¹⁴²

There have also been new private projects to provide students with affordable housing by pairing them with senior residents to build intergenerational connections and provide seniors with company.¹⁴³ Cohabitation has also become a common way for many students in Angers to find housing when they cannot be provided with social housing quickly enough. Some students live with families rent free in exchange for childcare or accompanying young adults with learning disabilities for several hours a week.

Oxford

Low Income:

In 2019, the city of Oxford held an Affordable Housing Summit to address the continuing issue of housing affordability in the community.¹⁴⁴ According to Mayor Robyn Tannehill this issue is of high priority to the Board of Alderman, and they are working with LOU-Home inc. to build several affordable housing developments for residents.¹⁴⁵

¹⁴¹ Brichard, “Angers. Trouver Un Logement Étudiant n’Est Pas Un Long Fleuve Tranquille.”

¹⁴² Hansen, “En 10 Ans, Les Loyers Du Privé Ont Augmenté De 47 %.”

¹⁴³ Huteau, “Un Nouveau Projet Étudiant-Senior Voit Le Jour.”

¹⁴⁴ Guizerix, “City Hosts Affordable Housing Summit.”

¹⁴⁵ Thompson, “LOU Home Announces Applications Open for New Affordable Housing Community.”

Prior to this summit in 2017, the Riverside complex closure removed the last government owned housing in Oxford, MS. Residents were offered housing choice vouchers upon its closure, but many said they struggled to find housing landlords do not want to rent to people with vouchers.¹⁴⁶ The vouchers also burdened recipients with expensive moving costs such as rent deposits.¹⁴⁷ Government officials did not anticipate this barrier and had believed the vouchers would give people the opportunity to live in better conditions.¹⁴⁸ Officials also said current residents were pocketed together and cut off from the broader community; the housing units had fallen into a state of needing deep repairs and drew in “unsavory activity.”¹⁴⁹ Desiree Hensley, director of the Low-Income Housing Clinic said that the refurbishment of the units would be a better solution but that plan does not appear to be on the city agenda.¹⁵⁰

Working class residents in the area also cannot afford to buy homes with skyrocketing house prices in Oxford. One resident was quoted saying she would love a house for her and her 2 year old son but, “Who has \$1,200 to \$1,400 to spend on a house every month?...[my family] can’t afford that.”¹⁵¹

LOU Homes, however, has invested in a new \$20 million project underway called Belle Rivers which will provide 96 homes to city employees making less than \$24,000. This housing development was made possible by federal tax-credits. City officials hope

¹⁴⁶ Berryhill and Knirnschild, “Oxford Residents Voice Concerns on Affordable Housing.”

¹⁴⁷ Magee, “Riverside Magnifies Need for Affordable Housing.”

¹⁴⁸ Berryhill and Knirnschild, “Oxford Residents Voice Concerns on Affordable Housing.”

¹⁴⁹ Magee, “Riverside Magnifies Need for Affordable Housing.”

¹⁵⁰ Berryhill and Knirnschild, “Oxford Residents Voice Concerns on Affordable Housing.”

¹⁵¹ Berryhill, “Oxford Working Class Struggles with Affordable Housing.”

this will help to bridge the financial gap between and improve the quality of life for low-income city workers.¹⁵² This project, however, does not address the needs of low-income non-government workers in the area. Additionally, the new housing units will be located on the outskirts of town, and transportation has been raised as a concern for many low-income and working families. The university and town have a bus system; however, they have limited times and availability , especially at night and on weekends.¹⁵³

Doors of Hope, an organization which helps homeless families with young children, believes Oxford would benefit from a homeless shelter. One worker said she believes there “is simply too much student housing in Oxford and not nearly enough buildings that can provide the type of environment families with children need.”¹⁵⁴

Another private organization, Oxford-Lafayette Habitat for Humanity, built their 13th house in the area in 2013, contributing to combatting the affordable housing crisis in the area.¹⁵⁵

Racial inequality also plays a large role in the Oxford affordable housing community since 96% of those living in housing under Oxford’s PHA are minorities.¹⁵⁶ This racism in Oxford housing was exemplified by a recent local social media incident in which major university donor, Ed Meeks, claimed if we allow “this” (two black women at a social outing) to continue, “real estate values will plummet as will tax revenue.”¹⁵⁷ The op-ed contributor commenting on the incident, says this is an insight into the upper-

¹⁵² Scaife, “Plan Approved to Build Almost 100 Low-Income Homes in Oxford.”

¹⁵³ Skinner, “Public Transportation Not Exceeding All Expectations.”

¹⁵⁴ Manning, “Oxford Organizations Combat County-Wide Homelessness.”

¹⁵⁵ Ballard, “Local Family and Volunteers Complete Homes with Habitat for Humanity.”

¹⁵⁶ “Family Data on Public and Indian Housing.”

¹⁵⁷ Gambrell, “In Opinion: The Suburb of Oxford: How Language, Race and Property Values Shape Our City.”

elite class minds of Oxford who believe, “keeping property values artificially high will help to control the types of people who move here.” The author continues, claiming that instead, “lowering our property values will allow for a more diverse group of Mississippians to move here.”

Students:

The Daily Mississippian gives background information as to the demographics of students at University of Mississippi. According to a 2010-2015 census, the median rent for private student housing in Oxford was \$799.¹⁵⁸ It cites the university’s low number (6.8%) of students from families making less than \$20,000 compared to 53% of the student population from families of the top 20%, as resulting in a university that does not focus on empowering students of low-income families and is therefore unequipped to meet the challenges, such as housing instability. As an example, the article claims, “the absence of affordable housing during breaks and mandatory dorm closures leaves many students with no place to go and nowhere to turn.”¹⁵⁹

On campus housing in Oxford is cheaper is cheaper than the private market; the lowest cost for a shared room was \$535 per month, with a common average cost of +\$600. However, the cheaper cost of on-campus housing does not seem to have impacted the cost of student housing in the private market, which remains high.

Multiple news articles have also cited transportation as a major factor impacting those in Oxford who are struggling to find affordable housing, especially students. Low-

¹⁵⁸ Berryhill, “Oxford Working Class Struggles with Affordable Housing.

¹⁵⁹ Hawkins, Olivia. “Opinion: In the Ritz and Glitz of Ole Miss, Low-Income Students Are Left Behind.”

income students often have to limit their housing search to areas close to campus to access bus systems or use bikes. Students also cite having to rely on friends for transportation.¹⁶⁰

Students along with various people within the university have become active in advocating for more affordable housing in Oxford. Recently in student elections and campaigns, several candidates have expressed the need for more affordable housing for students in their platforms.¹⁶¹ A marketing class project at the university was used to elevate the voices of those impacted by the lack of affordable housing in Oxford, and an affordable housing sociology class was offered to give students the opportunity to learn about the subject and conduct field research.¹⁶²

Discussion

Interestingly, despite their similar demographics, Angers and Oxford face opposing problems within their social housing systems. Currently in Angers, students are a major group struggling to find affordable housing. This is leading students in Angers to find private alternatives, such as caretaking in return for rent. In Oxford, these types of arrangements appear uncommon which might be due to a lack of supporting structures to facilitate such arrangements or the uncommonness of such arrangements in American society. Additionally, HLMs in Angers have also begun partnering with universities and building specifically designed student housing to address this issue.

¹⁶⁰ Skinner, “Public Transportation Not Exceeding All Expectations.”

¹⁶¹ “Mayfield Elected President, Vice Presidential Race Undecided.”

¹⁶² Knirnschild, “Students Explore Affordable Housing Issue in Oxford.”

In Oxford, “the predominance of primarily student housing in Oxford [and] a high percentage of empty units (due to second home ownership and short term rentals) [has led to] an increasing number of low-income households and a low number of units to accommodate them [low-income families/workers].”¹⁶³ Student housing has overwhelmed the housing market in Oxford, most likely due to the 53% of students in the area from families from the top 20% of income in the country. These students can afford to stay in highly profitable luxury apartments. Therefore, the private market has focused on building for this profitable demographic of students rather more moderately-priced units for low-income families and individuals.

Overall, the Angers social housing system is able to provide affordable housing to multiple income brackets, and it is taking measures to fix shortfalls of housing for certain groups such as students. In contrast Oxford, despite a handful of measures to improve the quantity of affordable housing, is still in a deep shortfall of affordable housing to meet current demands for residents across the board. The private market has not shifted to meet these demands, and the government currently lacks the resources to provide enough social or subsidized housing.

Mayor Robyn Tannehill of Oxford framed the affordable housing issue best when she said, “These problems we’re talking about affect every one of our residents – the people who work here, live here, go to college here.”¹⁶⁴ Jeff Staudinger, a consultant for Oxford, pinpointed the problem saying, “A lot of times, when people think of affordable housing, they think only about people who are on public assistance....It’s the workforce

¹⁶³ Guizerix, “City Hosts Affordable Housing Summit.”

¹⁶⁴ Guizerix, “City Hosts Affordable Housing Summit.”

who needs housing.”¹⁶⁵ Additionally, Joel Kotkin, “America’s uber-geographer,” told Oxford during a visit, “If you are going to grow your town, you’re going to have to figure out a way to build family-friendly housing that’s relatively affordable.” He added, “If not, you’re just going to be a town that’s retired rich people, students and service workers. That’s all you’re going to have.”¹⁶⁶

¹⁶⁵ Guizerix, “City Hosts Affordable Housing Summit.”

¹⁶⁶ Hosey, “Joel Kotkin Talks Small Town Revivalism in Oxford.”

CONCLUSIONS

The more highly funded social housing system of France has made affordable housing available to a greater proportion of its population in comparison to the United States. In France, the funding, qualifications, and allocation of social housing allow for multiple income brackets to qualify, thereby helping to relieve multiple levels of cost-burdened people, not just those living in poverty. In contrast, the United States has focused on facilitating the private market to provide affordable housing. As a result, government housing programs are deeply underfunded in the United States, and the social housing supply has shrunk. This has resulted in long wait times for social or subsidized housing, prioritization for only the neediest applicants, and larger amounts of cost-burdened people overall.

The case studies reflect these findings at the microlevel. HLMs in Angers were able to process and place ~3000 people from various income brackets into social housing in 2019. They also currently have enough social housing units to provide affordable housing for 1 in 6 residents. Though there are still cost-burdened people, Angers is addressing the demand for affordable housing by continuing to place residents in social housing and actively addressing areas of shortcoming, such as affordable housing for the student population.

The PHA in Oxford is simply unable to meet the community need for affordable housing on a large scale. It is deeply underfunded; the small number of units and low turnover mean the PHA is unable to house many new applicants each year. Only those who are very or extremely low-income are typically able to be housed. The closing of the Riverside Complex eliminated the supply of social housing in Oxford and forced people

into the private market with housing vouchers. However, many landlords in the private market did not want to rent to those with vouchers.

Oxford housing officials have recognized the affordable housing issue, especially for working/low-income families in the area and recently brought together experts for policy advice. This resulted in a new complex of 96 units, Belle Rivers, being built for low-income city workers. However, this new complex does not even replace all the social housing units lost with the closing of Riverside, and there are currently no other new large-scale programs on the local government's agenda to address the issue.

Based on this analysis, I believe unless drastic measures are taken within the United States to address the affordable housing crisis, the number of cost-burdened people will continue to grow. France appears prepared to continue facing this challenge with a large base supply of social housing and policies facilitating further growth of the system across France.

The case of France has shown that wider availability and access to affordable housing can reduce the amount of people cost-burdened. The established social contract in the United States which favors privatization and conditionality of housing benefits, will be a barrier to this wider accessibility and increasing funding for the housing system overall. Therefore, the path to government provision or subsidization of affordable housing in the United States will likely have to exclude the expansion of social housing; non-traditional options will most likely need to be explored.

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