

OSLOMET

HOUSE OF BELONGING

Integration in social housing

A comparative study of ethnic minorities' position in the social housing market in Oslo and Copenhagen

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Abstract

Aims and objectives: In what follows, my aim is to shed light on the social housing sector in Oslo, and how it impacts the ethnic minorities living there. Based on the Norwegian government's goal for everyone to live well and safely, it seems logical that the social rental sector and other municipal policies should promote integration and reduce segregation and marginalization. I aim to explore to what extent the social housing sector in Oslo contributes to achieve these goals. To help illuminate the main features of Oslo's social housing and related policies, the case of Copenhagen will be used as a comparative contrast.

Research questions:

Based on the above, the wording of my research questions is as follows:

To what extent is the social housing sector used as an instrument of integration for ethnic minorities?

What are the consequences of municipal social housing policy: To what extent has the social housing sector and related municipal policies contributed to reducing segregation and marginalization of ethnic minority household?

What may be done to solve the current challenges connected to ethnic minorities and public housing in Oslo?

Background: The Norwegian housing model is based on the goal to have as many people as possible become home owners. Although home ownership today stands stronger than ever, some households are unable to get satisfactory housing in the market, and are therefore left to the social housing sector. Among these households, some ethnic minority groups are overrepresented. Social housing in Norway mainly refers to a marginal and targeted system providing housing only for the most vulnerable (Kvale & Brinkmann, 2009; Sandlie & Gulbrandsen, 2017). Although there are many political and social similarities between Norway and Denmark, Denmark has a completely different social housing system based on all but universal access for all types of households. Moreover, the tenants have a significant influence on their housing situation through a resident democracy. Many therefore believe it would be wise to steer Norwegian social housing policy towards a system similar to our neighbour across the sea. (Skifter Andersen, Andersson, Wessel, & Vilka, 2016) There are few systematic comparative contributions within the field of Nordic social housing (Andersen, Andersson, Wessel, & Wilkama, 2015; Andersen, Turner, & Sørholt, 2013; Andersson et al., 2010;

Bengtsson, 2013). However, the impact of social housing on ethnic minorities is rarely addressed in empirically informed research (but see Søholt (2001), Grødem (2011) and Grødem and Skog Hansen (2015) for prominent exceptions) This thesis is meant as a step towards filling this gap in the scholarly literature.

Methods and theoretical concepts:

In Oslo, 7 semi-structured interviews were conducted. My informants were employees in the social housing sector and related municipal administrative bodies, or represented the Tenant Association and representatives from different social housing estates. In Copenhagen, I interviewed employees in the non-profit housing sector, the Danish Tenant Association and a senior researcher from the social housing field. Copenhagen functions as a comparative contrast in the thesis – it is not primarily included in the analysis for its own sake, but rather to enlighten the analysis of Oslo, the main case.

I analysed my empirical material with the aid of Søholt's theoretical understanding of the terms 'integration', 'segregation' and 'marginalization' (Søholt, 2010), and Ager and Strang's (2008) conceptual framework for understanding different domains of integration .

Findings and conclusions:

Given the government's goal for everyone to live well and safely, social housing policies have not succeeded. As long as the social housing sector in Oslo remains a temporary solution for the most disadvantaged, it will be difficult for ethnic minorities to achieve a housing situation on a par with the majority population. The weak integration provided by the social housing sector and related policies, translates into societal marginalization for many social housing tenants, including minority households. This marginalization manifests itself in poor housing and living conditions as well as limited freedom in the housing market. If substantial reforms are not implemented in the future, an ever-increasing market rent combined with a small social housing sector, will surely further weaken the safety net for this part of the population.

In this thesis, Danish social housing policy has functioned as a good contrasting example because it illuminates the particularities, faults and shortcomings of the case of Oslo. The peculiar features of the Danish case, includes longer rental contracts, less strict means-testing and a stronger emphasis on social work in the social sector – three reforms that may prove beneficial for the integration of ethnic minority households. Even though social housing in Denmark is not a perfect system without its own problems, the case of Copenhagen proves

that it is possible to have a reasonably well-functioning social housing system next to a system favouring homeownership.

Keywords Social housing, ethnic minorities, integration, marginalization, ethnic segregation, living conditions, housing standard, resident composition, social housing policy, homeownership, welfare policy, Oslo, Copenhagen.

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1 Introduction

One of the cornerstones of Norwegian housing policy is to maximize the number of owner-occupiers. Between 90 to 95 percent of the general population in Norway are homeowners some part of their lives (Sørvoll, 2011). This high number indicates that the housing situation is satisfactory for the vast majority. On the other hand, there is a relatively small group excluded from this welfare benefit (NOU 2011:15). In this thesis, I will focus on ethnic minorities who, for various reasons, cannot buy a home or access private rental alternatives, and therefore must make do with the social housing sector. In addition to economic factors, their housing situation may diverge from the native population, because they lack other resources that are considered important for achieving success in the housing market, such as social network, language skills and knowledge of public services and benefits (Søholt, Ruud, & Holm, 2003).

In this context, Oslo is of particular interest, because construction costs and land values have been rising fast the last decade, and led to high prices in the owner-occupied sector and the rental market. This also affects social housing tenants who pay a rent calculated on the basis of market prices (Gyberg, 2019). In addition, Oslo is a growing metropolis where, as of today, there is not an adequate amount of social housing (ibid). The scarcity of social housing contributes to perpetuating a system of strict means testing, both in terms of housing allocation to very marginalized households and short-term rental contracts (Sørvoll, 2019).

Although social housing is considered one of the most important policy instruments directed at disadvantaged households (Sørvoll, 2019), ethnic minorities residing in this tenure frequently experience several housing-related problems (Grødem, 2011; Norwegian ministries, 2014; Søholt, 2010; Vrålstad & Wiggen, 2016). Poor housing conditions can be the start of a marginalization process for ethnic minority households, and might weaken the life chances of this segment of the population (Skog Hansen & Lescher-Nuland, 2011) .

Oslo is by far the city in Norway with the highest number of ethnic minority households. There is a very clear overrepresentation of ethnic minorities in the eastern districts compared to the city as a whole (SSB, 2018). Most social housing units are also concentrated in these areas.¹ This is considered unfortunate because ethnic segregation often coincides with socio-economic segregation and social distance between the majority and the minority population

¹ <https://www.ssb.no/statbank/table/12437/tableViewLayout1/>

(Søholt, 2010).

In this thesis, I analyse the contribution of the social housing sector and related policies to the integration, marginalization and segregation of ethnic minorities in Oslo. In the process, I compare the Oslo-experience with the case of Copenhagen. Copenhagen is an interesting comparative contrast to the Norwegian capital, because we here find an alternative social housing sector that is neither based on traditional forms of ownership or rental housing. The Copenhagen-model is characterized by member-based housing construction companies who build non-commercial rented housing (Skovgaard Nielsen, 2017a). Copenhagen is also a city where the proportion of ethnic minority households is considerably higher than in the rest of the country (Skifter Andersen, 2019) , and thus overrepresented in the social housing sector (Vestergaard & Scanlon, 2014). Furthermore, the Danish capital was chosen as a comparative contrast, because Norway and Denmark have quite similar welfare systems. It is based on equal rights and opportunities for all and a relative generous welfare state. However, the two capital cities and the two countries in question are different in the sense that housing policies and housing markets differ to a great extent (Andersson et al., 2010). One must assume that the divergent approaches to housing policy in Oslo and Copenhagen, leads to different outcomes in the housing market for ethnic minorities. The small social housing sector in Norway has been explicitly targeted to disadvantaged groups, as opposed to, Denmark, where there is a large social housing sector open to all households (Andersen et al., 2015). Some researchers regard Denmark as an ideal for a reformed, well-functioning Norwegian housing model (Gyberg, 2019; Holt-Jensen, 2013; Stugu, 2018). However, the literature also reveals that the social housing sector in Denmark (and Copenhagen) has its own challenges. (Regeringen, 2018; Skovgaard Nielsen, 2017a, 2017b).

As mentioned above, I wish to explore to what extent social housing policy affects the segregation, marginalization and integration of ethnic minorities in Oslo. Copenhagen's social housing policy will be given less attention. Nonetheless it will be used as an important comparative contrast, to help illuminate the defining features of the case of Oslo.

2 Background

In the following chapter, I briefly establish the background of the research topic. Relevant literature/research from Norway (Oslo) and Denmark (Copenhagen) is presented to give the readers a basic understanding of the context where my research project has taken place. Furthermore, I identify the main lacunas in the scholarly literature that needs to be addressed, and argue that the present thesis covers important research questions and research gaps.

In Norway, housing is considered a fundamental good that should be accessible to everyone, regardless of income level (NOU 2011:15). Satisfactory housing conditions are considered important for education, family formation, participation in the labour market and health. In addition, housing impacts social life, and creates an attachment to local communities. Conversely, unsafe housing will make integration more difficult. The road to crime, substance abuse and mental health problems becomes shorter. It is particularly worrying when the home and its surroundings do not contribute to safe neighbourhoods for children (Norwegian ministries, 2014) .

A good and safe living environment is associated with being able to buy and own your own home: "The desire to own your own home is located deep in the Norwegian spirit. It's about identity. And it affects mental and financial security" (Regjeringens strategi for boligmarkedet, 2015, p. 1).² The strong emphasis on homeownership in Norwegian housing policy is also reflected in generous rules of taxation for owner-occupiers. It is widely considered financially advantageous to hold your own mortgage rather than rent long-term (NOU 2011:15). The pro-homeownership bias of Norwegian housing policy also applies to ethnic minorities. One key white paper states: "The goal of housing for immigrants is as for most Norwegians, that they should be established as quickly as possible and become self-reliant in their own home. This is an important prerequisite for being able to participate in Norwegian society with rights and duties as other Norwegians" (St.meld.nr.23, 2003-2004, p. 8).

Due to the expansion of homeownership after 1945, the rental sector is relatively small. It primarily consists of small scale private landlords who rent to people who are in transitional stages of life in need of a temporary home. Typical tenants include students and workers in temporary employment (Sandlie & Grødem, 2013). Ethnic minorities who rent housing most often rent from private landlords, and are often migrant workers. Among people who come to

² All translations from Norwegian and Danish are my own.

Norway as refugees or for family reunification, there is a significant proportion who rent from the municipality (Vrålstad & Wiggen, 2016),

In Norway, the housing question is considered solved for the vast majority of the population, and social housing policy is therefore a selective supplement to market-based housing provision (Sørvoll, 2011) . This means that social housing provided by the municipality is built on the ideal of primarily helping disadvantaged people (Norwegian ministries, 2014; NOU 2011:15, p. 39).³ Figures from the Population and Housing Census from 2001, showed that while 2 per cent of the population without an immigrant background lived in social housing, 12 per cent of all immigrants and their children lived in such housing (NOU 2011:7, p. 239). However, there are large differences in the proportion of tenants coming from different national backgrounds in the social housing sector. Families from Iraq and Somalia stand out as the groups with the highest share of social housing tenants amongst immigrant households (Grødem, 2011, p. 44) .

A much-noted phenomenon, is the tendency for ethnic minorities to live in certain residential areas with little contact with people without immigrant backgrounds (Andersen et al., 2015; Søholt, 2010; Søholt & Lynnebakke, 2015). These challenges are also on the political agenda in Norway, and addressed in the government’s integration strategy (Ministry of Research and Education, 2018, p. 4) under the quote: “The strategy will strengthen the efforts against segregation and exclusion. We want to promote participation and community. The small, close communities are the most important factors for living a good life ” .

Although the location of housing is considered important for integration into society and participation in various social spheres, the distribution of ethnic minorities in different city districts in Oslo is very uneven. In some eastern city-districts, ethnic minorities accounts for more than half of the population (SSB, 2018). Presently, the state’s market-oriented and targeted approach to housing policy has remained unchanged since the 1990s. Political support for the “Norwegian model” remains strong (Norwegian ministries, 2014) . At the same time, we know that it is becoming increasingly difficult for households with low incomes, including certain ethnic minorities, to establish themselves as owners or fend for themselves in the private rental market (Sørvoll & Nordvik, 2020).

In line with Norway, ethnic minorities also have a tendency to congregate in areas where social housing is predominant in Denmark. In 2010, more than 60% of ethnic minority

³ Refugees, single people and low-income families, people with disabilities, people with mental disabilities, previous inmates, young homeless, people with substance abuse issues goes under this definition (Norwegian ministries, 2014)

households lived in social housing, compared to 20% of all households; some social housing estates are occupied by more than 50% non-ethnic Danes (Vestergaard & Scanlon, 2014). The Danish authorities consider this unfortunate, and give the impression that the crime is rife in these areas and that it is dangerous to live here. There have been proposals to implement stricter measures and harsher punishment for crime committed in Denmark's vulnerable districts, referred to as "ghetto areas". An annual "ghetto list" for troubled and marginalized neighbourhoods has been published by the *Danish ministry of transport building and housing* since 2010. The most recent list contains 29 areas; 7 of these areas are located in Copenhagen (Ministry of Transport and Housing, 2018a). The Danish government also wants to radically change the physical structures in these areas. They plan to demolish and transform vulnerable residential areas to change the composition of residents in these areas. Among other things, this will be done by reducing the amount of social housing and building new private homes (Regeringen, 2018).

Nonetheless, the Danish social housing model is to a high extent painted in a rosy light in Norway, because it is based on social democratic values and the principles of good housing for everyone, resident democracy and co-determination (Holt-Jensen, 2013; Stugu, 2018). This stands in stark contrast to the market-based housing model in Norway. Current housing policies are trying to address new challenges (Regeringen, 2018; Skovgaard Nielsen, 2017a, 2017b).

The high proportion of ethnic minority residents in the social rental sector place great demands on integration policies, general planning and governance to reduce factors that lead to marginalization, ethnic segregation and polarization between citizens. So far, there is little comparative research in this field (See Andersen et al. (2015); Andersen et al. (2013); Andersson et al. (2010) for some exceptions). This comparative study will remind us that a social phenomenon like this is not fixed or 'natural'. Through a comparison between Oslo and Copenhagen we can de-center what we take for granted in Oslo by elucidating similarities and differences (Bloemraad, 2013, p. 29). In turn, we can get a broader picture of this issue, new ways of thinking, and valuable reference points when we evaluate today's housing policy. Hopefully, this can contribute to better social housing arrangements for ethnic minorities in Oslo.

2.2 Research questions

In Norway, where most people own their own home, home ownership is arguably seen as a sign of integration into mainstream society (Vassenden, 2014). However, the differences when it comes to integration through homeownership in the population are clear. Ethnic minorities from some countries are largely left to the social housing sector (Søholt, 2010). Little is known about how the social rental sector contributes to the integration of ethnic minorities with low prospects for affordable, long-term housing in the private market. For this reason, my first research question will be:

To what extent is the social housing sector used as an instrument of integration for ethnic minorities?

When people live in social housing in a country where the vast majority are homeowners, they are deprived of a common experience and a welfare-good most people consume. Exclusion can be further enhanced when ethnic minorities live in segregated social housing areas, creating a distinction between minority and majority groups. These marginalization and segregation mechanisms can lead to lack of societal influence and participation for those affected (Søholt, 2010). Since the municipalities have a responsibility to give ethnic minorities the assistance they need and ensure a good and secure living environment (Norwegian ministries, 2014) my second research question is:

What are the consequences of municipal social housing policy: To what extent has the social housing sector and related municipal policies contributed to reducing segregation and marginalization of ethnic minority households?

In cases when minority groups living in municipal housing are victims of marginalization or ethnic segregation, it is relevant to ask how the social housing sector may improve the lives of this part of the population. Therefore, I ask a final research question:

What may be done to solve the current challenges connected to ethnic minorities and public housing in Oslo?

2.3 The structure of the thesis

In *Chapter 3* I define the key concepts mentioned in my research questions -- “ethnic minorities”, “social housing”, “integration”, “marginalization”, “segregation” -- and clarify how these concepts relates to ethnic minorities in the social housing sector. I also outline the main features of social housing in Oslo, and use Copenhagen as a comparative contrast at the end of each section. A theoretical framework for successful integration constructed by Ager and Strang (2008) is also presented under section 3.3: integration in the social housing sector.

Chapter 4 presents the methodology of the thesis, and account for my theoretical points of departure. Furthermore, I outline the process of recruiting, selecting and interviewing my informants. At the end of this chapter, the validity and reliability in this research will be addressed.

Chapter 5 presents empirical data from Oslo and Copenhagen. In this study, *the social integration framework* borrowed from Ager and Strang (2008) is used as a guideline when presenting my research questions. I have drawn on six domains from this framework and related them to the main topics emerging from my interviews.

Chapter 6 is a discussion of the main findings and conclusions of the study in light of my research questions. I also summarize the case of Denmark and discuss what this comparative contrast provides of value to the thesis.

Chapter 7 is a brief summary of the main findings of the master thesis, as well as the practical implications which the results can have. Finally, recommendations for further research are given.

3.0 Clarification of concepts and previous research

In this chapter, I clarify the key analytical concepts mentioned in my research questions and look at previous literature/research and theory related to these concepts. These concepts are used to analyse and interpret my data in chapter 5 and 6: Sørvoll's model of social housing (2019), sheds light on important features of this sector in Oslo and Copenhagen. My comparative analysis in the subchapter on Copenhagen, was primarily informed by Skovgaard Nielsen (2017a) and (Vestergaard & Scanlon, 2014). Søholt (2010) inspired my choice of analytical concepts; (ethnic minorities, marginalization, segregation, and integration). To understand how integration relates to social housing and how this affects other important features of the integration process, I discuss the concept of integration in light of the "conceptual integration framework" suggested by Ager and Strang (2008) in section 3.3.1.

3.1 Social housing

Norway has a public or social rental sector that is sometimes characterized as following a residual or dualistic model. This involves relatively little supply, time-limited contracts and a high turnover of residents (Barlindhaug et al., 2018). This model puts the responsibility on the individual when it comes to acquiring their own housing in the market. The state should only supplement market provision, help the most disadvantaged households and "facilitate for the markets to work as well as possible" (St.meld.nr.23, 2003-2004, p. 6). According to Norwegian legal stipulations, "Social housing is an instrument for assisting the disadvantaged in the housing market, and is, as a rule, regarded as temporary assistance".⁴ In contrast, integrated rental markets (Kemeny, 2006), such as the one found in Denmark, are driven by large non-commercial actors. Social housing is called "Almen bolig" in Danish, which directly translates into "General Housing". The term points out that "Almen bolig" is aimed at broad segments of the population. Although this sector in the main offers housing to everyone, it has increasingly become a social housing sector for deprived residents with limited resources (Skovgaard Nielsen, 2017a).

Today, Copenhagen has the right to demand 25% of apartments in new urban development projects for the purpose of social housing. In addition, non-commercial housing companies pay ¼ of market price for land cost. Unlike Denmark, the municipality of Oslo is not allowed to require property developers to set aside some parts of projects to public housing.

⁴ <https://lovdata.no/dokument/OV/forskrift/2003-05-07-1895>

Moreover, public land and property in Oslo are sold exclusively at market prices, which even determines the rent levels of social housing tenants (Gyberg, 2019).

Sørvoll (2019) describes the social housing sector in Oslo as far more means-tested and market-oriented than social rented housing in most other cities in Europe, Copenhagen included. According to the author (2019, p. 54), the social housing sector satisfies all the five ideal typical characteristics of residual and market-oriented social housing;

1) Limited size relative to private rental and owner-occupied housing 2) Housing allocation that targets disadvantaged low-income household. 3) Fixed-term contracts 4) Market-determined rents and means-tested housing allowances provided to the poorest tenants 5) Business-oriented administration: social housing is primarily financed by the rents tenants pay.

The following section spells out these five characteristics in more detail, and compares social housing in Oslo with the case of Copenhagen, where *A* represents Norway/Oslo and *B* represents Denmark/Copenhagen.

1A) Limited size relative to private rental and owner-occupied housing. In Oslo, owner-occupied housing makes up 70% of the housing stock. Most tenants rent private, and social housing only account for 3,7 percent (Sørvoll, 2019). In Oslo, there is currently approximately 11000 social housing units owned by the municipality.⁵

1B) Large social housing sector: Compared with other Nordic cities, Copenhagen has the largest proportion of people living in social housing. Social housing makes up 20% of the city's housing stock (Vestergaard & Scanlon, 2014), with nearly 60,000 social housing units distributed among 25 housing organizations.⁶

2A) Housing allocation that targets disadvantaged low-income household

Social housing is seen a selective measure aimed at marginalized and vulnerable groups of the population, preferably on the basis of means testing (Sørvoll, 2019). According to the municipality in Oslo's website social housing is "aimed at the part of the population that does not have the opportunity to obtain housing on their own or through public assistance".⁷ In order to apply for social housing, residents are required to have lived in Oslo for at least two years. Refugees who are initially settled in Oslo for the first time is an exception to this rule.⁸

⁵ <https://www.ssb.no/statbank/table/12008/tableViewLayout1/>

⁶ <https://www.kk.dk/artikel/almene-boliger-i-k%C3%B8benhavn>

⁷ <https://www.oslo.kommune.no/bolig-og-sosiale-tjenester/bolig/kommunal-bolig/soke-kommunal-bolig/#gref>

⁸ <https://www.oslo.kommune.no/bolig-og-sosiale-tjenester/bolig/kommunal-bolig/soke-kommunal-bolig/>

Other ethnic minority residents facing difficulties in the housing market, are met with the same criteria for municipal help as others. Yet, since there are more people among the immigrant population and because they more often face discrimination in the private rental market, they are overrepresented in social housing (Søholt & Wessel, 2010).

2B) *Housing allocation (mainly) on the basis of the seniority principle.* In Copenhagen, allocation is made through a housing queue where the basic criterion is the length of time on the waiting list (Skovgaard Nielsen, 2017a). Municipalities pay 10% of construction cost, and may distribute 25% percent of the dwellings in the social housing sector to people in immediate need, such as poor families and refugees (ibid). In 2000, Danish municipalities were given the opportunity to allow people with jobs or students to skip the waiting list, in an attempt to create greater diversity in the social housing estates (ibid) , which can reduce the possibilities of ethnic minorities to access social housing (Andersen et al., 2015)

3A) *Weak security of tenure, meaning relatively short fixed-term tenancies.* Another characteristic of the public rental sector in Norway is the fixed-term contracts. As a matter of principle, municipal housing is meant to be a temporary solution (Barlindhaug et al., 2018). In Oslo, contracts usually have a duration of 3 or 5-years, to ensure that residents who improve their financial situation move out, and thus make room for needier groups. This means that most tenants risk losing their home, if their financial situation has improved by the end of the contract period (Sørvoll, 2019). Lifetime contracts have been greatly reduced, as a result of increased political pressure for the turnover of tenants in social housing (Barlindhaug et al., 2018).

3B) *Strong security of tenure.* In Copenhagen, social housing is intended to be a lifelong and competitive alternative for all socio-economic groups. Rental contracts are usually granted for life. In family households in which parents pass away, the tenancies can be passed on to the children. Tenants also have the right to rent out dwellings to other tenants when they acquire temporarily work elsewhere, and finally, it is possible to exchange dwellings with other tenants within the same housing association (Vestergaard & Scanlon, 2014).

4A) *Market-determined rents and means-tested housing allowances provided to the poorest tenants.* The rents in the municipality of Oslo varies based on the size and location of the

dwellings. The price is adjusted according to the rental price paid for the same type of property in the same area where your own rental object is located. In Norway this is called “*gjengs leie*”, a term meaning “average rent”.⁹ For example, rental prices in Oslo are lowest in the eastern districts, and this is also where most social housing units are located (Barlindhaug et al., 2018). This combination can generate a dependency on long-term social assistance. Something clearly seen in Oslo with generally high house prices and demanding rental market; A significant proportion of ethnic minorities in social housing depend on social support; 21 percent of social welfare recipients who rent social housing participate in the introductory program for refugees (Tønseth, 2019).¹⁰

4B) *Historic construction costs.* In Denmark, rent is calculated on the basis of the original building costs at the time of construction. There is no connection between the amount of the rent and the quality and location of the dwelling (Skovgaard Nielsen, 2017b). This means that social housing built in the 60s and 70s when the construction costs were low, have a far lower rent than newly built social housing, due to the high construction cost and land prices in and around the major cities (Skovgaard Nielsen, 2017a). Copenhagen is currently short on social housing. The city is also more popular than other cities with long waiting times for the old but well-kept dwellings (10 to 20 years) (Skovgaard Nielsen, 2017a; Vestergaard & Scanlon, 2014).

5A) *Business-like administration: social housing is primarily financed by the rent tenants pay* Boligbygg Oslo KF (BB)¹¹ is the municipal enterprise that owns, manages and rents out social housing. In Oslo, BB is both a political instrument for the provision of housing to disadvantaged groups, and a company that administers property on behalf of the municipality. Requirements for efficient management, operation and maintenance is also very much present in this non-commercial business (City Government of Oslo, 2016). Since the company has transferred a substantial share of its profits to the local government in recent years, restoration funds of the social housing stock are inadequate (Sørvoll, 2019).

⁹ <https://www.oslo.kommune.no/bolig-og-sosiale-tjenester/bolig/kommunal-bolig/husleie/#gref>

¹⁰ A two-year program newly arrived refugees goes through when they have been allocated a municipality in Norway. The introductory program includes, among other things, Norwegian language classes and help to enter the labor market. Everyone who takes part in an introductory program are entitled to an introductory program allowance. This allowance functions as a form of wage. Retrieved November 11th from: <https://www.ssb.no/sosiale-forhold-og-kriminalitet/artikler-og-publikasjoner/leietagere-i-kommunal-bolig-far-sosialhjelp-lenger-enn-boligeiere>

¹¹ <https://www.oslo.kommune.no/politikk-og-administrasjon/etater-foretak-og-ombud/boligbygg-oslo-kf/#gref>

5B) *Non-profit principles*. Denmark's social housing is a non-profit sector in which dwellings are owned by housing organizations and governed by the state, municipality, the housing associations and the tenants. The state sets the general regulations for the sector, the municipalities approves the construction of new housing, including the size and number of units. The tenants decide on the housing rules, investments, maintenance and how to ensure the best possible living environment. There is a high degree of democracy among residents in social housing. Everyone must commit to actively participate in the living environment (Skovgaard Nielsen, 2017a).

3.2 Ethnic minorities in the social housing sector

My conceptual understanding of the term “ethnic minorities” draws on Søholt (2001, p. 31) . She uses the term “majority and ethnic minority” to describe the relationship between the ethnic Norwegian population and those who have immigrated. Minority groups are created if a section of the population does not live in equal conditions as the majority population, or groups in a dominant position. Thus, Søholt refers to the Blackwell Dictionary of Sociology when she defines minorities: "A minority is a category of people singled out for unequal and inferior treatment simply because they are identified as belonging to that category"(ibid p.31).

"Ethnic minority background" is a very complex category, and not all ethnic minority households face difficulties in the housing market. There is variation both within and across groups. However, many are potentially disadvantaged and in vulnerable situations, especially those living in social housing. The proportion of different minority tenants in the social housing sector varies, but Somalis and Iraqis stands out with a high share (Grødem, 2011, p. 57).

3.2.1 The case of Oslo

The first wave of immigration came to Scandinavia and Norway in the 1960s. This was a period with a strong demand for labour in the industry- and service sector. In this period, it was primarily men who came looking for a job. Economic immigration to Scandinavia stopped when the oil crisis in 1973 led to restrictions on immigration from non-Nordic countries. Then followed a long period that guaranteed family reunification for labour immigrants. In the 1980s, a flow of refugees and asylum seekers from countries like Vietnam, Chile and other Latin American countries started. Later, in the 1990s, there was a wave from Africa, especially Somalia. Immigrants from the Middle East came from Iran, Iraq ,whereas immigrants from

Asia, mainly came from Afghanistan (Brochmann, 2006, p. 70). Today, most non-western immigrants in Norway come from Syria, Somalia and Iraq.¹²

SIFBO was established in 1988 to help municipalities provide housing for ethnic minorities establishing themselves in Norway.¹³ SIFBO's task was to obtain, repair and manage rental housing. In addition, the company provided and guaranteed loans to immigrants to cover housing deposits. Since many of SIFBO's tenants were among the most disadvantaged of the community, several were faced with payment problems when the economic downturns began and the unemployment rate increased from the late 1980s. This resulted in major financial losses for SIFBO (Reiersen et al., 1996, pp. 407-408).

After the company went bankrupt in 1992, there was no public housing agency devoted to ethnic minorities, and the municipalities therefore acquired the responsibility for housing refugees and other disadvantaged immigrants. In Oslo, immigrants who fulfilled the conditions for local government assistance, received aid through the general services and benefits for disadvantaged households (Søholt, 2001, p. 41). During the same period, deregulation and market prices became guiding principles of Norwegian housing policy. Rising property prices led many immigrants to struggle to meet the economic requirements of obtaining or maintaining a desirable housing situation (ibid).

Housing challenges are often experienced differently among various immigrant groups depending on ethnic background and the amount of time spent living in Norway (Søholt, 2001, 2005; Søholt & Astrup, 2009). Søholt (2001) explored how three different immigration groups - Pakistanis, Tamils and Somalis - with different types of backgrounds and immigration histories adapted to the housing market in Norway. The degree of success in the housing market varied in and between groups. The time of arrival can partly explain this variation. Pakistanis came to Norway in the 1970s, and moved voluntarily from Pakistan to improve their standards of living. Over time they have managed to cope in a booming ownership market based on their own financial resources. Tamils arrived as students and refugees in the 1980s from a war-torn country. They were, however, motivated to take care of their own housing situation, as they actively searched for employers that provided housing, in order to establish themselves in Oslo. Today, the homeownership rates of Tamils and Pakistanis are similar to the majority population (ibid.).

¹² <https://www.ssb.no/innvandring-og-innvandrere/faktaside/innvandring>

¹³ Immigrant and refugee housing company (Sibo) was merged with Refugee Housing (Flybo) in 1988, and formed the Company for Immigrant and Refugee Housing (Sifbo) (Reiersen, Thue, Jensen, & Husbanken, 1996)

Somalis came as refugees in the 1990s after the breakout of civil war, and most of them have since then been in a difficult situation in the housing market. As opposed to Tamils and Pakistanis, they generally have low incomes and few resources within their networks, and therefore typically depend on the private and social rental market (ibid). Somalis usually have many children and large numbers of single mothers who rarely engage in paid work. As a result, they stand out due to their poorer living conditions than ethnic minorities of other nationalities. One of two renters with a Somalian background resides in social housing (Søholt, 2010; Vrålstad & Wiggen, 2016).

Today, the proportion of homeowners is high among immigrants from Vietnam, Sri Lanka, Bosnia and Herzegovina Pakistan and low among immigrants from Eritrea, Somalia and Iraq (Vrålstad & Wiggen, 2016, p. 59). Immigrant groups characterized by high homeownership rates participate in the labour market to a higher extent than families from Iraq, Eritrea and Somalia (Vrålstad & Wiggen, 2016, p. 104) . This is reflected in the latter's economic situation. More than 70 percent Somalis have a low income, followed by immigrants from Eritrea and Iraq (ibid, p. 212).

3.2.2 The case of Copenhagen

The composition of Denmark's immigrant population and the public debate on integration has historically been very similar to the Norwegian case. This changed during the first years of the new millennium, when problems in some residential areas affected Danish political debates on immigration. Denmark introduced the first Integration Act in 1999. Under this act, the municipalities were responsible for offering a three-year integration program to newly arrived refugees. This included a language- and job training program. A new Ministry for Refugees, Immigration and Integration Affairs followed in 2001. After this, further immigration into the country was limited to better manage the integration of immigrants who were already there. For the past years, more immigrants have arrived from western countries than non-western countries (Bevelander et al., 2013). Since 2015, there has been a broad consensus among politicians in Denmark to limit asylum seekers, family reunification and quota refugees. The Danes prefer highly qualified labour instead and have put strict requirements in place for entering the labour market and receive protection. Since the turn of the century, Denmark has sent clear signals internationally that it is not a good idea for the above-mentioned groups to apply for entrance to the country. The message conveyed is that Denmark is not a hospitable climate (NRK, 2019).

The proportion of people from a non-western background in social housing has increased over the past 5 years, and accounted for 56,7% in 2017 (Landsbyggefonden, 2018, p. 7).

Today Turks constitutes the largest migrant group in Denmark. Somalis have a shorter immigration history, and therefore constitutes a smaller group than the Turks. However, as in Oslo, the vast majority of Somalis, approximately 75%, live in social housing, compared to only 25% of the population in Copenhagen as a whole (Skovgaard Nielsen, 2017b) .

3.3 Integration in the social housing sector

‘Integration’ is a widespread concept and a word used by many but understood differently by most (Ager & Strang, 2008). In this thesis, the word “Integration” is a term that describes the incorporation of the immigrants into the majority society. In this sense, it is the opposite of marginalization. The word integration originates from Latin and means to “make whole” .¹⁴ In everyday speech, integration is an indication of the inclusion of immigrants into the majority society. Thus, societal integration of new minorities has become a political goal (Brochmann, 2017).

The common aim of Nordic integration policies is to structurally integrate ethnic minorities in the main welfare state areas (Nielsen, Holmqvist, Dhalmann, & Susanne, 2015). The housing situation of ethnic minorities can thus be interpreted as an indicator of how well integrated they are in the host country. Søholt (2010, pp. 5-6) emphasizes that “structural integration in the housing market implies that a minority group have equal opportunities in ownership and the rental market as the majority of the population”. Ethnic minorities who succeed in becoming homeowners in Oslo, will join the mainstream society as long as they can finance their housing expenses through their own funds or public support. However, there are few viable housing alternatives for those outside the workforce. Conversely, the social housing system in Copenhagen has served ethnic minorities well when it comes to structural integration, although this has seldom been the case in other housing sectors (Nielsen et al., 2015)

Another way of measuring integration in the housing market, is to assess how the housing situation or the living environment affects a group's chances of integrating into society, in terms of participation and life chances in other arenas, such as education, work and leisure

¹⁴ Brochmann, Grete. (2017, ,October 23). Integration. In “Store Norske Leksikon”. Retrieved November 14, 2019, from <https://snl.no/integrering>

activities (Søholt & Astrup, 2009) .These opportunities can be limited if a household is in a housing situation that harms its earning potential and other resources, or negatively affects integration in other areas of life (ibid). For example, someone will have trouble getting a job if they do not have independent housing, and vice versa (Søholt et al., 2003, p. 20).

This is supported by Ager and Strang (2004, p. 15) who states: “Housing structures much of refugees experience of integration. Housing conditions impact a community’s sense of security and stability, opportunities for social connection, and access to healthcare education and employment”. The same authors suggest a framework for successful integration (Ager & Strang, 2008) . From a review of several definitions of the term “integration”, fieldwork and analysis of survey data, they identified four key domains of integration: employment, housing, health and education. They also highlighted the process of social connection within and between groups, and the barriers to successful integration related to language, culture and the local environment. They acknowledge that the focus and circumstances of users of the framework will vary, and thus encourage to use it in a flexible manner. The framework may therefore be adapted to study of ethnic minorities’ situation in the social housing sector in Oslo and Copenhagen.

3.3.1 Understanding integration- a conceptual framework



Figure 1 (Ager & Strang, 2004)

The model of Ager and Strang (2008) illustrates ten domains grouped under four headings: “Means and markers”, “Social connections”, “Facilitators” and “Foundation”. In the following section, the three first headings and the domains within them will be further explored. Under the heading “markers and means” , *housing* will be my area of concern. As the chart

reveals, there are four domains, which represents critical factors in the integration process. Success in these domains is an indication of positive integration outcomes and therefore labelled as “markers”. They also serve as “Means”, in the sense that they can assist in the wider integration process. The tenth and final domain under the heading *foundation* will not be discussed further as it is not drawn on actively in the thesis.



The results of Ager and Strang’s (2008) study was two-folded: In the literature review, it was found that indicators of *Housing* seemed to be important for integration included physical size, quality, facilities as well as financial security of tenancies. On the other hand, the fieldwork studies conducted in the communities, revealed that the respondents were more concerned with social and cultural impacts of housing than the material aspects. The former could be social connections to neighbours, and opportunities of learning from established members of the community that comes with being settled in an area over time. It could also concern the issues associated with vulnerable housing environments.

In the case of Norway, it is assumed that owner-occupied housing provides stable and safe living conditions, social benefits such as social integration, as well as better housing maintenance. In addition, it is expected to contribute to wealth accumulation and makes it easier to change housing situation according to needs and preferences (NOU 2011:15). In contrast, chapter 3.1 reveals that social housing in Norway has completely different characteristics than owner-occupied housing.

If we place different types of housing in a hierarchy with social rental housing at the bottom and detached homes at the top, one's position in the hierarchy is largely determined by characteristics of the housing market, the distribution of housing and the degree of individual preferences and resources (Søholt et al., 2003). *Preferences* are determined by the individuals’ goals that are translated into specific housing preferences, along with possibilities and restraints of the housing market (Sule Özüekren & Van Kempen, 2003).

Low income is obviously a factor that may make it difficult for immigrants to access decent housing. However, non-economic factors, such as cognitive capabilities, are also mentioned in the literature. This could involve language barriers, leading to mechanisms in the housing market remaining hidden for some ethnic minorities. Limited political and social resources may also affect the chances of obtaining good quality housing. Political resources are

used to exercise formal rights in society, and thereby achieve important aims. *Social resources* involves the access to important individuals or groups for the benefit of social integration (Sule Özüekren & Van Kempen, 2003).

According to Van Kempen (2008), lack of *economic and non-economic resources* are the main reasons for the disadvantaged position of ethnic minority households in the housing market. Households with great economic resources, can often fulfil their preferences in the housing market. High income is most often generated by good labour market positions, which in turn gives someone an advantageous position in the housing market (ibid). Conversely, some ethnic minorities have arrived as asylum seekers or refugees, and are therefore positioned at the other end of the career ladder and earn relatively little. As mentioned, this is especially the case for immigrants from Somalia. (Skovgaard Nielsen, 2017b; Vrålstad & Wiggen, 2016).



In the second row of the model of Ager and Strang (2008), *social connections* are divided into *social bridges, bonds and links*. The connections the refugees in their study had with other groups was seen as *social bridges* between communities. Issues related to social harmony and refugee participation is represented within this domain. Fieldwork showed that the friendliness of people settled in the community was recognized as important in helping refugees to feel more secure. Moreover, shared activities among refugees and non-refugees such as sports or community groups seemed to foster integration. According to Grødem and Sandbæk (2008), the home is an important arena for the socialization of children. If their outdoor surroundings are unsuitable for play, and families do not have the money to fund social activities, this can potentially limit their social life. Moreover, children who grow up in poor conditions and suffer from a number of housing problems, are less likely to bring friends home (Grødem, 2008).

Social bonds serve to connect an individual or group into the wider community. This involves relationships ethnic minorities have with people sharing their ethnic, national or religious identity within the community. From Ager and Strang's (2008) fieldwork, cultural practice and proximity to family played a large part in feeling settled.

Søholt and Lynnebakke (2015) raise questions about the validity of the assumption that immigrants do not want to integrate, but prefer to stick with people from the same ethnic group. In their interviews with immigrants from Turkey, Somalia and Poland living in Oslo, they found that immigrants' preferences for residence have limited significance for ethnic segregation.

Only a handful of the informants had the financial resources to be able to choose neighbourhoods with mainly Norwegian residents. Their informants' main preferences were mixed neighbourhoods that included both ethnic Norwegians and households with immigrant background, due to these neighbourhoods' possibilities for socialization and social integration. However, their conclusion was that housing moves were guided by structural conditions, rather than population composition in an area.

Social links connects individuals to local and central government services. In cases when ethnic minorities are unfamiliar with their surroundings and face language barriers, it requires additional effort both from the ethnic minorities and their surroundings in order to achieve access to services in line with those of other residents (Ager & Strang, 2008). If ethnic minorities have resourceful neighbours with language skills, and an understanding of how various institutions (labour market, welfare service, education system) operate or contacts with resourceful outsiders, this can be valuable. Conversely, socializing only with neighbours with the same country background can hamper integration (Grødem, 2011). Connecting refugees to relevant services is important in supporting integration, but unfortunately there are many barriers to an effective connection (Sule Özüekren & Van Kempen, 2003). Such barriers can be overcome by specific initiatives that facilitates processes of integration.

This leads us to the third heading of the model, named “*Facilitators*” .



From the qualitative interviews of Ager and Strang (2008), *language* and *cultural knowledge* as well as *safety* and *stability* were identified as two domains which could serve to help people be active, engaged and secure within a community. The inability of refugees to speak to host society's language not only creates a barrier for them to understand local bureaucracy and customs, but also affects the receiving communities' knowledge of refugees' circumstances and culture. This can for instance concern insufficient knowledge about the housing market (Sule Özüekren & Van Kempen, 2003). In this case, the market features will constrain local integration. It can be problematic for social housing providers to explain practical information about physical housing structures and the housing system, and also lay out cultural expectations in the areas where refugees and migrants are resettled (Ager & Strang, 2008) .

When it comes to *Safety and stability*, Ager and Strang's study concluded that refugees experienced fear of crime and racial harassment, thus making it difficult to feel integrated (ibid).

Living in problem-filled neighbourhoods, where residents feels unsafe- due to threatening or unpredictable behaviour from other inhabitants, crime, vandalism or heavy traffic, can be a part of the general burden of living in social housing (Grødem, 2011; Grødem & Skog Hansen, 2015). Grødem and Skog Hansen (2015) argue that this is of special concern for immigrants, because for them, integration takes place in neighbourhoods, schools and local communities. In the absence of native Norwegian family members and childhood friends, they are less likely than native Norwegians to find stable homes with positive resources.

3.4 Marginalization in the social housing sector

The opposite of integration is marginalization. Sociology professor Grete Brochmann describes marginalization as a prerequisite for the welfare state: "*Marginalization entails undermining the social and symbolic ties between individual and society, and leads to weak participation and lack of belonging and influence for those concerned. The complete lack of integration, by marginalization and exclusion, is therefore not only a risk to the individual, but also a threat to society as a whole.*"¹⁵

Søholt (2010, p. 9) defines marginalization of the minority population in the housing market as "*those who are at the outer edges of the housing market and the processes that contribute to people ending up in the outer edges of the housing market*". This also involves "*that you have limited or no influence over significant aspects of the housing situation*". Marginalization mechanisms within the housing sector contribute to households becoming weakly integrated as they have little control over their own housing situation (Søholt, 2010).

3.4.1 The case of Oslo

In Norway, where most people are homeowners, one can argue that renting a dwelling during a phase of life when most own their own home constitutes a case of marginalization in the housing market. The same applies to households who stay in the rental market for a long period of time (Søholt, 2010). The rental sector is most commonly inhabited by people who are in transitional stages. When ethnic minority households experience permanent tenancy, it is most often because they lack sufficient equity to become homeowners (Sandlie, 2010). Low income,

¹⁵ Brochmann, Grete. (2017, ,October 23). Integration. In "Store Norske Leksikon". Retrieved October 8, 2019, from <https://snl.no/integrering>

limited time of residence in Norway, and therefore little time to accumulate wealth, combined with a lack of inherited capital and family support, have been suggested as explanatory factors for the low purchasing power of many minority households in the housing market (Grødem & Skog Hansen, 2015; Stefansen & Skevik, 2006).

Ethnic minorities who, for various reasons, but primarily economic, cannot buy a home, are often in a difficult situation in an expensive rental market, and many have to make do with the social rental sector (Grødem, 2011). Ethnic minorities in social housing also report poor housing standards, such as drafts, leaks, rot and unsafe neighbourhoods. In addition, they are overrepresented among families living in cramped, overcrowded housing conditions (Grødem, 2011; Skog Hansen & Lescher-Nuland, 2011).

Although social housing most likely contributes to better living conditions than ethnic minorities in need for assistance in the housing market would achieve on their own, it is considered unfortunate to live for long periods of time in social housing. (Stefansen & Skevik, 2006). However, residential stability can be perceived as a good. Fixed-term contracts and frequent moves, makes it difficult for households living in the social rental sector to establish a home (ibid). The inherent instability of the Norwegian rental market, may make it particularly demanding for ethnic minority children, to become integrated into the local community, maintain relationships with other children and achieve academic success (Grødem & Skog Hansen, 2015; Ridola, 2018; Stefansen & Skevik, 2006).

For ethnic minorities who, for various reasons, have not been able to enter the private rental market or the owner-occupied sector, the opportunities are limited (Grødem & Sandbæk, 2008). The last couple of years, the housing prices has increased more than income growth. (Normann, 2017). Deregulation of the housing market has led to high rent levels and made it difficult to save capital to purchase a home (Killengren Revold, Sandvik, & Lande With, 2018).

Only one out of 20 social housing residents receive their main source of income from work. Ethnic minorities make up a significant part of social assistance recipients, and many such households are dependent on a long-term social assistance. This particularly true for Oslo, a city characterized by high house prices and a rental market with high economic barriers for access (Tønseth, 2019) . Previous research shows that home-seekers with an ethnic minority background claim to be discriminated against among private landlords because of their background (Barlindhaug et al., 2018; Holm & Yttri, 2002; Søholt, 2001). Discriminatory practices in the private housing market, reduces the opportunities for housing seekers with minority background to find their own housing. This is considered a problem for the municipalities, because it limits the possibilities of using the private rental market to provide

housing for refugees and other disadvantaged people with minority backgrounds. This is a challenge, in a context with a very limited supply of municipal social housing (Søholt et al., 2003).

3.4.2 The case of Copenhagen

The housing market in Copenhagen is also characterized by high price levels and difficulties to obtain loans. However, for financially weak household outside owner-occupation and the private rental market, there are good chances within the social housing sector (Skovgaard Nielsen, 2017a). The municipality is responsible for finding affordable housing. Rent allowance subsidy ensures that everyone can manage the rent, and for families without any income, the municipality can pay the entire amount (Kristensen, 2002). Social housing rents are based on the historic costs price of the dwelling and are not connected to the market. Older dwellings have therefore lower rents than newer housing projects.

The social housing sector in Copenhagen is more accessible and predictable than the social housing sector in Norway. However, as discussed in section 2.1 (4B), the waiting list in some geographical areas are long and specific needs can be hard to realize (Skovgaard Nielsen, Holmqvist, Dhalmann, & Søholt, 2014). In Copenhagen, it is difficult for large families to obtain suitable housing and a dwelling of a desirable size. Due to price restrictions and other forms of regulation, 20% of the dwellings are classified as small (under 60 square meters) (Kristensen, 2002).

Social housing maintenance is managed by professional non-profit organizations who receive money from the Building Fund (*Landsbyggefonden*) and have focused available resources on renovation and repairs of existing social housing (Vestergaard & Scanlon, 2014). Tenants have a high influence over the maintenance of their housing, and are afforded the majority of seats on housing associations and estate boards (ibid). The collective ownership combined with an unlimited leasing period means that the property can be regarded as a permanent home where residents make most decisions. For example, they may decide to raise the rent to arrange more communal activities (Gyberg, 2019, p. 51).

There is no upper income limit for residents who can enter social housing. However, social housing is increasingly utilized by marginalized citizens with limited resources. This development has contributed to a change in the resident composition in some social housing estates. As in Norway, ethnic minorities are overrepresented (Vestergaard & Scanlon, 2014) .

This is one of the reasons why Denmark launched its strategy against "ghettos" and parallel communities at the beginning of 2018 (Regeringen, 2018). This strategy will be further discussed in following section.

3.5 Segregation in the social housing sector

Segregation means separation, and in line with marginalisation, often regarded as the opposite of integration. The term is commonly used specifically to describe how different categories of the population are distributed within a geographical area such as a country or community.¹⁶ The term can be applied to several forms of population concentrations in the city. However, for the purpose of this research, ethnic background is a relevant category when looking at immigrants and settlement patterns. According to Søholt (2010, p. 11), ethnic segregation means that "people who share certain ethnic, religious or physical characteristics are collected in the same areas and thus separated from people with other ethnic characteristics."

Both in the Danish and the Norwegian governments' strategies, integration is a main objective. One goal is for everyone to participate in both small and large communities, and settlement is crucial in this respect. In both countries, a strategy is to avoid settling ethnic minorities in areas with a high share of households with an immigrant background (Ministry of Research and Education, 2018; Regeringen, 2018). Ethnic segregation is considered a social problem, because it creates a social distance between the majority and the minority populations (Søholt, 2010). Geographical concentrations of residents with immigrant background is widely believed to have negative consequences for integration. Behind this notion is the assumption that geographical dispersion of the immigrant population can enhance integration. When residents of immigrant backgrounds gather in the same residential areas, there is little social exchange with the residents of other origins. One assumption is that children, youth, women and men as a result, fail to be exposed to social codes that help to strengthen their social life and connection to people (Søholt, 2010).

Oslo and Copenhagen are concerned with introducing measures against segregation, but the two cities diverge when it comes to the dominant definitions and perceptions about its causes. Norwegian strategies are more concerned with structural forces and constraints; hence the focus is mainly on the accumulation of living condition challenges, which in turn are mainly

¹⁶ <https://snl.no/segregering> Norwegian language online encyclopedia. Segregation. (2018, February 20). Retrieved 2019, February 25th.

framed as related to socio-economic inequality. In contrast, the Danish strategy emphasizes measures related to housing, through significant infrastructural changes and through more targeted direction of settlement (Staver, Brekke, & Søholt, 2019).

3.5.1 The case of Oslo

Segregation of non-western immigrants and the rest of the population is relatively weak in Oslo compared to other European cities (Andersen et al., 2015). However, Søholt and Wessel (2010) note that the Norwegian housing market, dominated by owner-occupied housing and a more or less residual submarket consisting of social- and private rental housing, has contributed to significant ethnic segregation. According to the authors, ethnic segregation leads to concerns about an increasingly divided city with diminishing social integration.

As mentioned, there are approximately 11,000 social housing units in the 15 city districts in Oslo.¹⁷ As shown in the figure below, they are not evenly distributed among the districts. Up to 50% is currently located in the three districts of Old Oslo, Grünerløkka and Sagene (inner east). In comparison, there are 248 social housing units in the west side district of Ullern.

¹⁷ <https://www.ssb.no/statbank/table/12437/tableViewLayout1/>

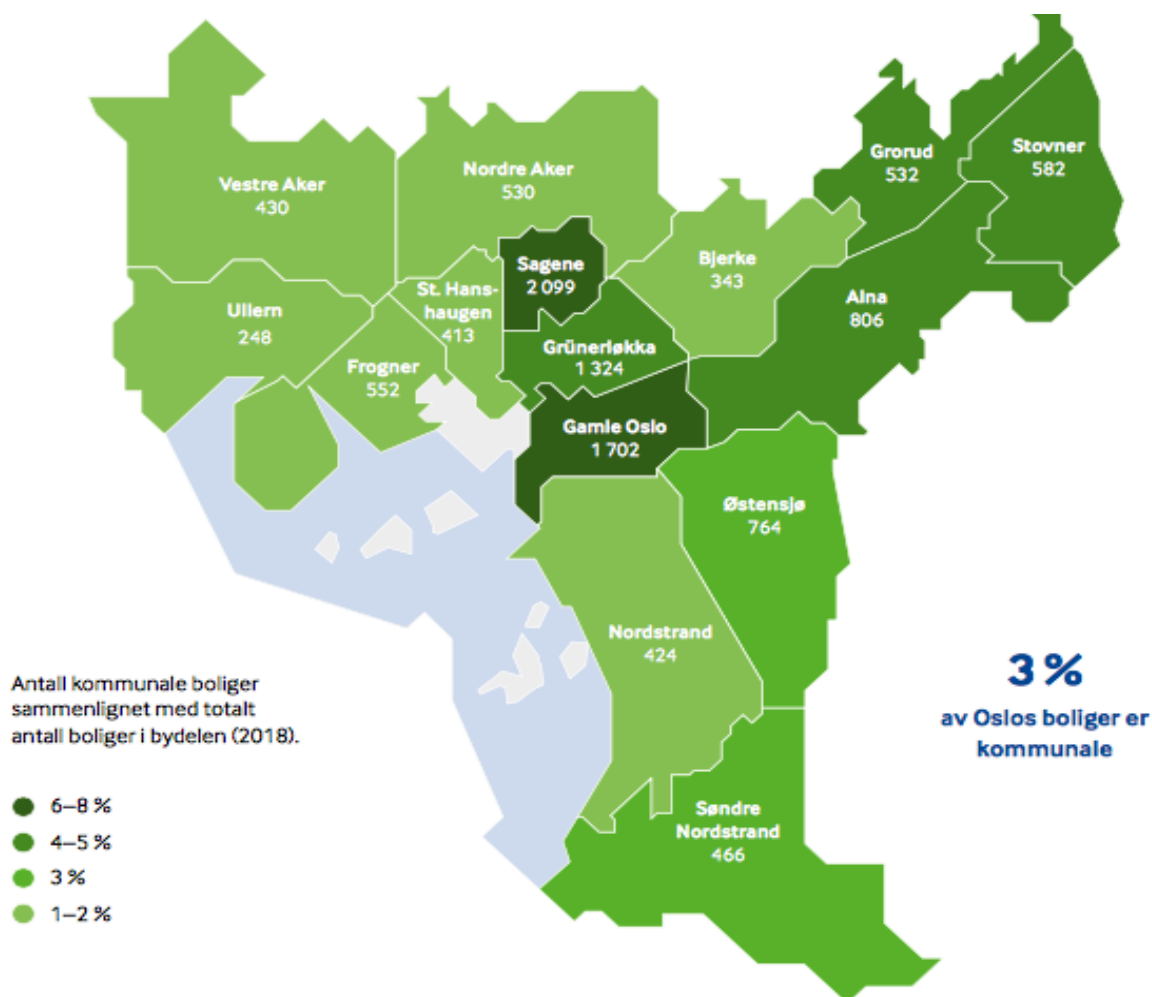


Figure 2- Received from Boligbygg (2018)

Oslo is characterized by a large proportion of non-western immigrants in the inner east districts,¹⁸ Somalis in particular. Whereas Oslo West is dominated by the white middle class. In addition to varying housing quality, the hallmarks of the addresses in the inner east are unsafe living environments. This is due, among other things, to the fact that different groups of disadvantaged are gathered in the same place and often insufficient follow-up by municipal services (Søholt, 2010).

The City Council propose a total allocation of NOK 1,9 billion for the purchase of housing for disadvantaged in the period between 2020-2023.¹⁹ To reduce social inequalities in Oslo, they want social housing to be spread throughout the city. This is done by buying properties in city districts with a relatively speaking low number of social housing units.²⁰

¹⁸ <https://www.ssb.no/befolkning/artikler-og-publikasjoner/innvandrere-pa-oslo-kartet>

¹⁹ <https://www.oslo.kommune.no/politikk-og-administrasjon/politikk/budsjett-regnskap-og-rapportering/oslobudsjettet-2020-en-grønnere-varmere-og-mer-skapende-by-med-plass-til-alle/#gref>

²⁰ <http://piosenteret.no/informasjonsmaterieill/Boligbehovsplanen.pdf>

However, the amount of new purchases is currently modest. We do not know if and how this strategy will help to reduce ethnic segregation

Through area-based interventions for urban improvement, politicians signal that they want to solve the current situation. The approaches to address challenges of vulnerable areas is built on cooperation between the government, city districts and civic organizations. Such area policies has the general aim to improve the environment, housing and living conditions in a specific area, and make them more attractive (Staver et al., 2019). Although refugee dispersal policies have been highlighted by authorities in the context of segregation, the government has to a higher extent emphasized socio-economic segregation and accumulation of living condition problems as a main concern. In the government's integration strategy, it says: "Some areas in large cities have many inhabitants with large and complex welfare problems. A concurrence of low labour market and societal participation, discrimination, and poor living standards, acts as a barrier to participation" (Ministry of Research and Education, 2018, p. 44). However, the strategy also highlights that children with immigrant backgrounds are strongly overrepresented in low- income households, a condition that can prevent participation and reinforce segregation and exclusion (ibid, p. 44).

The housing related measures mainly involve subsidies to enable low-income families to stay in the housing market. In addition, they contain measures seeking to increase labour market participation, improve housing and the local environment, create meeting points and cultural activities, improve results in primary education, reduce drop-out problems in secondary education, reduce crime, and improve public health (ibid, p. 47). The only aspect of immigration policy beyond this general direction which is directly addressed in the integration strategy says: "Settlement of refugees, which it holds should, as a rule, not happen in areas with a high percentage of immigrants" (Ministry of Research and Education, 2018, p. 47).

3.5.2 The case of Copenhagen

Lord Mayor of Copenhagen, Frank Jensen wrote in a newspaper column in 2016 that Copenhagen is a city where "people from different environments, cultures and income groups live door-to-door and know each other and each other's lives" (Gyberg, 2019, p. 46). Together with other Danish social democrats, he champions the goal that Copenhagen should be a mixed city for everyone (ibid); an ideology which is clearly under pressure. In Copenhagen, you will find high concentrations of ethnic minorities in social housing complexes which are segregated from other tenures. Ethnic segregation is generally seen in connection with the level of

immigration. As opposed to Oslo, ethnic segregation mainly comes from the high concentration of ethnic minorities in large social housing estates.

Over the past decade, housing prices in Copenhagen have increased. Due to the building of detached houses, improvements in transportation infrastructure as well as a growth in wealth, a large share of the middleclass has opted for owner-occupied housing in the suburbs (Skovgaard Nielsen, 2017a). The price levels in metropolitan Copenhagen are particularly unfavourable to ethnic minorities. For this reason, the number of ethnic minorities in the social rental sector has increased drastically during the last decade. Some estate buildings are occupied by more than 50% of non-ethnic Danes, and most of these are located in Copenhagen (Vestergaard & Scanlon, 2014). Recent analyses show that the most socially vulnerable residential areas are located in the biggest social housing estates that was built in the decades after the war. Compared to the rest of Copenhagen, these areas are characterized by low labour market participation, low educational levels and high shares of ethnic minorities (Gyberg, 2019, p. 59).

In 2010, a “Ghetto List” was established by the Danish government to underline that there are problems in certain geographical areas with a large proportion of immigrants. The first criterion for ending up on the ghetto list was that 50% of the population in the area must have a non-western background. The population was also defined by a series of factors including unemployment, level of education, crime rates, and social life (NRK, 2019). In November 22, 2018, the majority in parliament supported the “Ghetto package”; a controversial strategy to get rid of immigrant communities that the government classifies as “ghettos” by the year 2030. According to the government, there have not been strict enough demands on immigrants, and many have "gathered together" in certain areas (Regeringen, 2018). The Danish strategy emphasizes housing-related policy measures, with infrastructure changes and more control over where people live. One of the planned measures is to demolish social housing in the ghetto-areas and allow private investors and homeowners with new housing types into the community. For this reason, the municipality and the social housing sector are now required by law to decrease the number of public housing in the ghetto areas to 40 per cent, for the purpose of a reduced one-sided housing composition and a change the resident composition in the area, (ibid).

Although the ghetto strategy only affects a few thousand of the 60000 non-commercial housing units in Copenhagen, this strategy is said to stigmatize the whole sector (Gyberg, 2019, p. 60). Furthermore, whether the form of ownership determines the qualities of a residential

area is debatable. An argument against the “Ghetto Plan” has been that only the richest part of the population will be able to afford owner-occupied housing. Especially in a high-priced city such as Copenhagen, a sharp division of owners and tenants in residential areas may challenge the integration of the remaining social housing tenants (Højte, 2018) .

4.0 Methodology

In this chapter, I will explain the methodological choices I made in this project. My research strategy is informed by Ary, Walker, and Jacobs (2014, pp. 35-36) and their seven step strategy. The steps are used as a guide as it provides a clear structure and overview of the thesis’ research process. In the following sections, step 3-5 will be discussed and elaborated on in relation to this thesis’ specific research process. This involves my choice of research design, recruitment- and a brief presentation of my informants, development of interview guide, interview situation, my role as a researcher, transcription and how I did my analysis. Finally, I will evaluate the validity and reliability in relation to my research.

1. Selecting a problem
2. Reviewing the literature on the problem
3. *Designing the research*
4. *Collecting the data*
5. *Analysing the data*
6. Interpreting the findings and stating conclusions
7. Reporting results (Ary et al., 2014)

The two first steps; selecting a problem and reviewing the literature on the problem have been discussed in previous chapters. Step 6 and 7 will be discussed in chapter 5, 6 and 7. In this chapter I will discuss step 3-5. In addition, I include reflections on reliability, validity and transferability of the data.

4.1 Designing the research – Methodology

This master thesis is characterized by a qualitative approach based on a desire to gain an in-depth and nuanced view of the situation of ethnic minorities in the social housing sector in Oslo. More specifically, my aim was to gain a deeper understanding of how individual actors of different governmental bodies and organizations understand the situation of ethnic minorities in the social housing market.

The qualitative paradigm, as opposed to the quantitative, allows you to study in depth. This involves gathering plenty of information about one or a few cases, and includes interpreting the data from the viewpoints of the informants. (Halvorsen, 2008; Johannesen, Tufte, & Christoffersen, 2011). Ethnic minorities on the social housing market, are on the edges of mainstream society. According to Thagaard (2009, p. 12) qualitative methods are especially appropriate when studying marginalised groups. Furthermore, I searched for personal perceptions related to a field with limited research. Using other methods would not have given me these opportunities (ibid, p.12).

I found it necessary to use a *loose* approach, and therefore decided for a semi-structured qualitative interview, as it could bring forth complexity and nuances and give the informants greater freedom to express themselves. (Johannesen et al., 2011, p. 39). My interview guide informed the interview with certain themes, and suggestions for questions which did not have to be asked or answered in a certain order. In this way, the interview situations could change easily along the way according to what types of information was revealed. (ibid, p. 139) I considered this design well-suited to the aims of the thesis, because I had to tailor every interview to the informant's occupational background or role in relation to my topic (Appendix 2)

4.1.2 Comparative study

A comparative approach opens up to identify and understand differences within and across countries (Bloemraad, 2013). The impact different government policies in two “similar” countries have on ethnic minorities, is known from prior research (Hagan & Bloemraad, 2006). It is considered important and relevant to do so, because it allows to investigate whether few significant variations generate different outcomes (ibid).

As mentioned previously, the purpose has been to explore and explain how different groups in Oslo experience the municipal rental market for ethnic minorities. Copenhagen is a comparative contrast included to shed light on the particular features of the case in Oslo, and to

inform the policy relevant discussions in chapter 6. By contrasting two quite different, but still similar phenomena, we may hope to understand the case we are most interested in (for these purposes) more clearly. Thus, Copenhagen is included – not as an end in itself – but to enrich the analysis of the case of Oslo. It follows that the empirical material that informs the analysis of Copenhagen is not as voluminous as the one used to examine Oslo.

Kocka (1999, p. 49) state that even if one case is given less weight, a comparative perspective can widen horizons, because it helps to identify questions, and clarify profiles of single cases.

This project is subject to a limited time frame. Under those conditions, Kocka argues (1999, p. 49): “(...) asymmetric comparison is often the only way to open oneself to comparison at all. Even in its asymmetric form, comparison can lead to questions that cannot otherwise be posed and to answers that cannot otherwise be given”

There is little research on social housing aimed at ethnic minorities in Oslo, and there is an even smaller degree of comparative research with other countries. This means that we miss out on important perspectives and concrete tips for how to get a better and more effective housing policy.

The project has three research questions which have been studied within a limited empirical context in terms of both geography and occupational categories. The cases in Oslo and Copenhagen were presented separately before they were analysed comparatively.

4.1.3 The interview session and the interview guide

Two of the informants requested to conduct the interviews in a café, two interviews took place in a group room at the university, and the rest in meeting rooms in the informants' offices. Although I would argue that the respondent choice of location is of utmost importance, identifying a place where there will be few distractions is also important. In one of the cafés it was so loud that the recording of the interview became a challenge. Another interview took place in a meeting room, where colleagues of my informant came in occasionally for questions or other inquiries. As an interviewer, I should have noted the goal of avoiding distractions, when I asked my respondents to choose a location.

Before I started the interviews, a written information sheet and consent form was signed by the researcher and informants. This document contained information about purpose and procedure with the research, as well as other information of importance about the interview, included information about confidentiality and the respondent's anonymity (Appendix 1). In the

first interview, *Agnes* named locations and names in the interview. These were anonymized, but it reminded me to explicitly tell the remaining informants not to name persons or places.

I was keen on covering all the topics in the interview guide. However, the ordering and formulation of the questions, was not predetermined, as I was concerned about the interviewees' answers and the new directions they opened for (Johannesen et al., 2011, p. 139).

My interview questions were designed with respect to a thematic and dynamic dimension; a thematic dimension with regard to the production of knowledge based on the theoretical conceptions of the research topics. Furthermore, I tried to follow up with dynamic interview questions to promote a positive interaction and stimulate the interviewee to express spontaneous reflections and emotions, thus shedding light on the theme from several angles (Kvale & Brinkmann, 2009, p. 131) .

For example, I asked a resident of a social housing unit, who also was the chairman of the social housing committee in his unit, about how he believed the gathering of ethnic minorities in the same areas could be avoided in Oslo. I followed up his answer by asking “How do you feel about living there yourself? This question was meant to help address his own experiences and feelings related to living in a segregated social housing unit.

In general, I experienced the interviews as professional, safe and trusting, based on symmetric power relations (Kvale & Brinkmann, 2009, p. 33). My informants were clearly experts within their respective fields, and therefore very confident, active and outgoing throughout the interview. In general, I experienced a nice and trusting atmosphere in all interview situations, something that provided me with many good interactions with the informants and rich qualitative data addressing my main research questions. The interviews had a timespan of between 40 and 90 minutes.

4.2 Collecting the data

The informants were selected based on the criteria that they should be as different as possible on key variables, in order to shed light on diversity and nuances on the topic of ethnic minorities in the public housing market. I wanted to approach the social housing market in many divergent ways, and interview experts on multiple areas, so they could illuminate each other and shed light on the situation from different perspectives. My informants represented different governmental units- and organizations, social housing administrations in certain districts, research institutions and finally board leaders in social housing estates. They all had long track record and therefore a broad area of competence within the field, and thus experiences from direct collaboration with residents with an ethnic minority background in the social housing sector.

Personal identities in the transcripts could easily be recognised, due to the informants' occupational positions, and was therefore replaced with fictive names (Sanjari, Bahramnezhad et al. 2014). In general, I did my best to ensure confidentiality and anonymity completely, as many of the informants are well known, and some of the data information could therefore potentially be recognized by colleagues, or other experts within the housing policy field. (Denzin 2006).

To identify informants in the different groups, I used the snowball method. The snowball method is about finding informants through different networks. The method is suitable for interviewing in environments that are not easy getting access to, or if entering special milieus requires knowledge (Bryman, 2016, p. 415) I started off with a few informants that were recommended by my supervisor, and asked these informants to refer me to others. The study was approved by the Norwegian Social Science Data Service (Appendix 3), in prior to the processing of personal identifiable data (Johannesen et al., 2011, p. 95).

Most of the data were collected in Norwegian with the exception of three participants who responded in Danish. In this case, the transcriptions were translated into Norwegian. Where language created barriers for understanding the views of the Danish informants, this challenged was solved through a particularly thorough exchange of information in the interviews.

In total, I conducted 9 interviews in Oslo and 4 in Copenhagen. Two of the interviews in Oslo are not drawn upon in the thesis, as the information and descriptions they provided did

not answer my research questions in a satisfactory manner. However, they gave me valuable knowledge and referred me to other informants which I interviewed later on. The same was true for one of the informants in Copenhagen, but the informant referred me to good literature and well-suited online sources.

Qualitative interviews with 10 informants were carried out in Copenhagen and Oslo, between October and November 2018. Ideally, I should have conducted an interview with a board committee member in one of the social housing units in Copenhagen, but I found it difficult to get hold of more informants. This was probably due to the fact that I had little or no network in Denmark, and it was therefore difficult to get help in recruiting appropriate candidates. In addition, I had limited time to conduct the interviews there, as opposed to Oslo where I could be more flexible and show up to interviews at short notice. I finally ended up with 3 informants from Copenhagen and 7 from Oslo. Of my 10 informants, five were women and five were men.

It was difficult to determine the number of informants in advance. But I found 10 informants to be a reasonable sample, considering my time span and the scope of my study (Bryman, 2016, p. 416) This is also considered to be an appropriate amount of informants in smaller projects with limited time and resources (Ryen, 2002, p. 104).

As mentioned, all my interviews were conducted in Norwegian. When transcribing and translating two of the informants who responded in Danish (*Ole* and *Pelle*), a language barrier was clearly present. I also faced some struggle when transcribing *Amina's* recording, because she talked quite fast. Sentences in the interview transcripts that remains unclear, was marked with (*unclear speech*) in the texts, and have not been used in my data presentation section.

The chances of human error in my translation of quotations are present. To prevent misinterpretations, I kept the original transcripts and translated the quotes in English directly into this document, so that both my supervisor and my informants could read both the original version and the English version. Revisions have been made based on their comments. For the record, all quotations from the interviews are translated by the author.

4.2.1 Participants

In the following I will present the informants in Oslo and Copenhagen, in terms of their relation to public housing. In the presentation and in the next chapter, their names are anonymized for the purpose of confidentiality.

Participants in Oslo:

Agnes works in the Tenant Association; a member and interest organization for tenants, with different features. The primary activity of this tenant association is the member services, where members in rent disputes receives assistance. The association's goal is to maintain the members' interests towards landlords, authorities and others. In recent years, they have been involved in several projects related to social housing.

Anne is a special consultant at The Welfare Service in Oslo. Furthermore, she has experience from the social housing area, and mostly works on commissioned projects related to housing.

Jacob is retired and the head of the board committee in the social housing unit he lives in. The committee has regular meetings in his apartment. The committee tries to express the wishes of the residents, and takes responsibility for carrying out improvements to the living environment.

Amina came to Norway from Somalia as a teenager. At the time, she did not have any education and was illiterate. She acquired an education as a student in adult education and received free homework assistance from the district in the evenings. Today she gives lectures on integration, social control, schooling and adult education. Amina was the head of the social housing board committee where she previously lived.

Amir is originally from the middle east, and works in one of the city districts of Oslo. He is a team leader in something he calls a living environment team. The job is to improve the social living environment in exposed social housing estates in cooperation with the district police, and other actors in the area where he works. Together with his colleagues, he ensures that residents establish board committees and participate in social activities.

Tom works as a special consultant in the municipality of Oslo where he's main tasks are related to housing and urban development issues. He has long experience from the social housing area

Hanna is educated as a social worker and employed in a city district in Oslo. She is engaged in various living environment projects. Among other things, she has worked on a housing project in connection with regional social housing development programs, and now she works on a project in cooperation with the housing unit and the unit for preventive services children and young people in the district.

Participants in Copenhagen

Pelle works at LLO (lejernes landsorganisasjon), a nationwide tenant organization that has local branches in most big cities in the country, Copenhagen included. The organization is active in relation to housing policy issues nationally and locally. In addition, the individual tenant can seek advice and assistance regarding rental conditions.

Ole works at KAB (Københavns Almindelige Boligselskab), the biggest social housing management company in Denmark, who administers 60000 homes in Copenhagen.²¹ *Ole* is head of a unit covering approximately 8000 homes. KAB, covers rent management and waiting lists and customer service.

Astrid is a sociologist and researcher within the social housing field. She did a PHD where she studied immigrant housing careers. In recent years, she has studied urban diversity of settlement among the general population. She is also concerned about vulnerable residential districts, and the efforts Denmark have done in these areas.

²¹ From the interview with *Ole*, employer in KAB

4.3 Analysing the data

Through thematic analysis I attempted to give a precise and thorough description of my respondents’ interpretations of ethnic minorities situation in the public housing sectors in Oslo and Copenhagen. A modified version of the analytic steps suggested by Braun (2006) was followed. In the two first steps an inductive approach was applied.

First, I transcribed all the interviews word for word. I took notes and reflected on my overall impression for each interview. Based on this, emergent overall topics for each interview were categorized into *first-order codes* and written in the margins. These were labels I attached to comments in the text. Meaningful text-passages and attached codes were assigned a colour according to which research questions they belonged to. This process was followed in the analysis of all transcripts. An overview of the codes is presented in Table 1 below:

<i>Research question (RQ)</i>	
1) - <i>To what extent is the public rented sector used as an instrument of integration?</i>	
2) - <i>What are the consequences of municipal social housing policy: To what extent has the social housing sector and related municipal policies contributed to reducing segregation and marginalization of ethnic minority household?</i>	
3) - <i>What should be done to solve the current challenges connected to ethnic minorities and public rented housing?</i>	
First order codes for interviews in Oslo	First order codes for interviews in Copenhagen
<ul style="list-style-type: none"> • Social living environment RQ 1 • Poverty trap RQ 1 • Language RQ 1 • Composition of residents RQ 2 • Resourceful people RQ 2 • High flow of tenants RQ 2 • Short-term contracts RQ 2 • Physical standard RQ 2 • Information RQ 2 • Participation RQ 2 • Social control RQ 2 • Structural changes RQ 3 • Private operators RQ 3 • Common language RQ 3 • Spread of housing RQ 3 • Rent-to-own RQ 3 	<ul style="list-style-type: none"> • Political power RQ 1 • Communication failure RQ 1 • Culture and language RQ 1 • Ghetto plan RQ2 • Mix of residents RQ2 • Waterbed effect RQ2 • Arrangements RQ2 • Socio-economy RQ3 • Infrastructure RQ3 • Social relations RQ3

Table 1- First-order codes for interviews in Oslo and Copenhagen, with assigned colours

Secondly, the first-order codes and associated text-passages were structured into tables in order to ensure an overview as can be seen in table 2 below. This process was done separately for the interviews in Copenhagen and Oslo.

First order codes	Amina	Agnes	Jacob
Social living environment	<i>Men jeg synes det å samle kommunalbolig på samme gård, samme bolig, samme sted, det hindrer integrering.</i>	<i>Det er en utrolig tung materie å jobbe i. For beboerne også. Så derfor er det veldig viktig at vi også har høstfest, nabolagsfest og Eid-fest og juletreff, og liksom gjør koselige ting også da.</i>	<i>Men i forhold til integreringen, det å bli endel av storsamfunnet og ta del i lokalsamfunnsproblematikk og sånt, så er det nok kanskje en fordel at det også er norske som de kan ha kontakt med i aktiviteter og i miljøer, som de blir trygge på da.</i>
Participation	<i>Jeg kan være ærlig si at når jeg flyttet inn, selvfølgelig var det sånn "hvem er hun der liksom"?, dessverre. Og jeg følte meg veldig utenfor og veldig alene.</i>	<i>Og da hjelper vi de å organisere seg og nedsette sånne styrer som vi kaller for gårdsstyrer eller gårdskomite, og så hjelper vi de med å på en måte identifisere interesseområdene.</i>	<i>Så vi begynte jo med å arrangere barneaktiviteter, med utstyr som vi fikk låne. Felles utstyr. (...) Så gjennom de arrangementene der, fikk vi kontakt med nye foreldre, og sånn</i>
Communication	<i>Så det er flere ting man trenger for å tilvenne seg. At folk skal få forståelse for hvordan det fungerer. Kurs, få kurs om det der.</i>	<i>Men vi mener at de har ekstremt liten innflytelse på bosituasjonen sin, og vi jobber for at de skal få mer medvirkning. Mer sånn reell medvirkning, at de skal bli tatt med på dialog med boligbygg</i>	<i>Jeg tror at når det er så mange kommunale boliger med så mange innvandrere, så bør det være en ansvarlig person i boligbygg som tar det som sitt ansvar. (...)De lærer seg jo ikke språket på en måned liksom.</i>

Table 2: Text passages and First-order Codes structured into Tables (example)

Thirdly, I used the tables of the First-order codes to develop *second-order themes* in order to systematically be able to use the coded empirical data to answer the research question at hand. A narrative account allowed for a more deductive approach, as, my theoretical framework fully developed and structured the second-order themes. They are used as the main headings in Chapter 5.0: "Presentation of findings in light of theoretical framework"

Fourthly, the second-order themes with associated text-passages was translated from Norwegian to English. I sent the Norwegian transcriptions and my translations back to my informants, to ensure that the true meaning of the original source was reproduced in best possible way (also discussed in the following section).

4.4 Validity

Validity is about the extent to which you measure what you actually intend to measure.

(Pervin, 2010, p. 48) defines it as "the extent to which our observations indeed reflect the phenomena or variable of interest to us". Given the aim of this study, I consider the method used (semi-structured interviews with expert in the social housing field) is appropriate for my type of research.

I had no experience with my field of study before I started my research. However, I approached the theme with an understanding based on various media reports and research literature. Living conditions in social housing are often not portrayed in a favourable light in the media.²² The same goes for research revealing that the housing conditions for many people who rent social housing are worse than other types of housing, as discussed in chapter 1 and 2.

Researcher influence is an ethical issue in the interview situation, as well as the choices to be made during the process of analysing the data (Kvale & Brinkmann, 2009). It was therefore essential that I was methodically conscious on how questions should be formulated, and my own interpretation of information. The latter was of special importance since the informants were secondary sources. I did not conduct interviews with the ethnic minorities themselves, and was therefore not in a position to discuss the details and personal experiences of their situation on the social housing market. When the informants were asked questions such as "how do you think ethnic minorities experience the social housing market", their answer referred directly to the opinions of others, which could be an expression of their own attitude (Ibid p. 136).

Even though my informants, with the exception of *Amina* and *Jacob*, did not have personal experience with being a social housing tenant, they provide highly relevant insights and information about the situation and experiences of non-western households in this sector. In short, the informants supplied me with information and reflections relevant for discussing my main research questions.

The validity was further assured as the transcripts and final report went back to the participants, so they could control how their statements was interpreted, allowing for corrections or clarifications of the findings (Kvale & Brinkmann, 2009, p. 255). This was of special importance since I translated the transcript from Norwegian and Danish to English. I wrote in the e-mail that if they did not respond, I would take this as a sign of approval.

²² <https://www.aftenposten.no/osloby/i/e1pKgK/to-personer-laa-doede-i-kommunal-bolig-i-191-dager>
<https://www.vartoslo.no/minstepensjonist-johanna-70-kastes-ut-av-kommunal-bolig-tvangsflyttes-til-dyrere-leilighet/>

4.5 Reliability

In qualitative research “the researcher must argue for reliability by explaining how the data has been developed during the research process” (Thagaard, 2009, p. 199) Moreover, it concerns whether the research has been carried out in a trustworthy manner, that will be, with respect to the credibility of the research (ibid p.198). I have already described the data analysis process in section 4.3, hence comments beyond this will be discussed in this section.

Kvale and Brinkmann (2009, p. 164) has proposed six quality criteria for an interview, that will be briefly discussed when evaluating my interviews. According to Kvale and Brinkmann (2009, p. 164) “(...) the quality of the original interviews is decisive for the quality of the subsequent analysis, verification and reporting of the interview findings” . The first criterion is to what extent the answers given by the interviewee are “(...) spontaneous, rich, specific, and relevant (...)” (ibid p. 164). As mentioned, the informants were only informed about the purpose of my thesis, but were not given the interview guide beforehand. Since they did not know what they were asked, the answers were spontaneous. Although the informants did not get the chance to prepare for my interview questions, I found them reflective. They were all eloquent and knowledgeable, and thus answered my questions concisely and precisely. Many informants also provided colourful and rich descriptions.

Kvale’s second criterion concerns the interviewer’s ability to elicit long answers from short questions. I tried to ask open-ended questions. In most cases the informants gave long answers and therefore required few follow-up questions Although the informants’ responses varied in length, it became clearer throughout the analyses that this did not make a difference in terms of the information and reflections provided.

Kvale’s third criterion demands that the interviewer follows up and clarifies relevant aspects of the answers. I did this particularly when the informants described certain aspects of housing policy, which I was unfamiliar with. The need for clarifications was particularly important in the interviews with *Astrid*, *Pelle* and *Ole* in Copenhagen, as I had little pre-knowledge concerning the social housing system in Denmark. Follow-up questions were frequently employed in my interview with *Ole*, due to the language barrier between us. In Oslo, my first interview was with *Agnes*. I was at the time not very familiar with the different actors involved in rental agreements. I therefore needed to clarify how the system worked and asked for further explanation to understand the underlying system. Naturally, this might have been confusing due to my role as an interviewer. In my interview with *Hanna*, I started to provide her with information to illustrate what type of answer I was searching for, in a situation when

that remained unclear. She interrupted herself and asked me “What was your question again. Did I answer...?”, which I in turn responded to. Furthermore, the follow-up questions were naturally not planned beforehand, which might have affected their quality; for example, whether the questions were leading or not. This has been taken into account in the analysis.

Kvale’s three final criteria refer to a nearly perfect interview, and can therefore be used as general guidelines. They all suggest “(...) that the meaning of what is said is interpreted, verified, and communicated before the sound recorder is turned off” (Kvale & Brinkmann, 2009, p. 164). Criterion number four puts emphasis on the interpretation of what is said throughout the interview. The fifth criterion emphasises the importance of verifying the interviewer’s interpretations of the answers, while the final criterion concerns how the interview should be “self-reporting”, that is the answers should be understandable and clear, without need of further explanations (ibid). Concerning *Hanna*’s misunderstanding mentioned above (or my lack of clarification), I believe these situations helped correct and verify the interpretations throughout the interview. The interview with *Amir* also differed from the others, since this interview was interrupted several times. This may have affected the quality of the response by the interviewee, but I kept track of where we were in the interview guide, to easier continue the interview when he was ready.

Naturally, the interviews varied, some may be said to be better than others judged on the basis of Kvale’s criteria. In my view, however, the presentation of the findings below show that all the interviews address my main research questions in an enlightening manner.

5.0 Presentation of findings in light of theoretical framework

In this chapter, I will present and discuss the interviews in light of my own interpretations, related literature and Ager and Strang's (2008) theoretical framework. My informants mentioned various themes they regarded as problematic for ethnic minorities in social housing. I use these themes in my presentation, and categorized them with the aid of the indicators in the integration framework. The main topics of the interview data may be related to the marginalization, segregation and integration process in social housing (cf. Spholt 2010). In what follows, I present the data in two separate sections named Oslo (5.1) and Copenhagen (5.2). Each section concludes with a brief summary.



Figure 2 (Ager & Strang, 2004)

According to Ager and Strang (2004), there is a variety of “pathways” linking the domains in the figure presented above. They will therefore not be presented in the same order as in the framework, but according to which categories that was given most attention in the interviews and what appeared to be a logical order. The category called “overcoming marginalization” contain two domains; social bridges and social links. As mentioned, “rights and citizenship” will not be discussed.

5.1 Oslo



To create a personal space

In many cases, there is a divergence between the resources a refugee has built up in his or her home country, and the demands made in the Norwegian housing sector (Ulfrstad, 2011). The informants have different views on whether the substandard conditions in social housing apartments is a result of incorrect use from the immigrant tenants, or whether the municipality has failed to provide adequate follow-up services and repair services.

Tom and Hanna, believes it is important to have a nuanced view of municipal housing standards. *Hanna* says that BB (*Boligbygg*) and the city district she works in do a lot of information work, and offers follow-up visits after a few months, so the new arrivals get the opportunity to ask questions and get proper information about ventilation and fire safety. She thinks it is problematic that many ethnic minorities choose not to ventilate and close the air hatches during cold winters: "In several of the apartments I have visited, there has been mold and fungus. It has been an absolutely terrible situation for the parents and not least children, who may have asthma and allergy complaints because of it. But it has proved difficult to say if it is BB or the occupant's fault".

The maintenance costs are often high in social housing. Renting out to residents with social problems in difficult life situations, can lead to severe vandalism, poor indoor climate- and moisture damage as well as increased fire risk due to careless handling of fire and electrical systems (NOU 2011:15, p. 82).

According to the study of Ager and Strang (2008), measures such as physical quality and facilities of housing affect overall physical and emotional wellbeing, as well as the ability to feel "at home". These findings match the experiences of my informants. *Agnes* reports on the physical and psychical consequences that comes with the deferred maintenance in many social housing properties. She describes the interior as institutional, with poorly maintained flooring, wallpaper with holes and tears, broken kitchen cabinets- and front doors, and moisture and mold. According to *Agnes*: "this affects the quality of life. And it also leads to shame, it can lead to disease. And they don't dare to bring friends home. The physical living environment affects the situation of vulnerable groups". She claims, that from an outside-perspective, to live under such conditions is totally unthinkable. A good example is when she visited one of the

female residents at Stovner.²³ She said that there were bats in the wall that came in if tenant ventilated. Therefore, the female tenant could not open the windows. In another public unit, a male resident explained to *Agnes* that the head of an entrepreneur company had distributed dust masks to his co-workers before they entered his unit, because he claimed that it was so disgusting in there.

Even though *Agnes* is critical of BB, she emphasizes that it is primarily political decisions that guide the executive services: “Of course, BB would say that they do a lot to raise the standard. And they do, but it is not enough. And that is not their fault. It is the municipality, because BB are not allowed to touch the budget”.

Several of the informants also have critical views on the standard of the common areas in social housing. Destroyed entrances, faecal matter and urine in the stairway is not a rare sight in the social housing sector. *Jacob* is also worried about the littering problem in the outdoor area of several public units. People place appliances, furniture and mattresses next to the outdoor trash cans which attracts animals, crows and unwelcome guests who come and look for valuable items. *Jacob* said: “There are many who think the apartments are very draughty and cold. Especially those who live on the ground floor. Because I think technically, there was not done enough work when they inserted the new windows. There is not enough isolation in the windows. It’s draughty. The floors are cold.”

Amina has personal experiences related to poor standards in the apartment, such as electrical hazards and mold. She mentions a situation where the electricity suddenly disappeared in her the apartment, as she was cooking for her children. She complained to BB, who told her that they could not do anything about it at short notice, so she had to sleep without electricity that night. Due to the cold and need for food, a private electrician was contacted. She believes that the apartments look nice on the surface when moving in, but that poorly executed work and cheap materials have resulted in sockets and door handles falling off and windows becoming loose. Clearly *Amina*’s desire for housing repairs and improvements conflicted with BB’s willingness to carry this out. She expresses herself on the matter in this way: “The day you rent the apartment, they are available and show you around. But when you point out some challenges in the apartment they say: “Yes, we should fix that”. But they disappear and they never come back”.

To identity strongly with your home is difficult without feeling any kind of ownership. *Amina* was keen to make her own mark on her home, but material structures of bad quality,

²³ City-district located to the far north-east of Oslo (see figure 2, p 33)

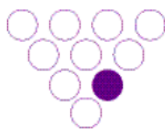
unbearable indoor climate, among other things, made it difficult. *Amina* eventually chose to move to another social housing because of all the problems she suffered:

“When the house owners doesn’t care, and the residents lack the sense of homeownership, it’s difficult to create a nice home. The reason I have moved is primarily that the apartments have not been good enough. I remember there was mold in the apartment, and my kids got eczema because of it. I got it too.”

Social housing may have major shortcomings for people who want to achieve satisfying living conditions. However, if a social housing unit is located in a “normal neighbourhood”, that is, as one of few social housings in a housing cooperative, it may simulate some key aspects of “the good life”. *Amina* describes her new home like this: “The good thing here, is the whole system. The system is a part of the housing association. So, if the apartment has problems with the window, the housing association demand from BB that this must be fixed. It must be adapted to the other apartments(...)Another thing is the communal work that is done there and the security (···)”

In addition to poor material standards, the housing size was by some informants highlighted as an important reason for why they felt that the dwelling was not adapted to the needs of the residents. Cramped conditions are particularly common among families with children, low-income households and immigrants. The proportion is highest in Oslo. One important reason for the geographical differences is the many small apartment blocks and a higher proportion of immigrants (SSB, 2017). *Jacob* believes that crowded conditions is one of the main reasons for why people move elsewhere, and many of the most resourceful residents from the social housing units have left, in search for something bigger: “There are very many of the resourceful people I have collaborated with in the resident committee that have left. There are almost only small apartments in our yard. (..) Many residents express that they do not want to move, because they do well.”

Jacob further suggests that BB should change the housing structure and merge many small apartments into larger units. He thinks the investment will pay off in the long term. *Amir* describes how overcrowded conditions among immigrant families in municipal housing has become very frequent in the last 10 to 12 years. In his district, it is not uncommon to see two adults and two children live in a two-room apartment. In three-room apartments, there can be up to six people. *Anne* and *Tom* believe that the city district and BB works hard to provide large enough housing. However, due to the limited amount of social housing in Oslo, it is difficult to find spacious apartments for big families.



The composition of residents

Housing needs vary in accordance with life situations. Regardless of this, predictability and control are important elements. Having control of the housing market concerns among other things relationships with neighbours and living environment. A desired housing situation is linked to influence and promotes opportunities for action in society (Søholt & Astrup, 2009, pp. 33-34). A social housing unit was among my informants illustrated as a tug of war between different ethnic groups, where ethnic minorities posed as the weakest link, resulting in involuntary social exclusion. One of the challenges of concentrating housing for the disadvantaged in larger units, is that the residents lack the access to a normal living environment and the possibility of integration with the rest of society. In the study of Ager and Strang (2008), refugees indicated how safety influenced their feeling of integration. In this context, personal safety concerned violence, verbal abuse and the perception of a “threatening” area.

In comparison, several informants told me about residents who got high, had mental illnesses or did criminal activities. They described a neighbourhood where violence and demeaning behaviour among the majority population became a challenge for the living environment and the integration of ethnic minorities. *Jacob* pointed to several unpleasant observations in his backyard, where some of the residents had a strong ability to exercise certain forms of social influence. This resulted in an asymmetric relationship between the residents, where some addicts with a majority background acted by using physical and mental violence:

Crime, drug abuse, binge drinking and knife stabbing among Norwegians and Somalians, caused so much insecurity that the parents did not dare to let their children go out into the backyard. The drug abusers spread fear and horror every single day. So, four or five of them had to be relocated. It was absolutely necessary, since they caused so much trouble. They terrorized children, terrorized immigrant women, and were loud, they made noise that could be heard in the whole backyard. So, it was very bad.

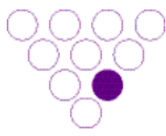
Jacob continues his tale of the conflict between the members of the majority population and ethnic minorities in social housing in this way:

The last thing I registered, was another person who also has been an everlasting creator of problems, that sat outside in the yard, while we had a board committee meeting. I barely registered it, but I did register it. He was so rabid that he ran out and tied his fists towards the kids and said "get away from here". He simply couldn't tolerate that the kids played at the ball yard. He was completely off the right path and very drunk.

During the last decades, various health reforms have led to the reduction of institutional care in the field of drug and psychiatry. The closing of institutions, combined with increased immigration of groups in need of assistance in the housing market, has resulted in an greater need for assistance to provide suitable housing specifically adapted to the needs of the various resident groups (Brattbakk et al., 2015) . The composition of the residents in social housing, is by the informants considered highly problematic. When ethnic minorities involuntarily settle down with disadvantaged municipal tenants, whose behaviour is threatening, I can imagine that this will reinforce their feeling of marginalization. *Agnes* clearly recognizes racist tendencies among alcoholic Norwegians who share the same social housing units as ethnic minorities, and expresses a concern about immigrant children surrounded by racism and heavy drug abusers. “In a stage of life where children should be allowed to grow and flourish, they must use their energy to build a shield to protect themselves “, *Agnes* says. “It is first and foremost ethnic Norwegians that are heavy drug abusers who live in social housing (...). And imagine what it does to a child, to grow up in such an environment”.

According to *Agnes*, the residents she referred to had a xenophobic attitude, and reacted against a constant flow of ethnic minorities that comes with a foreign-language, different skin colour and unknown culture: “They are racists. They see this wave of immigrants, it’s terrible to witness what this little group can say out loud. Suddenly the ethnic Norwegians becomes a minority in their own unit, and they feel threatened” (*Agnes*).

Tom thinks is unfortunate to combine drug abusers and unstable Norwegians in the same backyard as ethnic minorities: “When disadvantaged ethnic minorities arrive into the country with a baggage of mental issues, and are placed in a living environment filled with drug and psychiatry, the situation becomes difficult” . Although today’s expensive housing market in Oslo makes it more difficult to settle where you want, most people still have more freedom to choose where to live than the social housing tenants. Increased pressure on the social housing sector means stringent selection and prioritization in the allocation of social housing. It is hard or impossible for social tenants to exercise any freedom of choice when it comes to housing units and living environments(Langsholt, 2019). This contributes to making the integration of ethnic minorities with a marginalized way of life more difficult.



A poverty trap

Climbing up the housing ladder by becoming a homeowner, seems unrealistic to most residents in social housing, living in the context of current housing policy. The general tendency is that the tenants and the municipalities have different objectives. The municipalities want a high turnover of tenants, while the tenants want housing stability and long-term contracts. (Elvegård & Svendsen, 2017). A high turnover in the social housing stock means that the municipality can offer other disadvantaged households a dwelling more quickly (ibid). My interviews illustrate that the temporary nature of social housing may be as stressful and unpredictable for the tenants. High turnover of tenants in areas with many social housing units can be negative for the living environment. For disadvantaged households, even a five-year period may be too short a time to achieve housing stability.

Anne thinks social housing is of low political priority, because it is supposed to be a temporary solution for the disadvantaged. For this reason, it might be problematic to live there over a prolonged period as well:

Public housing is not a permanent solution, because we would want ethnic minorities to move on in their housing careers. This is how people look at social housing. But then there are some who stay in something that is supposed to be temporary. That's the problem. It's necessary to set it up in another way, because you know there are some people who spends their whole childhood there.

Tom believes the city districts does good work. But the math does not add up as there are many residents to take care of on the basis of a tight municipal budget. He argues that a weak local government economy leads to continuous unpredictability in terms of housing. It is linked to the fact that many of the residents have not gained access to basic welfare areas such as education and work, but dependent on benefits from the state, and have had a marginal connection to the labour market. For not to be stuck in their municipal apartment and be able to buy their own home, they need guidance and help in setting up financial plans, and needs to learn how to manage themselves. In his view, this also requires effort and commitment from the ethnic minorities. This is often very challenging, since many residents are very deprived, without jobs and with a low income. *Tom* further emphasizes that there are arrangements in place for people who are not able to buy their home right away, to buy it after some years of

renting, called “Rent-to-own”. However, according to *Tom* this strategy has not been prioritized in Oslo partly because of the scarcity of social housing.

Agnes describes low-income homeownership as a frustrating topic in social housing policy, and believes it is out of the question that ethnic minorities in the public housing market who receive social assistance in order to cover the rent, are able to save up equity for buying a home. With the transition to *Gjengs leie*²⁴ a few years ago, social housing tenants struggled because rents became higher. She expresses herself in this way:

“It's so unrealistic! In a way, I think it's rude to encourage them to buy housing (...). This group is not lifted out of poverty. Most likely, they will be poor in three years and seven years, so it's much better that they can keep their home for a long time, without worrying that they will lose their home if they receive an income” .

Increasing incomes can prevent households from getting extensions to their housing contracts, meaning that if the residents earn too much, they risk losing the municipal apartment and are referred to private rent or to invest in their own housing (Barlindhaug et al., 2018).

Several informants say that residents feel forced to turn down potential jobs, in order to keep their homes and financial support from the local government. *Agnes* points out that many ethnic minorities have many children, are particularly vulnerable in a short-term contracts system: “Emotionally this is a big problem. Many people are very worried about what happens when they renew their contract (...). This is just speculations, but they choose not to get a job because they need to keep the home. It is difficult to prove it but I have heard it from several”.

Hanna says that the system doesn't facilitate public residents to participate in work-life. She emphasizes that it is economically beneficial to stay unemployed, rather than getting a job that pays just over the limit for receiving municipal or state housing benefits. She has talked to several people who work full time, and have difficulties building up funds as a result of these rules. *Anne*, also thinks the economic incentives in the social housing sector are designed in a detrimental way, when it is not profitable to work “I met a woman who started working on “*Erlik Coffee*”²⁵. She lost her living allowance because of that. Actually, she lost 3000 a month on working, instead of not doing so. And most likely, it applies to more than her” .

²⁴ Explained in chapter 3.1(4a)

²⁵ A foundation and coffee shop that gives jobs to disadvantaged and drug addicted.

In short, the tenants may have reasons to opt out of paid work, because they have no financial incentive to move out of a municipal rental property. This can give rise to lock-in effects and poverty traps (Barlindhaug et al., 2018).

Agnes looks to Norway's neighbouring countries in search of a more well-functioning social housing policy. She is in favour of the statutory resident democracy we find in Denmark, where resident influence stands strong. Even though the rental sector in Norway has been neglected and, according to *Agnes*, disappeared off the face of the public agenda, she has some thoughts on how the system can be changed: "500 million of the annual rental income BB receives goes straight into the municipal treasury. The money can be spent on nursing homes ... or whatever But we do believe that BB should keep the money themselves. Either so they can lower the rent, or to maintain the homes properly. There is something about that system, that just doesn't work at all"



Social connections within a community

Ager and Strang (2008) highlight how refugees' sense of identification with a particular ethnic, religious or geographical community, plays a large part in making them feel settled and thus integrated. Concentration of ethnic minorities who have similar conditions and references in the same area, can in this sense prevent the feeling of alienation. Although my informants acknowledge that the accumulation of ethnic minorities can have some positive impacts on social networks, they are more concerned about what challenges and consequences spatial concentration of ethnic groups may entail.

Amir says that 90 percent of families living in the social housing units in his district are of minority background, primarily Somalis. He points out that to live in a neighbourhood dominated by ethnic minorities, is not necessarily desirable from their point of view. *Amir* thinks it is wrong to assume that all Somalis want to live close to each other. Rather, he gives the impression that Somalis are not listened to, and that their needs are not taken into account when social housing is allocated.

The same informant says their ability to influence their own life situation is low, and their voices are not heard in decisions that applies to themselves: "None of the Somalis we have talked to wants to live like this. They would like to stay quite ordinary, and would like their

children to meet children with a different background (...). It is difficult. They have no choice, so I feel that the society constantly, or those who have power, blame the residents”.

Amina is one of the informants who have felt the negative aspects of living in an “ethnic enclave”. She believes it is worrying when a whole group of people with the same ethnic origin live segregated. This became clear for her when, she after several years in Norway, had a desire to be a part of the Norwegian way of life, but was restricted by her Somali neighbours in the social housing unit she used to live in.

In Norway, a home is typically a place that allows for closer and more confidential socializing and relationships. In many cultures, this is different. The home is perceived as less private, and people go in and out to homes without invitation (Dyb, Solheim, & Ytrehus, 2004). This was exactly how *Amina* explained her own situation. In brief, *Amina* had a desire to be a part of the Norwegian way of life, but found herself in a cultural crossfire; her preferred Norwegian identity collided with the Somalian identity that was expected from her neighbours:

I had to change a lot to adapt to the people around me. If the kids just moved, I got a comment. If I just walked, or dressed as I wanted, I got a comment. And I remember when I lived in the area, when I moved in, I didn't wear a headgear. I used pants. I was just like this (points towards herself). But after spending maybe two or three years there, both me and my husband were affected. Then we had to dress like them. To fit in.

In the literature, a home is described as an arena that caters to different needs and functions. In addition to be a protection from the harsh wintry weather, the home is an important social arena, but also a place for intimacy; a space where you can release your emotions and protect your privacy (Dyb et al., 2004). From what I understood, this is how *Amina* wanted her home to be like; a place where she could set her own rules. Nevertheless, she met many restrictions from the other Somalian residents in the public unit, which she refers to as a “Ghetto Place”: “There is a very bad social control going on there. There are many things. You must be married, you cannot have a boyfriend, they want to know what have you done, what have you eaten. They can ring at the doorbell at any time. There is no privacy”

Anne says that if the municipality do not consider who to settle where, many ethnic minorities are likely to live a parallel life with others of same nationality. If so, they can stick to their own language and they can avoid taking part in the Norwegian daily life- and social customs. Although ethnic segregation should be avoided according to national housing policy my informants mentions the lack of social housing, and the huge cost in building new homes, hence, there are not so many choices that can be made.

Tom is well acquainted with Norwegian housing policy, and says the reason why the

municipality in Oslo has so many social units gathered in certain locations in the city is historically conditioned. There are large costs associated with spreading the dwellings around. He believes that a lot of money has been allocated to provide more scattered homes, but it is limited what can be done within a short period of time. However, like the other informants, he does imply that the best solution to avoid large concentrations and collection of cultural groups and promote integration, would be to spread the residents and mix them with resourceful people. *Tom* is concerned that the accumulation of ethnic minorities in the same location is unfortunate for integration: “Our experience is that different religious groups may have problems living together as well. It can be of religious reasons, or there might be historical lines of conflict”.

Your home is a place where you set the rules for activities and who has access. For most people this is self-evident, but for some groups there are social and physical conditions associated with the home that can limit self-government (Brodtkorb, 2007). For many ethnic minorities, individual freedom is limited. Freedom and its boundaries are defined by the society. Contact with Norwegian culture is important for understanding Norway, but for many ethnic minorities, this is made difficult by the current housing policy.

Amir, Jacob and Agnes believes that there are good opportunities for the municipality in Oslo to contribute to better integration by working towards a more sustainable composition of people in social housing. *Amir* points out that the segregation problem could be solve by adopting the Danish rent regulation system:

If you do not want it that way, you have to do something about the rent, so the rent is like in Denmark. You must look at the cost calculation; how much it costs to maintain and build a home, so rent is adjusted to the calculation. Then a student can live there as well, with lower rent, because now, they cannot afford to buy a property. And then there will be less segregation, and it becomes more balanced.

Agnes claims that the left-wing parties have had an unsuccessful integration policy and that housing policy aimed at the disadvantaged should be seen in connection with integration policy, for ethnic minorities to be integrated. She thinks it is odd that the incentives for home-ownership are so strong, when society has gone through such a big change concerning increased immigration. She adds to this that many of the large political parties do not dare challenge the orthodoxies of the Norwegian nation of homeowners, because they are afraid of losing voters.



Overcoming marginalization

Vassenden (2014) explored the values of homeownership through the eyes of housing strugglers in Norway. He found that non-owners struggle for security and autonomy, with a reduced sense of belonging, moral worth and dignity. In addition to being on the outside of the mainstream housing market, housing strugglers miss a local foundation for integration into society.

This became apparent for *Amina* when she moved to her new home. Although she initially expressed enthusiasm for the stable and secure environment in her neighbourhood, it also appeared from the interview that new problems manifested themselves as she was the only social housing tenant among 400 homeowners; “I can honestly say that when I moved in, they thought "who is she"? Unfortunately, I felt very foreign and very alone. And I thought, if something happens to me, who's going to help me? Suddenly, I got sick. I called an ambulance, I was operated because I had something with my stomach, can't remember what it's called. But no one cared”

All my informants highlight collective activities in a social community, as one of the main components for establishing social bridges for ethnic minorities in social housing. *Hanna* points out that there have been improvements at Tøyen,²⁶ after the municipality did an effort to create a comprehensive and inclusive environment by improving the living conditions in the area “I feel there is better integration now because... I can't say exactly why. But to a large extent, I think it's about parents talking together, having common meeting places... Norwegian parents and ethnic minorities... This have been very positive. (...) There are also many offers that are integration-promoting, such as language cafes and dance offers (...).”

In the course of the fieldwork conducted by Ager and Strang (2008), various forms of shared activities were highlighted as well suited for the purpose of integration. The refugees felt integration was occurring when different groups participated in sport activities, college classes, religious groups, community groups and political activities. Similarly, the informants talked eagerly about how neighbourhood parties, excursion groups, cultivation groups, to mention a few, was crucial for a stronger community. Social events can build bridges between

²⁶ Tøyen is a residential area in the city district of Gamle Oslo (Figure 2- p 33)

different ethnic groups in the community, as well as prevents conflicts, as the residents got to know each other better and formed a community.

Jacob and another resident initiated a series of actions for improving the social surroundings and overcome marginalization. In cooperation with city agencies, they set up prohibition signs against alcohol and stray dogs in the yard, and set up a gate in front of the busy street. In addition, they put up lighting in the dark backyard, as well as initiating events for the other residents. “We arranged many things for the children. We started to arrange children's activities, with borrowed equipment. We had several events, where the parents started to see ..” Yes, something is done for the children, now there will be a turnaround”. Through the events, we got in touch with new parents. And eventually we got more resources into the committee”. *Amir* felt that the arranged activities had led to cross-race relationships:

“At first it was probably a sharper difference between the groups gathered in the backyard. It was. But after we arranged these activities, there has been a greater tendency to interact. Simply because people know each other better now, because of the activities, the common activities (...)... But of course, there is still a tendency for ethnic groups to sit down for themselves.”

Several of the informants who were involved in unit committees in the various municipal units tried to get the residents to take control of their own housing situation, by encouraging them to get involved in their own housing environment. *Hanna* and *Jacob* both agreed on how these activities had improved the living environment in their city districts.



Connections that help individuals to access services and be fully involved as citizens are defined as social *links* to services and government (Ager & Strang, 2004). To encourage residents to organize and engage in their own environment, strikes me as a decisive factor for overcoming marginalization. However, the interviews showed that there are no clear positive experiences with working in collaboration with tenant board members. As an employee in the Tenant’ Association, *Agnes* and her colleagues have helped establish several tenant committees in social housing estates. Her job is to identify issues of interest to tenants, and give voice to the residents by arranging meetings where they can vent their thoughts and views. In general, the Tenants’

Association is devoted to increasing the participation, democratic influence and living conditions of social tenants (Brattbakk, Woll, Aunan, & Aasen, 2019)

The informants had somewhat different views when it came to assessing the level of influence social tenants had over their own housing situation. However, most informants had a bleak view of the tenants' level of influence. Several actors involved in local living environment initiatives found it difficult to make changes. *Amir* explained that the residents often did not have the capacity or motivation to mobilize:

They don't have much decision-making power or influence on how the outdoor environment, and how the entrances should look like. (...). And unfortunately, they often have too much trouble with themselves and their apartment, and they do not have a foundation, or enough strength to get involved. There are a few who get involved. My colleague has spent two years at this unit to establish a board committee. At the committee meeting there might be three or four people .. They are very difficult to mobilize, because they don't feel that it helps.

Agnes of the tenants' association states that: "We believe they have extremely little influence over their housing situation, and we work to ensure that they get more participation. I mean, real participation. They should be included in dialogue with BB". According to her, most residents that engage in the board committee meetings have poor language skills and are without access to computers and the internet. It is therefore a demanding job to be a board committee member. *Jacob* is left with the same impression. He believes there are many initiatives that could be made to increase resident participation in the tenant committees. First and foremost, tenants need more instruments of communication. Although it requires some subsidized data- and telephone equipment from the municipality, he believes a proper communication system between the residents would be important to establish. Furthermore, he thinks more people would be motivated to become board committee leaders, if they could receive some financial support for all the work they conducted: "In some periods, I as a contact person in the social unit committee have worked 2-3 hours per day and at other times I can't, and have to rest a little, and. But I feel a huge responsibility when it comes to initiatives to keep this together" .

Until now, the boarding meetings *Jacob* arranges have taken place in an apartment in the social housing cooperative funded by BB. When the contract expires, there is no guarantee that they will be allowed to use the apartment for free anymore. He is uncertain whether the municipality will see the benefit of financing the apartment anymore, although he believes there are great consequences if they lose this opportunity: "We do a lot of preventive work. Surely there would have been a lot more rampage and vandalism if we weren't active".

From the interviews, I was left with the impression that volunteering is about struggling with recruitment and support. There are a handful of people who bear the responsibility. Such a small core gives both a lot of work and responsibility to a few. *Amina* expressed frustration when she talked about her position as head of the tenant committee in her previous social housing unit: “I remember I was getting tired of taking the responsibility without the help from anybody else. Every time the light disappeared in our unit or something was destroyed, I had to send a mail. If anyone had done any bad things, I had to talk and go to the house. Besides, I do have five children, so I’m very busy.”



When communication fails

The methodological strands of the study by Ager and Strang (2008) perceived cultural competence as necessary for integration into the wider community. A “two-way” understanding of the language was among other things identified as central in the integration process, although it was considered challenging for the immigrant and the receiving communities.

Some of the challenges in relation to ethnic minorities in social housing units in Oslo, is also related to communication across language and cultural barriers. Several of the informants have gained experience of ethnic minorities not being heard when contacting service providers in BB. This has been particularly challenging considering the housing quality problems. *Tom* and *Hanna* experienced that despite extensive information work, there has been much misunderstanding in the communication with the residents. According to *Tom* this is especially true for those with foreign origin as they are accustomed to a different way of living, and struggle to become familiar with their new life situation: “They (ethnic minorities in social housing) are not used to Norwegian climate. They are not used to Norwegian homes. And many of them don’t know how to live here. Both BB and the city districts spend time on this. But it is demanding. To a large extent they are causing problems with the apartments themselves. For example, by cooking food without ventilation”

Tom and *Hanna* found that the residents believe they have reported to BB, but their oral complaints were not recorded in the system. Furthermore, the residents lack an overview of who to contact for technical questions. This creates frustration and powerlessness, due to the

feeling of not being understood and involved, and a loss of influence over their housing situation. Brodtkorb (2007, p. 11) explains this problem from the service providers point of view: “Cultural differences, different family structures and residential patterns represent challenges to the professional’s ability to sensitivity, understanding and action. It is therefore necessary to establish a professional basis for meeting the challenges such a change in the work area entails”.

From the interviews, I understood that the tenants experience poor quality housing, but unaware of their ability to assert their rights. Since the tenants are uninformed, they lack the opportunity to advocate. *Agnes* said:

BB would say there is a complaint system and if there are any faults and deficiencies in the homes, they can click on the housing building’s website and fill out the complaint form, then they will be contacted within 1-4 days. But for many reasons that doesn’t happen. For example, because people do not understand the complaint form. They might talk to a caretaker out in the hallway, and think they have complained. But the caretaker may not work in BB at all.

This claim is also supported by Ager and Strang (2008, p. 77) who argues: “Fostering community integration potentially means reducing barriers to key information through the provision of material translated into the languages of refugees and other migrants”.

Amina states it is difficult to care and upkeep the apartment when BB doesn’t care: “The day you are going to rent the apartment they are available and they show you. And then you should point out some challenges in the apartment. And then they say, “yes we’ ll fix that” . But then they disappear and never come back” Failure to uphold a reasonable standard in an apartment can lead to large compensation claims for the resident. Learning basic skills and methods for avoiding injuries, and knowledge of when any damage needs to be rectified, would according to *Amina* be a good investment: “People should understand how it works. Courses, they should get courses on that. Not only should you get the apartment (...). You have to learn, how is it really is to get an apartment. Why did you get the apartment, who owns it... They need to know a little more about it”.

Amina considers it difficult for immigrants arriving from a different culture and way of living, to understand how the Norwegian system works without sufficient vocabulary and poor communication opportunities. She exemplifies this statement by telling a story about an immigrant woman with eight children she acted as an interpreter for, who received a bill of NOK 93000 from BB when moving away after three years, due to wear and tear on the apartment. The woman simply had not realized that she was the one who had to cover the costs

of the destruction.

The language barrier is not only an issue in relation to the practical issues connected to the apartment, but also when it comes to social arrangements. *Jacob* explains it like this:

What characterizes immigrants who come in and are new, is that they lack an overview and opportunity to get their problems communicated to those who can do something about it. It also has to do with language problems. For instance, when we put up posters at the front doors prior to an event, and we suddenly use words they do not understand at all. "Bring your own dish" "A dish, what is that supposed to mean"?

Jacob continues his story in the following manner:

So, to communicate in the language of immigrants is important when it comes to draw people to meetings, events and such. Resident information cannot not only be in Norwegian. It is very important. When there are so many social housing estates with so many immigrants. There should be a person in charge from BB who takes it as their responsibility to convey important things in the language that immigrants understand fully and completely. After all, they don't learn the language in a month.

Language is one of the most important means of communication and integration., and it is difficult to be connected to Norwegian society without it. According to (NOU 2003:19, p. 42) "the vocabulary and ability to articulate in the country's main language "(...) is a prerequisite for asserting themselves as a citizen of society". Unfortunately, many ethnic minorities in social housing are cut off from society because weak Norwegian language skills creates barriers to written and oral communication.

Summary:

Although social housing is important for many ethnic minorities, they also suffer a lot of frustrations within the municipal housing sector in Oslo. Because social housing in Norway is allocated on the basis of strict means testing, vulnerable residents with very special needs and challenges are gathered in the same area. Moreover, short-term contracts reduce residential stability and security of tenure. As a result, ethnic minorities with limited access to information, communication and important relations, live side by side with other disadvantaged households located on the periphery of mainstream society. According to my informants, life in social housing is characterized by conflicting interests between different groups of people, where ethnic minorities are rooted in an undesirable social condition, existing in a state of powerlessness in between aggressive or controlling neighbours on the one hand and housing policy actors on the other side. Clearly, these conflicts make it difficult to integrate them in a satisfactory manner. On the other hand, segregating ethnic minorities in the same

neighbourhood was not considered beneficial either. Although Ager and Strang (2008) highlight how the concentration of ethnic minorities could help them feel more settled and integrated, I was left with the opposite impression when I heard stories in the interviews about social control and conflicting interests among residents sharing the same ethnicity. This seems to have reduced the sense of control, autonomy and identity, and in turn increased feelings of marginalization among the ethnic minorities.

It became apparent that small homes, crowded conditions and a bad physical standard are important motives for people who are able to, choose to move away from social housing. These emigrants are unfortunately often important contributors to a peaceful and stable atmosphere in social housing units. *Amina* was definitely one of those resourceful residents who got an opportunity to move, and did so because of all the housing problems she suffered. Eventually she settled in a social housing unit in a housing cooperative where her neighbours had privately owned residences. At one hand, she felt marginalized in her new home, on the other hand, she experienced an improved service system, higher security and reduced social control. My informant suggested to change today's housing policy towards emphasizing a mix of residents and various types of housing in the same housing complex, to ensure a diverse composition of residents and reduce ethnic segregation.

Another concern related to security of tenure in the social housing sector, is the combination of the tenants' limited economic resources and high rent levels. It is a paradox that residents in social housing may lose their apartment if their economic situation changes for the better. This reduces their chances of being lifted out of poverty and participate in work-life. In turn, this will hamper their integration opportunities.

To build bridges between the residents and give them more control of their own housing situation, social activities and board meetings were arranged in the social housing units. Although this was fundamental for overcoming marginalization, three of my informants found it difficult to mobilize the residents to get involved in their own local environment. In addition, the responsibility and amount of work was a lot to bear for the few people in charge. Improved communication systems and financial support from the municipality to board committee leaders were suggested as incentives to motivate and encourage residents to take part and claim responsibility for their own community.

5.2 Copenhagen



From the wide spectrum to the less resourceful

In contrast to the Norwegian case, Danish housing policy is often characterized as universal in the sense that it to a greater extent addresses the housing needs of the entire population and not just vulnerable low-income groups. In principle, social housing is provided by autonomous non-profit organizations with strict public regulations under surveillance of local authorities. Residents influence the costs and the operation of social housing through a residents' democracy, not unlike what exists in Norwegian housing associations (Andersson et al., 2010, p. 90).

Immigrants have a surplus demand for this form of tenure, as they seldom have good contacts with landlords in private renting, (Andersen et al., 2015, pp. 7-8). Moreover, the prices for owner-occupied housing has been rising the last decade, and it is more difficult to obtain a loan (Skifter-Andersen, 2010). Although social housing initially was aimed at a wide spectrum of the population, it ended up becoming a sector for the less resourceful (Gyberg, 2019):

“Almen bolig” in Denmark is special because it is “almen”, that is, in fact, not social housing, because it is not aimed at the socially disadvantaged. Historically, a huge number of the middle class were supposed to live in these homes, but they never moved in. Different immigration waves without other opportunities moved in instead. At the same time, there was no stigma attached to these homes, as perhaps Danes have. Those who came from abroad were offered a light, airy apartment with plenty of space, compared to what they were used to as an immigrant from Turkey or other places they might come from. And there was no reason to believe that this wasn't a good place to live. And for many it has been. (*Astrid*)

Astrid goes on saying that it is unlikely that the public housing sector will ever be as mixed as it was intended. This is because most Danes believe that being a homeowner is a superior housing status, thus social housing is an alternative for those who do not have the opportunity of becoming a homeowner. For this reason, they miss the most resourceful part of the population in the social housing sector. *Pelle* also believes the emphasis on homeownership has changed the composition of residents in Danish social housing estates “One of the leading people from the Radical Party in Denmark, a liberal party, said that you are not in control of your life as a tenant. You could say that only as an owner you are a proper citizen. (...) You are only in control of your life if you own your own home.”

With the aim of a stronger social mix and deal with ethnic and poverty concentration in socio-economically deprived areas, new flexible allocation rules were introduced in the year of 2000 (Skovgaard Nielsen, 2017a). This gave the municipality and housing association the possibility to give priority to people in employment or students, and permit the rejection of unemployed individuals and applications in couples (combined allocation). In this way, only a limited number of the deprived citizens is housed in the same estate. For the social housing estates applying these rules, the flexible allocation system reduces the proportion of dwellings allocated by the traditional waiting list. This makes the system less transparent and can worsen the possibilities for ethnic minorities in improving their housing situation. (Skovgaard Nielsen et al., 2014). According to *Astrid*:

In Denmark, the municipality contributes to financing social housing, and in return they are allowed to use every fourth housing that is available (...) In some municipalities, this has been reversed to have a hundred percent right to keep someone out. So, they say; You can only get a home if you have been working for the past three months. Unless you have been working, you cannot get housing in this area.

Whereas *Astrid* and *Pelle* highlights the ownership ideal as the reason behind the profile of the population in social house estates, the Danish government holds the belief that the composition of residents is caused by the crime rates in the most exposed housing areas. In the governmental plan “One Denmark without Parallel Societies: No Ghettos in 2030” the following is stated: “In vulnerable residential areas, insecurity means pushing out resourceful citizens and making it harder to attract new citizens. We will not accept that”(Regeringen, 2018, p. p 22).

To create a Denmark without parallel societies, the government identified 25 “vulnerable” residential areas across the country based on unemployment and crime statistics, as well as the portion of the population made up of ethnic minorities. These are socially marginalized areas referred to in Danish as “ghettos” that have been placed on the so-called “ghetto list”. In these areas, residents are subject to different rules from the rest of the country, simply because they live there(Regeringen, 2018).



One size fits all

Social bonds are referred to by Ager and Strang (2008) as connections within communities, based on ethnic, national or religious identity, and thus considered crucial for the feeling of “belonging”. From the Danish government’s perspective, an excessive proportion of ethnic minorities in the same area pose a threat to traditional values, and is considered to be a burden for the Danish society (Regeringen, 2018, p. 5). Former prime minister Lars Løkke said in the traditional prime minister's January 1st speech last year;²⁷

Firstly, we must no longer try to fix a decades-old failed policy. We must set a new target of phasing out ghettos altogether. In some places by breaking up the concrete. By demolishing buildings. By spreading the inhabitants and rehousing them in different areas. In other places by taking full control over who moves in. We must close the cracks in the map of Denmark and restore the mixed neighbourhoods where we meet people from every walk of life.

The government plans to eradicate the socially marginalized areas populated by uneducated immigrants from “non-western countries” who are not properly integrated into Danish society. To do that they will increase policing, monitor residents and tear down old buildings (Regeringen, 2018). The ghetto areas had to submit a development plan by June 1 this year to show how they would meet the requirement to reduce the share of social housing to a maximum of 40 percent (Ministry of Transport and Housing, 2018b).

The ghetto plan was decided on November 22th, the day before I conducted the interviews in Copenhagen. Naturally this was of big concern for my informants. “One size fits all solution” , was the description *Astrid* used about the current governmental ghetto plan. All the informants agreed, that although it was necessary to implement measures in some “vulnerable” social estates, it was questionable that social housing estates in different geographical locations with various background history were equated. *Astrid* said:

“One measure is to tear it down, and the tearing of housing may be meaningful in some places, but to me it is deeply problematic to make it so broad (...) In some places, there are good, newly renovated housing that should be demolished solely because they are on the wrong side of the border that some politicians have set without considering whether these limits are correct.”

²⁷ http://stm.dk/_p_14611.html

The ghetto list criteria included having at least 50 per cent of residents with non-western background, unemployment at 40% and 2,7% of residents with criminal convictions (Ministry of Transport and Housing, 2018b) . The criteria were met with a sceptical response from my informants. *Ole* believed the policies and approaches should be tailored to individual needs. “It is extremely dangerous to construct five, six selection criteria’s and say if you meet three of them it is a ghetto”. *Astrid* says politicians are constantly shifting the criteria as to what makes up a “ghetto”. They changed standards that define the list, depending on which areas they think should be there.

According to legend, when setting the limit values... And I have heard this from many places, there has been no question of considering that exactly 40% is the correct threshold. It has been a question of saying "we have these areas that should be on the list" (...) Last year when the list came, there was actually new data from Danish statistics, better data on education, that would actually have removed almost half of the areas on the list. But then they chose not to use that data. And it clearly says that these values are completely random

According to *Astrid*’s studies, there are few challenges for the ethnic minorities who actually live in these areas. The residents have access to good housing, and have an ethnic network where they can feel at “home”. *Pelle* says the whole ghetto plan is based on a "gut feeling", as no studies have shown that tearing down housing will improve the situation.

The arguments of *Pelle* and *Astrid* is confirmed in a recently published report by The Norwegian Institute for Urban and Regional Research (Staver et al., 2019, p. 35), where the authors state: “There is very limited reliance on social science research in order to define the problem” of segregation “or make factual or explanatory claims about it” .

Pelle believes the ghetto strategy has fatal consequences and work against its purpose. Although, ethnic minorities never had endless opportunities in the housing market, they have been able to live in housing of acceptable standard and acquired a stable housing situation in the social housing market. However, this stability, security and safety disappears in line with the Ghetto strategy.



Territorial stigma

The interviews reveal that residents in the vulnerable housing areas are experiencing stigmatization, because many, including representatives of the national government, refer to their hometown as ghettos.

Tingbjerg and Mjølnerparken, two residential areas in Copenhagen, are on the government's list of so-called hard ghetto areas. Therefore, the City of Copenhagen is obliged to submit development plans, which will reduce the amount of public housing by the year 2030 (Regeringen, 2018, p. 13). *Pelle* says that the small semi-detached houses that you typically find in Tingbjerg and Mjølnerparken have attracted low-income people, because the general population of today has increased their housing consumption and flocked to other areas. Like my other informants, he believes that the problem in the “ghettos” is driven by socioeconomic factors, such as high unemployment rates, limited education and lack of institutional participation. The official government rhetoric gives a false picture of reality. It would be more appropriate to talk about vulnerable residential areas. “In fact, there was a lot going on. By allocating more resources to the school, more children would receive follow-up. The development was actually good. It was a really good development until the ghetto plan came.” (*Pelle*)

Copenhagen has a different local policy on vulnerable residential areas, compared to the Danish national government’s policies. The city puts more emphasis on vulnerable urban areas and isolated projects rather than ethnicity and ghettos. According to *Astrid*

“Ethnicity is one of the ways in which you easily can identify problems, or areas of problems. But that’s partly because there is a connection between socioeconomics and ethnicity. The special thing about that policy, is that you are not really trying to spread ethnicity, or to reduce the concentration of ethnic minorities, because in itself that’s not a problem.”

In her view “there are no reason at all to say that what they do will increase integration. It is anyone's guess what is going to happen.”

Astrid draws attention to the stigmatization following in the wake of the ghetto-plan: “The stigma has become so great that I have heard people say: If I say my name is Hassan and live in Mjølnerparken, then I have no chance of getting a job. The stigma is also reinforced by

the fact that you are an immigrant living in this area, because that is how it is portrayed in the media.”

Pelle calls this phenomenon “*middle class settlement with the ghettos*”, saying that the middle class has an irrational fear of immigrants and gang violence. The ghetto plan is not about people feeling bad in the ghettos, but addresses what I interpret as xenophobia in society.



The Waterbed-effect

Research conducted in Holland and the USA revealed that demolition and new construction in the exposed residential areas limit the residents' ability to find another place to stay, and eventually they end up together again in other vulnerable areas. (Kleinhans & Varady, 2011). The term “waterbed effect” is used to refer to the aforementioned phenomena (ibid). This is also a metaphor *Astrid* uses when describing the consequence of tearing down buildings to solve the problems in the exposed residential areas:

“When you lie down in a waterbed, the water spills over to the other side. So, you changed the resident composition in a specific area, but people have moved to neighbouring areas where a concentration is happening again”.

According to *Ole* “The resident composition must be treated carefully. If it starts to slip out, it will take a long time to undo it. You cannot just coerce people. Where to move them? If you just move them from one side to the other, there might not be a change at all”.

My informants explain that people live in these areas partly because they have limited choices. They cannot choose to move into owner-occupied or cooperative housing. The consequence of moving ethnic minorities from one social housing estate to another, means, they have to find something new, and it will typically be another form of social housing. Therefore, there is a risk that they will gather new places, and create a new exposed residential area. Demolition of housing and the forced relocation of residents can go against this purpose.

Pelle and *Astrid* have greater faith in individual initiatives in the vulnerable areas, rather than demolishing and building new houses in all of them. They both make reference to Tingbjerg, an isolated closed ghetto area north of Copenhagen where huge surrounding highways make it difficult for other people to visit. From the interviews, I gathered that Tingbjerg is not a good climate for integration and sense of community, because the walls that

surround the area makes the distance between the minority and the majority stronger. *Pelle* and *Astrid* believe infrastructural changes will break down barriers:

Tingbjerg is completely closed. There are large areas where there is no light. It's insane. Trees covering everything. It's not good when you think about the bands, because they can control everyone who comes in and out. I am referring to a study that shows that if one opens up and lets the city flow through, it will have significance for social control, for education and so on. People are simply changing(*Pelle*)

Pelle exemplifies this with the fact that it is associated with shame to show your skin and body in public in Tingbjerg; “We have to lead the community through Tingbjerg, so they see some more girls with singlets”.



Social networking

It takes more than a home to bring stability to your life. The social environment is an important factor in the transformation of vulnerable residential areas. Safe and well-functioning residential areas can attract and retain resourceful residents while a poor social environment can do the opposite. It is not enough to allocate a home to immigrants and then disappear. Because this is not what it takes to transmit a feeling of belonging. *Ole* describes this well by saying: “Even if you have 1000 neighbours, you may feel alone if you do not have someone to take care of you”.

Pelle agrees with this statement, and claims that progress was made in Tingbjerg before the ghetto plan came. If the school was allocated more resources and gave the children additional follow-up, Tingbjerg could improve. *Ole* fears that the Ghetto plan will have the opposite effect. “Who moves away when your home is in danger of being demolished? That would be the ethnic Danes. Students will buy their own home. So, will anyone who has the opportunity to get away from there. Then everything that is built up is destroyed”

Ole believes that social work can solve many of the problems pointed out in the "ghetto list". For Danish contact persons who help them out in the labour market, education, initiate pocket money projects and so on will be needed. He further states that just by helping one single person, the state will save millions of Danish kroner. *Ole* exemplifies this with a story of a social worker who gave help to a boy of another ethnic origin, and gave him the opportunity to get an education and end his dependency on housing allowances: “He has no

education in advance, but when he gets the education he becomes cheap for the state and will be integrated. At one point or another, he might move somewhere else and become a role model”. According to *Ole*, a few volunteers among the Danish residents in social housing estates is what it takes to improve the integration process among ethnic minorities. An incentive for the residents to do so could be a housing rent reduction.



Culture and language

When refugees arrive in a social housing estate, a certified interpreter comes in from the municipality. The informants all agree that it can be difficult to be integrated without the help of someone who knows the system. This topic concerns *Ole* throughout the interview: "You have to learn how to live. Some come to places they have never lived before, from places where they run away from heat. And you learn quickly. But there are just different ways of living”

According to *Astrid*, there are many ethnic minorities who experience a barrier going to the municipality asking for help, and thus risk being kicked out of their social housing unit as they have not paid their rent: “People are afraid that the municipality could think of taking one's children, if one came to the municipality and asked for help or something.” For this reason, there have been projects with social workers who have helped the residents, with various problems, such as debt advice. *Astrid* says that this has been proven successful in reducing problems among exposed people, as they figured out that people who were unaware of their opportunities, were entitled to benefits from the state and municipality.

The same informant agrees that the society has a duty to respond to the language and cultural barriers facing immigrant households: “Many children speak so poorly Danish that they end up behind and have difficulties catching up when entering primary school. This measure is designed to help children without a voice. It's not like they have a voice to say, ”I want to learn Danish so I can do well in school”, and then I think it's fair to go in and do something for the children's sake.”

Language classes are one of several initiatives by the government to include immigrants in the Danish community and reduce unemployment and crime. According to an analysis from Ministry for Economic affairs and the Interior (2018), non-western immigrants

live isolated in residential areas where few go to work, no Danish is spoken and the residents only meet other people of foreign origin.

Summary:

Historically, “almen bolig” was intended for the great majority of middleclass Danes. A growth in wealth among this part of the population made them move into owner-occupied and cooperative housing instead (Skovgaard Nielsen, 2017a). “Almen bolig” is still offered to everyone, but has increasingly become a social housing sector for the less resourceful who lack other opportunities in the housing market. Low-income social housing has over time facilitated the formation of ethnic enclaves defined as “ghettos” by the current government. It considers it challenging when many “low-skilled” immigrants with the same problems are concentrated in so-called parallel societies, as such problems include economic reliance on the government or criminal activities.

The government has introduced a controversial integration policy with punitive measures to avoid isolation of ethnic minorities, and make them an integrated part of Danish society. The plan involves increasing the number of native Danes in the ghettos by introducing market incentives and privatize a share of the housing stock. The goal is to achieve a more mixed housing- and resident composition.

My informants raised concerns about the current government plan. They were sceptic towards the type of sanctions and incentives the government would use to bring immigrant communities into Danish society. *Ole* and *Astrid* pointed out that most ethnic minorities in social housing estates now live well, but they fear that they will experience lack of control and face insecurity when their neighbourhoods are demolished and residents are relocated. No one actually knows if problems will be solved by mixing the population together. These reforms might change the resident composition in one area, but the social problems that was there, will spill over to another location, when the ethnic minorities gather in new locations. My informants claim the ghetto plan policies are primarily based on the use of power as a coercive force rather than on ethical precepts.

All the informants agree that the political focus should rather be on socioeconomic measures that affect academic achievements in education, employment and occupational status. *Astrid* and *Pelle* suggest housing advisors, home consultants for the administration of rent payment, support contacts and homework assistance as integration promotion initiatives. Area-based initiatives, tailored to the specific needs of the disadvantaged areas are necessary, according to these informants.

Moreover, my informants argue that the reason why many residents are isolated is because the social housing estates are separated from rest of the city. This makes areas such as Tingbjerg a no-man's-land where the detachment from the rest of Copenhagen provide opportunities for criminal violence, and decreases the opportunities for ethnic minorities to make transnational bonds and participate in society to the same extent as natives. According to the informants, the so-called ghetto-areas should therefore be linked naturally to the rest of the city and be characterized by sustainable architecture, urban spaces and landscapes appealing to multi-cultural city life.

6.0 Discussion and conclusions

In this chapter, I will elaborate on my findings and compare the results from Oslo and Copenhagen. The main findings of this thesis are discussed separately under my research questions in the following order, in light of Susanne Søholt's (2010) definitions of integration segregation, and marginalization and Ager and Strang's (2008) conceptual framework:

- 1) To what extent is the social housing sector used as an instrument of integration?*
- 2) What are the consequences of municipal social housing policy: To what extent has the social housing sector and related municipal policies contributed to reducing segregation and marginalization of ethnic minority household?*
- 3) What should be done to solve the current challenges connected to ethnic minorities and social housing in Oslo? My last research question addresses practical implications for the municipality of Oslo to consider based on my research question 1 and 2, and my findings in Copenhagen (5.2).*
- 4) Finally, I will discuss my findings by using Copenhagen as a comparative contrast, to shed light over particular features of social housing in Oslo.*

6.1 To what extent is the social housing sector used as an instrument of integration in Oslo?

The social housing market in Oslo, is a vulnerable part of the Norwegian welfare society and receives little public attention. Experts on the field would even say this sector is going through a deep crisis.²⁸ My informants agree: "It is absolutely not appropriate... it reinforces

²⁸ <https://www.oslomet.no/forskning/forskningsnyheter/reformere-kommunal-boligsektor-oslo>

marginalization," *Agnes* said when I asked her if social housing contributed to the integration of ethnic minority residents.

As quoted previously: "Structural integration in the housing market implies that a minority group have equal opportunities in ownership and the rental market as the majority of the population"(Søholt, 2010, pp. 5-6). In Norway, buying one's own home is a symbolic marker of belonging and the ultimate proof of successful integration. In this way, the line between home-owners and struggling non-owners separates insiders from outsiders and the worthy from the less worthy. The position of a social housing tenant in a home-owner country can among other things be understood as lack of belonging, accompanied by a symbolic exclusion (Vassenden, 2014, p. 777).

The lack of belonging was evident in the interview with *Amina* when she talks about the first time she was at the General Assembly (GA) in her new cooperative, as the only person with a Non-Western background:

Where I live now, everyone owns their own home. When I first arrived (to the GA meeting) I felt so small. Everyone talked about the apartment, talked about systems (...). ...This purse (pointing to the shiny black purse next to her) can be associated with their apartments. Look, how nice and sealed it is. I was thinking, "are there any feelings here"? And then I decided that next time, I wouldn't be there. Because I felt like an outsider.

Today's social housing provision is managed from the top-down: the municipality and housing companies make the decisions, and residents have little impact on their living environment. It is therefore a paradox when the Integration Strategy emphasizes that "everyday integration requires first and foremost an effort from the individual immigrant, but also that immigrants are met with openness and given a chance to participate" (Ministry of Research and Education, 2018, p. 43).

In Oslo, social housing involves strong means-testing, limited rental contracts, high housing costs and poor housing stability- and tenant protection. This system does not facilitate participation nor a sense of belonging, and will thus make the successful passage to structural integration for ethnic minorities in the housing market more challenging

Several of the informants expressed a concern about the consequences of short rental contracts for individuals and living environments. *Jacob* remarked that important ties children have with their friends, school and social surroundings are cut when they are forced to move. Social housing was also referred to as a poverty trap for tenants, because they risk losing their homes if their incomes increases.

Moreover, I was told that some ethnic minority households work without paying taxes to meet their expenses, because the income threshold for social housing access is not it adjusted to housing and living expenses.²⁹ Lack of financial incentives for legal work is a problem, since work is considered to be an important element of integration in a broad sense (Ministry of Research and Education, 2018). Against this backdrop, the Welfare Service report that the combination of rental pay and housing support (boligstøtte) has unfortunate consequences related to lock-in effects for residents in social housing in Oslo. According to recent analysis, a resident in social housing with a housing rent of NOK 13,000, is left with almost the same in disposable income whether her or she earn NOK 144,000 a year or NOK 240 000 a year.³⁰

Some informants try to promote integration through social projects such as language cafés, dancing classes, neighbourhood parties, plant groups, tour groups and soccer games. Some of them work hard at organizing residents within the various social housing estates. With some financial support from the municipality in Oslo, the Tenant Association have made important contributions to integration through the establishment of board committees and democratic elections in several social housing estates: “We help them identify the areas of interest. Whether they want to work politically, whether they want to work for a better legal system, or just a social living environment” (*Agnes*). Unfortunately, a high turnover of tenants, also leads to the flight of many resourceful individuals from the social housing committees. *Anne* works in the welfare service, who funds these arrangements. Although these measures have produced good results in some estates, others remain relatively unchanged: “There are neighbourhoods that do not think about living environment at all, while others have their own employee who works only with the living environment. So, there are big differences.”

Unfortunately, social housing tenants constitute a complex group that can be difficult to engage. Some are totally unfamiliar with the principles behind democratic elections, others lack the capacity or motivation to get involved. *Anne* said; “People do struggle with themselves. They have little money, poor health, and live in a place they have not chosen ” . Finally, many ethnic minority households with poor language skills, lack the opportunity and resources to communicate their problems or express their opinions. This contributes to making it difficult to recruit committee members and committee leaders in Oslo’s social housing complexes.

²⁹ <https://www.husbanken.no/bostotte/inntektsgrenser/>

³⁰ Document found at: <https://www.ivarjohansen.no/temaer/sosialpolitikk/6743-velferdsetaten-bostotteordning-har-innlasningseffekt-dvs-er-en-fattigdomsfelle.html> (Ivar Johansen’s blogg) Johansen is a member of the city council and represents SV, a socialist party.

The lack of resourceful residents and financial capital in the social housing sector came up in several conversations. *Jacob* was one of several informants, who experienced that successful integration projects is not a one-man show: “I feel a huge responsibility when it comes to initiatives to keep this together.” As a minimum-income pensioner, *Jacob* has little opportunity to re-establish in Oslo. He chuckled as he said that unless he wins the lottery, he must move to another municipality in search of better and cheaper housing options. When *Jacob* moves, the question is if anyone is able or willing to assume integration responsibility in his estate?

One of the main goals in the Norwegian Government's integration strategy is that immigrants should experience increased affiliation and participation in social life for the purpose of reduced segregation, to promote common meeting places and understanding for basic values and norms in the Norwegian society (Ministry of Research and Education, 2018). Given today's social housing policy, this goal is not accomplished because this policy denies many ethnic minority households opportunities to change their housing situation. Moreover, the Norwegian social housing model makes it hard for ethnic minorities to achieve a housing situation on a par with the majority population. As long as social housing in Oslo remains a temporary solution for the most disadvantaged, it does not promote integration for ethnic minority households. A few people, such as *Jacob*, are left with the burden of integration in the social housing sector.

6.2 What are the consequences of municipal social housing policy: To what extent has the social housing sector and related municipal policies contributed to reducing segregation and marginalization of ethnic minority households?

A high proportion of the social housing units are concentrated in big social housing estates in the eastern districts of Oslo. This has led to an accumulation of disadvantaged people with minority backgrounds in these areas (Søholt, 2010). In addition to a varying housing quality, these homes are characterized by an unsafe living environment, partly explained by the accumulation of disadvantaged people combined with insufficient follow-up services from the local government (ibid).

The municipality acknowledges the living condition challenges in areas with a high number of social housing units,³¹ but do not define the policy problem as an example of ethnic segregation. As referred to in section 3.5, The Norwegian Integration Strategy contains key descriptions of welfare problems for all residents independent of ethnicity. (Ministry of Research and Education, 2018, p. 44). In the strategy, social policy measures in the inner east of Oslo for 2019 includes: "developing the services in the employment, upbringing and education fields, so that the services are even better designed to meet the needs of the population" (Oslo Municipality, 2018).

Amir claims that people get a false impression when some claim that ethnic minorities choose to live together. "That's wrong. The way I know Oslo, you have no choice!". His impression is compatible with the study by Søholt and Lynnebakke (2015), (discussed previously in chapter 3.3.1) who argue that the pattern of residency for ethnic minorities is primarily guided by possibilities and restraints in the housing market, not their own preferences.

Amina did not have the opportunity to settle where she wanted. If so, she would probably have lived somewhere else. She experienced a restriction of freedom as she was monitored by her neighbours of the same ethnic background, who gave her instructions on how to dress and live her life. *Amina* said her ex-husband even got complains about the way she dressed, as she said: "Can your wife go like this? Is she Norwegian? It's a shame ". Then he came to me and he was angry. And then a lady came in to me and said "this it's not the way girls like to be. You are not Norwegian you know. You cannot to be like that ”.

In a Norwegian context, the marginalized: "Might concern those who are not part of processes where they are either on their way to become homeowners, handle the rental market in a way that is satisfactory to them, or are not included in other categories that generate housing assistance leading to a satisfactory housing situation Søholt (2010, p. 9).

In many ways housing environments can be an exclusionary factor and can make it difficult for ethnic minorities to access relationships in the local community. *Amina*'s story is a clear example of how different mechanisms in the social housing market have reinforced marginalization processes. In her first apartment, the neighbours exercised social control and restricted her from integration and in her second apartment, among 400 home owners, she did not belong, and stood outside the mainstream society.

³¹ https://www.oslo.kommune.no/getfile.php/13342679-1569507684/Tjenester%20og%20tilbud/Politikk%20og%20administrasjon/Budsjett%2C%20regnskap%20og%20rapportering/Budsjett%202020/Budsjettforslag/unzipped_krnl_fileid_342893/PDFS_Budsjettforslag-2020.pdf?download=1

Marginalization in the social housing reflects social processes that reinforce each other. A vicious circle is set up where ethnic minorities' lack of stable housing conditions and positive- and supportive relations, make it difficult for them to contribute to society and thus prevented from a stable and nurturing environment. In the book "Bygården", Folkvord and Cliff (2018) illustrates the tough consequences housing policy have for the most vulnerable among us. Through the stories of some residents in a social housing estate at Torshov,³² we meet minority children with an unhealthy upbringing, in social housing. With their parents, they experience the loss of support and network the district has given them, when they are forced to leave their home. In the book, stability is regarded as an essential, but is for many, an unmet need

A good living environment will also involve decent homes with sustainable building materials and good maintenance. Physical structures in social housing can affect physical- and emotional well-being, and the ability to feel "at home" (Bakke, Kvamme, Mydland, & Wærdahl, 2012). Concrete examples from my data material included moisture, fungal- and mold formation, bad quality of housing material, and overcrowded conditions. *Hanna*, a social worker in one of the city districts, confirmed that these living conditions contribute to a terrible housing situation for parents and children who live there. Her city district tries to communicate with residents to prevent poor living conditions, but she argues that it is sometimes difficult to get the message across to the tenants: "Many close the air hatches. Because they think it can get too cold, and that the children can get sick. Or that they choose not to ventilate in the winter because it can get cold."

Amina who used to live in another city district received very little follow-up services after moving into her first home in the social housing sector. Initially her apartment looked nice, but eventually she had recurring problems with the indoor climate. "The reasons I have moved are primarily that the apartments have not been good enough. I remember there was mold in the new apartments and my children got eczema because of it. I also got it".

Low housing standards can also become a visible stigma that marks the residents as poor, marginalized and less resourceful individuals. If children also become part of this stigma, it can have consequences for their social lives and networks (Bakke et al., 2012). *Agnes*, informed me how bad housing conditions led to shame and humiliation among children who did not dare to bring their friends home.

³² A neighbourhood in the city district Sagene (Figure 2, p 33)

Although there is an increased political awareness of the consequences of bad housing conditions in social housing (City Government of Oslo, 2019b) , there are other risk factors which seem under acknowledged and give rise to increased marginalization of ethnic minorities when they are assigned to their new home. For instance, housing rules and rental contracts are sometimes completely incomprehensible for minority households. *Amina* explained it well when she said: “I think we have to remember that most people haven't realized the system of living in an apartment they don't own (...) People need to understand how it works. They have to get courses on that”. This was illustrated when the same informant told me the story of a woman from Somalia, and her reaction the first time she saw one of the light bulbs in her new apartment: "She had not lived for a long time in Norway. She came straight from a village in Somalia, she could not do a single thing. She told me the first time she saw light, she said to me all the time "the sun is here", you see? ”.

In addition to their perceived lack of knowledge about services, housing rules, and maintenance, it appears from my interviews that ethnic minorities face many negative everyday experiences in social housing -- all frequently associated with the social environment in the neighbourhood. According to the interviews, a key aspect of this problem is that some drug addicts do not want to have ethnic minorities living within their area. My informants mentioned many problematic and conflict-ridden relationships between groups and individuals within Oslo's social housing estates. For instance, *Agnes* told me about a conversation she had with an eleven-year-old Somalian girl, after she had been yelled at by some alcoholics on the playground in her backyard: “I asked her, weren't you scared? Then she said; “No, they are so stupid. Morons.” I just think; what did it cost that girl to get so tough? We have limited motivation and energy. How much energy and motivation does that eleven-year-old girl use to build a shield to just let it bounce off?”

All social housing neighbourhoods faces their own local issues and concerns, what they have in common is arguably a lack of predictability, control and democratic influence for the tenants. The preceding paragraphs suggests that the weak integration provided by the social housing sector and related policies, translates into societal marginalization for many municipal tenants, including minority households. Moreover, several specific factors contribute to the marginalization of social tenants, including poor housing conditions, the general stigma of municipal housing and the very limited freedom of social housing tenants to choose where to live in the city.

6.3 What should be done to solve the current challenges connected to ethnic minorities and social housing in Oslo?

My interviews were characterized by stories about tenants of different ethnic backgrounds who live in an unpredictable and unsafe environment in social housing. Multiple problems were presented; the size and physical standards of the dwellings, temporary contracts, strict means testing, bad social environments and challenging meetings with employees in the housing sector and conflicts with neighbours. These factors clearly reduce the predictability of the tenants and prevent the stable and dignified living conditions that ethnic minorities need.

Ager and Strang (2008, p. 184) argues that community stability is an important facilitator of integration and should be taken into account in the political agenda: "It is clear that community stability is potentially an important facilitator of integration- This has wide implications for refugee integration policy, not least in the area of housing, where short-term accommodation, insecure tenancies and certain forms of dispersal strategy all serve to promote instability in refugee settlement."

A social housing estate includes individuals with various problems and challenges. Every challenge seems to point in the direction of a specific policy, but not all challenges can be met. Different policy reforms in Oslo will have potential benefits and cost as well as unintended side effects.

The city government's political platform states that: "Oslo is a diverse city, which is also characterized by great economic inequality. We must actively equalize differences and build strong communities so that everyone has equal opportunities to live good and meaningful lives."(City Government of Oslo, 2019a, p. 3) For this reason, the City Government tries to realize the goal of a greater population mix in Oslo, by providing more small and medium-sized social housing estates, distribute social housing throughout the city, and open for long-term rental contracts for families with children.

If social housing is to be distributed around the city, it will probably be inserted into private housing cooperatives. Compared to the unworthy housing conditions many ethnic minorities experience, this might be a good solution. On the other hand, closer collaboration with private housing associations, may be challenging and cost a lot of resources. In housing cooperatives, moreover, it will be difficult to provide follow-up services to ethnic minority households satisfactorily, and take advantage of the services and democratic reforms that have been implemented in the large social housing estates where minorities live in proximity to each other (Folkvord & Cliff, 2018). It is worth mentioning that *Amir* does not believe integration

occurs easily when people move from a social housing estate into a private housing cooperative. *Amina's* sense of alienation and loneliness when she moved into a cooperative with homeowners suggests the same.

Although the integration strategy has been an important contribution to the city districts and the population living there, the problems we face in the social housing sector are still immense and needs a more long-term, radical solution that will foster a more sustainable resident composition and better integration of ethnic minorities.

If the residents are to benefit from longer stays in social housing, it could be argued that the maintenance budget must be increased significantly. The municipality cannot withdraw proceeds from a social housing company with a huge maintenance backlog, as is the situation today (Sørvoll, 2019). Improved maintenance could also make social housing more attractive for resourceful students and skilled workers. A long-term goal for social housing policy must be to create a more harmonious composition of residents in social housing estates. It may be argued that this can only happen if the number of social units in Oslo is significantly increased and means-testing is made less strict.

Social work related to housing (*boligsosialt arbeid*) is not just about providing housing for disadvantaged groups. It must also strengthen the individual's ability to master his or her housing situation (NOU 2011:15, p. 39). In some of the interviews it was noted how some residents need practical assistance in order to find information about their contracts, general resident information, how to be a good neighbour and their rights- and obligations. Other tenants required more comprehensive and long-term assistance to master living in a home and their general situation, such as an overview of their financial situation, ensuring payment of expenses and good cleaning and hygiene routines. A local community contact who can serve as an interpreter and be able to explain important features of the social housing sector, may have an impact on the security and understanding of the tenant in the first period after arriving in the country (Lien et al., 2019).

There should be a great potential for further cooperation between the social housing sector and other external actors. Non-governmental organizations (NGO) are key players in Norwegian society and can contribute in several important areas of the social housing strategy. Several organizations, such as the Tenant organization, have a long tradition of cooperating with the public sector on social housing issues (Norwegian ministries, 2014). Many NGOs and local associations have put their efforts on integration and inclusion of resident refugees in local community through free homework help, Norwegian language training, the lending of sports

equipment and leisure activities.³³ Connecting residents to organized activities in the local community is certainly a way to integrate households in Norwegian society (Lien et al., 2019)

For people who live in insecurity and with little control over their lives, it is important to be seen and accepted as a person in a community. This stands in stark contrast to the sense of alienation they otherwise might experience in society (ibid). For this reason, I would argue that ethnic minorities in social housing need extra security and predictability. This suggests the introduction of longer rental contracts in the social housing sector in Oslo.

In today's housing debate, much attention is directed to the part of the population who cannot afford market-priced housing nor qualify for social housing (Lund, 2018).³⁴The Danish non-commercial housing policy has inspired the city government in Oslo, and was taken into account in its development of alternative housing solutions, often referred to as "the third housing sector". In May 2019, the city government introduced the strategy "New roads to their own housing" (2019). During the next few years, they will test out various solutions that aim to make it easier for people in Oslo with regular incomes to become homeowners. This is meant as a supplement to the market-based ownership sector and the private rental market (Municipality of Oslo, 2019).

Although it is possible to have a goal of increasing the ownership share among the disadvantaged – or low- and medium income groups in general -- in the housing market, (NOU 2011:15), it cannot be the sole focus, in my view. Given the demographic and socio-economic variation in the population, it is unrealistic to have a housing market consisting solely of homeowners. Thus, the city government's strategy of boosting homeownership, should be combined with a strategy aiming for the provision of safe homes for those who cannot or do not want to buy a home. As pointed out previously, this includes many ethnic minority households.

For most people, the "ownership line" (*eierlinja*) has been a great success. My question is however, how much money the municipality should spend on homeownership alternatives for the middle-class at the expense of the social housing sector. In any case, there is arguably no way forward but to invest resources in the social housing sector. Projections indicates that

³³ <https://kirkensbymisjon.no/skattkammeret/oslo/>
<https://www.rodekors.no/lokalforeninger/oslo/aktiviteter/flyktninger-og-innvandrere/>
<https://www.rodekors.no/lokalforeninger/oslo/aktiviteter/barn-og-unge/>

³⁴ https://www.aftenposten.no/bolig/i/4qOMPE/selv-med-en-normal-aarsloenn-er-heidi-utestengt-fra-95-prosent-av-boligmarkedet-i-oslo-sjekk-tallene-for-din-by?spid_rel=2

the population growth until 2040 to a large extent will be driven by immigration from other countries, and that the composition of inhabitants in Oslo will be increasingly multicultural.³⁵ If the constant increase of housing prices in Oslo during the last twenty-five years continues in the next decade, this will lead to more people facing challenges in the private housing market and the social housing sector. If substantial reforms are not implemented in the future, an ever-increasing market rent combined with a small social housing sector, will surely further weaken the safety net for the “lost residents”, who are stuck on the bottom rung of the property ladder.

6.4 Copenhagen – lessons from a comparative contrast

By using Copenhagen as a comparative contrast, I have sought to shed light on the particular features of social housing in Oslo. What is more, Copenhagen may provide valuable lessons relevant for discussions about potential reforms to the social housing sector in Oslo (see section 4.1.2 for more details on my use of the comparative method and the value of asymmetrical comparisons, cf. (Kocka, 1999)).

Social housing in Copenhagen and Oslo are in some ways direct opposites. As shown in section 2.1, social housing in Oslo is characterized by limited size, housing allocation targeted at disadvantaged households, short-term contracts and market-based rents. In contrast, Copenhagen has a large social housing sector with lifelong contracts for all socio-economic groups. Moreover, social housing is provided at cost price by non-commercial housing associations. Another feature of the Danish social housing model are the ideas of collective ownership and principles of tenants’ democracy.

Søholt (2010) argues integration in the housing market depends, among other things, on the characteristics of the housing market, and the way housing is distributed. Hence, many of the challenges ethnic minorities face in the social housing sector in Oslo today, will not be present in Copenhagen and will thus make the situation of ethnic minority households in Copenhagen different in certain respects.

Although Denmark is often regarded as a golden example of social housing policy by Norwegian observers (Gyberg, 2019; Holt-Jensen, 2013; Stugu, 2018) it is hard to see how the Danish model can be transferred in full to Oslo. The political strategies connected to housing policy and housing markets in the two countries have diverged greatly since 1945. Norway is

³⁵ https://www.ssb.no/befolkning/statistikker/folkfram/_attachment/352874?_ts=166cf8e04b8

characterized by a strong and long-standing political support for homeownership and an unregulated housing market, while Denmark have invested heavily in subsidized member-based non-commercial housing (Gyberg, 2019).

However, in Denmark, whose small population also benefits from a strong welfare state, a large share of the middleclass has also opted for owner-occupied housing. It follows that the relative share of residents with deprived or limited resources in social housing has increased (Skovgaard Nielsen, 2017a). Thus, the Danish case is not golden in all respects: Denmark have also struggled to integrate ethnic minorities within the social housing sector.

As previously discussed, the Danish government have introduced a controversial integration policy to avoid isolation of ethnic minorities in certain vulnerable areas, and make them become an integrated part of the Danish society. In general, the informants were negatively disposed towards the treatment ethnic minorities in these areas receive from the current government. For *Astrid*, the sanctions in the ghetto-plan gave rise to following reflection:

If the Danes had used it (social housing) as intended, the Danish middle class would live in social housing as well. Then the problems would probably not have been there. It is thought-provoking that we have created some areas intended for everyone, and the middle class, the Danes use it incorrectly. So far, Immigrants use it in the right manner, but still, the immigrants become the problem.

Pelle and *Astrid* argue that a mixed population does not necessarily build bonds between different ethnic groups. “If you refer to social mix literature, it is not clear that if you mix then people become friends with each other” (*Astrid*). “The problem, after all, is not ethnicity. The problem is social conditions. It's low income, low education” (*Pelle*). According to Ager and Strang (2008), it is not considered negative for integration for immigrants to receive support in the form of their own family, social networks, culture, religion and language. All this enhances social belonging in the immigrants’ closest social environment. *Astrid* pointed out that these relationships within ethnic minority groups can mean a lot on a personal and societal level. Both *Pelle* and *Astrid* suggest that the Danish focus on ethnic segregation is flawed, and that socioeconomic measures should be the focus area of the Danish government’s integration strategy.

In light of the citations from the interviews with *Astrid* and *Pelle*, the Norwegian integration strategy is correct to emphasize the key role of education, labour market participation and local environment, rather than measures aiming to combat ethnic segregation (Staver et al., 2019). However, the social housing sector in Norway has certain features and challenges that cannot be solved by ongoing area-based policies. If the authorities are to

successfully address the contradiction between the high prices in the market and the political objective that everyone should live well and safely (Norwegian ministries, 2014), a steady supply of adequate, and affordable social housing must be added to the housing market. Professional property managers, like BB should arguably also stop working in accordance with for-profit principles and determine rents based on non-commercial terms.

Moreover, it could be argued that social housing in Oslo should be open to all households, not only the socially marginalized. In Copenhagen, they combine universal access and flexible allocation, to achieve a mix in the composition of residents in social housing areas. Flexible allocation means that the municipality gives people with jobs or students preferential rights to housing in vulnerable housing estates for the purpose of strengthening the civil society and making areas more attractive (Skovgaard Nielsen, 2017a). By adopting a similar system with less means-testing, the local government in Oslo may wish new income groups and social classes welcome to the social housing sector. There is arguably an evident need for implementing these Danish principles in Oslo, as long as it does not limit the choices of groups who have few other alternatives than the municipal sector, including low-income ethnic minority households.

From an international perspective, Denmark is well known for its resident democracy and high level of influence given to tenants in social housing (Hansen & Langergaard, 2017). Although the city districts and the Tenant association in Oslo tries to apply similar principles in some social housing estates, temporary leasing contracts in social housing puts obstacles in the way for a stable resident democracy. Moreover, my interviews in Oslo revealed how poor living environments leads to weakened trust between minorities from the same ethnic groups or different groups of residents. In addition, many have lost the incentive and capacity to contribute to a better living environment and resident participation. When there is no structure to facilitates the sense of "homeownership", it difficult to manage and navigate the rental market in a satisfactory manner. If social housing is to counteract marginalization processes, ethnic minorities must gain increased influence over significant aspects of their own housing situation (Søholt, 2010).

According to my comparative analyses, social work in social housing has a higher priority in Copenhagen than in Oslo. *Ole*, who works in KAB, argues there is a great need for social assistance in social housing estates with a high concentration of ethnic minorities, as many are unfamiliar with Danish living conditions and have little social network. He further emphasises the importance of ethnic minorities taking part in processes that give them direct

impact on the design of their own living environments. This involves responsibilities for providing good housing and permanent solutions to the residents.

KAB hire social workers and initiate social measures for the purpose of a social interface, resolving conflict situations, educational help and integration-promoting work. There are also Danish ambassador groups in some residential areas, who get their rent reduced by helping ethnic minorities to establish themselves. According to *Agnes*, some social housing projects in Copenhagen have succeeded in reducing the number of disadvantaged households because ethnic minorities were informed about Danish social services they were entitled to, but unaware of.

Although recent governmental policies have been argued to introduce a destructive set of laws in three “ghetto areas” of Copenhagen,³⁶ I would claim that the Danish social housing model overall may teach us some lessons relevant for achieving successful integration. Democratic principles, lifelong memberships and organized housing assistance, are important tools for preventing and reducing the consequences of marginalization in the housing market.

Either way, the lesson I have learned from this research project is that there is no alternative to strengthening community work in the social housing sector in Oslo. This could involve long-term support to the Tenant Association, tenant chairmen and other relevant actors in their work to organize boards and committee meetings and individual follow-up of residents. In addition, social activities through grant schemes and establishment of meeting places could be supported so contact between people across ethnicity and geographical affiliation can be established and developed (Lien et al., 2019).

In this thesis, Danish social housing policy has functioned as a good contrasting example because it illuminates the particularities, faults and shortcomings of the case of Oslo. Moreover, Copenhagen-example illustrates that it is possible to have a reasonably well-functioning social housing system next to a system favouring homeownership. Even though it is difficult to transfer all the features of the Danish social housing system to Oslo, it is possible to introduce some reforms inspired by the case of Copenhagen. This includes longer rental contracts, less strict means-testing and a stronger emphasis on social work in the municipal sector – three reforms that may prove beneficial for the integration of ethnic minority households

³⁶ <https://www.nytimes.com/2018/07/01/world/europe/denmark-immigrant-ghettos.html>
https://www.nrk.no/urix/danmarks-_getto-oppgjor_-1.14505107

7.0 Concluding remarks

In the final chapter of this master thesis, I will elaborate on my approach to ethnic minorities in the field of social housing. Secondly, I will restate the purpose and summarize the main findings of this master project. Finally, I shortly present the practical implications for my results and some recommendations for future research.

On a personal note, the topic of this thesis evolved after I was presented to a project titled “Social Housing Policy directed at disadvantaged groups --- historical roots and comparative perspectives” situated at the research institute NOVA at Oslo Metropolitan University. I had little knowledge of the social housing field in advance. However, as a volunteer in the Red Cross I had previously come into contact with refugees in vulnerable situations without jobs and permanent housing. I had also heard about the unworthy conditions ethnic minorities experienced as social housing tenants in Oslo through stories in the papers. This group does not constitute a large proportion of the population. Nevertheless, it is one of the groups with the lowest socio-economic status, that due to lack of resources and network to a large extent are excluded from mainstream society. Given that the municipality in Oslo has a desire for equal rights and opportunities, and the goal that everyone should live well and safely, I started wondering if this small but significant part of the population was attracting political attention.

The consequences Norwegian housing policy has for social housing tenants and other disadvantaged groups in the housing market have been discussed to a high extent in previous studies, local housing strategies and government reports (Bakke et al., 2012; Folkvord & Cliff, 2018; Grødem, 2011; Grødem & Sandbæk, 2008; Grødem & Sandbæk, 2013; Grødem & Skog Hansen, 2015; Norwegian ministries, 2014; NOU 2011:15, 2011; Oslo Municipality, 2018; Skog Hansen & Lescher-Nuland, 2011; St.meld.nr.23, 2003-2004; Sørvoll, 2019; Vassenden, 2014) But ethnic minorities, as a target population in social housing, has been studied to a lesser extent (note some valuable partial exceptions by Søholt (2001), Grødem and Skog Hansen (2015) and (Grødem & Skog Hansen, 2015; Søholt, 2001). Personally, I was highly informed and inspired by (Søholt, 2010), who explores housing policy from a migration perspective, and Sørvoll (2019) who discusses the dynamics and mechanisms of the social housing market and the key challenges of this market-oriented system. By elucidating my data through the conceptual framework by Ager and Strang (2008), I gained a tool for illuminating my research questions. The aim of the thesis was to explore to what extent the social housing sector and related municipal policies in Oslo, contributed to integration and reduced segregation and marginalization.

My findings suggest the social housing policy in Oslo is as of today, not an instrument

of integration. Weak integration translates into societal marginalization for many municipal tenants, including minority households. This includes poor housing- and living conditions and the very limited freedom social housing tenants have to choose where to live in the city. The characteristics of the social housing policy in Oslo have negative consequences for ethnic minorities, and contradicts given policy goals.

I decided to use Copenhagen as a comparative contrast. As accounted for in section 3.1.2, I found this choice reasonable. Naturally, the two cities yielded different findings and conclusions. The controversial Danish approach to counteract ethnic segregation in Copenhagen, was strongly criticized by my Danish informants. They added, however, that social housing in Copenhagen has a great potential for integrating ethnic minorities, provided that infrastructure, language, educational and social conditions are taken care of. There are many elements in the Danish social housing system that may facilitate good integration, including long-term contracts and a strong resident democracy (*beboerdemokrati*). These elements may be transferred and adapted to the Norwegian context.

This includes reforms that may prove beneficial for the integration of ethnic minority households, such as longer rental contracts, less strict means-testing and a stronger emphasis on social work in the municipal sector.

7.1 The value of the thesis:

The situation of ethnic minorities in the social housing market has only been studied to a limited extent previously, and there is little comparative research in this field. This master thesis is written to provide new collective knowledge, novel ways of thinking and valuable reference points to the ongoing evaluation of housing policy in Norway, including the new government white paper on social housing policy expected in 2020.³⁷ The thesis is also a contribution to the discussion of today's housing alternatives for ethnic minorities with a low level of integration in the housing market. Research in this field matters because it can lead to better arrangements and smarter distribution of housing. This is crucial, if Oslo is to become a city with an inclusive and sustainable housing policy.

³⁷ <https://www.regjeringen.no/no/aktuelt/regjeringen-onsker-en-offensiv-holigsosial-politikk/id2653107/>

7.2 Suggestions for further research

Throughout the process of writing this thesis I have identified several possible avenues of additional research.

Jacob and *Amina* gave me an opportunity to explore the field of ethnic minority households in social housing from an actor-perspective, as they both live in a social housing estates in the inner-east of Oslo.³⁸ It was valuable to get an insight on how the tenants themselves experienced my research questions and chosen field of enquiry. *Amina* was the only tenant I interviewed with a minority background. It would be interesting to explore my research questions even further, by conducting a study based on more interviews with ethnic minority households.

Another interesting approach could be to conduct a systematic evaluation based on interviews with relevant actors from several city-districts in Oslo. The western-city districts, have fewer social housing units and are characterized by residents with higher socio-economic status. It could be interesting to study and compare how this affects integration and marginalization, and explore to what extent levels of ethnic segregation influence social contacts across ethnical backgrounds. Moreover, the different city districts are entitled to run their local urban environment. In light of this, it would be useful to compare the different neighbourhoods' measures to improve the situation in social housing, and evaluate the effects of different approaches.

Studying how homeowners experience living in city districts with a high share of social housing, could provide valuable insight into how neighbourhoods affect integration and community participation. One relevant question is to what extent homeowners in these areas have contact with social housing tenants. The answer to this question may shed light on the level of social exclusion experienced by social tenants living in homeowner cooperatives. As the reader may remember, *Amina* is an example of a tenant that felt socially irrelevant and excluded when she moved to a housing cooperative.

Finally, I would like to mention the possibility of comparing the challenges of integration in the social housing sector in Oslo with the situation in other municipalities in Norway, where the proportion of ethnic minorities are lower, and other social housing policy instruments have been used.

³⁸ Figure 2, p 33

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Appendix 1

Are you interested in taking part in the master thesis project?

” A comparative study of ethnic minorities position in the social housing market in Norway (Oslo) and Denmark (Copenhagen) ”?

This is an inquiry about participation in a research project where the main purpose is to compare and explore the public rental sector for ethnic minorities in Oslo and Copenhagen. In this letter, we will give you information about the purpose of the project and what your participation will involve.

Purpose of the project

Ethnic minorities are vulnerable target groups in the housing market in both Oslo and Copenhagen. Furthermore, their housing situation diverge from those of the native population. The public rental sector has different priority in housing policies in the two cities, and it is therefore interesting to explore how the approach to ethnic minorities with regards to social differences and integration differs.

With a comparative dimension on social housing research, we can get perspectives and concrete tips for how to get a better and more effective housing policy in both cities.

My following research questions are:

1. To what extent is the public rented sector used as an instrument of integration in Oslo and Copenhagen?
2. To what extent has the public rented sector and related municipal policies contributed to reduced segregation and marginalization in residential areas?
3. What should be done to solve the current challenges connected to ethnic minorities and public rented housing?

Who is responsible for the research project?

I am a master student at Oslo Met, and the researcher at this project. The master project is connected to research institute at Oslo Met, Nova, as one of several social housing projects aimed at the disadvantaged on the housing market.

My project leader and supervisor is Jardar Sørvoll, a senior researcher and historian at Nova. The project is founded by the Norwegian State Housing.

Why are you being asked to participate?

As a part of my study, I am interviewing housing agencies, tenant organisations and selected districts in Oslo and Copenhagen. I want related employers to participate in this research, and would therefore like to conduct an interview with you about your thoughts and experiences about this topic.

I have asked nine employers to participate in my research. The participants are selected from different institutions by me, to ensure a diverse sample.

What does participation involve for you?

If you chose to attend, you will be interviewed by me. This will take approximately one hour in a location of your choice. The interview includes questions about your work and your view on public housing for ethnic minorities. The interviews will be recorded electronically for the purpose of transcription, but the recordings will be deleted afterwards.

Participation is voluntary

Participation in the project is voluntary. The research participation will not affect your relationship with your workplace, colleagues or your employer.

If you chose to participate, you can withdraw your consent at any time without giving a reason. All information about you will then be made anonymous. There will be no negative consequences for you if you chose not to participate or later decide to withdraw.

Your personal privacy – how we will store and use your personal data

We will only use your personal data for the purpose specified in this information letter. We will process your personal data confidentially and in accordance with data protection legislation (the General Data Protection Regulation and Personal Data Act).

- I will do the interviews, conduct transcriptions and be in charge of storage of the data.
- Only me and my supervisor Jardar Sørvoll in Nova will have access to the information.
- The information will in any case remain confidential, and not connected to your name or affect eligibility for further participation in this program.
- Your name and contact details will be replaced with code saved on a list separated from the rest of the collected data.
- The audio files are recorded with a voice recorder with an external memory card being encrypted and then deleted from the voice recorder.
- My recordings and transcription will be locked in securely

What will happen to your personal data at the end of the research project?

The project is scheduled to end 1th of October 2019.

The information, transcriptions and recordings will be eliminated after the project is finished.

Your rights

So long as you can be identified in the collected data, you have the right to:

- access the personal data that is being processed about you
- request that your personal data is deleted
- request that incorrect personal data about you is corrected/rectified
- receive a copy of your personal data (data portability), and
- send a complaint to the Data Protection Officer or The Norwegian Data Protection Authority regarding the processing of your personal data

What gives us the right to process your personal data?

We will process your personal data based on your consent.

Based on an agreement with Nova and OsloMet, NSD – The Norwegian Centre for Research Data AS has assessed that the processing of personal data in this project is in accordance with data protection legislation.

Where can I find out more?

If you have questions about the project, or want to exercise your rights, contact:

- Centre for welfare and labour research, Nova via supervisor: Jardar Sørvoll, by e mail: jarso@oslomet.no or by telephone: +47 93224305.
- Student and researcher: Marit Hals Bjelland by mail: s318437@oslomet.no, or by telephone: +47 97602842
- Our Data Protection Officer: OsloMet, via Ingrid Jacobsen by e-mail: ingrid.jacobsen@oslomet.no .
- NSD – The Norwegian Centre for Research Data AS, by email: (personvertjenester@nsd.no) or by telephone: +47 55 58 21 17.

Yours sincerely,

Project Leader and supervisor
(Jardar Sørvoll)

Student and researcher
(Marit Hals Bjelland)

Consent form

I have received and understood information about the project “A comparative study of ethnic minorities position in the social housing market in Norway (Oslo) and Denmark (Copenhagen)”?

and have been given the opportunity to ask questions. I give consent:

to participate in an interview as a part of a master thesis project

I give consent for my personal data to be processed until the end date of the project, approx. *1th of October 2019*

(Signed by participant, date)

Appendix 2

Interview Guide (Social housing companies).

Social renting sector:

1. Can you tell me a little about your company/organization/position?
2. Can you tell me a little about your tasks?
3. The Scandinavian countries have fundamental differences in their housing policy; on which terms have Oslo/Copenhagen chosen its approach to ethnic minorities in the housing market?
4. On what terms do you choose the settlers in the public houses?
5. How are the contractual form/the principles for housing determination?

Ethnic minorities:

1. How do you distribute housing to ethnic minorities?
2. In your view, which issues are most common among ethnic minorities in the social housing sector?
3. Which strategies do you have for meeting the housing needs of ethnic minorities?
4. In your view, how can gathering of ethnic minorities in the same areas and thus separated from persons with other ethnic characteristics be avoided?
5. To what extent have ethnic minorities control of their own home situation in the rental market?
6. How do you follow up ethnic minorities in social housing?
7. Can you say something about how the social rental sector used as an instrument for successful integration?
8. what is needed to avoid segregation and marginalization of ethnic minorities in the social housing market?

Potential challenges:

13. Would you say there are any challenges with social housing policy and immigrants today, if so which?
14. How do you plan to overcome those challenges?

Finishing questions:

14. Is there anything during the interview you have thought of as important, and wish to add?
15. How did you feel about being interviewed?

Interview Guide (Tenant association)

Social rental sector:

1. Can you tell me a little about the Tenant association/Leieboerforeningen in Oslo/Copenhagen?
2. What is your task as an employer in this association?
3. In your view, which issues are most common among ethnic minorities in the social housing sector?
4. Is the need for municipal housing larger than the offer?

Ethnic minorities:

5. How do you perceive the situation of immigrants living in public housing?
6. Which strategies do you think is important for meeting the housing needs of ethnic minorities today?
7. In your view, how can gathering of ethnic minorities in the same areas and thus separated from persons with other ethnic characteristics be avoided?
8. In your view, to what extent have ethnic minorities control of their own home situation in the rental market?
9. Can you say something about how the public rental sector is used as an instrument for successful integration?
10. What is needed to avoid segregation and marginalization of ethnic minorities in the social housing market?

Finishing questions:

11. Is there anything during the interview you have thought of as important, and wish to add?
12. How did you feel about being interviewed?

Appendix 3

NSD Personvern

03.09.2018 18:29

Det innsendte meldeskjemaet med referansekode 824210 er nå vurdert av NSD.

Følgende vurdering er gitt:

Det er vår vurdering at den innmeldte behandlingen av personopplysninger i prosjektet vil være i samsvar med personvernlovgivningen, så fremt behandlingen gjennomføres i tråd med det som er dokumentert i meldeskjemaet med vedlegg, samt i meldingsdialogen mellom innmelder og NSD. Behandlingen kan gjennomføres.

MELD ENDRINGER Dersom behandlingen av personopplysninger endrer seg, kan det være nødvendig å melde dette til NSD ved å oppdatere meldeskjemaet. På våre nettsider informerer vi om hvilke endringer som må meldes. Vent på svar før endringen gjennomføres.

TYPE OPPLYSNINGER OG VARIGHET Prosjektet vil behandle alminnelige kategorier av personopplysninger frem til 01.10.2019.

LOVLIG GRUNNLAG Prosjektet vil innhente samtykke fra de registrerte til behandlingen av personopplysninger. Vår vurdering er at prosjektet legger opp til et samtykke i samsvar med kravene i art. 4 og 7, ved at det er en frivillig, spesifikk, informert og utvetydig bekreftelse som kan dokumenteres, og som den registrerte kan trekke tilbake. Lovlig grunnlag for behandlingen vil dermed være de registrertes samtykke, jf. personvernforordningen art. 6 nr. 1 bokstav a.

PERSONVERNPRINSIPPER NSD finner at den planlagte behandlingen av personopplysninger vil følge prinsippene i personvernforordningen om: - lovlighet, rettferdighet og åpenhet (art. 5.1 a), ved at de registrerte får tilfredsstillende informasjon om og samtykker til behandlingen. - formålsbegrensning (art. 5.1 b), ved at personopplysninger samles inn for spesifikke, uttrykkelig angitte og berettigede formål, og ikke behandles til nye, uforenelige formål. - dataminimering (art. 5.1 c), ved at det kun behandles opplysninger som er adekvate, relevante og nødvendige for formålet med prosjektet. - lagringsbegrensning (art. 5.1 e), ved at personopplysningene ikke lagres lengre enn nødvendig for å oppfylle formålet.

DE REGISTRERTES RETTIGHETER De registrerte vil ha følgende rettigheter i prosjektet: rett til informasjon (art. 12, art. 13), rett til innsyn, (art. 15) rett til retting (art. 16), rett

til sletting(art. 17), rett til begrensning (art. 18), rett til underretning (art. 19), rett til dataportabilitet (art. 20).

NSD vurderer at informasjonen om behandlingen som de registrerte vil motta oppfyller lovens krav til form og innhold, jf. art. 12.1 og art. 13. Vi minner om at hvis en registrert tar kontakt om sine rettigheter, har behandlingsansvarlig institusjon plikt til å svare innen en måned.

FØLG DIN INSTITUSJONS RETNINGSLINJER NSD legger til grunn at behandlingen oppfyller kravene i personvernforordningen om riktighet (art. 5.1 d), integritet og konfidensialitet (art. 5.1. f) og sikkerhet (art. 32). For å forsikre dere om at kravene oppfylles, må dere følge interne retningslinjer og/eller rådføre dere med behandlingsansvarlig institusjon.

OPPFØLGING AV PROSJEKTET NSD vil følge opp behandlingen av personopplysninger underveis (hvert annet år) og ved planlagt avslutning for å avklare om behandlingen er avsluttet/gjennomføres i tråd med den behandlingen som er dokumentert. Vi ønsker lykke til med prosjektet!

Kontaktperson hos NSD: Belinda Gloppen Helle

Tlf. Personverntjenester: 55 58 21 17 (tast 1)

NSD Personvern

09.10.2019 08:58

Det innsendte meldeskjemaet med referansekode 824210 er nå vurdert av NSD. Følgende vurdering er gitt: NSD har vurdert endringen registrert 30.09.2019. Vi har nå registrert 15.11.2019 som ny sluttdato for forskningsperioden. NSD vil følge opp ved ny planlagt avslutning for å avklare om behandlingen av personopplysningene er avsluttet. Lykke til videre med prosjektet! Med vennlig hilsen NSD Tlf.

Personverntjenester: 55 58 21 17 (tast 1).