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The great social housing trade-off. 'Insiders' and 'outsiders' in urban social rental housing in Norway

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ABSTRACT

In this paper, I ask how social housing providers in urban Norway balance between the needs of existing tenants (*the insiders*) and prospective residents (*the outsiders*). Based on qualitative interviews with social housing bureaucrats, I examine how the fifteen largest municipal social housing providers in Norway negotiate the trade-off between insiders and outsiders in housing allocation, rent setting and tenancy length decisions. While many of the institutional features of Norwegian social housing are designed to favour disadvantaged outsiders, this study suggests that openness to outsiders is counteracted by the protection of insider-tenants' residential stability through housing allowances, frequent tenancy renewals and discretionary exceptions. The paper concludes with reflections on social mechanisms that may influence the great social housing trade-off between insiders and outsiders. I argue that tenant-turnover strategies are blunted in contexts where insider-tenants are often no more privileged than outsiders, and that a 'virtue of necessity mechanism' may protect the residential stability of insiders in heavily targeted social housing.

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Introduction

One of the perennial features of social rented housing (SRH) is the trade-off between the interests of tenants and the needs of prospective residents. In one way or another, SRH providers throughout the world must balance the aim of providing secure and affordable housing to existing tenants (*the insiders*) with the goal of making room for new residents (*the outsiders*). This balancing act may be construed as the great social housing insider-outsider trade-off. Simplified and for the sake of argument, if the rights of existing tenants are strengthened, for instance in terms of stronger security of tenure, this may well limit the number of vacant units available to households wishing to enter the SRH-sector. On the other hand, if the rights of insiders are weakened this may increase the number of homes accessible to outsiders, but this will at the same time often compromise the provision of secure and

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affordable housing to existing tenants. Thus, the insider-outsider trade-off is a real challenge for SRH providers, particularly in an era where governments influenced by neoliberal ideology and the politics of austerity generally do not favour subsidized mass-construction of SRH (Clapham, 2019) to satisfy the needs of disadvantaged outsiders.

In this paper, I examine how the fifteen largest urban municipalities in Norway negotiate this insider-outsider trade-off based on rich qualitative evidence from 31 semi-structured interviews with social housing bureaucrats that execute or oversee the housing allocation, rent-setting or other policies related to SRH. I ask how these fifteen local governments prioritize between the needs of existing tenants and newcomers in the housing allocation, rental contracts and rent setting in the SRH-sector and argue that they conduct this balancing act through a variety of codified rules and discretionary practices. Moreover, even though SRH in Norway is almost an ‘ambulance service’ (Stephens, 2019) targeted at very disadvantaged households, the municipalities do not only favor the interests of outsiders by maximizing tenant-turnover rates, but also try to provide many insiders with affordable and secure long-term housing alternatives. This reflects that the middle-managers of SRH housing are forced to play the hand they have been dealt by their municipality and the national government, and thereby strive to optimize the use of limited SRH resources to make room for new entrants and provide stability for the most vulnerable insider-tenants at the same time.

The paper arguably contributes to the scholarly literature on SRH in at least two ways. First, I identify and ponder what I call the great trade-off between insiders and outsiders in SRH. The paper is inspired by studies of the labour market (Lindbeck & Snower, 2002), and housing regimes in Europe and beyond (Ball, 2009; Kadi & Musterd, 2015; Kadi, 2015; Fitzpatrick & Watts, 2017; Watts & Fitzpatrick, 2018; Scanlon, 2017; Lind, 2017; Flanagan *et al.*, 2019; Arundel & Lennartz, 2020), and adds to the SRH literature by discussing the great trade-off as a phenomenon that is relevant across national contexts. Based on the study’s main conclusions, moreover, the paper includes reflections on general social mechanisms that may protect the residential stability of insider-tenants, namely landlords alleged ‘transaction cost avoidance’ and the ‘virtues of necessity’ in housing regimes with highly needs-tested SRH.

Second, the paper provides new evidence on the inner workings of the municipal SRH-sector in Norway. Unfortunately, this topic has never been given the attention it deserves by the national research community in a nation of homeowners (Sørvoll, 2018). The Norwegian case should be highly relevant to international readers, particularly from the UK, the US, New Zealand, Australia, and other housing regimes where SRH to a higher or lesser extent functions as a temporary service targeted at low-income disadvantaged groups (Fitzpatrick & Pawson, 2014; Watts & Fitzpatrick, 2018; Murphy, 2020). SRH in Norway is arguably an intriguing case because it is an extreme example of market-oriented and means-tested social housing (Sørvoll, 2019). This means that this paper may also be an informative point of reference in national contexts where greater targeting of SRH is on the agenda, but where universal public housing with little formal means-testing still prevails, such as Sweden (Hansson, 2021).

In what follows, I start by discussing the great trade-off in SRH and suggest three key institutional characteristics of particular importance for the balancing act between the interests of insiders and outsiders: regulation of access (needs-testing), rental contracts, rent-setting and selective housing allowances. Then the Norwegian case is presented focusing on the defining features of this housing regime and its small, market-oriented, and targeted SRH-sector. In the next sections of the paper, I outline the empirical and methodological basis of the enquiry and present and discuss the findings of the case study, emphasizing the key aspects of the fifteen urban municipalities' solutions to the challenge constituted by the great trade-off. I end the paper with a short discussion of my main conclusions and their relevance to the wider international debate on SRH and the great trade-off.

The great social housing trade-off

The scholarly literature explicitly addressing the insider-outsider phenomenon in housing markets is notable but limited (Ball, 2009; Kadi & Musterd, 2015; Kadi, 2015; Arundel & Lennartz, 2020). This is perhaps surprising given that housing regimes often have conflicts of interest that may be described cogently by aid of the insider-outsider dichotomy. Although by no means universally true, outsiders wishing to enter a housing market segment in a geographic area may experience serious disadvantages compared to insiders that already occupy a rented or owner-occupied home. Consider a few abstract examples, and some illustrations from the literature.

In the owner-occupied sector in urban areas, insiders with a long history of homeownership may reap capital gains whilst immigrants, young people, and other prospective first-time buyers struggle to compete in increasingly expensive metropolitan housing markets. In the social rented sector, insiders may enjoy the benefits of regulated rents and security of tenure in central locations whereas outsiders struggle to gain access to affordable social housing of a similarly high standard and geographical attractiveness. The double challenge for outsiders constituted by unaffordable owner-occupied and inaccessible SRH to varying degrees characterize large European cities, such as Copenhagen, Stockholm, Amsterdam, Vienna, and London (Aarland & Sørvoll, 2021; Lind, 2017; Scanlon, 2017). In the words of Kadi and Musterd, the housing market in Amsterdam is characterized by a 'gap between insiders and outsiders, with affordability for the poor inside the system not yet deteriorating, but accessibility for poor outsiders emerging as a key problem' (Kadi & Musterd, 2015, p. 246). In his analysis of the housing market in the Austrian capital, Kadi also identifies a gap between low-income insiders with a long history as residents in the famous non-profit housing sector in 'Red Vienna', and outsiders facing the harsh consequences of limited SRH construction and deregulation of the rental market. While insiders often 'live in council housing, with relatively cheap rents and unlimited rental contracts, or similarly, possess an old, unlimited contract in the private rental stock', low-income outsiders with a shorter period of residency in the city 'are confronted with a radically different situation' (Kadi, 2015, p. 260).

In some contexts, insiders may also pass on their privileged position in the owner-occupied or rental market to their offspring to the detriment of outsider-households without access to housing wealth or attractive rental contracts. Englund describes the Swedish housing market as an ‘insider market’ (Englund, 2016, p. 389) of this variety. However, insider-households that have lived for years in an urban area are not necessarily privileged compared to outsiders. Research from many parts of the world, suggests that low-income insiders are often displaced by high-income outsiders when districts in metropolitan areas are transformed by state-led urban redevelopment, substantial private investment, steep rent increases and booming markets for owner-occupied flats (Helbrecht, 2018; Lees, 2019). According to Lees (2019, p. 5), the consequences of gentrification across the globe are clear, namely ‘the displacement and disenfranchisement of low income groups in favour of wealthier in-movers’.

Gentrification and rising rents in the private rental sector may also increase the competition for scarce SRH resources between low-income households. As remarked by Helbrecht (2018, p. 1), ‘good, inexpensive housing is not only scarce in urban areas, but is fiercely fought over’. In some housing regimes one may argue that the demarcation line between insiders and outsiders in SRH has become increasingly blurred. A substantial share of insider-tenants has up until relatively recently been disadvantaged outsiders themselves, and thus not necessarily more privileged than households on the waiting list. Consider the case of SRH in Australian states and territories. In a context characterized by high demand and limited government investment, social housing has increasingly been allocated to households judged to have the greatest needs, such as the homeless or people in danger of losing their homes (Pawson & Lilley, 2022). According to Flanagan et al. (2019), many tenants in the Australian SRH-sector stand no chance of acquiring affordable and secure homes in an expensive private market that provides limited security of tenure for low-income households. In this sense, they resemble many households on the waiting list. Thus, it may be fair to regard sitting tenants and households on the waiting list in Australia and other countries where SRH is rationed through strict needs-testing, not as ‘insiders’ and ‘outsiders’ with competing interests, but rather as similarly disadvantaged groups with a common interest in a large and growing supply of affordable and secure homes.

Even though researchers should not make the *a priori* assumption that insiders are generally more privileged than outsiders, the insider-outsider dichotomy is arguably an analytical lens that improves our understanding of key aspects of SRH management. Ball’s work on French SRH is a case in point. Drawing on the insider-outsider theory mobilized in studies of inclusion and exclusion in labor markets (Lindbeck & Snower, 2002), Ball (2009) analyses the allocation of SRH in France. She concludes that insider-tenants are consistently prioritized at the expense of disadvantaged low-income outsiders without a pre-existing foothold in SRH. Ball explains this by pointing to several factors working in the favor of existing tenants when SRH is allocated, including strong security of tenure and various actors in local politics’ (the tenants themselves, social landlords, labor unions and mayors) preference for insiders that vote in elections, are union members or steady rent payers. She also formulates what may be termed the general social mechanism of

‘transaction cost avoidance’. In the words of Ball, ‘existing tenants are insiders with similar advantages to employees. A landlord suffers loss of rent when evicting or recruiting a new tenant and these transaction costs are a deduction from profit’ (Ball, 2009, p. 315). This suggests that most landlords, including SRH providers, have a vested interest in restricting the number of vacancies caused by tenant-turnover.

Ball’s contribution to the literature is not only an enlightened study of the French case, but also a reminder of the relevance of the insider-outsider dichotomy for the understanding of SRH across national contexts. For SRH providers it is arguably impossible to sidestep the trade-off between the interests of insiders and outsiders altogether. To be sure, mass-construction of SRH is an obvious method to satisfy the housing needs of outsiders without reducing the residential stability of insider-tenants. In times of austerity, neoliberal ideology, and limited government subsidies for housing construction (Clapham, 2019), however, this is currently not a realistic path in many countries. Moreover, even if a significant number of new SRH units are constructed, the distribution of attractive locations and floor space may still create conflicts of interests between insiders and outsiders. For instance, large outsider-households residing in the private rented sector may live in smaller apartments than insider-households with one or two members. Thus, SRH-bureaucrats with discretionary leeway striving for the optimal match between household size and floor space, may aim to stimulate small insider-households to downsize or move out of SRH altogether to make room for large, disadvantaged outsider-households. Thus, such bureaucrats may trade-off the tenure security of existing tenants for the ability to satisfy the housing needs of outsider-families.

In recent times, some governments have tried to boost tenant-turnover rates and stimulate downsizing to create more openings for outsiders through political reforms. Reforms introduced in the England – such as the experiment with fixed-term tenancies (2012) and the so-called ‘bedroom tax’ (2013) – have been defended by supporters as steps in the direction of a stronger targeting of SRH resources, including floor space, to the households with the greatest needs (*the outsiders*) (Fitzpatrick & Watts, 2017; Gibbons *et al.*, 2020). In the Netherlands, the government in 2013 introduced income-dependent rent increases for households with incomes above a threshold to incentivize high earning insiders to leave SRH (OECD, 2020). Moreover, both Norwegian municipalities and Australian states, try to stimulate tenant-turnover in SRH through various policies (Sørvoll, 2019; Flanagan *et al.*, 2019, pp. 10–14).

Zealous commitment to tenant-turnover and downsizing policies to make greater room for outsiders may, however, cause ‘ontological insecurity’ amongst existing tenants (Fitzpatrick & Watts, 2017; Genz & Helbrecht, 2023) and reduce the role of SRH as a foundation for stable, fulfilling, and productive lives. In acknowledgement of the problems associated with policies that penalize or incentivize tenants to downsize or leave SRH, some may argue that it is best to grant insider-households strong *de jure* and *de facto* security of tenure (Hulse & Milligan, 2014) and thereby give them the chance to enjoy the many benefits of residential stability documented in the literature, such as improved welfare outcomes, educational attainment, and general well-being (Aarland & Reid, 2019). In turn, residential stability may provide some tenants with the foundation to increase their participation in the labor market and acquire the economic capital to pursue superior housing alternatives in the

private market, and thus provide more space for disadvantaged outsiders in SRH by the carrot rather than the stick. This way of reasoning eschews the view of SRH management as a zero-sum game in which strong tenant rights necessarily limit the housing access of outsiders.

Whatever the merits and flaws of concrete policies, the legal framework of housing regimes as well as the discretionary choices made by providers affect the balance of rights and burdens of insiders and outsiders in SRH. National laws, local rules and regulations, and discretionary practices of street-level bureaucrats regarding housing allocation, tenancies, rent-setting and housing benefits are arguably particularly relevant to the great trade-off between insiders and outsiders.

The volume, rules and practices of housing allocations determines the level of openness to outsiders without an SRH unit, whereas the typical length of tenancies is equally important for the number of vacant units available for outsider-households and the residential stability of insiders. Rules and regulations governing rent setting and housing allowances are of importance for the degree of affordability and tenant security granted to insiders and may also affect social housing's openness to outsiders. For example, if residents with incomes above a threshold have to pay to stay, because rent levels are adjusted according to household income, such as in the Netherlands (OECD, 2020), they may well be more inclined to leave SRH and thereby free up space for low-income outsiders.

SRH in the Norwegian housing regime

Ruonavaara defines 'housing regime' as 'the set of fundamental principles according to which housing provision operates in some defined area (municipality, region, state) at a particular point in time' (Ruonavaara, 2020, p. 5). This is a broad definition that goes beyond Kemeny's emphasis on the importance of the structure of the rental sector for the character of housing systems (Kemeny, 2006; Stephens, 2020).

Norway is truly a liberal housing regime: the market is the dominant mechanism for the production, exchange, and distribution of housing. The homeless and other severely disadvantaged groups are the core target groups of housing policy, all other households are expected to fend for themselves in the housing market. In many respects, Norway is still a generous and universal welfare regime (Pedersen & Kuhnle, 2017). Housing is thus the great neoliberal exception to the general world of welfare in this oil-rich part of Scandinavia (Tranøy *et al.*, 2020). Moreover, rental housing is primarily viewed as a temporary stop-over for households in life transitions. In contemporary Norway, homeownership is the cultural norm, and the government aim to promote owner-occupation to low-income groups through targeted state-backed mortgages (Vassenden, 2014; Aarland & Reid, 2019). The Norwegian rental sector is lightly regulated, and tenants' long-term security of tenure and protection against rent increases is limited. Most tenants have fixed-term rental contracts of one to three years, or face termination of their leases on short notice due to landlord-friendly housing legislation (FR 2021). In most cases, even households living in the residual SRH-sector, that comprises around four per cent of the housing stock, are subject to fixed-term leases and market-like rents (Osnes & Sørvoll, 2023).

In Norway, the execution of housing policy is the responsibility of local governments. Municipalities are obliged by law to provide the homeless with temporary shelter and assist disadvantaged households to acquire a permanent home, but there is no individual legal right to housing (NM, 2014). During the last three decades, the SRH-sector has catered increasingly to various low-income groups unable to obtain decent housing in the market (Gulbrandsen & Hansen, 2010), such as refugees, individuals struggling with illness and addiction, and low-income households with children.

In principle, Norwegian local governments are free to formulate their own housing policies, including the institutional features of SRH. It follows that all lists of general characteristics of ‘Norwegian SRH’ will invariably mask policy variation between the 356 different municipal providers. Nonetheless, the following general features characterize SRH in most large urban municipalities (Sørvoll, 2019; Johannessen *et al.*, 2023):

- Needs-tested housing allocation to low-income disadvantaged groups.
- Fixed-term tenancies, often of a three-year duration (the minimum length stipulated by law), and periodic eligibility reviews.
- Market-based (or at least market-like) rents. Many municipalities use the system of typical market rents (*gjengs leie*), meaning rents are calculated by identifying the average cost of rental housing of different types in a geographical area.
- Selective housing allowances (and/or social income support) to tenants deemed unable to afford market-like rents.
- Homeownership is promoted to tenants eligible for state-backed mortgages (*startlån*) and investment grants (see, Aarland & Reid, 2019).
- Low level of regulation and attention from the national government: local governments are free to decide the institutional features of SRH (rent-setting, allocation criteria etc.).

The features outlined above illustrate that Norwegian SRH is significantly more needs-tested than its counterparts in many other European countries, such as France, Austria, Denmark, and the Netherlands, even though increased targeting and residualisation is a cross-national trend in the OECD-area (Poggio & Whitehead, 2017; OECD, 2020; Angel, 2023). Unlike the case in some other national contexts, there is no real ambition to create a ‘social mix’, instead the goal is to house people for a limited period, that are either homeless, in danger of losing their current home, or living in a dwelling that is not safe or deemed to match insufficiently with legitimate needs. To stimulate tenant-turnover and create more space for disadvantaged outsider-households on the waiting list, municipalities use periodic eligibility reviews and promote homeownership to tenants without excessive prior debt and steady sources of income. Local governments also try to increase tenant mobility by exempting households with incomes above a ceiling from municipal housing allowances or social income support; this means that these households must pay the full-market rent (Sørvoll, 2019; Johannessen *et al.*, 2023).

In brief, a key premise of Norwegian tenant-turnover strategies is that it is both possible and desirable for at least some insider-tenants to acquire a permanent home of good quality in the private market. These strategies arguably also underline that increased targeting and more efficient use of the existing housing stock, and not investment in new housing units, is regarded as the primary method of satisfying outsider's demand for SRH.

It is difficult to fit the Norwegian case under the conceptual roof of one of the standard definitions of social housing (Hansson & Ludgren, 2019), but Stephen's concept of social housing as a temporary ambulance service 'withdrawn when tenants cease to 'need' it' captures some of its essence (Stephens, 2019, p. 40). Moreover, the Norwegian case matches well with the broad conception of social housing as housing primarily aimed at 'households in a weak negotiating position in the housing market' (Priemus, 2013, p. 14). Because of its market-like rents, however, it is debatable if it satisfies the criteria of housing provided at below-market prices used in many definitions of social housing (Ruonavaara, 2017; Hansson & Ludgren, 2019). However, SRH tenants in Norway are frequently subsidized by municipal housing allowances or social income support. Thus, only tenants with incomes above a ceiling are charged market-rates. To cite one example, approximately 40% of tenants in the SRH-sector in Oslo were covered by municipal housing allowances in 2020 (Johannessen et al. 2023). Low-income tenants in the private rental sector do not receive this subsidy, as they are only eligible for the less generous state housing benefit (Aarland & Sørvoll, 2021). In addition to targeted subsidies, SRH tenants benefit from stronger security of tenure than many private renters. Even though short fixed-term tenancies are the norm, the private rental sector generally provides even less long-term and short-term security (FR 2021). Some tenants therefore regard SRH as a 'safe haven' (Sørvoll, 2022).

Data and methods

The empirical foundations of the paper are 31 semi-structured interviews with middle-manager SRH bureaucrats that execute or oversee the housing allocation, rent-setting or other policies related to SRH in the fifteen largest urban municipalities in Norway. The 48 informants who participated in seventeen individual and fourteen group interviews may be divided into three categories: 1) Thirty-three were bureaucrats responsible for or participating in SRH allocation, tenancy length decisions and eligibility reviews, 2) Seven bureaucrats were employed in the administrative unit that that plan, build and set the rents in the SRH stock, 3) Eight bureaucrats held other positions related to SRH, such as policy advisers and employees providing assistance to tenants struggling with concurrent substance abuse and mental health disorders. All those interviewed provided relevant information and perspectives. However, the first and largest category proved the most important source of data, as this group of informants are 'street-level bureaucrats' (Molander, 2016) that have first-hand experience with most of the central topics of this study.

Fifteen of the interviews were conducted in 2020 with informants employed by one of Oslo's fifteen boroughs, the administrative level empowered to allocate SRH

in the nation's capital. One interview was also conducted with a middle-manager employed in the municipal company that owns most of the SRH stock in the city. The rest of the interviews took place in 2022 and were conducted with persons working in the fifteen Norwegian municipalities with a population exceeding 60 000 inhabitants. In total, the fifteen local governments covered by this study account for 42% of the Norwegian population and 41% of the national SRH stock (SSB, 2022a; SSB, 2022b), and have similar challenges related to the provision of housing to low-income households, such as high prices in the owner-occupied sector.

The main reason for selecting qualitative interviews as a method in the study, was to satisfy my curiosity about the concrete judgements and justifications used by the bureaucrats that ultimately decides who gets access to SRH of different standards and sizes – and under what terms and for how long. In his book *Discretion in the Welfare State*, Molander emphasizes that such ‘street level bureaucrats’ exercises discretionary power and ‘decide or establish the premises as to whom will receive what, in what manner, when and how much, and when enough is enough’ (Molander, 2016, p. 2). The discretionary space for professional judgements is considerable even when a sphere of the welfare state is subject to strong legal regulation (ibid.). It logically follows that there are reasons to assume that the room for contestable discretionary decisions in the Norwegian SRH-sector, an area where binding national legal rules are scarce (Johannessen *et al.*, 2023), will be particularly substantial.

The 31 interviews were transcribed and subjected to thematic analysis focusing on the factual statements and reflections of the informant's concerning the rules and discretionary judgements governing allocation, rental contracts, rent setting and housing allowances. Thematic analysis is a prevalent method in the social sciences for identifying common themes in comprehensive qualitative datasets (Braun & Clarke, 2006, 2012). In the initial coding of the interviews, I identified 73 descriptive codes or essence-capturing labels (Saldaña, 2021, p. 5) relevant for the main research question of the present study: How do the fifteen largest Norwegian municipal providers of SRH prioritize between the needs of insider-tenants and outsiders in the housing allocation, rental contracts and rent setting in the SRH-sector?

The initial codes were clustered and refined into broader themes or patterns of meaning that were identified across the interviews and labelled with shorthand descriptions such as ‘insider-outsider dilemma’. According to Braun and Clarke (2006, p. 82), a theme ‘captures something important about the data in relation to the research question and represents some level of patterned response or meaning within the data set’ (Braun & Clarke, 2006, p. 82). The thematic analysis used in this study, may be described as top-down or deductive because pre-existing theoretical concepts helped guide the analysis of the interviews. This does not imply that the semantic content of the interviews was ignored or shaped to fit a premade narrative, only that I interpreted what the informants said contextually in light of the insider-outsider dichotomy, scholarly literature, the interview guide and my pre-existing knowledge of the Norwegian case. In acknowledgement of the analyst's active and constructive part in the research process, I do not pretend to be a passive agent only giving voice to the informants' views or merely inductively searching for meaning in the data (Braun & Clarke, 2012).

Patterns in the qualitative data – housing allocation

One of the most consistent themes identified in the study, is the idea that SRH is a scarce resource directed at the most disadvantaged groups in society. This is also a tacit frame for all the verbal content in the interviews concerning housing allocation, rental contracts, rent setting, and housing benefits. Many informants emphasized that low-income was not sufficient to gain access to SRH: newcomers had little chance without additional challenges, such as disabilities, concurrent substance abuse and mental health disorders, or being low-income families with many children. To be put on a waiting list for SRH, households must generally document that their current living arrangement falls short of acceptable housing standards, and that they are unable to obtain a decent permanent home in the private markets for rented or owner-occupied housing.

Some informants stressed that all households that applied for SRH were automatically considered for a starter mortgage, the policy instrument used to promote homeownership to disadvantaged low-income households in Norway. Consider this quote from one of the informants:

As many as possible should become owner-occupiers, and this means that when people apply for social housing, [...] we must first check if they have ownership potential there and then. If they don't have that there and then, they must get municipal housing if they qualify, and we should then make an individual [...] housing career plan, so they are able to get into position to become homeowners over time.

This quote illustrates the enthusiasm some of the bureaucrats interviewed have for the policy goal of expanding homeownership to low-income households. According to the informant quoted above, a high share of SRH tenants in her city 'actually had ownership potential' even though 'they might not know it themselves'.

The interviews reflect that the local governments generally view SRH as a last resort: applicants are frequently steered towards private rental housing or state-subsidized homeownership. In the words of one bureaucrat, if you qualify for SRH 'the need should really be so great that you can't say no'. Another informant voiced a similar opinion: 'if you have managed to crawl through the eye of the needle that is social housing you have the need [...]. If they choose to say no to an offer, then the need really wasn't that great'.

In line with these statements, most informants confirmed that households entering SRH have very little freedom of choice when it comes to size, standard and location of allocated apartments.

The qualitative data also show that needs-based housing allocation is a complex process: to be allocated a home applicants must not only satisfy the criteria, but there must also exist vacant homes deemed to match with their exact needs. In the words of one bureaucrat, 'housing allocation is at any given time affected by the homes available and vacant'. The informant's municipality has 'a waiting list, but it is not like it's the first on list that gets the next home. It may be number thirty-three on the list, because the next vacancy is suitable for this applicant's needs'.

This means that the character of the SRH stock influences the housing authorities' ability to satisfy the needs of different outsider groups. For instance, bureaucrats from

an Oslo borough with an SRH stock characterized by a large share of relatively large apartments, reported that it was easier to accommodate the needs of families with children than individuals struggling with concurrent substance abuse and mental health disorders. According to these street-level bureaucrats, the borough simply had very few small apartments judged to match with the needs of the latter group, and this reduced the borough's capacity to help one of the main household categories of Norwegian SRH. In contrast, an informant from another area of Oslo cited a large surplus of small units, meaning it was quite simple to identify suitable dwellings for eligible single-person applicants but hard to find vacancies for larger households.

In another municipality, one informant explained that the length of the period eligible households had to wait in line depended on both the specific challenge of the household and the vacant homes at any given time. 'If we don't have anything that fits you have to wait in line until the right vacancy occurs'. Citing the shortage of housing adapted to the requirements of families with disabled children, the bureaucrat stated that such households were 'unfortunately' forced to wait a long time even though they qualified for SRH. An informant from another municipality, stated that it was hard to find SRH for individuals with anti-social behavior that risked disturbing neighbors, and that they therefore spent longer time than others on the waiting list.

Even though the qualitative data strongly suggests that some outsider households are typically given priority in the allocation process, such as families with children and individuals with serious challenges related to substance abuse and mental illnesses, the order of priority is not set in stone or codified. The interviews reflect that housing allocation is a process where bureaucrats compare the needs of households competing for scarce SRH resources. Seniority or time spent on the waiting list does not affect the chances of receiving good news from the local government, according to the informants. In the words of one informant, SRH is allocated to the households with 'the greatest needs there and then'. When homes are allocated, several factors are considered, income being just one of many.

The descriptions of the allocation process in the qualitative data underline that gaining access to SRH is like crawling through the eye of a needle. In this sense, SRH in Norway is not outsider-friendly: it is evidently very hard for low-income households to be selected for entry. This is not only explained by the limited size of the sector, but also because vacant apartments are scarce since many insiders get their tenancies renewed (Osnes & Sørvoll, 2023). Moreover, the process of housing allocation is not primarily governed by predictable and binding rules, but rather shaped by discretionary decisions and elements of chance: if outsider-tenants are put on a waiting list they may stay there until bureaucrats decide that a suitable home in terms of size and standard is vacant. I call this phenomenon 'structural arbitrariness' since the structure and volume of the housing stock strongly influences whom of the outsiders gain access to SRH.

Patterns in the qualitative data – rental contracts and downsizing

Fixed-term tenancies are one of the defining features of Norwegian SRH. In the qualitative data, the defense of this practice is a recurrent theme. The SRH bureaucrats justify the use of three-year fixed-term leases on both pragmatic and

principled grounds. Some argue that strengthening security of tenure by switching to rental contracts of indefinite length would decrease tenant mobility to the extent that mass-construction of SRH would be necessary to make room for disadvantaged outsiders. A few informants explicitly justified fixed-term tenancies for existing tenants with reference to the needs of outsiders. According to one SRH bureaucrat, 'you can't forget those that are even weaker, namely people without a home, those that are on waiting lists and need housing today'. If you are advocating 'ten and twenty-year contracts or eternal tenancies, you are speaking on behalf of the people who live there today. You are not speaking for those that want in next year, are waiting for a vacant dwelling or have been queuing up for half a year'. Another informant voiced the argument that SRH housing is essentially a scarce public resource and a temporary service, so 'when you no longer qualify to live in a municipal dwelling, you should give it to someone who needs it'.

Other bureaucrats described decisions to renew or terminate tenancies as difficult dilemmas involving the trade-off between the interests of insiders and outsiders. Consider this comment from one of our informants that defended the goal of increasing tenant-turnover: 'many of those who have to move are people who have contributed to good living environments. [...] They themselves wish to stay because they experience it as the most secure. On the other hand, we have a line of people waiting for a home, so it is a dilemma'. Another informant stated that his municipality strove to balance the goal of optimizing tenant-turnover with the need to provide residential stability to some particularly vulnerable insider-households:

We agree that we should always strive for tenant-circulation and provide dwellings to those that need it the most. On the other hand, some types of households are in need of predictability, stability, right? Disabled persons, for instance, are often housed for a long time [...]. The same goes for families with children.

A bureaucrat from another municipality also mentioned the dilemma involved in prioritizing between tenants' residential stability and creating space for households on the waiting list through discontinuation of existing tenancies:

We're back at that dilemma again. If we emphasize residential stability more we will fill up, and new people can't enter. Some people will not experience any stability, to put it like that, if they can't get in. However, those that live in social housing will get an even higher degree of stability. But [...] I'm not so sure living in social housing for a long time is the best choice, if one thinks about the future; about acquiring housing wealth. [...] That is what most people do in this country to get on top economically.

This quote illustrates that social housing is generally not regarded as a desirable long-term alternative in the municipalities covered by this study. Some of the SRH bureaucrats explicitly championed periodic eligibility reviews as a method to reevaluate the housing needs and assess the homeownership potential of insider-tenants. Informants stressed that the final months of a three-year rental contract represented a good opportunity to check what if anything had changed in the life of the residents. Periodic reassessments ensured that households could be offered a chance to

buy a home with a state-backed mortgage, downsized, or upscaled to larger apartments depending on the development of family sizes. One bureaucrat passionately defended fixed-term tenancies and periodic reassessments using this line of reasoning:

We experience that very much happens in three years in the lives of these people. It is reasonable to conduct a tenancy review every three years. [...] They get married, they get divorced, have more children, some kids move out, they get worse, they get more healthy, they get [...]. Things happen all the time [...] So in our view, every three years is actually quite ok.

Bureaucrats reported that downsizing to a smaller home in the SRH-sector was deeply unpopular amongst those affected. Some acknowledged that the insider-tenants had reasons to be disappointed because of an understandable attachment to home and place, but nonetheless stated that it was not possible to take their sentiments into account. Since there were always families waiting in line for a suitable home, it was adamant that couples with grown children relocated to smaller apartments. When someone 'has lived somewhere for 10–15 years, it is natural to think that this is my home, it is here we are going to live, and it is here children and grandchildren will sleep over. I understand this completely. But this is not the way it works when you are dependent on public welfare', according to one informant. Another bureaucrat stated that whether to downsize families with spare bedrooms was an ethical question in a context of housing shortages. When families with many children are knocking on the door of the municipality, it is very hard to justify the occupation of large SRH units by households in which the children have left the parental home, in the view of this representative of a large municipality.

Even though defense of three-year leases and downsizing are recurrent themes in the interviews, they are not applied mechanically without discretionary exceptions. The interviews reflect that most municipalities try to provide residential stability to some insider-groups – particularly families with children, the elderly, and individuals with concurrent substance abuse and mental health disorders – through 5-year, 10-year, or even infinite rental contracts. Downsizing of households is also a decision not taken lightly, at least in some municipalities. One informant explains that several of the tenants live in homes that are too spacious for their legitimate needs. However, the risk of moving them to a smaller unit is judged to outweigh the benefits of freeing up floor space for outsider-households. According to this bureaucrat, the existing tenants would struggle to tackle the associated instability and disruption of moving homes. An informant from another municipality, stressed that they were 'pragmatic' when it came to decisions regarding downsizing: if they thought the positives outweighed the negatives families were allowed to stay in their large apartment even if they had experienced a reduction in family size since the last tenancy review.

However, downsizing-decisions are not only based on discretionary evaluations of what is desirable for the tenants in question, but also depend on the number of vacant apartments of different shapes and sizes in the SRH stock. One bureaucrat explained that households that live in homes that are in limited outsider-demand are less likely to be downsized:

It depends a little on the apartment they live in. [...] We need many large homes, and we need many small homes. If you live in the 'middle', in a three-room apartment or a small four-room apartment, then you might stay there, because these are homes that are not in that great demand. [...] So, it is a question of case-by-case.

According to all the SRH bureaucrats interviewed in this study, it is also very common that tenancies are renewed one or more times, because the insider-tenants' economic and social circumstances have not improved sufficiently. One bureaucrat explains that decisions concerning tenancy renewals are made on a case-by-case basis: 'It is not like we dump helpless people on the street because they have started to earn a little money [...]. We are not there. To be sure, these are individual judgements'. Another quote illustrates a general theme identified in the interviews: A 'standard contract is three years. This communicates that we expect them to take care of themselves [...] after three years. Many never manage [...] and then they get their contract renewed'. Another bureaucrat stated she believed most disadvantaged tenants in the target group regarded SRH as source of residential stability: 'the vast majority of our tenancies are renewed [...]. People receiving disability benefits, for instance, they know that they will get their rental contracts renewed'. These quotes reflect that even though all informants defend the temporary character of municipally rented housing, many insiders reside in the Norwegian SRH-sector for years or even decades.

Patterns in the qualitative data – rent-setting and housing allowances

The majority of the fifteen local governments covered in this study, officially use the system of average market-rents (*gjengs leie*) in the SRH-sector. The defense of this market-based system of rent determination is not universal, but still a common theme in the qualitative data. In short, bureaucrats justify the combination of market-based rents and housing allowances (or social income support) to the poorest tenants with two main arguments that come in slightly different forms. First, it ensures there are sufficient funds for maintaining the quality of the housing stock, while at the same time safeguarding affordability for the most disadvantaged. In the words of one informant: 'We have market-based rents and thus kept the money-wheel functioning, and we have municipal housing allowances that make it feasible to have market-based rents. This means that social housing units generally are in a good condition'. According to another bureaucrat, municipal housing allowances strengthens the security and predictability of the most vulnerable tenants, as it ensures that their housing expenses stay the same for long stretches of time.

Second, some bureaucrats argue that market-based rents for households that do not qualify for housing allowances or social income support, provides an incentive for the most economically resourceful insiders to leave SRH and thereby stimulate desirable tenant-turnover. To paraphrase one bureaucrat, if it was possible for everyone to rent very cheap council housing 'no one would move voluntarily' from a large SRH unit to a smaller apartment in the private rental market. Another informant argued along the same lines:

In the old days we had subsidized housing, and you could rent a large home for 3000 NOK [around 270 Euros]; and what is then the motivation to live outside the SRH-sector? If everyone receives municipal housing with subsidized rents and life-long tenancies, then there is no point in working, saving money, or buying your own home.

One bureaucrat also argued that market-like rents to residents that do not qualify for targeted economic benefits are fair because it ensures relative equity between tenants in SRH and the private rental market: 'It may be a little arbitrary if someone gets access to social housing or not [...]. And if social housing was then 8000 cheaper than the alternative on the private market, (...) then nobody would have fixed themselves housing in the private sector.'

The fact that many of the informants defend the system of average market-rents, this does not mean that they believe the system is beyond reproach or functions smoothly. Some of the informants highlight that the system is contested and poorly understood in local politics. In some cases, the bureaucrats reported that the political majority had introduced rent ceilings or considered scrapping market-based rents entirely because of concerns about the housing expenditures of insider-tenants. This reflects that the balancing act between affordability and incentives for mobility is one of the perennial headaches in the market oriented Norwegian SRH-sector (Johannessen *et al.*, 2023).

Concluding discussion: the great trade-off in Norway and beyond

In this paper, I have discussed how the fifteen largest municipalities in Norway try to balance between the needs of insiders and outsiders in the allocation, tenancy-length determination, and rent-setting in the SRH-sector. The qualitative data examined reflect that it is very hard for low-income outsiders to access SRH in urban Norway. On the other hand, the data suggest Norwegian SRH is more friendly to the needs of the most disadvantaged outsiders, such as households struggling with substance abuse and mental health disorders, compared to, for instance, Swedish universal public housing with little formal needs-testing (see Hansson, 2021, for an analysis of the Swedish case). In the fifteen urban municipalities covered in this study, disadvantaged outsiders are given high priority when new units are allocated and periodic eligibility reviews, fixed-term tenancies, state backed mortgages, and market-like rents are meant to push out insiders and contribute to a steady supply of vacant units for newcomers. On the other hand, housing allowances, social income support, frequent tenancy renewals, and various discretionary exceptions serves to protect the housing affordability and residential stability of disadvantaged insiders. For the bureaucrats interviewed in this study, the great SRH insider-outsider trade-off is a lived reality that complicates their discretionary decisions. The qualitative data also suggests that these decisions are shaped by chance, or a form of structural arbitrariness, since homes are often allocated to outsider-households that happen to match well with vacant unit's size and location.

Furthermore, the interviews reflect that it is not a realistic option to prioritize the needs of outsiders one-sidedly, as SRH providers must at the very least cater to

insiders that have limited prospects of succeeding in the private market. The Norwegian SRH-sector is small and mass-construction of this form of subsidized housing is not on the agenda of any government agencies. Many municipalities, moreover, report SRH shortages and the need for more social rented homes to satisfy the needs of eligible households (Osnes & Sørvoll, 2023). This means that the competition between insiders and outsiders for scarce SRH resources is acute, and that the discretionary judgements of bureaucrats when considering allocation, downsizing, tenancy lengths, or eligibility are far from easy.

All the bureaucrats that were interviewed are loyal to the formally temporary character of Norwegian SRH and regard it as a scarce resource directed at households with the greatest needs at any given time. However, the residualization of this form of housing in recent decades arguably contributes strongly to making transitory public housing more of a rhetorical ideal than a reality. Since the 1990s, care for various groups has been transferred from state institutions to local communities, including households with disabilities or concurrent substance abuse and mental health challenges (Ellingsæter *et al.*, 2020). This gradual process of deinstitutionalization means that Norwegian municipalities have become more and more of a housing provider for households in need of long-term care and residential stability. For example, the average length of a tenancy in Oslo is almost 7 years, much longer than the standard 3-year tenancies (TMO 2020). In short, the very disadvantaged outsiders who flocked to SRH after the millennium, became insiders that proved hard to move by decree or economic incentives. Interestingly, this is also supported by the results of a survey answered by representatives of 177 Norwegian SRH providers: Half of the respondents reported that tenancies were ‘very often’ or ‘always or nearly always’ renewed. In addition, 85% of respondents agreed to ‘some extent’ or to a ‘high extent’, to the claim that it had become more difficult to boost tenant-turnover rates over time because disadvantaged insiders increasingly needed residential stability (Osnes & Sørvoll, 2023).

Thus, it is perhaps not surprising that the SRH bureaucrats interviewed in this study report of various types of discretionary exceptions and prevalent tenancy renewals protecting the long-term stability of insider-tenants. Data from Statistics Norway indicate that the share of vacant homes allocated to insiders have increased gradually since 2015. In 2021, 37% of all 18665 vacant units were allocated to insiders already living in SRH. This probably reflects that the average insider-tenant is increasingly unable to obtain a home in the private market that is suitable for their needs (NSHB, 2022a). What is more, while many of the bureaucrats interviewed in this study are enthusiastic about the prospects of stimulating insider-exits through state-backed starter mortgages, these means-tested loans are currently only a realistic option for a minority of SRH tenants with low but predictable incomes. In 2021, 813 or less than one percent of insider-households bought a home with a starter mortgage (NSHB, 2022b).

It follows that the majority of disadvantaged insider-tenants, similarly to the Australian case analyzed by Flanagan *et al.* (2019), seem to have limited prospects of moving to a permanent home in the private market. This arguably blurs the boundaries between insiders and outsiders in Norwegian SRH; one may rather choose to regard sitting tenants and households on the waiting list as part of a

group with a joint interest in mass-construction of secure and affordable SRH. Even though it may be politically convenient for the representatives of local governments to claim that relatively speaking ‘privileged insiders’ must leave SRH to make room for ‘disadvantaged outsiders’, there is not always much that separates these groups in terms of the level of housing need. In turn, this limits the feasibility and efficiency of tenant-turnover strategies that are based on the idea that many SRH tenants have realistic alternatives in the private market.

The patterned themes identified in this enquiry, could spark reflection amongst researchers and policy makers alike. Based on the finding that fixed-term tenancies are frequently renewed, policy makers may reconsider if their benefits are worth the associated administrative costs and tenant insecurity (Sørvoll, 2022; see also, Fitzpatrick & Watts, 2017). Given the negatives associated with short leases, local governments may well consider making more room for outsiders by pursuing strategies that rely on the carrot more than the stick. In addition, it will be difficult to argue against the need for new investment in SRH for readers convinced by the evidence put forward in this paper. As tenant mobility is limited, new dwellings are needed to satisfy outsider-demand.

This study may also inspire discussion about general social mechanisms protecting insider-tenants at the expense of outsiders. By mechanism I here mean recurring patterns that help explain social phenomena across geographical and historical contexts. Mechanisms are ideal-type patterns that may be empirically identified in similar contexts, and often preferred by social scientists looking for a non-deterministic alternative to universal causal theories (Ruonavaara, 2012; Bengtsson & Hertting, 2014). Following the lead of Ball (2009), the landlords’ desire to reduce the expenses associated with tenant-turnover may be seen as a general ‘transaction cost avoidance mechanism’ favouring the interests of existing residents. Interestingly, two of the bureaucrats interviewed in this study highlighted that long-term tenants and the steady revenues they generate are ideal for public landlords. According to one of these informants, ‘nothing is better for our finances than avoiding tenancy turnovers [...] because it costs a lot of money to refurbish apartments in-between tenants, and it costs a lot of money in rental income in-between tenants’.

Nonetheless, this study provides no evidence that transaction cost avoidance is what primarily protects insiders in Norwegian SRH. After all, Norwegian SRH providers are not profit-maximisers, but balance financial imperatives with the aim of providing housing to disadvantaged households. The discretionary exceptions, tenancy renewals and housing allowances protecting the residential stability of insiders appear as virtues of necessity, the product of a social policy concern for the welfare of existing tenants. Thus, in a context where public housing is strongly targeted towards disadvantaged groups, there may be a general ‘virtue of necessity mechanism’ neutralizing at least some of the support and effect of tenant turnover policies. In brief, in contexts where insiders are often no more privileged than outsiders there are probably limits to how aggressively bureaucrats will pursue tenant turnover strategies. Households that leave SRH without any decent alternatives in the private market are arguably likely to return to the waiting list and remain the responsibility of local governments. Therefore, by virtue of necessity SRH providers may prioritize the long-term residential stability of at least some insiders over short-term

tenant-turnover goals. The virtue of necessity mechanism may also grow stronger over time in a context of increasing residualization and gradual influx of very low-income outsiders. Future research may investigate to what extent this mechanism is present in Norway and other housing regimes with highly targeted social housing.

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