

**HOUSING
AFFECTS
EQUALITY
AFFECTS
HOUSING**

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ABSTRACT

The housing market is facing major challenges in terms of inequality. While the fundamental need of a home is widely recognised as a precondition for basic well-being, housing has come to be viewed more as a market commodity or asset than a rights-based home or dwelling.

This thesis tries to provide an accessible description of what mechanisms are at play in the Swedish housing system. In order to highlight and visualise how current housing policies fuel social inequality it proposes a design of a physical exhibition which could evoke discussion and establish a common ground of understanding of the matter.

A literature review formed the basis for understanding the historical context. Its findings established a number of topics which were further investigated through exploratory visualisations of raw data. Finally, the most prominent or interesting findings were visualised through the design of explanatory graphics and objects that highlight the social and economic inequalities within the Swedish housing market.

The investigation found a range of conflicting interests as well as substantial inequalities in terms of access to housing, economical gains, freedom of choice and access to information. These can in turn affect the individual's construction of identity and range of opportunities. It also shows that current patterns of housing construction do not match the societal needs of affordable dwellings.

The work is concluded by a proposed exhibition weaving together art and data visualisation in an accessible way, hence putting information *in formation*.

Keywords: Housing inequality, rental housing, the right to a home, tenure segmentation, data visualisation

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FRAMEWORK

INTRODUCTION

The housing market is facing major challenges in terms of inequality.

The Swedish housing policy has long been viewed as an instrument for social justice and well-fare. However, the housing market now face a number of challenges to which the solutions are debated among both politicians and citizens. This thesis tries to provide an accessible description of what mechanisms are at play in the Swedish housing system today. More specifically it investigates the mechanisms of the Swedish housing regime and what challenges it is currently facing.

The right to adequate housing is stated both in the Universal Declaration of Human Rights and the Swedish constitution. The fundamental need of a home is widely recognised as a precondition for basic well-being. However, in recent years housing has come to be viewed more as a market commodity or asset than as a rights-based home or dwelling. Research show that the housing market has functioned as a motor for socio-economic dissymmetry and housing inequality.

Housing inequality manifests itself as tenure segmentation, segregation, wealth gaps and misdirected construction. Knowledge of the system itself can be identified as a factor of inequality too. Those who know how the system works are better able to navigate through the different mechanisms, as well as to discern and combat the injustices at play. The broad complex of problems is differently manifested in urban and rural areas and are brought to a head in the metropolitan regions.

In order to find a solution to the issues at hand we first need to really understand and distinguish between causes and effects, thereby being able to direct future solutions towards the former.

AIM

By using illustrations and visualisations as a tool of communication this thesis aims to explain the Swedish housing system and its effects on social and economic equality in a visual way. The scope is national but with a spotlight on the metropolitan areas, where the housing issues tend to come to a head. A special focus is directed towards the rental apartment and how it stands in relation to other types of housing and tenancy.

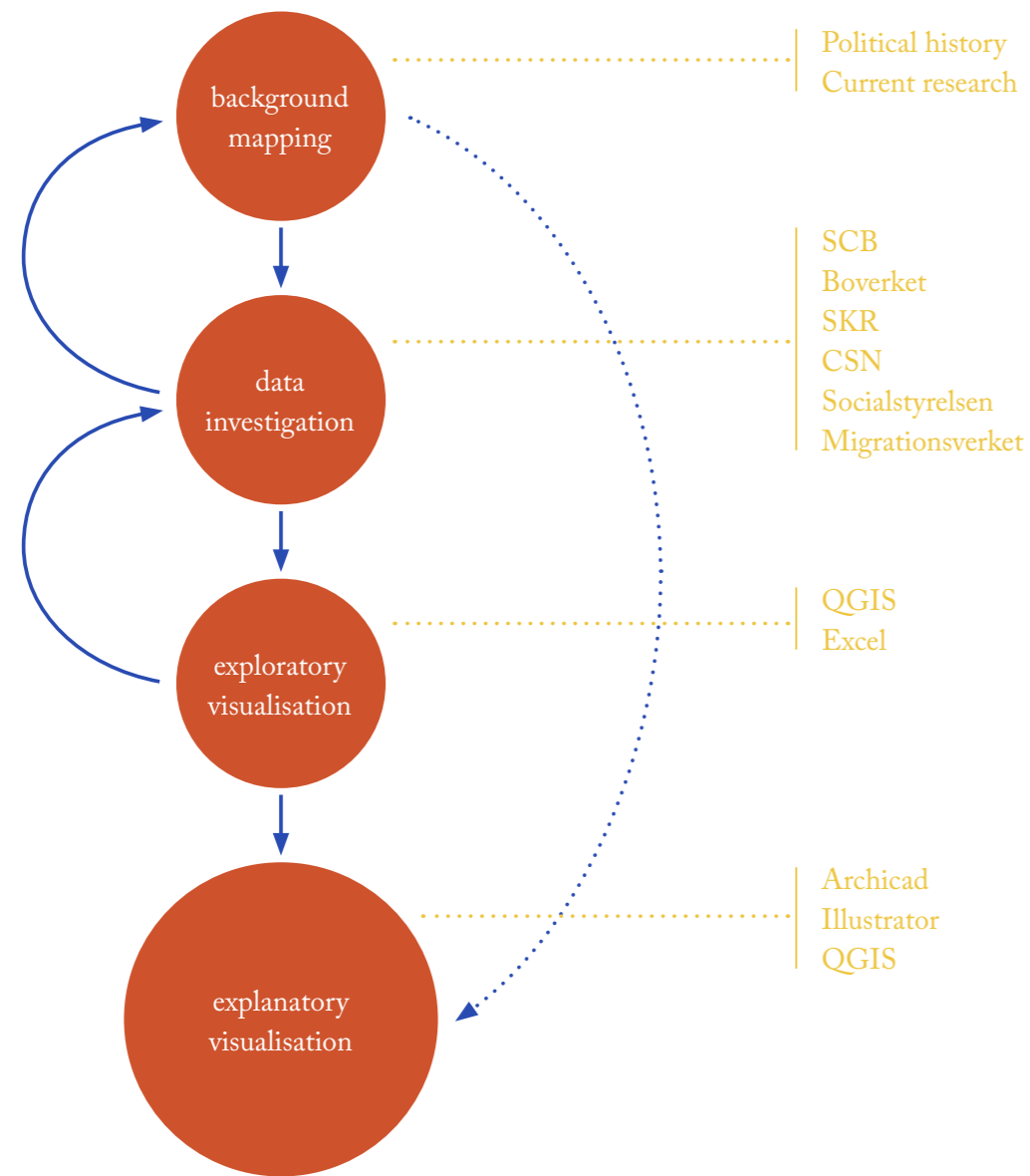
The result will be a physical exhibition which could be displayed at different places to establish a common ground on which a fair debate can take place. By creating a sense of understanding through visual representations more people can join the discussion about what our housing system should do for us and how we can get there.

RESEARCH QUESTIONS

How has housing inequality been tackled during the 20th century and up until today and what events can be seen as decisive moments in the history of Swedish housing regimes?

What factors of social inequality can be identified within the current housing market?

How can these mechanisms be visualised and showcased to spark debate?



METHODOLOGY

This thesis is taking a critical standpoint towards the housing market and its effects. A literature review formed the basis for understanding the historical context through which the current housing regime has evolved, as well as what research on the present housing market identifies as its main challenges of equality. The findings of the literature review established a number of topics to further investigate through exploratory visualisations of raw data. The data was sourced from various government agencies. The material was used in an iterative process where different ways of displaying and comparing data exposed additional patterns and observations. Finally, the most prominent or interesting findings were visualised through the design of explanatory graphics and objects that highlight the social and economic inequalities within the Swedish housing market.

Data visualisation is a powerful tool. It helps to wrap our heads around complex phenomena and then makes us remember them. In 2020 two superimposed bell curves communicated a public health strategy in a way that could be understood, at least conceptually, by people all over the world. To “flatten the curve” became a metaphorical description of containing the spread of the coronavirus in order to keep the number of cases within the capacity of the health care systems. The ability to imprint an image into the minds of people is as powerful as it is perilous. Throughout the history it has been used for less altruistic ends. Therefore, it is crucial to consider the perceived authority of data. Information visualisations can seem to be objective although they most often are not. The selection of what data to portray, and in what way, always has an effect on the perceived meaning of the visualisation itself. Information visualisations are not just facts, they are graphical arguments.

What data can tell us is not always instantly obvious, but our insights to its meaning can proliferate if we look at it in different ways. Information is raw data *in formation*.

DELIMITATIONS

This thesis will exclusively look at the Swedish housing market and the history thereof, albeit with comments on how the regulations of the European Union has had an impact on the national policies. While most analyses will be done on a national level, some issues are best explained with a focus on metropolitan areas. The historic recapitulation will begin at the turn to the 20th century. It does not aim to provide an exhaustive review of housing history, but to describe a number of crucial events that has shaped the way the housing market functions today.

This thesis does not aim to provide a solution to the housing question, nor aspire to present a comprehensive account to what factors are at play in the field. The ambition is to pose an accessible yet suggestive description of what the current research says about the Swedish housing market. The ambition is to create empowering visuals that call to action, rather than a methodological recapitulation of what is already known.

DISPOSITION

The thesis is divided into four chapters that explore different expressions of inequality and translate them into graphical form, followed by a final chapter that concludes the findings and suggests how to exhibit them in order to spark action.

The first chapter provides an overview of the history of the Swedish housing market, describing crucial events that has shaped the current situation.

The second chapter explores current patterns of housing construction and how well they match the needs.

The third chapter investigates how identity plays a part in how we reside and how individual choices become mechanisms on a societal scale.

The fourth chapter looks at how housing has an effect on the construction of identity and the subsequent consequences on personal opportunities.

The fifth and final chapter discuss the implications of the findings in the previous chapters and suggests how visual representations can evoke further actions in order to combat housing inequality.

GLOSSARY

Apartment	Is used as a synonym for dwelling, and can be located in either a single- or multi family building.
Private housing	Where the apartment is owned by the tenant.
Tenant owned housing	“Bostadsrätt”, where the apartment is owned by a tenant cooperative but the right to live there is owned by the tenant.
Rental housing	Where the apartment is owned by a landlord who lets it to the tenant for a fee.
Special housing	Most often rental housing but for a specific target group, like students, elderly or people with disabilities.
Municipal housing companies	“Allmännyttan”, rental housing companies under municipal governance that act for the public good.

DATA REFERENCES

All figures and illustrations in this thesis are drawn by the author, but the raw data they are built from come from different external sources. A comprehensive list of data sources for all figures and illustrations can be found at the end of the paper.

OUR POINT OF VIEW DETERMINES WHAT WE BUILD

The way we look at housing greatly affects how society directs its resources. It is evident that the idea of housing as a human right has been predominant in times of great inequality and crisis, while naturally being somewhat forgotten during periods when the issue is less pressing. When looking at historical events regarding housing it is easy to see reoccurring patterns, like how the free market fuel issues of inequality and how the state therefore steps in in order to help those with weak positions on the housing market. The view on the dwelling has changed with times and preconditions, which shows in both policy making and in the physical cities of today.

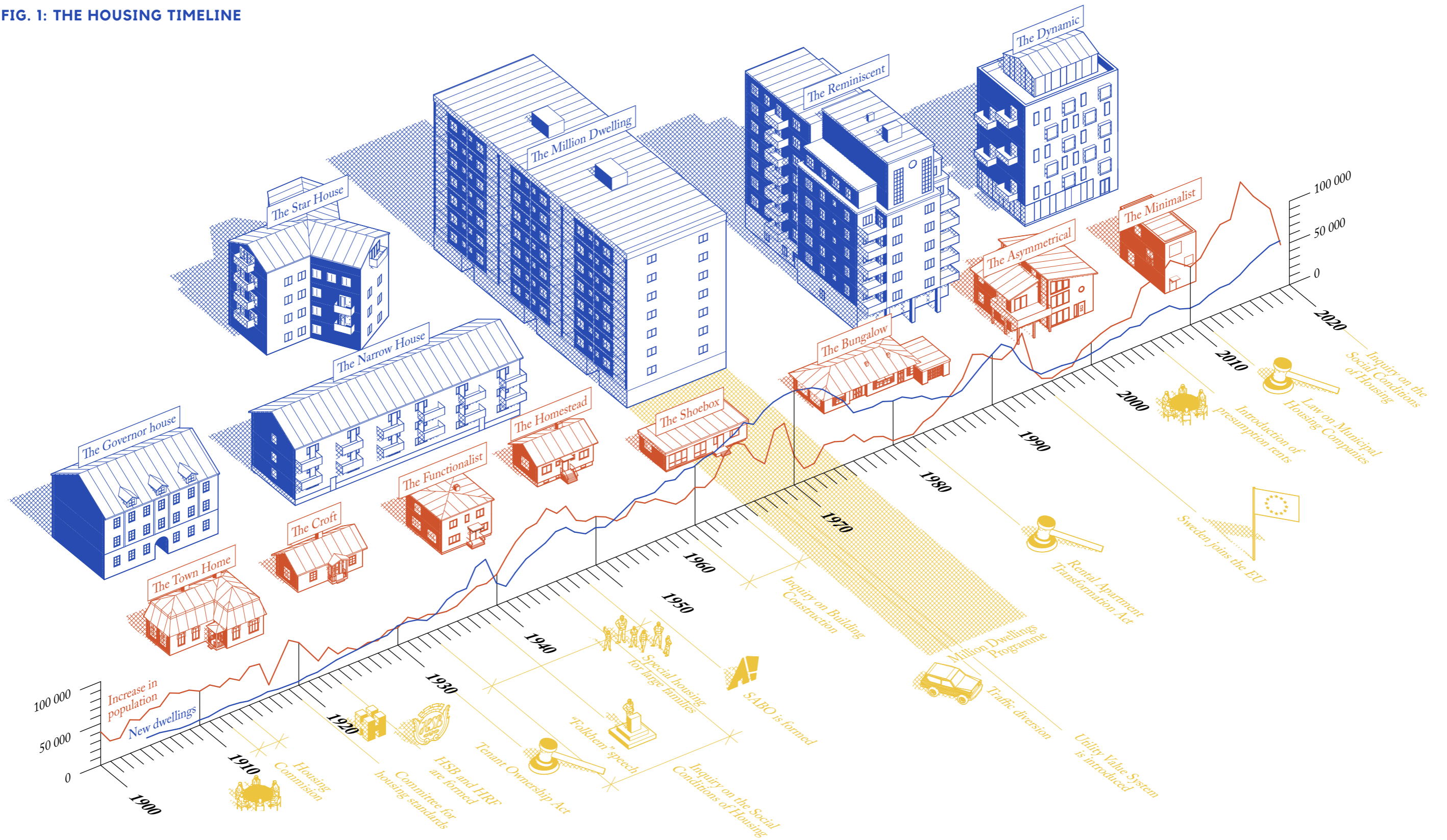
Establishing common ground before immersing in a debate is important if we want to reach conclusions. Will we judge a building on its looks or its social intentions? The housing architecture of the social ambitions of the million dwelling programme has been heavily criticised while that of the 19th century's distinctive class structures is predominantly praised. It is all a matter of point of view.

Is housing a question of architecture, economy or basic rights? Depending on what questions we ask we come to different conclusions about what is cause and what is effect; what is a matter of structures and what is a matter of events. The tricky part is to agree on which perspective should have precedence in city planning and policy making.



An abstract object which articulates the question of point of view. Is housing to be seen mainly as architecture, an economic instrument or a basic right?

FIG. 1: THE HOUSING TIMELINE



1900 - 1940

LAYING GROUND FOR A HOUSING REGIME

One early example of state initiatives geared towards the issue of housing took place in 1904. In order to curb the depopulation of the countryside and the emigration to America, state loans were granted for the construction of housing in rural areas (Hedman, 2008). In 1907 the first ever law that regulates the relation between landlord and tenant was passed. However, the rights of the tenant were still few, and the law mostly helped the tenant terminate the rental agreement if there were issues hazardous to the health of the tenant (SABO, 2011).

During the first world war the parliament approved a law meant to counteract rent increase. This was later abolished during the recession that followed the war, with sharp rent increases and evictions as effects. This led to the formation of tenant unions like Hyresgästföreningen (“the Tenants’ Association”) and HSB (“the Savings and Construction Association of the Tenants”) (Hedman, 2008).

It wasn't until the 1930s that political steps were taken to find more permanent solutions to the housing issue. The Inquiry on the Social Conditions of Housing was appointed in 1933, and at the same time new subsidies and loans for housing production were approved. One of the first results of the Housing Inquiry was the so called “large-family-blocks”. State loans were given to municipalities in order to build housing specifically for poorer families with at least three children. These families were then granted family allowance based on their rent expenses and number of children. This type of housing continued to be built up until 1948. The municipal companies that were established during this time laid the foundation for what would later become the universal public housing regime (SABO, 2011).

In 1942 the second world war had, just like the first, led to a housing shortage as construction and interest rates rose. The state therefore approved loans for both private and municipal housing construction, as well as a law on rent control and tenancy rights. Along with the terms for construction loans the public housing companies were further defined as non-profit organisations. The rent control was structured in such a way that the loans for



construction were conditioned on the fact that the rent for the produced flats could not exceed the rent levels of 1939. Through these measures the state took the economic risks of construction while gaining additional control over the housing market (SABO, 2011).

1940 - 1970

GROWTH BY GOOD HOUSING FOR ALL

In December 1945 the Inquiry on the Social Conditions of Housing presented their main findings, which came to shape the Swedish housing regime in a number of ways. Perhaps most important was the idea of a universal housing policy which did not target specific vulnerable groups. The “large-family-block” policy, which did just that, had been criticised for stigmatisation and was abolished in favour of a new program for housing production. Targeted support to vulnerable groups were to be given through cash support instead of specialised buildings. The new program included private and cooperative construction but favoured the municipal public housing companies. The goal was to achieve good housing for all, a consistent production of housing with low rent levels, as well as to counteract speculation. Housing costs were not to exceed 20 % of the gross household income and renovations increasing the housing standard should not affect the rent (Grander, 2018). The number of public housing companies rose quickly, and in 1950 the organisation SABO (later Public Housing Sweden) was created in order to represent the interests of these companies (SABO, 2011).

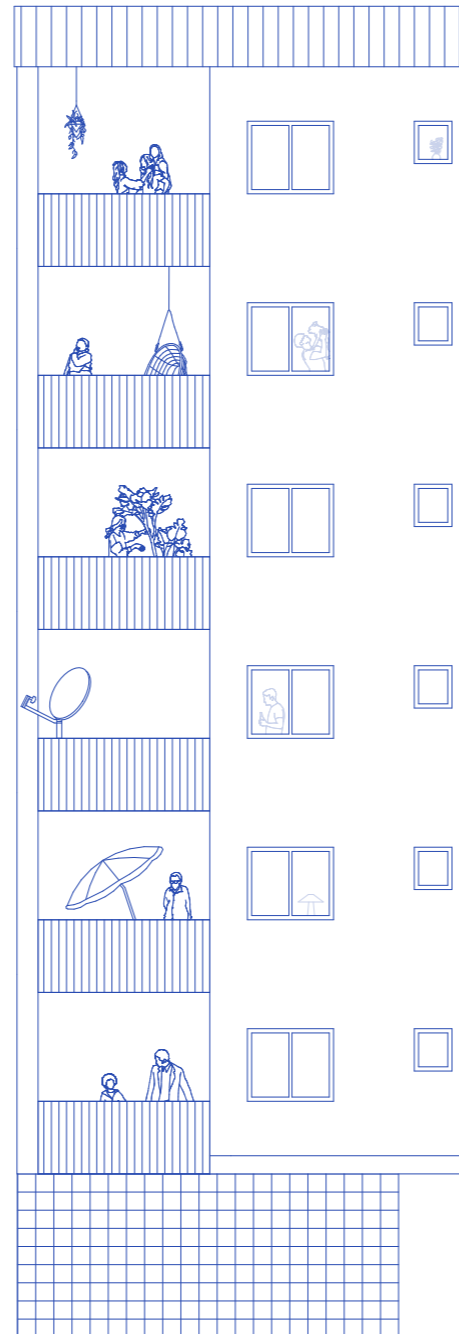
Worth noting is that the housing policy was during this time regarded not only as an instrument of housing supply, but also as an important instrument for economic growth and stability. Sufficient housing was needed to expand the manufacturing and export industry, while capital and labour force could not be too tied up in the construction industry. Regardless of the state's calculations on the long-term needs of construction, the housing shortage grew steadily with the increasing nativity and domestic as well as international labour immigration. By 1959 the situation had grown untenable, and the parliament appointed an inquiry on housing construction. Its findings and propositions were presented in 1964 and implemented the year after and became what we know today as the Million Dwellings Programme (Hedman, 2008).

The Million Dwellings Programme meant that the government guaranteed to help sustain the annual construction of 100 000 dwellings per year over a ten-year period. This rate of construction was already almost fulfilled, with almost 90 000 dwellings built in 1964, but had to be maintained in order to meet the high demand on housing created in part by the expanding manufacturing industry. From 1965 to 1974 just over one million new homes were built, most of them in apartment blocks and by the public housing companies. It was through this project that the municipal public housing companies came to manage a majority of the apartments in Sweden (Hedman, 2008).

The tenant owned housing had until now been seen as a key player in the public housing provision and the transfer pricing was under strict control. However, this role had gradually got lost and in 1968 the regulations on transfer pricing were abolished. Some feared this would lead to a divide in who chose which type of tenure, resulting in tenant owned housing being more attractive to those who could afford it. When market prices were applied to tenant owned apartments the rate of construction of them rose (Grander, 2018)

1970 - 1990 INTEREST DEDUCTIONS FUEL SEGREGATION

By the early 1970s the housing shortage seemed to be over and suddenly there were more empty flats available than demand called for. The construction of multi-dwelling buildings decelerated while the demand and production of single-family houses rose. A favourable taxation plan meant homeowners were able to deduct all of their interest rate costs from their income taxation. Those who could started to move out from the large apartment blocks while refugees of increasing amount were referred to move in. This led to a situation where an increasingly disproportionate share of tenants in these areas was comprised of vulnerable groups - the very kind of class segregation which the universal housing policy had set out to counteract. Even before the decade of ambitious housing projects had come to an end its produce was harshly criticised. The municipal housing companies which hitherto had been focused on high construction rates now had to adapt to the new task of managing a large number of dwellings (Hedman, 2008).



Since the municipal housing companies had relied heavily on state loans, they had a very limited capital reserve. This proved to be a problem when vacant flats entailed losses in rent income and the need of refurbishing in the old housing stock rose (Hedman, 2008). In 1982 a new law allowed rental apartments to be converted into tenant owned as long as at least two thirds of tenants agreed. This became a way for municipal housing companies to rid of the apartment surplus while at the same time gaining capital for the management of the retained stock. Over 20 000 municipally owned apartments were sold during the 1980s (SABO, 2011).

1990 - 2000 MARKETISATION OF HOUSING

The first years of the 1990s saw both the burst of the housing bubble as well as big changes to the national housing policy. From here on began a back and forth between left and right governments as well as between state support and liberalisation, yet with an overall trend of the latter. In 1992 the state subsidies for construction were dismantled and the possibilities of state support for public housing companies were levelled to those for private companies. The financial risk of construction was moved from the state onto market actors, while changes in the housing policy meant municipalities were no longer obliged to provide housing to its inhabitants in the same way as before. This meant there were no longer any laws or regulations in place which defined the role of the public housing companies. The public housing companies now by necessity started to compete on the market in a way that they previously had not (SABO, 2011). Most who had been run as foundations were now reformed into limited companies, which let municipalities more freely use dividends for other municipal ends. Many municipal housing companies started to sell out their housing stock (Hedman, 2008).

Since the government deemed it necessary that the public housing stock still was substantial enough to act as comparison within the use-value rent setting system they took different measures to prohibit this trend. First in 1994 by withdrawing the interest rate subsidies of the companies that sold out stock. Later, in 1999, the state passed a law which made it possible to decrease the gen-

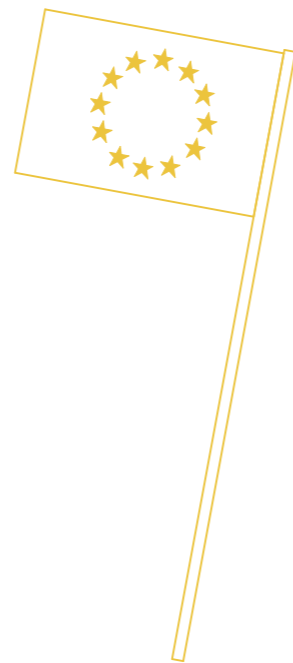
eral subsidies to municipalities which sold their public housing stock. This law proved effective, but was abolished in 2002, when municipalities instead had to seek permission from the county administrative board in order to sell (SABO, 2011). This happened in conjunction with the passing of the first ever separate act on non-profit housing companies, thereby reintroducing a definition of what they were. The terms were that the company mainly dealt with the management of rental apartment buildings and had to be run as a not-for-profit organisation. This meant that other companies than those owned by municipalities could be authorised. However, since there are currently no benefits to gaining that authorisation that novelty has come with little effects. In 2007 the permission obligation for the sale of municipal public housing was abolished (Hedman, 2008).

By this time housing had come to be an income instead of an expense for the state. In the late eighties housing imposed a net cost of around 30 billion per year. In late nineties it instead delivered a net income of about as much (Christophers, 2013).

2000 - 2020 GLOBAL FINANCIALISATION OF HOUSING

With the arrival of the new millennium a new player entered the Swedish housing market: the international finance companies. Their business idea often consists of buying old public housing estates and then renovating them in a way that increase the rents substantially, thereby forcing less affluent tenants to move out. This is often referred to as “renovictions” (Gertten, 2019). The possible financial gains can in fact be argued to be greater than for traditional assets, which leads to large financial actors outbidding smaller housing companies in buying low-rent apartments (Grander, 2018).

Since 1995, when Sweden joined the European Union, there had been discussions about how well the national public housing policy complied with the EU competition laws. In 2005 a commission of inquiry was appointed to review what changes might be needed to be made to the municipal housing sector (Hedman, 2008). Its findings shaped the new regulations for municipal housing companies which came into effect in 2011, albeit with



great impact from a joint counterproposal by SABO and the tenant union (Grander, 2018). The law specified the housing providing role of the municipal housing companies but also established that they had to act in a business-like manner with normal rates of return. The law also made clear that the municipalities no longer could use the municipal public housing companies to meet the housing demand, since they no longer were allowed to allocate resources in a way that would benefit the public housing companies on the free market. The municipality could no longer demand action from its own company (Hedman, 2008).

Following the change in legislation in 2011, municipal housing companies have applied stricter rules for getting a rental contract. Among other things the level of household income is now required to be higher than before, while temporary income, housing allowance and social benefits no longer qualifies as legitimate income (Grander, 2018).

The adaptation of public housing conditions to EU rules has been questioned by scholars, claiming that a rigorous lobbying made leading politicians believe that it is not possible to have political housing goals within the EU legislation. This however is not necessarily true. Some argue that the European Court of Justice does not have jurisdiction within national housing politics. This would mean that there are no restraints for the state to fund an expansion of the public housing stock other than those adopted by itself (Byggnads, 2019).

In order to make rental apartments a more attractive alternative for construction, a system of presumption rents was adopted in 2006. This basically meant that new rental construction could bypass the utility value system and assign rents based on cost coverage and reasonable return. While this may have increased the construction quantity of rental apartments the rents have become unaffordable to average wage and salary workers (Bostad 2030, 2018). Grander (2018) even argues that “*the introduction of presumption rents should be regarded ‘beyond’ market-based rents as it completely takes away the risk for the constructor*”.

2020 - A POLITICAL DILEMMA?

It can be said that there has been a shift from national housing politics to local ones, which in turn makes the situation very different depending on where in the country you live. Municipal housing companies are expected to act in a business-like manner with normal rates of return yet strive to achieve societal benefits. The reduced opportunities for municipal financial support, along with the increasing housing shortage and demands of business-like management, has forced some municipal housing companies to sell parts of their housing stock in order to secure economical means for construction. Since a common calculation means the sale of two dwellings in order to produce one new, this lessens the municipal share of housing (Grander, 2018).

In May 2020 the government once again appointed an inquiry on the social conditions of housing (Dir 2020:53). The directive includes two main areas; the division of tasks between state and municipality and the political tools for aiding those with weak positions on the housing market. It specifically asks for an analysis of the conditions for the non-speculative housing market and how that part of the housing market in Sweden can increase.

While this can seem like the government is strengthening their positions regarding affordable housing, this directive came just two weeks after they appointed an inquiry on unrestrained rent-setting on new production of housing, commonly referred to as market rents (Dir. 2020:42). This despite the fact that 70 % of all voters seem to be against market rents (Hem och hyra, 2018).

While affordable rental dwellings seem like the most obvious way of securing good housing for households of all income levels, some mean that a solution to the affordability crisis could instead be solved by reducing the cash- and amortisation requirements



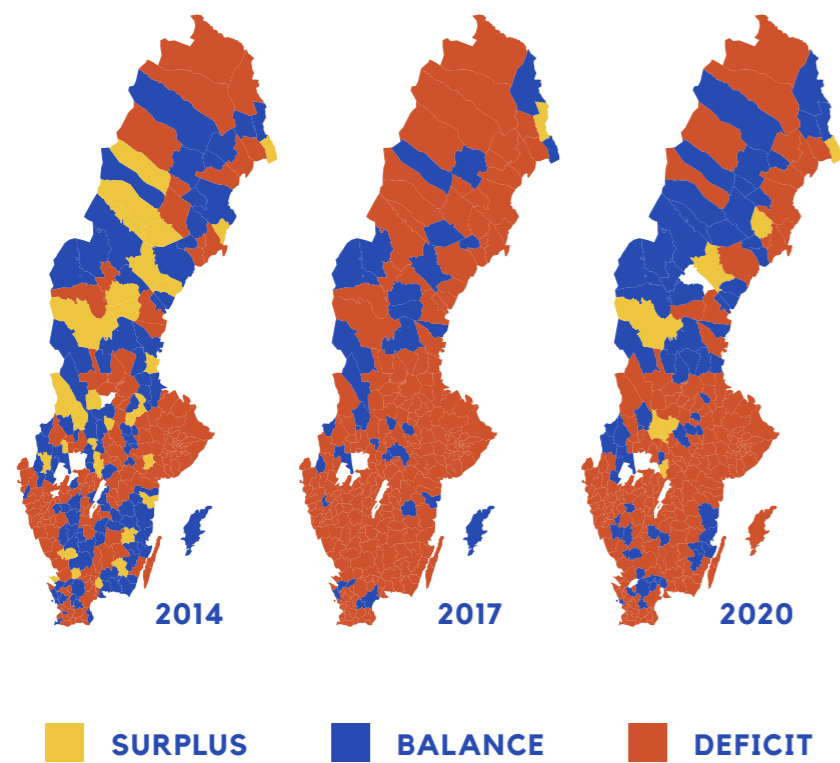
on bank loans. However, that would contradict the goal of the government, the financial supervisory authority and the state bank, as well as IMF and OECD, to retain the level of debt of the households. The debt of Swedish households has increased dramatically since the mid-nineties and now accounts for the internationally high level of 180 percent of the disposable income (Bostad 2030, 2018).

Christophers (2013) identified three remaining areas of regulation; rent regulation, queueing systems for rental apartments and restrictions on apartment letting and sub-letting. At least the first two are now being challenged through market rent inquiries and a trend among private landlords to leave the housing queues. The need for the state to once again take on a national responsibility for adequate housing is underlined by researchers (Bostad 2030, 2018). The market forces, more specifically the banks, real estate companies and homeowners, all share an interest for maintaining the high market value of the existing stock and will not be a driving force for solving the housing crisis.

Today, housing is the single biggest financial asset in most economies as well as personal asset for a large share of the population. Thereby housing distinctly affects the way people vote. The Swedish housing system has been applauded in the international leftist narrative and continues to play a cathartic role in the discussion of housing. At the same time the Swedish housing market is being described as increasingly liberal and market oriented. The Swedish housing regime has become a hybrid, consisting of both regulated and marketised factors (Christophers, 2013).

It is clear that the situation on the Swedish housing market is regarded problematic by both voters and politicians, but there is no single popular idea of how to solve it. While searching for a solution the existing mechanisms continue to effect social and economic inequalities in a number of ways, which will be explored in the following chapters.

FIG 2: SITUATION ON THE HOUSING MARKET



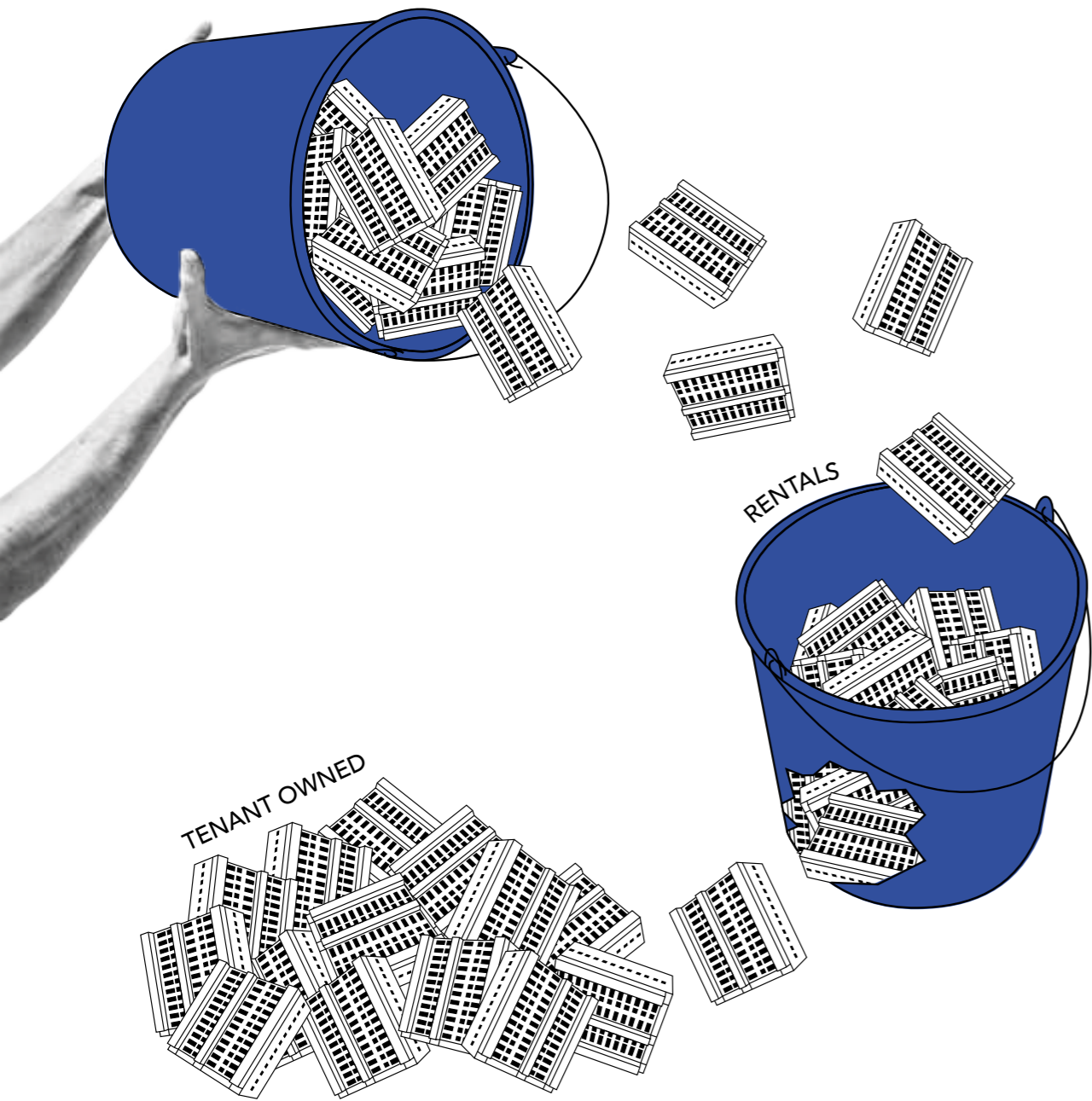
WHAT WE BUILD IS NOT WHAT WE NEED

LOW LEVEL OF CONSTRUCTION

The current housing shortage cannot be tackled in an instant. The rate of construction must both meet the growing population as well as the accumulated dwelling deficit. The housing deficit grew steadily from 2006 through 2017, after which it has been somewhat shrinking (Boverket, 2020b). The Swedish National Board of Housing, Building and Planning estimates that between 59 and 66 thousand dwellings must be built annually during years 2020 through 2029 in order to meet both population development and the accumulated housing deficit (Boverket, 2020a). That is a level of construction that has not been met since 1992. About 70 % of the construction needs to happen in the three large city regions (Boverket, 2020b).

Construction companies claim that the housing shortage is due to high taxes and strict regulations. Perhaps not an unexpected argument from those who seek to make money from housing construction. But would lower taxes and looser regulations really result in the production of more affordable housing? A more probable scenario would be that lower costs for production would allow construction companies to raise their profits. After all, regulations have systematically been phased out since the early nineties and the result has not been more affordable dwellings but rather the opposite (CRUSH, 2016).

Some believe the adoption of market rents would increase the level of construction of rental apartments. This can be claimed to be disproved since the presumption rent system is in fact very close to a market-based rent setting system for new production (Bostad 2030, 2018). Hence, market rents would probably not affect the level of construction and most certainly would not engender more affordable dwellings.



POURING INTO A LEAKING BUCKET

Regardless of new construction, the rental stock barely increased during the last 20 years, in part due to transformations from rental to tenant owned apartments. The conversion from municipal rental to tenant owned apartment often lets tenants buy their apartment well below the market prize, resulting in billions of tax money ending up in the pockets of the new owners (Christophers, 2013). Transformations take apartments off the rental market. Despite all new production of rentals, the national rental stock in 2018 was at the same level as in 2000 (hurvibor.se, 2020). This situation is even more pressing in the large cities, where rental stock has in fact decreased dramatically (see fig. 5).

FIG. 3: TOTAL HOUSING CONSTRUCTION

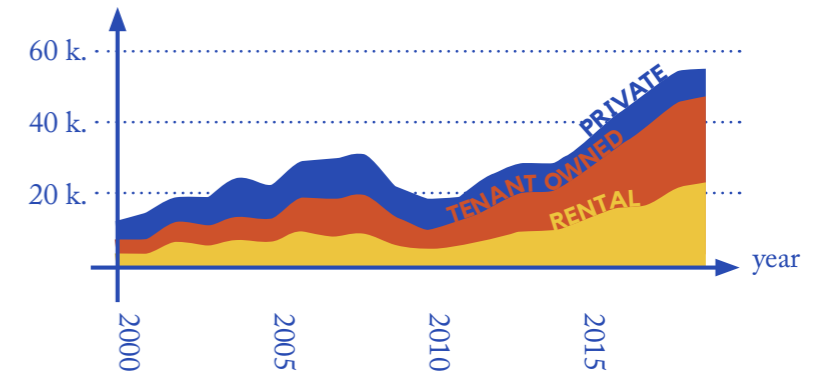


FIG. 4: TOTAL HOUSING STOCK

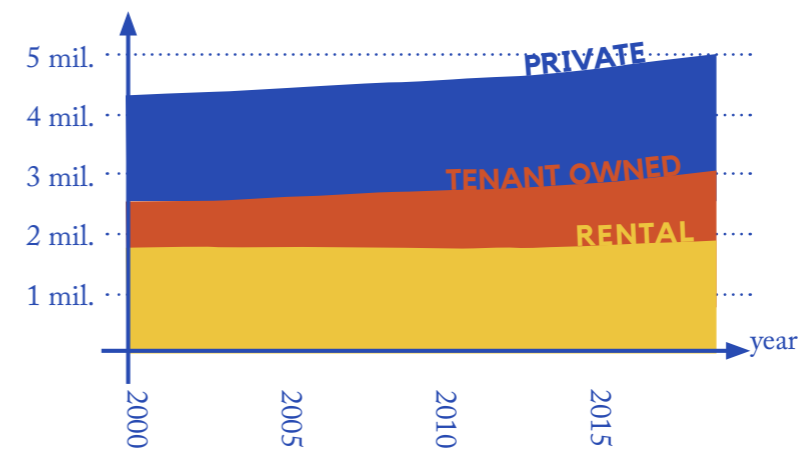


FIG. 5: NET CHANGE IN RENTAL STOCK 2000 - 2019

- POSITIVE
- UNCHANGED
- NEGATIVE

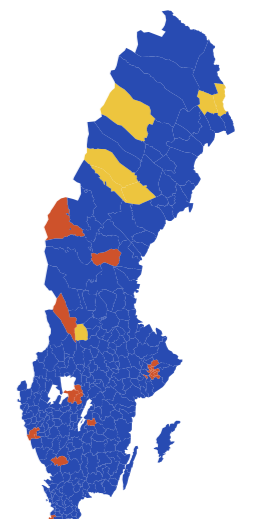
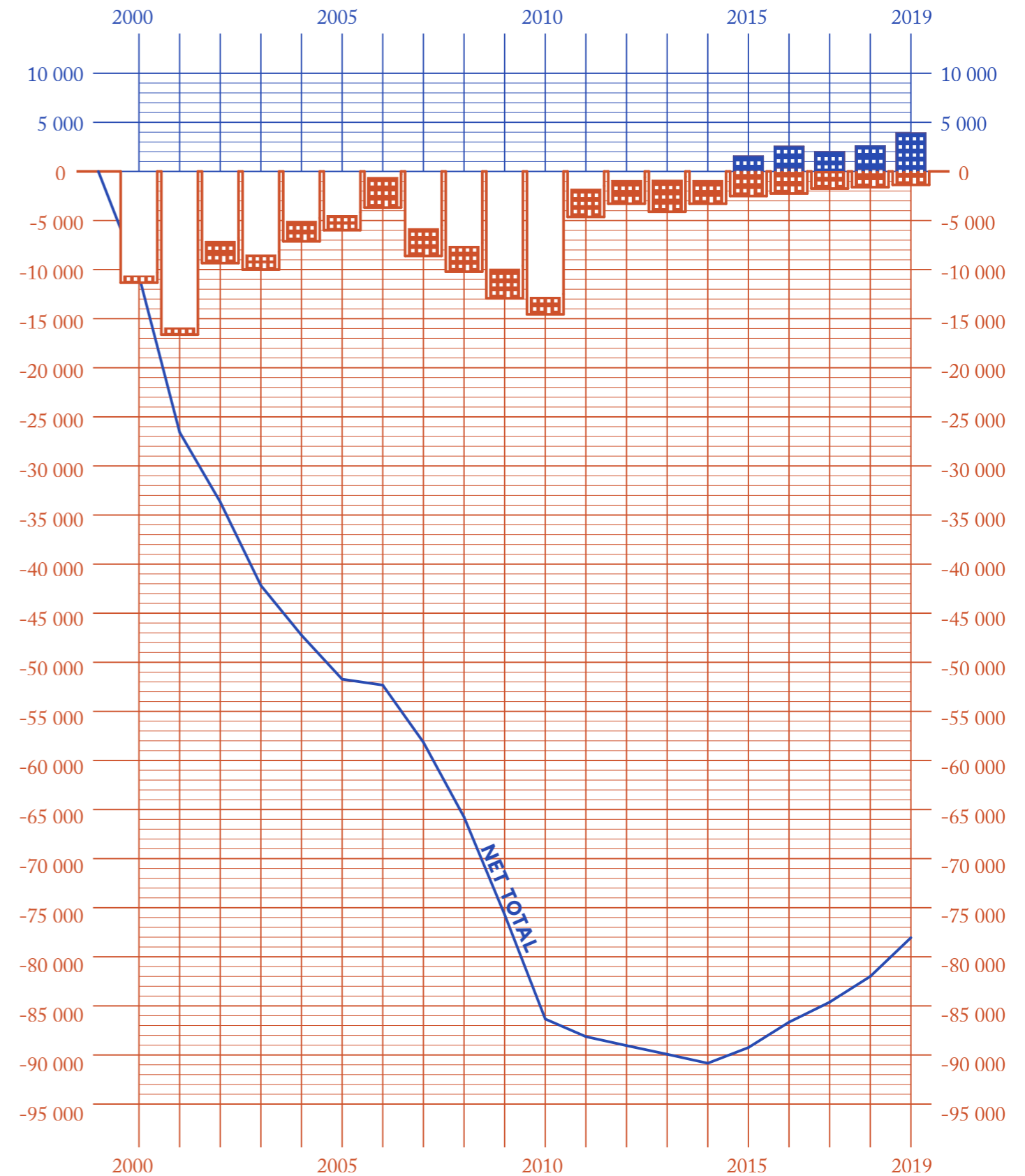
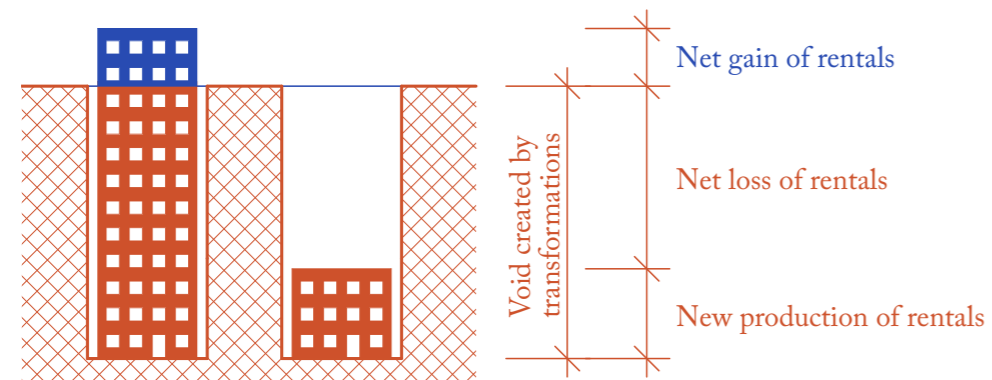


FIG. 6: TRANSFORMATION VS. PRODUCTION OF RENTALS IN STOCKHOLM COUNTY

As seen on the last spread, the rental stock has increased in most parts of the country, while transformations are mostly an issue of metropolitan regions. Let us look at Stockholm as an example, where the transformation of rental to tenant owned housing is creating voids in the existing rental stock. The level of new production of rentals in Stockholm county has for the majority of the last twenty years not been high enough to fill those voids, much less increase the existing stock. The total rental stock is thereby significantly smaller than what it was twenty years ago - a debt that new construction only just started to pay back. Only during the last five years has the production of new rental dwellings exceeded the number of transformations, thereby adding a positive number to the existing stock.

The positive trend is likely to be tied to the ban on transformations that the local government put on the public housing companies in 2014 (Svenska Bostäder AB, 2014). This had been done in steps since 2008, when transformations in the inner city and some central suburbs were stopped. The large number of transformations already in motion postponed the effects of the ban until 2011, from when transformations only were allowed in areas where rentals were the predominant tenure type (Svenska Bostäder AB, 2014). In 2019 however, transformations were once again offered in outer suburbs where at least 60 % of the stock were comprised of rentals and where the public housing companies owned at least half of them (Svenska Bostäder AB, 2019). The effects of this recent change are still to be discovered. In 2019 there were still 78 000 less rental apartments in Stockholm county than there were in the year of 2000. Over the same period of time the population of the same region has grown by over half a million.



SHIFTING REGULATIONS

Sweden has implemented quite strict regulations for the lowest acceptable standard of a dwelling. Some are critical towards this approach and claim that they are in part responsible for both the low construction rate and the high production prices (Siljevall, 2019). However, lowering regulations for dwellings has in fact already been done in steps.

In 2014 new rules for student housing and small apartments were adopted. Dwellings were allowed to be smaller, darker, noisier and have less storage and hygiene spaces as well as less ventilation (CRUSH, 2021). These changes did not necessarily lower the price per square meter but could lead to lower actual rent since the apartments were allowed to be smaller than before. These new small dwellings with lower standards permanently add an increased overcrowding in the housing stock, which will end up affecting some groups more than others. The small typology is most of the time also located to specific geographical areas, which amplifies patterns of segregation. It is critical that we maintain a high standard of housing, since dwellings of lower standards would dominantly affect low-income households who already struggle to find adequate housing. Since the days of the million dwellings programme the collective aim has been to strive for varied housing areas where dwellings of different sizes and tenures are mixed. This current tendency to question the high standards contradicts that aim and could lead to increased segregation and stigmatisation (CRUSH, 2016).

The question is if the change in regulations has in fact lead to the effects we have hoped for - like a higher level of production and more affordable rental housing - or if the main effect is just the actual change in size and design. How far can we push deviations from the regulations meant to secure adequate housing standards before it gets irrational? The balance point between production costs and appropriate standards is not obvious. Where will we end up if we keep pushing for lower standards?

FIG. 7: INCREASINGLY LARGE APARTMENTS ARE ALLOWED TO DISREGARD THE STANDARDS

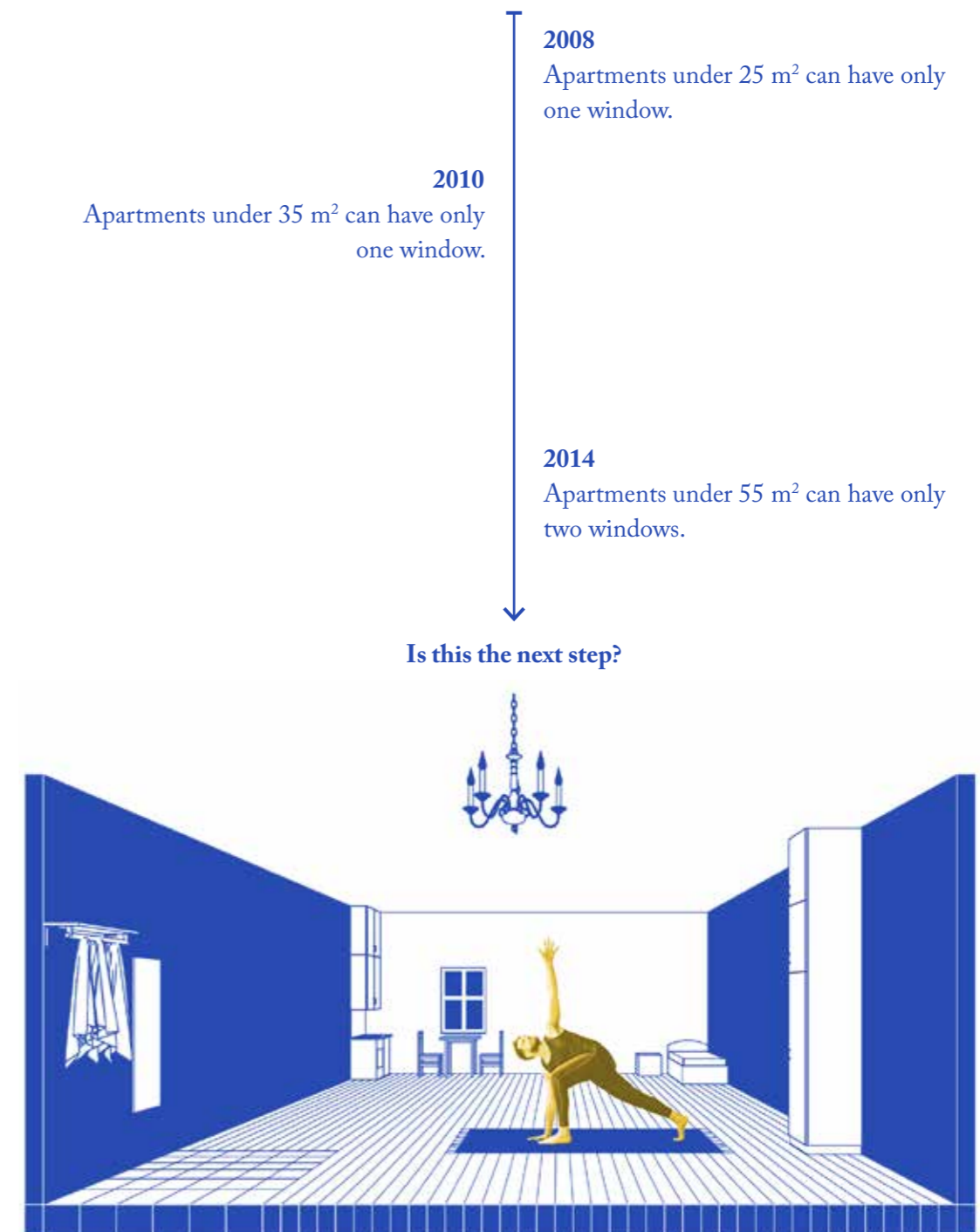


FIG. 8: AN INCREASING NUMBER OF FUNCTIONS ARE ALLOWED TO OVERLAP

2014
Social space and resting space, as well as eating space and working space, are allowed to overlap.

2016
Working space is no longer necessary. Social space, resting space and eating space can now overlap.

Is this the next step?



FIG. 9: AN INCREASING NUMBER OF FUNCTIONS ARE ALLOWED TO BE SHARED

1994
Parts of individual functions can be shared.

2008
Individual functions of socializing, cooking and eating can be completely shared.

2014
Up to three apartments can share one bathroom.

Is this the next step?



WHO WE ARE DETERMINES HOW WE RESIDE

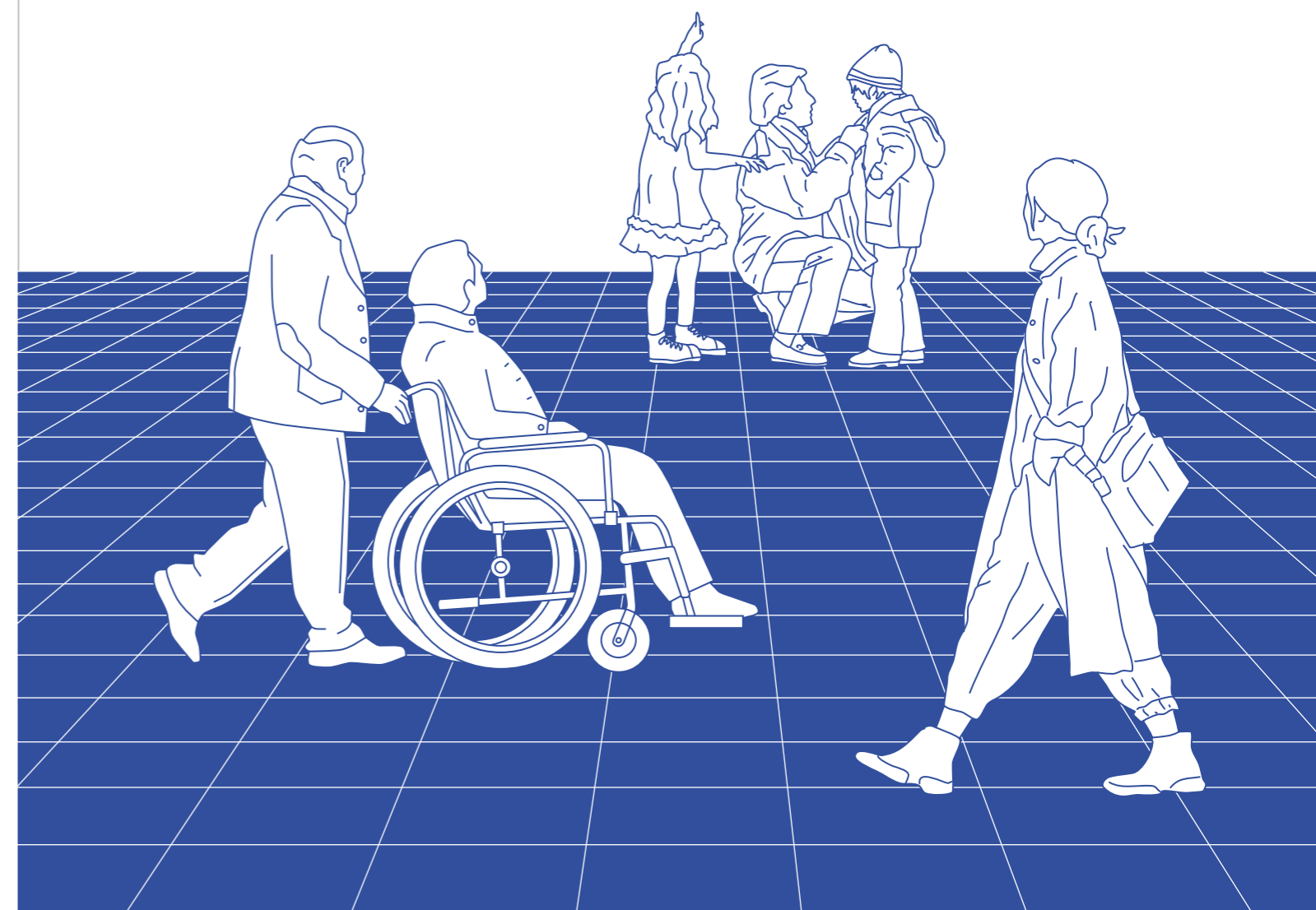
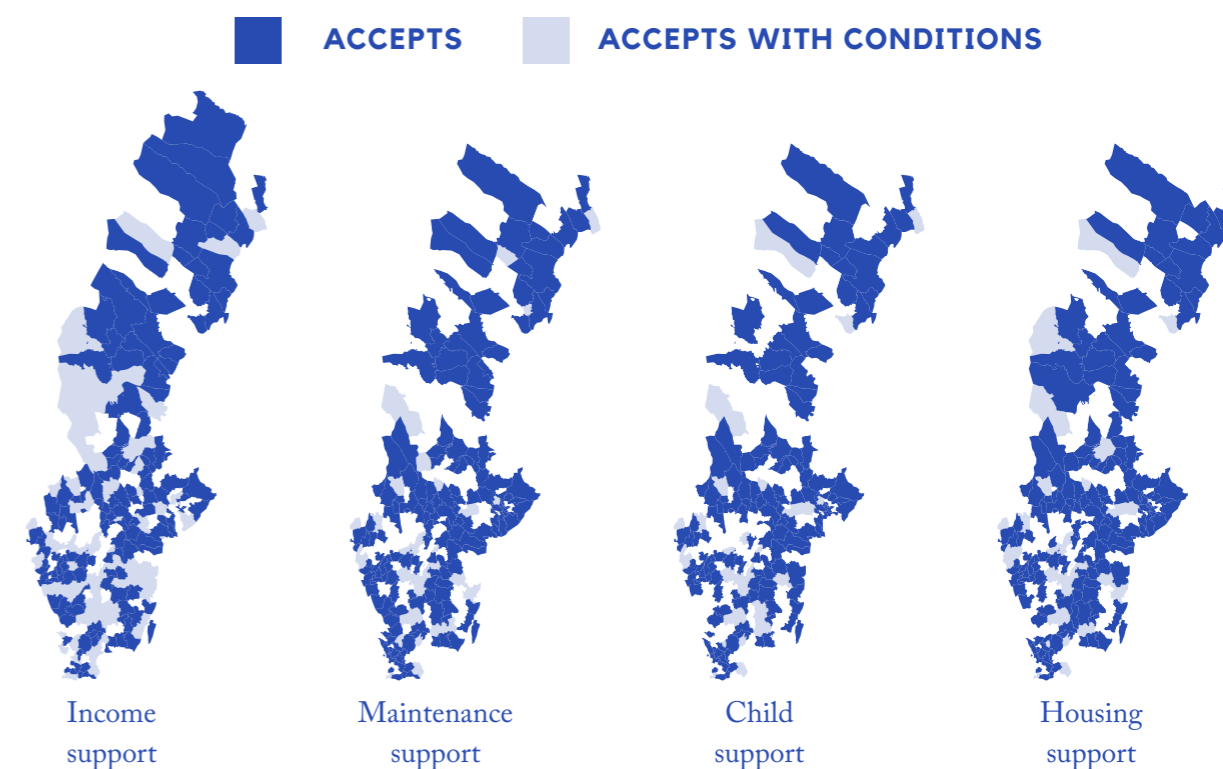
HOUSING EQUALITY

The research field of housing equality has grown during the last couple of years, and there are numerous recent publications addressing the issue. Housing equality builds on the notion that housing should not be a factor which determines one's possibilities in life. To discuss housing *inequality* is a way of combining the understanding of a number of social aspects of housing distribution. In short, it is about the difference in housing opportunities between different social groups. Its effects are less affordable, less secure and less decent housing. A proposed categorisation of housing inequality is to distinguish between access to and quality of housing (Grander, 2018).

For example, young adults have an increasingly hard time entering the housing market. Solely their age restricts them from having sufficient time in the housing queues and often they have unstable incomes and limited savings. Not being able to find a home of their own they have to keep living with their parents, which postpones their transition to adulthood. Living in crowded conditions can also make it difficult to study and find employment, which in turn are factors proven to be of importance in terms of health and life expectancy. These mechanisms illustrate how housing inequality reproduce other inequalities in terms of financial resources, existential matters and health and well-being (Grander, 2018).

The support systems meant to aid those who struggle economically sometimes fall short of helping when it comes to secure a rental contract. Many both private and municipal landlords do not accept social benefits as an income basis for rental contracts (see Fig. 10) (Hem och Hyra, 2016). If these landlords do not accept social benefits as a secure income, the remaining municipal housing companies seem to be alone in catering for these vulnerable groups. This means landlords no longer are competing over the same tenants, causing a divide between public and private housing, which in turn becomes a threat to the universal housing system (Grander, 2018)

FIG. 10: SUPPORT AS BASIS FOR RENTAL CONTRACTS, 2016



The street sections on this and the following pages are based on how a population of one hundred individuals statistically spread across the different tenures. If one hundred people from a certain group would live on the same street, what would that street look like? The missing percent account for people who are not registered on any address.

The average sizes of dwellings are calculated by the average living area per capita for each tenure type multiplied by the average number of individuals residing in an apartment of the same kind.

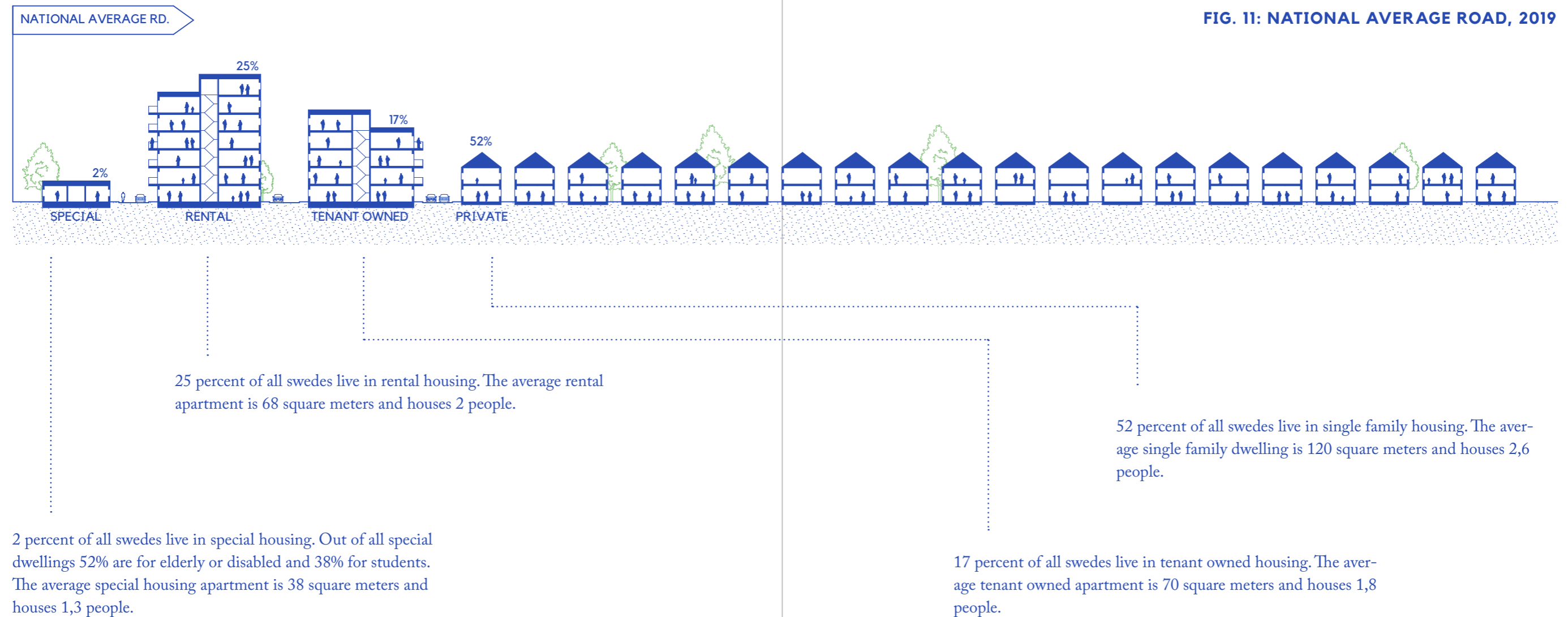


FIG. 11: NATIONAL AVERAGE ROAD, 2019



FIG. 12: BACKGROUND ROADS, 2019

The definition of having a ‘foreign background’ is to have been born outside of Sweden, or in Sweden by parents who are both born outside of Sweden.

SEGREGATION

The current housing crisis is said to have been accelerated by the large number of immigrants arriving in Sweden in 2015 – in fact the largest number since the Second World War (Grander, 2018). A common myth is that segregation is due to immigrants wanting to live close to others of the same heritage; that they choose to group themselves. It only takes a recollection of the limited room for manoeuvre for vulnerable groups to realise that is not true. If any group is to be blamed for segregation it is those who have the resources to opt out of certain housing areas, those who have the privilege to really choose where they want to live. Patterns of this kind are sometimes referred to as “white flight” or “white avoidance”, meaning that Caucasian individuals choose to move out of, or not move into, certain areas. Thereby it is the affluent part of the population who amplify the housing segregation, not the other way around (Formas, 2011).

However, the real responsibility of segregation cannot be assigned to individuals but should rather be seen as the result of political policy. As previously described, policies for state loans have

previously prohibited housing projects with mixed tenancy types. Since different types of tenure have been proven to attract different tenants, this mechanism has created an almost permanent segregation within the housing stock (CRUSH, 2016).

Housing is more expensive for those with foreign background. Their average relative housing expense is higher than those without foreign background. They are also more likely not to be able to secure basic consumption needs (Boverket, 2016). Studies also show an incremental change in *who* chooses to reside in public housing apartments. A process of residualisation – meaning that those who have the possibility to choose to move out – leaves an increasingly large share of less affluent households residing in public housing dwellings (Grander, 2018). This trend is in stark contrast to the well-established resistance towards social housing. If the public housing companies end up catering to vulnerable groups only, then arguments against social housing based on avoiding stigmatisation fall rather flat.

FACILITATED SETTLEMENT IN OTHER MUNICIPALITY

The current imbalance on the housing market has led to several unwanted phenomena. One of them is that individuals who are dependent on social support are helped to move to another municipality. This is sometimes called ‘social dumping’ or ‘social export’. However, since these expressions have been criticised for being derogatory and stigmatising it is increasingly referred to by authorities as ‘facilitated settlement in other municipality’ (author’s translation, Statskontoret, 2020:19).

Studies show that it is more common for municipalities with poorer economical and labour market conditions to admit individuals that has been helped by the previous home municipality to move. The most important factor seems to be the varying housing availability, which tend to make socially vulnerable people end up in places where it might be easier to secure housing while it may be harder to find work. Some municipalities even demand that people who seek income support must look for housing outside of their home municipality. Facilitated settlement in other municipality mainly hits immigrants, individuals with drug abuse or other social issues, structurally homeless

and individuals in need of protected residence (Statskontoret, 2020:19).

This kind of movement risk that those affected will end up in an even more permanent need of support, as they might end up where it is difficult for them to find a job and secure self-sufficiency. Since the goal of social services is that individuals reach self-sufficiency as soon as possible this becomes a conflicting mechanism. Vulnerable individuals are put in a position where they have to choose between housing and work. Receiving municipalities also witness a lack of information exchange from the previous home municipality, which risks duplication of efforts and makes it hard to plan efforts and operations (Statskontoret, 2020:19).

In some cases, initiatives for intermunicipal movement comes from private landlords in municipalities with an excess of rental apartments. While this can seem like a helping hand for those looking for housing, the standard of the offered apartments is sometimes low and the rents paid by social services high (Statskontoret, 2020:19).



FIG. 13: DENSITY ROADS, 2019

The definition of metropolitan areas is here done in line with that of Statistics Sweden, and refers to Stockholm, Gothenburg and Malmö and neighbouring municipalities between which commuting and municipal planning collaboration takes place.

GENTRIFICATION

Gentrification can be understood as the physical manifestation of class based and ethnic inequality. The term was invented by sociologist Ruth Glass to describe a process where previously “rough” neighbourhoods were taken over by a more affluent clientele, forcing the original inhabitants to move out because of raised costs. This is of course a process that favours those who own real estate in the area, since the estate value of the area tend to multiply. But for those who live in the neighbourhood it can be devastating, as raised costs can force them to move. Research show that households that are forced to move because of raised rents tend to end up with temporary and uncertain housing for long periods of time (CRUSH, 2016).

RENOVICTIONS

Closely tied to patterns of gentrification is the process of forced movement following substantial renovations - commonly referred to as *renovictions*. Large parts of the rental housing stock are in need of renovation, which is emphasised by companies who can use these renovations to argue for a higher utility value and thereby raise the rent of the apartments. Higher rents can force economically vulnerable groups out of their homes and into a long-term insecure housing situation. Tenants in renovated rental homes are almost twice as likely to move out than others and moving is closely tied to the economic situation of the household (Boverket, 2014). The fact that tenants are more likely to move after renovation by a private landlord than by public housing companies points to the fact that the renovations often are means to an economic end for the landlord rather than an improved housing situation for the tenant. Those who move from renovation tend to end up in areas with a lower income average and worse study results, which indicates that renovictions contribute to segregation and social inequality (Boverket, 2014).

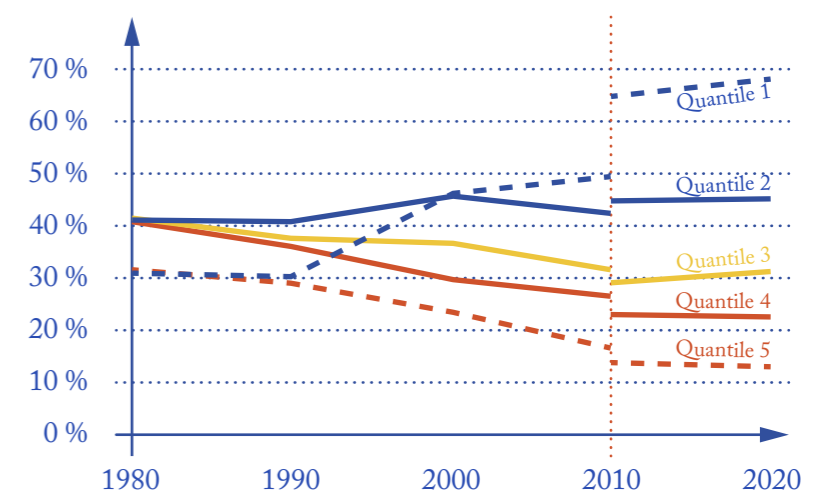
The municipal housing companies used to aim for rent income to cover regular maintenance. However, since a ban on setting aside funds for specific maintenance and a taxation on general maintenance funds were introduced during the nineties, this has become tricky. The cost for maintenance now has to be covered by the tenants or by selling other parts of the housing stock (Boverket, 2014).

Research show that renovations are often more extensive than need be, which suggests that the effects of raised rents followed by processes of gentrification can be desired by landlords. Whom are the renovations really meant to serve?

TENURE SEGMENTATION

Tenure neutrality used to be a way to make sure political policies did not favour any type of tenure more than the other. The government wanted to make sure no type of tenure would be regarded as better, resulting in stigmatisation or segregation. Since the nineties however, this standpoint has been neglected and replaced by an ideology of home ownership. This new way of looking at tenure transfers the housing responsibility from the state to the individual (Christophers, 2013).

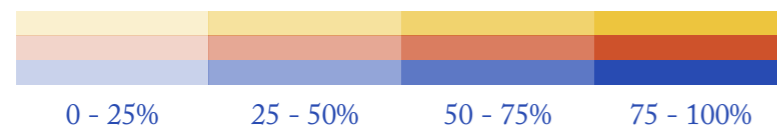
FIG. 14: SHARE OF HOUSEHOLDS WHO RESIDE IN RENTAL HOUSING, BY INCOME QUANTILES



Today, income and tenure type are closely correlated. The higher the income of a household is, the less likely they are to reside in a rental apartment. It has not always been like this. In early eighties the wealthiest and poorest fifths of the population were just as likely to live in rental dwellings, as were the three remaining fifths (see Fig. 14: the break in the diagram marks a change in the data collection, and the outcome of 2010 is included from both. This means that data on the different sides of the mark are not necessarily comparable but can show the upward or downward trends within each set.).

The different types of tenure are more likely to be located in different kinds of conditions. The post-war era of housing construction was marked by the strict separation of tenure types along with traffic separation. Since the interest rate subsidy level was dependant on tenure type a mixture of tenures proved practically impossible. Along with the traffic separation ideal this made Swedish cities become an archipelago of different islands of private villas, cooperative apartment buildings and rental apartment buildings (CRUSH, 2016).

On the following pages you will see exploded views of the three largest cities in Sweden. They are segmented by tenure type and show where which type of tenure is most common. The darker the colour, the more homogeneous the neighbourhood is in terms of tenure. It has been shown that income gaps are most prominent in metropolitan areas (Brevinge, 2016). As seen on the previous spread, income and tenure are closely correlated. This suggests that tenure segmentation on the one hand and income gaps on the other conspire to keep people of different income groups geographically separated from each other.



INFORMATION DISSYMMETRY

A pressing issue is that the housing regime and its mechanisms are hard to comprehend. Complex systems of interacting factors make it hard to understand how to best act within the system. Unequally distributed knowledge of, for example, the housing queues accelerates the inequality on the market. Most people learn about different kinds of tenure and housing from their parents, giving them very different information depending on the parents' knowledge and personal opinions. Some grow up in homes that are provided by social services and may not have access to information about the primary housing system at all. Information dissymmetry also makes some people vulnerable to exploitation, by not knowing their rights.

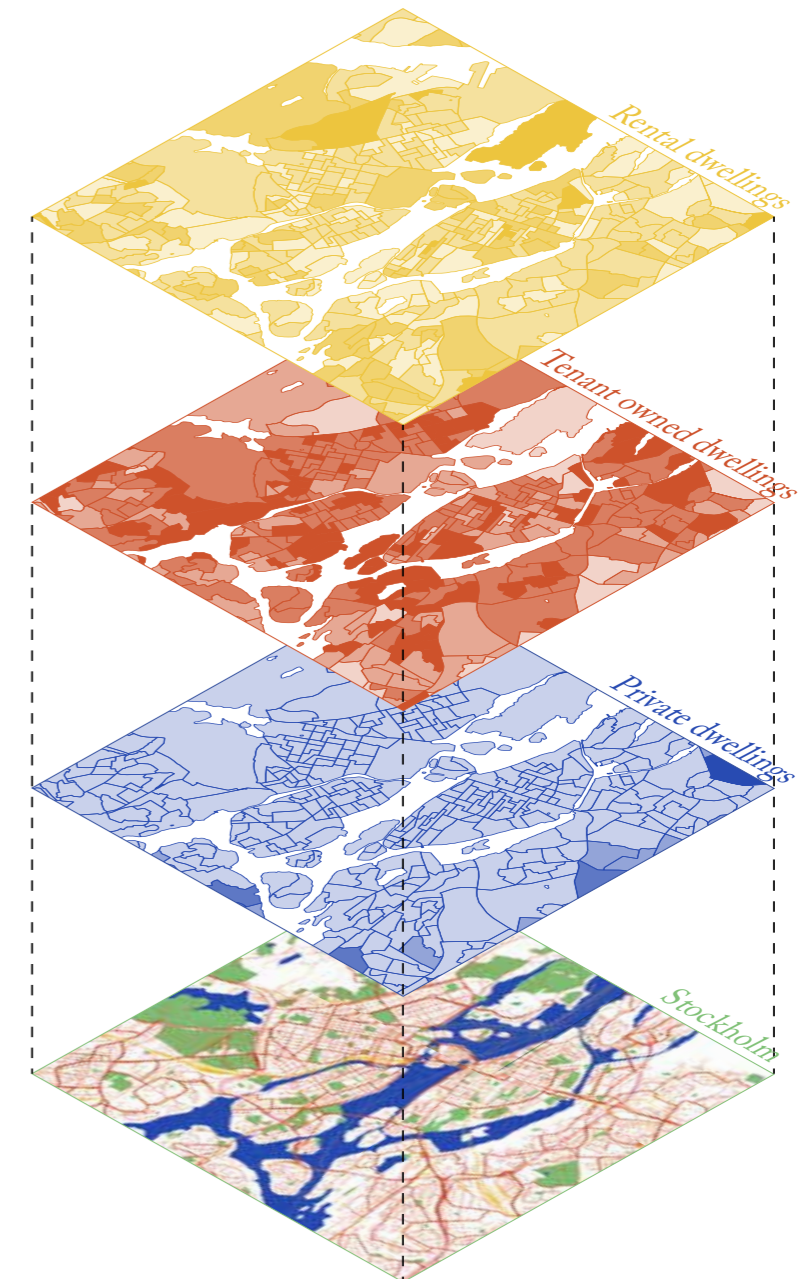


FIG. 15: SEGMENTED STOCKHOLM, 2019

In Stockholm rentals are most common outside the city core. Tenant owned housing is significantly more common than in other cities and are spread quite evenly across the central city. Owned housing is uncommon and can mainly be found outside of the central parts of the city.

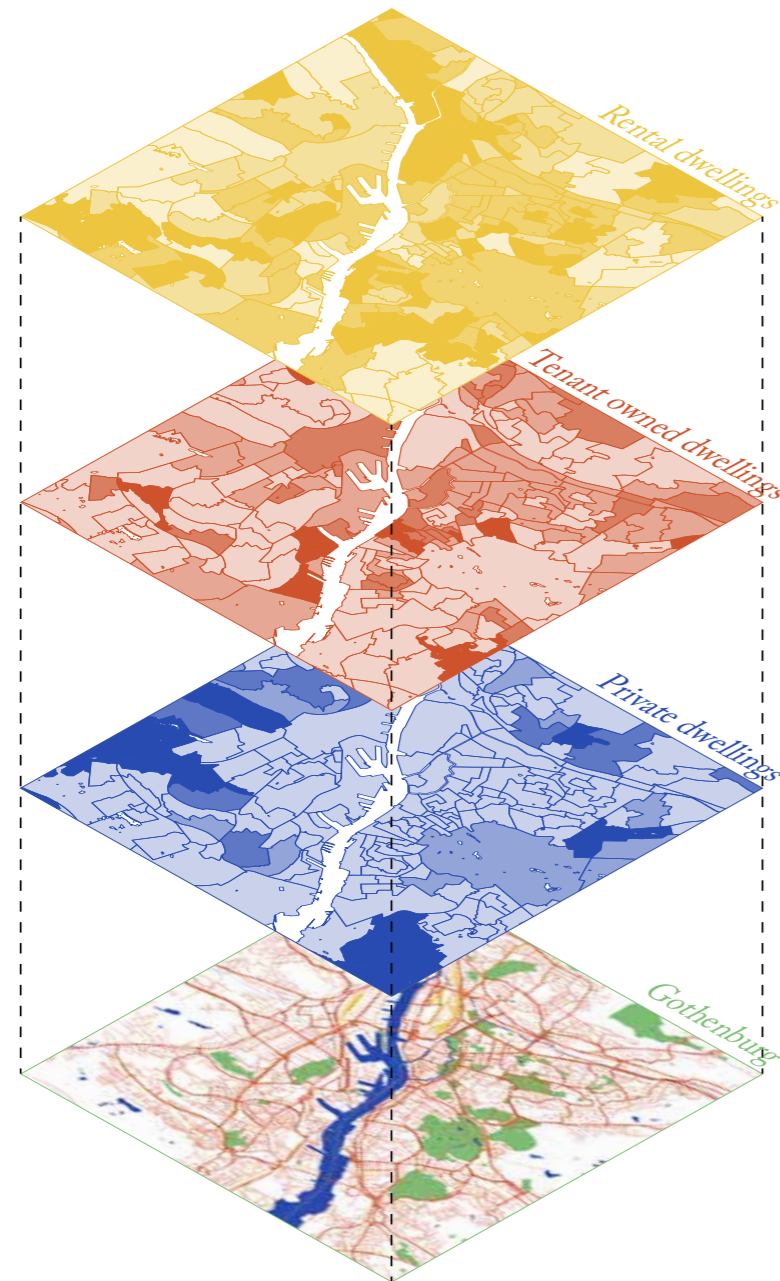


FIG. 16: SEGMENTED GOTHENBURG, 2019

In Gothenburg rentals are quite common across the city, both centrally and in the periphery. Tenant owned housing is most common in some central areas. Owned housing is mostly located outside the city centre.

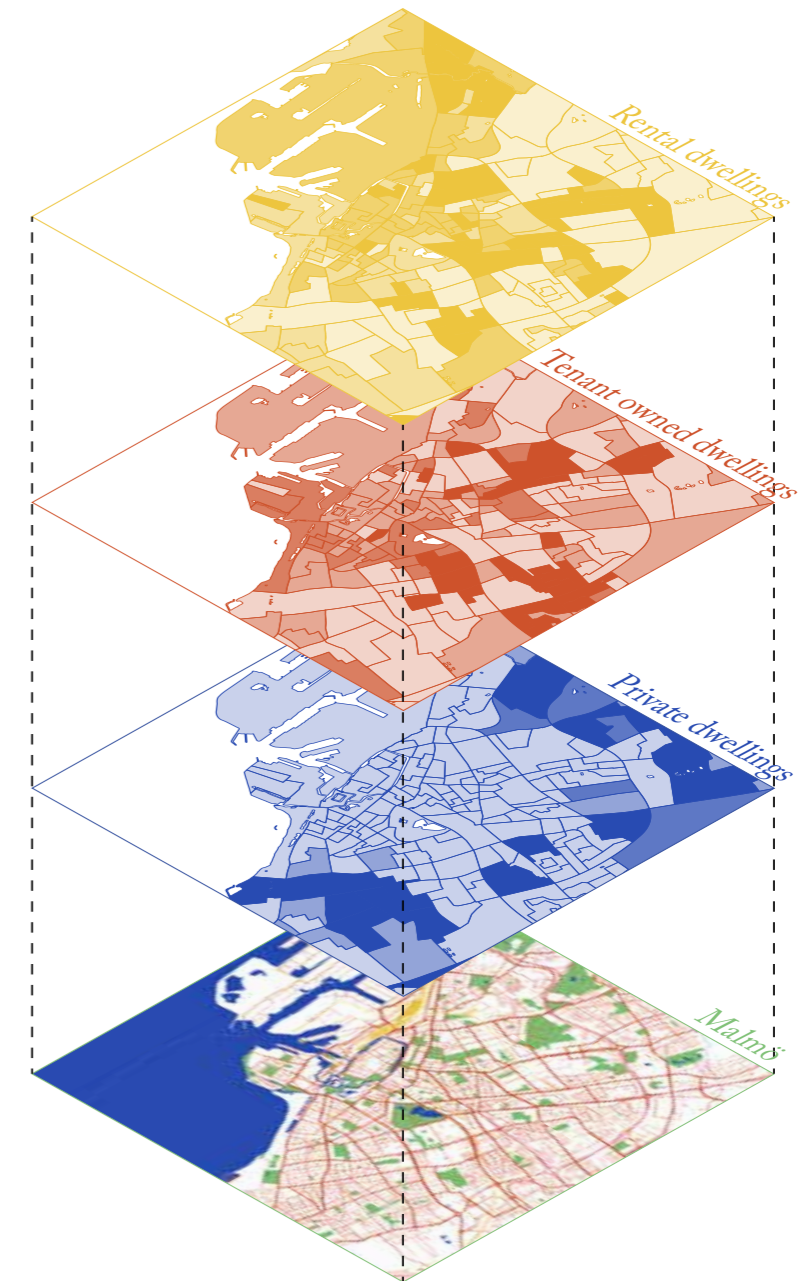


FIG. 17: SEGMENTED MALMÖ, 2019

Malmö has rather similar patterns for rentals and tenant owned housing. Both are found across the central city. Owned housing is again found outside of the most central parts of the city.

HOW WE RESIDE DETERMINES WHO WE BECOME

Apart from the obvious ways that our way of residing affects our life, like the feeling of safety, belonging, proximity to nature etcetera, it actually has effects on our identity and economical possibilities.

TERRITORIAL STIGMATISATION

Previously presented as a cause of housing inequality, segregation can also be seen as an effect of the same. The different social contexts that emerge in different areas affect the health and opportunities of those who reside there, whereby housing plays a great part in the construction of identity. The material and infrastructural resources and the collective social functions of a neighbourhood affect each other. Marginalised neighbourhoods are seen as dangerous and excluded from society. This territorial stigmatisation can be internalised by those living in the area, who in turn experience shame and guilt (Wacquant, 2007). Some of those who reside in stigmatised neighbourhoods see themselves as second class citizens, which in turn affect how they interact with the rest of society (Lindbäck & Sernhede, 2011). Those who experience that territorial stigma limits their opportunities to fair employment might see criminality as their only option.



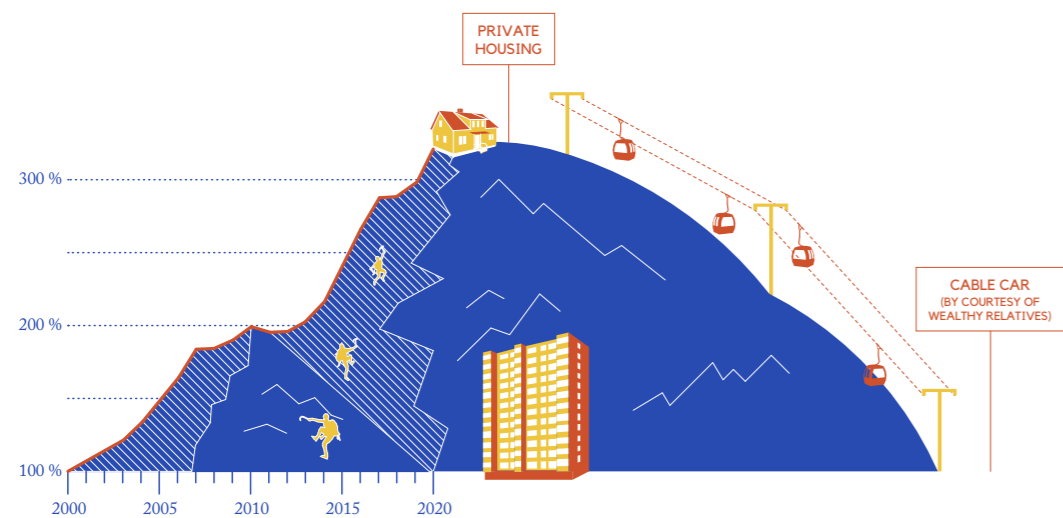


FIG. 18: INCREASE IN VALUE FOR PRIVATE HOMES (INDEX = 2000)

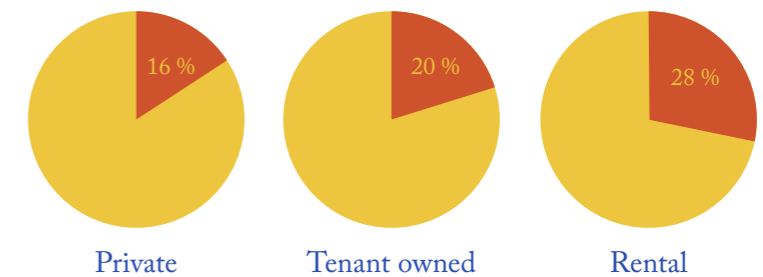
The price for private housing has increased to more than 300 % of what it was in the year 2000. This has become an increasingly high mountain to climb for those who do not already own a home and thus do not accumulate wealth in the same pace. The accessible route to buying a home is now dependant on having a relative whose private wealth has grown enough to be able to help others in the family. They can then give less affluent family members access to an easier route uphill, like a cable car up the mountain of private housing.

HOUSING EXPANDS WEALTH GAPS

During the last decade increasing accounts have stated that there has been a shift from considering housing as a right to considering it a commodity. Scholars do not agree, however, when exactly this change in direction took place. Christophers (2013) argue that it was as early as in 1968, when transfer pricing for tenant owned apartments was deregulated. Others point to the early nineties, when the public housing sector started to go down a more market-oriented path and by that leaving tenure neutrality behind. From there on the rental tenure was seen as a secondary option, only desirable to those who could not afford to buy their home. At the same time changes in the housing allowance policy resulted in a 70 % decline in the number of households entitled to and claiming housing allowance from 1995 to 2009 (Christophers, 2013).

Not only does the rental home typology exclude its tenants from the wealth accumulation that homeowners have benefited, but it is also more expensive. In fact, some studies show that the average cost of a rental apartment is up to about 3000 SEK higher per month than of an equivalent owned one (Grander, 2018). Looking at the population as a whole, disposable incomes have increased more than housing expenses. However, this average is heavily affected by the income increase of the wealthier share of the population. Households with lower income levels experience a different development where basic consumption is hard to manage due to high relative housing expenses (Boverkett, 2016).

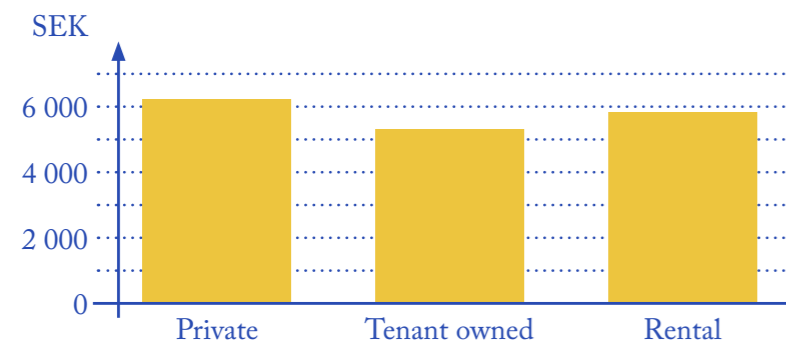
FIG. 19: AVERAGE HOUSING EXPENSE OUT OF DISPOSABLE INCOME, 2017



The housing expense differs between the different types of tenure. Those who live in rental apartments dedicate a significantly larger share of their income to housing costs (note that Fig. 19 shows the expenses for those with a first-hand contract - those with second-hand contracts pay even more). This is in part explained

by the fact that those residing in rental dwellings tend to have a lower income, like we explored in the previous chapter. But the average monthly rental expense is also *in fact* higher than that of a tenant owned dwelling, with monthly charge, interest and amortisation included (see Fig. 20 - again, only first-hand rentals are included).

FIG. 20: AVERAGE MONTHLY HOUSING EXPENSE, 2017



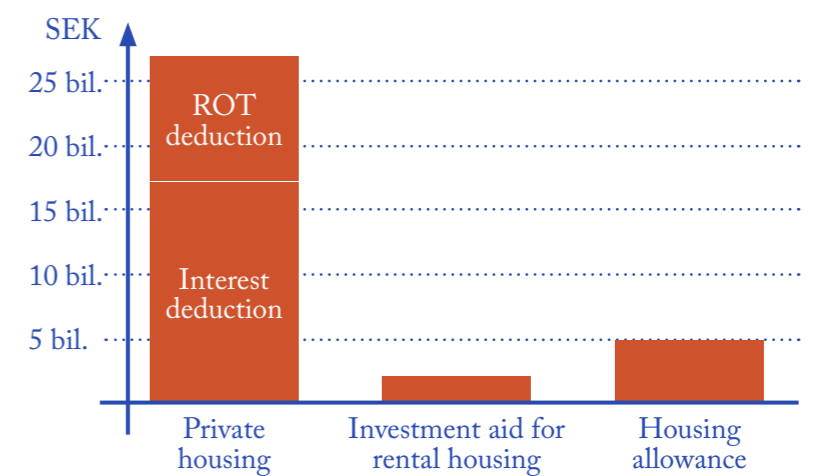
The different types of tenure, in their current configuration, create conflicting interests which enforce the growing inequalities in society, and the housing situation plays an important role in consolidating wealth gaps across generations.

Owned housing has been politically favoured through the introduction of very favourable tax deductions for amortisation, the ability to postpone tax on capital gain through reinvestment, abolition of wealth tax and caps on property taxation. At the same time the taxation of rental property has increased and subsidies for building rental housing have shrunk. This had led to an altered composition of tenure types in the housing stock. Rental apartments, which used to be the most common tenure type, are increasingly marginalised on the Swedish housing market. Property- and homeowners as well as lending institutions rely on rising housing prices, which would be threatened by a sufficient supply of housing. With first-hand rental contracts being harder to come by, large groups of people are forced to find housing through expensive and sometimes illegal second- or third-hand contracts. Sub-letting outside of the quite strict rules have long

been illegal, but recently also sub-renting became illegal, thereby criminalizing vulnerable groups in a way Sweden is proud not to do when it comes to other cases like drug abuse or prostitution (CRUSH, 2021).

While the housing shortage is most pressing among those who cannot afford to buy a home, the state subventions are geared towards those who can. Looking at the costs of different subventions for housing it is clear to see that the most part of the state housing expenses goes to those who already own their home and not to making sure vulnerable groups get better access to housing.

FIG. 21: STATE SUBVENTIONS FOR HOUSING, 2020



The deductions for private housing that cost the state 28 billion in 2020 went primarily to affluent households. There is a clear correlation between income and interest and renovation deductions: the higher the income, the greater the deductions. In 2019 over a third of the state cost of ROT-deductions went to households with an annual income of over half a million SEK. The recent change in property taxation also favoured those with the most valuable assets (hurvibor.se, 2021). Although the new investment aid for rental production is a step towards a more balanced distribution of housing subventions it is clear to see that the state heavily favours owned housing over rentals.

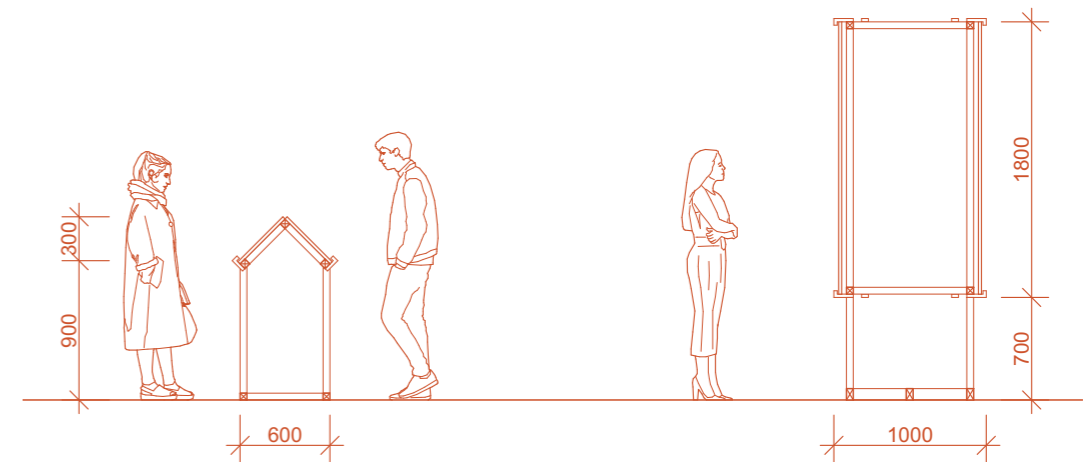
A PLATFORM FOR THE HOUSING DISCOURSES

All things considered, it is not surprising that the debate on housing is both polarised and fragmented. The question hits home - literally - for everyone. Depending on ones' point of view the problem is formulated differently, which leads to different ideas of the best way forward. It is perhaps most fair not to talk about the debate on housing as one, but a multitude of different divergences.

In terms of housing production, necessary levels have not been met during the last two or three decades. The deficit is most apparent in the metropolitan regions. Even though the need for rental dwellings is most pressing the stock has barely increased, partly due to transformations exceeding production. Political efforts of lowering housing standards for small apartments have been made in hopes of stimulating production of affordable housing. Even if successful, this permanently adds increased overcrowding for vulnerable groups, while also risking to amplify patterns of segregation.

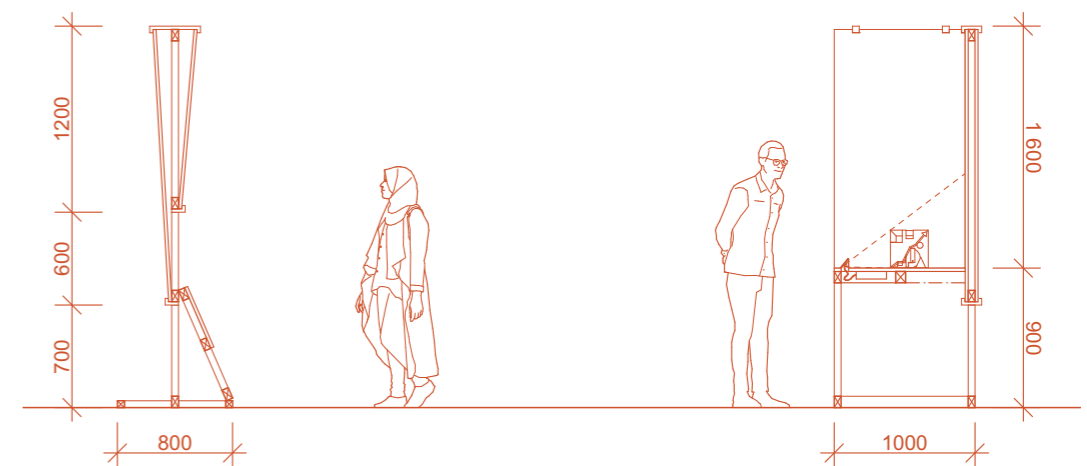
Housing inequality has been shown to reproduce other inequalities in terms of financial resources, existential matters and health and well-being. Traffic separated planning, tenancy-based subsidies and social inequalities have conspired to enforce tenure segmentation and social divides. This friction intensifies exponentially when the housing patterns themselves widens the gap between different neighbourhoods and between homeowners and rental tenants.

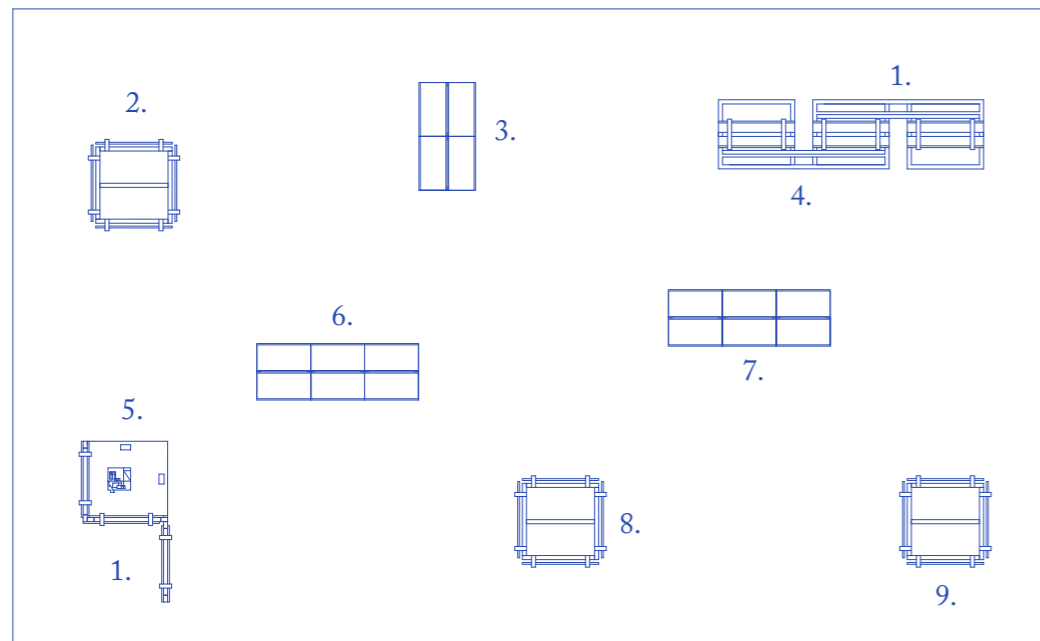
The housing issue is pressing in a number of ways, not least due to its role in enhancing social and economic inequalities. What has happened in the Swedish housing market is in effect that you need to be affluent to get access to affordable housing. Increasingly large parts of the population struggle to find appropriate housing, which can be assumed to affect their sense of safety and stability. At the same time those who acquired a home before the age of the booming housing market can consider themselves winners as their homes continue to gain in value.



TO FACILITATE AN INFORMED SOCIETAL DEBATE

We all have personal perceptions on housing, shaped by experience and ideology. In order to facilitate an informed and constructive debate that everyone feels confident to take part in there needs to be common points of departure; things that can spark an interest and make people feel strengthened to speak their mind. One way of achieving this is to visually situate the issue at venues of everyday life, like commuting hubs or shopping malls. By curating an exhibition that could be displayed at different places we can establish a common ground on which a fair debate can take place.



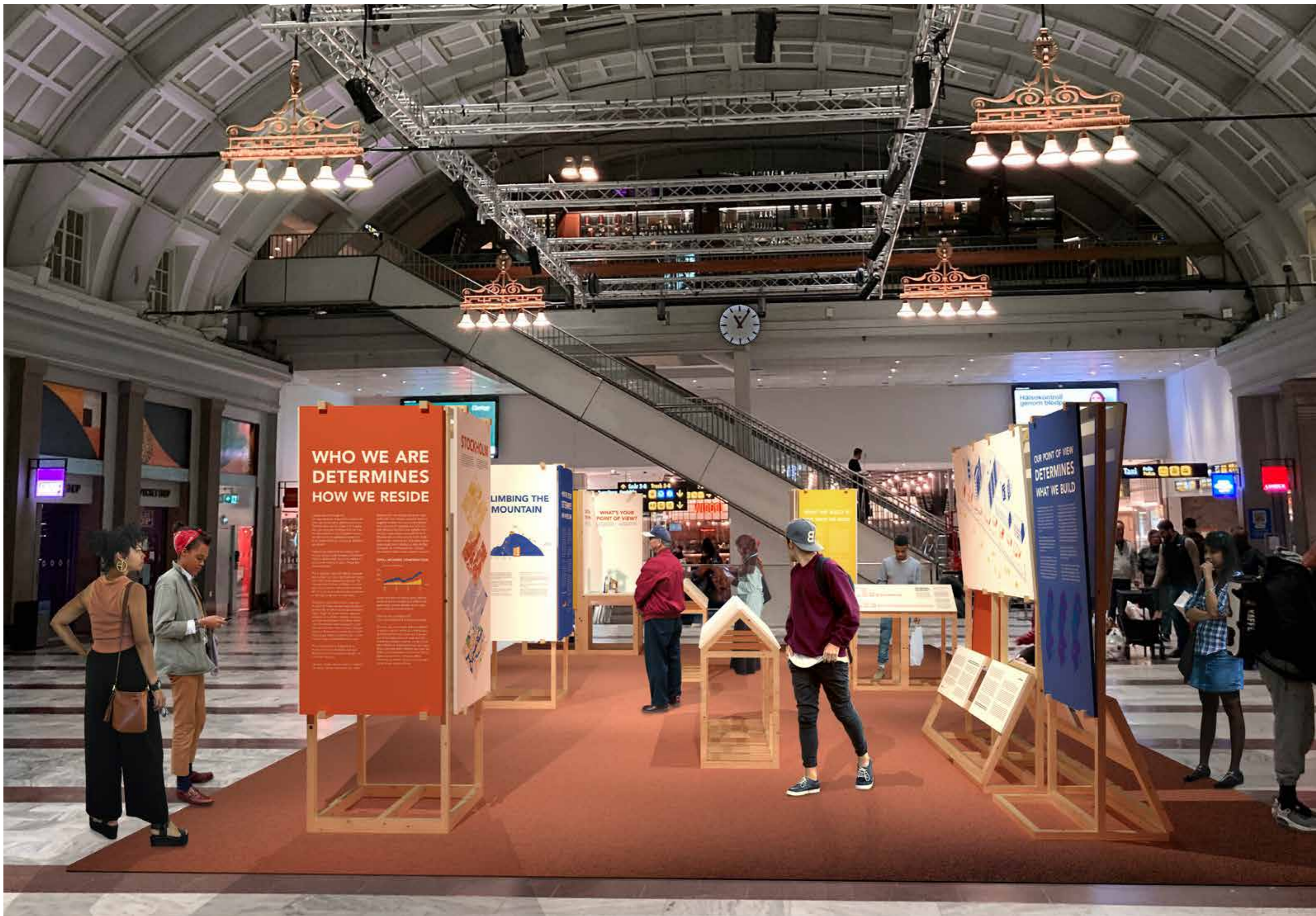


1. Introduction
2. Shifting regulations
3. Street sections
4. Visual timeline
5. Point of view model
6. Transformations
7. Numbers & diagrams
8. Housing mountain
9. Tenure segmentation

The exhibition was designed as an abstraction of a cityscape, reminding the visitor of walking around among different types of buildings. The fact that different housing typologies were represented was regarded of importance in order not to reinforce the private house as the sole metaphor for a home. Colour and design was used in order to draw interest.

The exhibition is meant to be able to be displayed at different places and can be adapted to the conditions of the site. At smaller venues a few selected parts could be displayed. There are no back sides, since the exhibition should be able to be free-standing.

While the goal is to reach a wide target group, the exhibition could also be displayed as a discussion material at specific events regarding housing and/or politics, like housing expos, Almedalen Week or Järva Week. By creating a sense of understanding through visual representations more people can join the discussion about what our housing system should do for us and how we can get there.



WHO WE ARE DETERMINES HOW WE RESIDE

STOCKHOLM

CLIMBING THE MOUNTAIN

WHAT'S YOUR POINT OF VIEW?

OUR POINT OF VIEW DETERMINES WHAT WE BUILD



CONCLUSION

This thesis set out to identify and visualise factors of inequality on the Swedish housing market and how these have been tackled historically. It has shown that our point of view determines what we build. Adequate housing was a priority for the government from the 1930s and onwards and construction loans and municipal housing companies were important tools used to combat housing inequality. A universal housing approach which did not target specific vulnerable groups was implemented in order to avoid stigmatisation. The government took active measures to secure housing equality up until the 1970s, after which the responsibility gradually was transferred to market forces. Homeowners were now allowed to deduct interest costs from their income taxation, which made private housing more favourable than rental housing. A process of residualisation amplified patterns of segregation. From the 1990s and onwards the municipal housing companies had lost their favourable state support and had to compete on the same terms as private landlords. This was further reinforced by an adaptation to EU rules on competition in 2011. While the housing costs continued to rise the government further confided in market forces to solve the shortage of affordable housing. Presumption rents, and later inquiries on unrestrained rent-setting and lower amortisation requirements, continued the change from state action to market incentives.

What we build today is not reflecting what we need. The level of construction is not sufficient to provide housing for the growing population, while rental housing accounts for a decreasing share of all dwellings. Deviations from the regulations meant to secure a good housing standard are hoped to incentivise production of

affordable dwellings but risk leading to increased stigmatisation and segregation. The factors of inequality highlighted in this paper shows that housing has a clear effect on social and economic inequality - and vice versa. Who we are determines how we reside, as there is a clear correlation between housing and background, income and geographical area. On the other hand, our way of residing also determines who we become, as it affects our identity and perception of self, while enhancing wealth gaps and carries them across generations.

Conveying a message visually comes with a lot of trade-offs. There is a limit to how much information that can be portrayed before the recipient feels hesitant to immerse in the visuals. In order to make some points clear enough, others have to go. During the process of this thesis project the visuals have changed from being strictly graphical and complex into more accessible illustrations. The aim was to explain and spark discussion, which is probably easier achieved by making clear statements and pose open questions.

This thesis may well have asked more questions than it has provided answers - questions that will not be answered by data or research. Answers to how the Swedish housing regime should evolve must spring from democratic processes, which cannot function without a common base of understanding. Knowledge is a prerequisite for true democratic decisions. This thesis hopefully helped ever so slightly in widening the understanding of housing equality, if at least for the author herself.

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Hurvibor.se (2020). *Kommunerna som ombildat mer än de byggt*

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