

## **English summary**

### **Scope**

This is a report of a sociological study of social groups who are excluded from home ownership in the ‘homeowner nation’ of Norway. As well as being excluded from home ownership, people in these groups often encounter obstacles in entering the private and/or public housing rental sectors. The aim of the study is to document and discuss the challenges and dilemmas that confront different social groups who struggle in the housing market because of e.g. economic reasons, drug dependency, health issues and social or cultural background.

The target population in the study is groups who are disadvantaged in terms of housing. In contrast to much prior research, we place a strong emphasis on a ‘bottom-up’ perspective. This means that we seek to bring the voices of those who struggle in the housing markets into the center of the analysis.

### **Background**

Nearly 8 out of 10 Norwegian citizens are homeowners. Private home ownership is highly valued in Norway and embedded in cultural valuation. Being a welfare state, social security, health services and education are central social rights for citizens in Norway. Housing, however, is only to a limited degree integrated in the welfare system, being mostly left to the open trading market. Exceptions are housing allowances and start-up loans given from The Norwegian State Housing Bank. These allowances and loans are designed to help people without means to maintain acceptable housing standards and to enter the owners’ market, respectively. There is also a small sector of municipal social housing available for more people with marginalised life situations, and/or needy people or families with very inadequate housing. The private rental market constitutes about 15 percent of all housing, while social housing accounts for approximately four percent.

### **Research questions**

Our analysis focuses on four main questions: (i) What values do people attach to their homes and housing, and how do they realise these values? (ii) To what extent do groups who struggle in the housing market experience social stigma, alienation or lack of citizenship, e.g. when comparing themselves to those in the mainstream ‘homeowner culture’? (iii) How do these groups navigate between social housing schemes and allowances on the one hand and opportunities in the private rental market on the other? And finally, (iv) how

do the structural characteristics of the housing sectors influence the adaptive strategies to housing and the kind of dilemmas these groups encounter?

An overarching question in the report is whether or not the Norwegian Housing Policy contributes to social differentiation and social exclusion.

### **Data, methods and theory**

Qualitative methods were employed in the study. We performed in-depth interviews with a total of 27 persons in the target group and also with four advisers/executive officers in the municipal housing authorities.

Our sample of informants in the target population were strategically drawn: we wanted people with different backgrounds, such as refugees (these come mostly from Somalia), people with a history of drug dependency problems (present or past), people with mental health disorders, single parents and people in need of social benefits. Half of the participants are private renters, the other half is accommodated in social housing.

The informants were recruited from the capital city of Norway, Oslo, and from the ‘oil capital’, the city of Stavanger. They were recruited through different channels, such as municipal housing offices, the Salvation Army, local cafés, migrant associations, and snowball sampling. Each interview was taped and carefully transcribed.

Reflecting our wish to present the voices of the «housing strugglers» themselves, we adopted an approach inspired by interactionism and grounded theory. We also relate to theoretical perspectives such as citizenship (belonging and participation), empowerment, symbolic boundaries, as well as Goffman’s stigma analysis.

### **Results**

From our database we construct seven ‘ideal-types’ of housing market strugglers. These are: the refugee; the single mother with a history of drug dependence; the person with a prison record and drug dependency problems; the person with mental health problems; the young person with serious health problems; the single parent receiving long term social security benefits; the single parent experiencing a difficult a life situation.

These were then grouped together in three main categories: (a) *the refugees*; (b) *persons with drug dependency and/or mental health problems*; (c) *the déclassé*.

In one chapter of the report, we provide in-depth narratives of life-stories and housing experiences, based on the above-mentioned ideal-types, thus providing a valuable and detailed bottom-up view on the housing situation in Norway’s urban areas. Their housing stories and backgrounds, albeit highly different ones, exhibited a cluster of values and aims related to ‘a good home’. Most striking were the values of *safety/security, freedom, belonging*,

*economy* (saving), and *dignity*. These values are explored in a later chapter in the report. The values emerged especially when the question of homeownership surfaced: Owning a home (i.e. a detached or undetached house, a flat, etc.) seems in the eyes of our informants to realize all these values, and thus to epitomise the idea of the ‘good life’. However, our informants were, at the present time, unable to access the private owner’s market. Consequently, they had to settle for ‘the next best life’, or the life that is ‘good enough’ – the best that they can achieve, given their personal constraints, related to, for instance, their economic situation. The alternatives are the private rental sector or municipal social housing.

For the purpose of understanding the perspectives of the housing strugglers, we develop an analytical model consisting of the (a) valuations of housing (‘the good life’), (b) personal possibilities and constraints, and (c) adaptations to the structural surroundings in the three housing sectors (d).

Members of our target group are in many respects different from mainstream citizens: in characteristics such as (non-white) skin colour, language, income, family size (many children), and with backgrounds involving drug dependency or periods of mental illness and so forth. These sorts of characteristics and backgrounds often prevent people from entering the private rental market. In short, these characteristics can be socially stigmatising and make people unattractive as tenants. In addition, the greater one’s hardship, and the more visible or recognizable a stigmatizing characteristic or hardship is, the stronger the exclusion from the private rental sector seems to be. And even if one succeeds in obtaining a dwelling in the private rental sector, the structural characteristics of the dwelling are such that many tenants experience a lack of security, freedom and belonging. Frequent moving seems to be common among many of the persons in question. For some groups, many refugees not the least, this generates tendencies of an almost ‘nomadic’ urban existence, where families are constantly on the move and at risk of not providing secure childhood environments for their children.

The municipal social housing sector has scarce resources, and these are increasingly targeted at people experiencing severe hardships, such as long term drug dependence and mental illness. For these groups, social housing is a more secure, predictable and affordable alternative than the private rental sector (and often the only realistic alternative). In some instances, however, social housing implies an accumulation of tenants ‘acting out’, with drug dealing, domestic disturbances and so forth. Stories from our informants also give evidence of poor housing quality and of an associated social stigma. But to quite a few, social housing is better than no accommodation at all. To those who are totally cut off from the homeowner market and also marginalised in the private rental market, municipal housing becomes a ‘last resort’. Their lack of freedom of choice can make this a ‘locked up adaptation’: living in a stigmatised neighbourhood, being socially marginalised and with low ascribed social

status. Some speak of themselves as a ‘pariah’, or a social outcast. In addition, persons in a recovery phase from drug dependency may find that living in drug-cultural neighborhoods undermines their rehabilitation schemes. This further constrains their social capital, empowerment and citizenship.

The responses from refugees are somewhat different. They have also often experienced insecurity in and exclusion from the rental market. Thus, many view social housing as a more acceptable alternative, as it provides relative security when compared to private rental opportunities. Not least in respect to providing for their children, social housing often stands out as more attractive than the somewhat ‘nomadic existence’ that some people with refugee background seem to experience in the private rental sector. However, social housing is an increasingly targeted service, and also under pressure to increase the turnover rate of tenants. Thus, in order to qualify for municipal housing, and to renew tenancy agreements with the municipality, some may find that their income should be kept low and this may prevent them from entering the labour market. This welfare dilemma may well arise for each of the groups that we studied, but it emerged most clearly with the refugee group.

The *déclassé* group, who in terms of identity and also life-chances relate more directly to the homeowners’ strata, is clearly dissatisfied with the rental market. Underlying this is a lack of security and feeling of belonging, experiences of negative consequences for their children and the difficulty in finding affordable housing that suits family life. What characterises this group, is that they are closer to the ‘homeowner’s culture’ than the other informants. The members of their reference group – i.e. their friends, acquaintances, colleagues etc. – are all homeowners. Their issues of identity are thus quite different from the other groups. Being forced to rent, some feel degraded and often experience a marked loss of social status. In a way, they too are imprisoned between their circumstances and aspirations: On the one hand, they can’t afford to buy a home, even though they strongly aspire for it. On the other hand, they will not, in general, qualify for the more secure social housing, which is an option they also find unacceptable and consider stigmatising. Thus, they must make the most out of their chances in the private rental sector.

In a final analytical chapter, we investigate how housing and the different rental sectors may be regarded as socially stigmatising, and how different people relate to and negotiate these perceptions of stigmas. Here, Goffman’s stigma theory is applied in full, and is particularly helpful in sorting out the paradox where the ‘least stigmatised’, in terms of housing or other factors (the *déclassé*), more strongly than the others articulate the need to downplay one’s housing situation when in the company of new acquaintances. This paradox becomes comprehensible through Goffman’s concepts of information

control, discredited/discreditable, as well as visibility and known-about-ness of stigmas.

## **Conclusion**

We find that Norwegian housing policy, in its current form, contributes to social exclusion and differentiation in the two cities that we studied. Social exclusion and obstacles to full citizenship come about because of the contemporary characteristics of the three main housing sectors: (a) Home ownership is unattainable to many groups, due to housing shortage and rising house prices. (b) Private rental is, for weaker groups, marked by temporariness as well as lack of entry for non-white people, people with language barriers, families with many children, or people with other visible characteristics that are stigmatising such as experience with drug dependency, and/or economic hardship. (c) The social housing sector is residualised and stigmatised, partly due to the increased targeting in housing policies.

## **Considerations**

Simply formulated, an ideal housing policy can be said to ensure the basic values of security, freedom, belonging and dignity, for the entire population.

Although simple to formulate, the means to reach this goal are far from obvious. Without being too categorical, the results of our study suggest that the following questions should be raised for further consideration when reviewing and forming housing and welfare policy:

- the need for more social housing for groups that are cut off from both the owner's market and the private rental market,
- the need for more social housing that is integrated in 'ordinary neighbourhoods', and
- the need for a larger and more professionalised rental sector, organised to give the tenantry more security.