

## Pathways to integration: Cross-cultural Adaptations to the Housing Market in Oslo

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**To cite this article:** Susanne Sørholt , Journal of Ethnic and Migration Studies (2013): Pathways to Integration: Cross-cultural Adaptations to the Housing Market in Oslo, Journal of Ethnic and Migration Studies, DOI: 10.1080/1369183X.2013.859069

**To link to this article:** <http://dx.doi.org/10.1080/1369183X.2013.859069>

### Abstract

*Immigrants move not only from one country to another, but to different ways of living and different kinds of housing systems. Based on studies among households with Pakistani, Tamil and Somali background in Oslo, this article explores how immigrants adapt to the housing market. The result is a typology of cross-cultural adaptation, developed from the experiences of the households. Behaviours are interpreted as expressions of how people link structures and resources from their cultural belonging with perceived constraints and opportunities in new contexts. The type of adaptive behaviour is shown to have consequences for how immigrants perform in the housing market in their new place of residence. Those who manage to apply previous knowledge to openings and options in the new housing system are in a favourable position.*

Key words: Adaptation to housing market, cross-cultural, Norway, Pakistani, Tamil, Somali.

### Introduction

This article explores and compares how immigrant households with three different country backgrounds strive to adapt to the same housing market. Processes whereby

immigrants adjust and adapt to new environments are examples of bottom-up integration (Kivisto 2003), where immigrants seek to achieve satisfactory lives in line with or despite the framing policy. Knowledge about such adaptations can inform integration policies, ranking high on the agenda in Western immigrant-receiving countries. The approach provides an opportunity to study how people behave and adapt when they change their geographical and socio-cultural contexts, going from the known to the unknown. Whether this process is experienced as wanted or unwanted, immigrants must cope with basic requirements like shelter and livelihood from Day One. They have to find shelter before they are familiar with conditions in the housing market in their new country.

Housing systems vary from country to country, also within Scandinavia (Bengtsson 2006). Hence, immigrants from the same country must adapt to different housing systems and access structures in different receiving countries, important for information sharing in transnational networks. Household resources and agency are probably more important in market-dominated housing systems, like that of Norway, than in housing systems with a sizeable public housing sector. In the former, it is up to the house-hunting household to find out how to get accommodation. Learning processes and procedures for how to access different housing segments becomes essential (Schaffer and Huang 1975; Bleiklie 1997). In Norway, only five per cent of the households live in municipal housing. Immigrants, Somalis in particular, are overrepresented (Blom andand Henriksen, 2008). Of all households, 77 per cent are home-owners (Statistics Norway, 2011).

### ***Outline of the Article***

A short review of the change in housing research from housing conditions to the importance of choice and agency introduce the topic of immigrants housing behaviour, leading up to the research question for the article. Then the empirical part describes briefly the

three immigrant populations on arrival to Norway, their demographic development as well as highlighting some characteristics impacting on their possibilities in the specific housing market of Oslo. Subsequently the comparative approach is presented; included main characteristics of the interviewees, their achieved tenure and major changes in housing policy impacting on immigrants housing opportunities in general. Then the households' actual ways of behaving in the housing market is described ordered by country background. This leads to the analysis which is organised as a cross-cultural typology of behaviour in the housing market. The article closes with a conclusion on the kind of diversity in housing behaviours exceeding immigrant background and implications of the findings.

### **From Housing Conditions to Choice**

Research on immigrants and housing has developed over time, influenced by how immigrants and immigration have been contextualised in the larger society. Main approaches have centred on housing conditions and careers, often compared to the majority population. Explanations have shifted between a focus on immigrants as victims of structures, to ethnic networks, individual resources, and immigrants as agents in their own lives. A further explanation is 'white flight' and avoidance (Bråmås 2006). Studies of the importance of preferences (Sarre et al. 1989) and choices support explanations that recognise immigrants as agents operating within specific structures (Peach 1998). In parallel has come a shift from studying immigrants as a homogeneous group, to the study of inter-group variations. Preferences and behaviour in the housing market are believed to be culturally informed, because housing outcomes, residential patterns and segregation differ among populations with different country backgrounds (Peach 2005). Moreover, studies of how people with same country background adapt to housing show that individual behaviour has relevance for the outcome as well (Tambs-Lykke 1979; Phillips and Karn 1992; Bowes, Dar and Sim 1997; Søholt 2001, 2007). Still, studies about immigrants' adaptive behaviour to the housing market have been rare.

The ambition with this article is to fill in the need for systematic knowledge about how immigrants of different categories are approaching a specific housing market characterised by market conditions. Through a qualitative approach, the following research question is investigated: what kinds of adaptive behaviour have immigrant households of three country backgrounds (Pakistan, Sri Lanka (Tamils), Somalia) developed to solve their housing situation? Adaptation behaviours include strategies as defined by Barth (1966) as the consequences of an agent's choices of action based on perceived possibilities and constraints. It includes varying cognitive and problem-focused behavioural efforts aimed at managing situational demands (Yakhnich and Ben-Zur 2008), like housing. To capture the adaptations to the housing market, the descriptions and analyses build on the interplay between individual agency, access structures in the housing market and the impact of cultural belonging. However, because of the dominant market conditions in the Norwegian housing market, individual agency is in the forefront. Through an empirical approach based on interviews with immigrant households, the aim is to explore how the in-built structures in housing market and cultural belonging influence immigrants' adaptations to housing. However, the immigrants' room of manoeuvre also rely on their meeting with the wider immigration and integration regimes as well as their transnational ties, which is briefly described below.

### **Meeting Norway**

Pakistanis, Tamils and Somalis have arrived in Norway at different times meeting shifting immigration and integration regimes, as well as different conditions in the housing market. In addition, their conditions at arrival and their socio-economic development contribute to contextualise their efforts in the housing market.

### *Time of Staying, Demography and Socio-economic Conditions*

Pakistanis, mainly from the Punjab, started to arrive in Norway as labour immigrants in the late 1960s. Family chain migration followed after the immigration ban was enacted in 1975 (Lien 1997). Migration became part of long-term family strategies, a collective approach to dealing with unemployment in Pakistan (Aase 1991). The first arrivals are now becoming pensioners, with children and grandchildren in Norway.

The immigration of Tamils to Norway started before the war in Sri Lanka broke out in the 1980's because of a joint Norwegian-Tamil fishing project (Fuglerud 1999). The earlier labour immigrants played an important role in accommodation of later refugees. Tamil migrants had obligations to uphold the welfare of their families back home and some young men had inherited the responsibility for their sisters' dowries (Grønseth 2010), hampering and delaying their own integration in housing. Tamils in Norway have got residence permits of different reasons; labour immigrants, students, refugees as well as family uniters.

Somali immigration started in the late 1980s, after the break out of civil war. The majority of Somalis has arrived as refugees or for family reunion after 2000 and is still underway. Many arrived as minors, and few have been joined by their parents (Pettersen 2009). According to Statistics Norway the share of single parents (women) are 2,5 higher than among immigrants in general (Henriksen 2010). 45 per cent of the men live alone, while this is the case for only 18 per cent of the women.

Formal education is highly valued in Norway and of importance for participation in the labour market, thus influencing possibilities in the housing market. Of these three immigrant populations, the majority of Tamils, both men and women, had finished upper secondary education upon arrival, while men were better educated than women among Pakistanis and Somalis. Among Pakistani men almost one third had higher education from

Pakistan, while this was the case for about one fourth of the Somali men. Of the Somali women, about 60 per cent had not finished any education when leaving Somalia (Henriksen 2010).

Kind of residence permits impact on immigrants' right to stay and to assistance. Refugees were the only category that was entitled to public assistance and settlement at arrival. Students could apply for student housing. The Pakistani labour immigrants from the 1970 got no special rights, and right to stay the first three years was conditional on self-support (Lien 1986). Following the initial settlement, refugees are under the same conditions as everyone else.

Table 1 shows the demographic development of the Pakistani, Sri Lankans (mostly Tamils) and Somali populations in Norway since 1970. Pakistanis have the longest migration history, but the population increase has been greatest among Somalis. Still, the immigrant population with Pakistani background outnumbers the Somalis, because of the many children born in Norway.

Table 1 about here.

Household characteristics vary between these three populations. While more than 75 per cent of Tamils and Pakistanis were married in 2008, this was only the case for slightly more than 50 per cent of Somalis who also have the highest share of single parents, and single parents with many children. Also Tamils and Pakistanis have large households and the Pakistanis have the highest share of multifamily households among all immigrants (Pettersen 2009).

A longitudinal study comparing socio-economic development (1998-2008) among nine immigrant populations in the Oslo region, show that even though Somalis and Tamils converge in many respects when it comes to age, education profile and length of stay, the

differences in labour market participation are extreme (Magnusson Turner and Wessel 2013). While the Tamils were among those with the fastest economic integration, the Somalis lacked behind with almost 1/3 without earnings in the period. The most established group, the Pakistanis ranked between the Tamils and the Somalis when it came to labour market participation.

High shares of people with these backgrounds are living in Oslo (table 1). Their numbers, proportion of Norwegian-born, differences in length of stay, socio-economic resources as well as immigrant concentrations in Oslo is an expression of the establishment of these populations which impact on ethnic communities and networks.

### ***Transnational Ties***

Pakistanis, Tamils and Somalis originate from societies of differing complexity and degrees of state power. None of the three countries has public welfare arrangements: people depend on various private and civic reciprocal networks. Immigrants have to negotiate their dual loyalties across transnational social space, they are affected by their obligations, here and there (Erdal 2012). The internal structures of immigrant communities impact on individual's possibilities and constraints. As noted by Lien (1997) and Fuglerud and Engebrigtsen (2006) networks among Pakistani and Somalis are primarily family based, exceeding national boundaries, while the Norwegian Tamil networks have become less family and kin- and more friendship-based (Grønseth 2010). This is due to among other things, the demographic pattern of the refugees produced by the regulation of immigration to Norway. Still, like the Pakistanis and the Somalis, the Tamils had to uphold obligations to family back home at the same time as they were establishing in Norway. Of relevance to adaptation to housing in Oslo is the sedentary tradition among Tamils, as opposed to the predominantly nomadic social

organisation among Somalis (Fuglerud & Engebrigtsen 2006) and the initial ‘myth’ of return among Pakistanis (Anwar 1979).

Former worldviews and experiences are challenged when meeting the Norwegian bureaucratic, egalitarian and largely secular society building on formal education. Gender, age and religion are valued differently in the various immigrant cultures and in mainstream Norwegian culture. The socio-cultural baggage of the immigrants and their individual capacity to seek solutions to rebuild their lives in new settings are decisive for the kind of adaptive behaviour they develop concerning housing.

### **Comparative Approach**

As noted previously, the aim of this study is to explore and compare how immigrant households of three country backgrounds and with different kinds of residence permits adapt to the same housing market, Oslo in Norway. To find out about this, a comparative qualitative case study is constructed. Comparing three cases in the same housing market serve as a strategy to move beyond the impact of country background. The approach opens up to identify differences within cases, similarities across cases and differences between cases (Bloemraad 2013). These housing behaviours are interpreted towards a backdrop of anticipated ‘Norwegian ways’ of housing behaviour.

Retrospective information on housing behaviour since immigration has been gathered through in-depth interviews, with a focus on experiences and perceptions of possibilities and constraints, motives and explanations. Representatives of households with Pakistani, Tamil and Somali backgrounds living in Oslo were interviewed in their homes, often with more family members present, giving additional information about their housing situation.

‘Household’ is understood as those living together, sharing daily life and finances.

Households are preferred to individuals because, as noted by Massey (1990), the household is



a core decision-unit in migration. The importance of the household is further explored by Castles (2004) who argue that migrants are not isolated individuals, but social beings who seek to achieve better outcomes for themselves and families by actively shaping their conditions in the new country. Studies of immigrant and majority households in Norway show that the advantages and disadvantages for the whole household are thought about, when people consider moving (Nordvik 2001; Sørliet et al. 2012; Søholt et al. 2012).

The interviewees were recruited through informal contacts. The large number of Somalis (table 2) was found through cooperation with a Somali Women's organisation, who wanted to map Somalis housing situation in Oslo. Trust and confidence in both the recruiters and in the researcher seemed important to be willing to engage in the study, especially among refugees, as their life stories were their key entry to Norway. In the case of Somalis the cooperation with the women's organisation had implications for recruiting interviewees. According to Engebriksen and Fuglerud (2009) Somali networks tend to be gender separated opposed to more overlapping gender networks among Tamils. This was confirmed by the female Somali recruiters as they held that a woman should not talk to male strangers; therefore more women were recruited. But even in married couples the interviewee was mostly the woman in the family.

The gender variation differed among interviewees of different backgrounds: 89 per cent of the Somalis, 46 per cent of the Pakistanis and 29 per cent of the Tamils were female. In addition to the specific situation of the Somalis, the gender differences among interviewees indicated who had sufficient overview of the household's housing and economic situation, and time for the interview. Across the groups, interviewees in charge of the household or holding jobs seemed best informed about the family's housing efforts. As the Somali women in this study often seemed to be in charge of family and home, they were well suited interviewees. The recruiters from the Somali organisation had different clan affiliation; they

lived in different parts of Oslo and were seldom part of the same private networks. That implies that the data produced has a broad variation of Somalis housing experiences in the Oslo housing market. However, the few single Somali male interviewees imply that this study does not contribute to how this specific group adapt to Oslo's housing market. All the interviewees had achieved a permanent residence permit.

Main data were gathered in 2001 (Søholt 2001, 2007). A later in-depth study (Søholt and Astrup 2009) of the relation between landlords and tenants of immigrant origin offered further insights into access conditions in the rental market among Somalis. Information from an ongoing study about Somalis' perceived housing possibilities are included in the present study. Data from two surveys on living conditions among immigrants contextualise the field studies (Blom and Henriksen 2008).

### *The interviewees*

Household composition and participation in the labour market varied between the three cases as described in table 2. The main characteristics of the three groups of interviewees correspond with the previous description of these immigrant populations.

Table 2 about here

As in the Somali population, the Somali interviewees had the lowest share of marriage; an even lower share (42%) was living with the spouse. In all three groups, many households had children, indicating the need for stable housing conditions. Likewise in all groups there were extended households; families were living with close relatives, parents living with their grown-up or married children, etc. Somali households had the lowest share of anyone in the household holding a job. Tamils had the highest share of two-income households, whereas among the Pakistanis there were households with up to five incomes.

Few of the interviewees had no schooling at all, but educational levels and language skills varied greatly.

Immigrants from Pakistan, Sri Lanka and Somalia arrived in Norway at different times, thereby encountering different constraints and opportunity structures in the housing market. In the mid-1980s a substantial deregulation process in housing policy started, resulting in market prices for all types of housing. Thus, Pakistanis who arrived in Oslo in the 1970s and who bought a dwelling early in their settling process have profited from the price rise. Their situation is very different from that of, for instance, Somalis who have arrived after 2000 and who had to start off in an expensive and capital-intensive housing market. Regardless of time of arrival, life-cycle and immigrant status, they all started their new lives with empty pockets.

### *Achieved Tenure*

Achieved tenure can be interpreted as an indicator of immigrants' structural integration in housing. According to survey data from Statistics Norway the share of homeowners among 10 major immigrant populations has increased from 1996 to 2005/2006 from 54 to 63 per cent.<sup>1</sup> The increase varies between immigrant populations. In 2005/2006, 85 per cent of Pakistanis and Tamils were homeowners in some form, compared to 16 per cent among Somalis (Blom and Henriksen 2008).

Among the interviewees, 66 per cent of the Pakistanis lived in a dwelling owned by the household compared to 52 per cent of the Tamils and 6.5 per cent of the Somali interviewees. Among Somalis 7 per cent had no home of their own. These figures show that becoming integrated in the structures of the housing market is a process that unfolds differently for people of different migratory status. However, the differences in home

ownership documented in survey data leaves open the question of *how* immigrants adapt to constraints and opportunities to meet their housing needs and preferences.

### **Ways of Behaving**

The aim of this section is to describe how the households of different country backgrounds acted to take care of their housing situation. Their adaptations are situational, informed by their daily local and transnational lives, cultural belonging, the specific housing market context in Oslo and the changing housing policies.

Being part of transnational social fields influenced the interviewees' perceptions of where to live in the future. The 'myth of return' among Pakistanis justified their poor housing in Norway parallel to house building in Pakistan (Lien 1986, Søholt 2007, Erdal 2012). However, as this myth has been continuously postponed and the importance of the dream-house changed, it became legitimate to work for good housing in Norway. The political situation in Sri Lanka combined with Tamils sedentary tradition, pushed Tamils attention towards establishing in Norway (Fuglerud and Engebriksen 2006). Among Somalis the recurrent expression 'Somalia if peace' combined with 'Enshallah', if God will, has constrained their endeavours to master own housing situation in Oslo (Søholt 2007). Transnational obligations like the custom with remittances seem to have delayed households' capacity to establish. Among Pakistanis and Tamils the social obligations and the needs in home-country have been reduced, while Somalis' obligations to remit continue and may exceed their capacity (Fuglerud and Engebriksen 2006; Søholt 2007; Carling et al. 2012).

With this in mind, how did immigrants with these three backgrounds adapt to their new housing context? Did they find their networks and former values and customs useful in solving their housing problems or did they have to adapt to new preferences and ways of behaving?

### ***Households with Pakistani Background***

The Pakistani community has a relatively long history in Norway, with intentions changing from temporary to permanent stay. The ambition was to secure the family back home through remittances and house-building (Lien 1997; Carling et al. 2012). The double strategy of both here and there has influenced their housing behaviour in Norway. The initial behaviour involved temporary adaptation to experienced possibilities mainly linked to accommodation through work. Housing conditions were poor and people had to live in close quarters, sometimes sharing flats with non-family immigrants. Originally, family reunion was conditioned on decent housing and being independent of public assistance (Lien 1986). These requirements brought about active involvement in exploiting opportunities in available housing segments: for example, by changing jobs for better accommodation, embarking on studies where accommodation was available, taking accommodation where doing services was part of the contract, etc. Fearing difficulties to obtain family reunion pushed the immigrants to look for support in their networks (ibid.). As the Pakistani community matured and the households became more established they turned to access conditions in the ordinary housing market. Housing cooperatives offered opportunities into the owners' market, because of equal access for all and location in affordable areas.

Over time, Pakistani households acquired economic and socio-cultural resources whereby they could realise own values, traditions and practices regarding housing. Ambitions included traditions of extended family households, co-responsibility and ways of financing a home, and thereby also preferences for types of housing. As one young woman explained: 'We have talked in the family about buying a dwelling for more generations with, for example, one floor for each family.' Several interviewees had achieved such ambitions, living in roomy villas or having family flats in the same neighbourhood. When members of families operated as collectivities and not as individuals it became easier to finance the family

members' needs for housing. Parents and offspring helped each other. As noted by a young man: 'You know, we think we are one. We are not split in different parts.' The statement underline a moral code among Pakistanis, operating both as an asset, but also as some kind of enforceable trust subordinating individuals to the collective expectations, hampering alternative ways of life (Portes and Sensenbrenner 1993). More incomes in an extended family household made it easier to get bank loans and rendered the household less vulnerable to unemployment, even though each salary could be modest. Others chose the 'Norwegian way', living in nuclear families. As the Pakistani community became more integrated into Norwegian society and grew familiar with opportunity structures and mechanisms in the housing market, pragmatic combinations of adaptive, pro-active and reproductive behaviour emerged.

Two successful courses of behaviour were developed. The process of trying out conditions and mechanisms in the housing market has resulted in aggregated experiences of how to exploit the market to one's own benefit. Economic pragmatism combined with traditional ways of co-responsibility made it easier to invest in housing. Co-responsibility, esteemed in the Pakistani community, also proved functional in the market. This value is illustrated by savings clubs in tight networks, mostly families, where a fixed sum is saved monthly and one of the participants gets the total amount every month. The cash may be used for housing deposit, down-payment etc. Also Tamils and Somalis practised saving clubs, following the characteristics of trustful networks in each of these populations. An alternative strategy was acculturation to more rational planning, seen as inherent in Norwegian financial thought and behaviour (Søholt 2007). The goal was to get as much housing as possible for the lowest financial contribution, through continuous tactical assessments of constraints and possibilities in the market and in the tax system.

Although the Pakistani community seems fairly successful when it comes to tenure, some behaviour proved less advantageous. One was the practice of keeping parallel homes in Norway and Pakistan. Households with modest incomes found it difficult to maintain a good base in Pakistan combined with a satisfactory home in Norway. Interviews show that this double solution, often together with transnational remittances, has been an obstacle to life in Oslo. Another unsatisfactory practice involved borrowing money in a bank to buy a home, without knowing the conditions or having the possibilities for down-payment. This, a final alternative for those unable to find a home in the rental market, could result in loss of home while still heavily indebted. Neither the ethnic network nor the Norwegian social services provided information beforehand, or could offer alternatives to manage afterwards.

### ***Households with Tamil Background***

One interviewee held that Tamils did not actively work at *becoming* integrated: they were already part of society by being active and fulfilling their goals. This may explain why Tamils in many ways behaved as labour immigrants, even though the majority had arrived as refugees or for family reunion. They went wherever in Norway they could find work. Later, when their overall resource situation improved, many moved to the Oslo region. But still almost half of Norway's Tamils are living elsewhere.

Housing preferences became more important as people established themselves and became familiar with the Norwegian housing system. The Tamils' main approach to housing was a variant of behaviour characterised by active adaptation to the access criteria in the rental market: student housing, subletting, private rental, accommodation for workers in the fishing industry and for employees in municipal services. Later, when their resource situation improved, adaptation shifted to more pro-active strategies for entering housing segments like housing cooperatives and owner-occupied housing. One interviewee put it this way: 'The

housing cooperatives saved us. Their access criteria did not distinguish between Norwegians and immigrants. According to Fuglerud (1999), to be granted the same privileges as the majority coincided with Tamils wish for formal recognition. Moreover, a clear preference for being independent of public assistance pushed the Tamils to get on the inside of the mechanisms in the housing market. This preference for independency may be explained by Hindu thought, where accepting gifts are a sign of accepted inferiority (ibid.). Interviewees became quite strategic in their endeavours to become independent. They embarked on learning the language, social codes, taking more education and finding jobs with better salaries and promotion possibilities: 'it gives status in the Tamil community to have a job, a car, a house etc. of one's own.' Like some Pakistanis, Tamils took advantage of the market mechanisms and invested in housing to accumulate capital, often far more effective than a pay rise at work. Moreover, Tamils could bolster their mastering of the housing market by profiting from their strong community. Networks were useful for disseminating information about housing for rent or sale, etc. As one interviewee said, 'People feel safer when buying a dwelling from other Tamils. They can even pay more', which can be explained by both a mercantile code of conduct in Tamil Sri Lanka (David 1973 in Fuglerud and Engebriksen 2006) and by uncertainty when dealing with Norwegians.

Ways to combine home-land practices with needs for housing capital was known in the Tamil community. As one interviewee explained, 'I went to marry in Sri Lanka and got dowry from her family. They were paying to get their daughter out of the country. The dowry made it possible to buy this flat.' The money was necessary owner's capital to get a loan for buying the dwelling. This practice can be seen as a continuation of home-land practices where a married couple's first accommodation normally was provided by the bride's parents. In exile, this responsibility (dowry) was delegated from parents to bride's brothers, hampering their own establishing process (Fuglerud 1999: 147-148).



The interviewees were familiar with the possibilities for social mobility in Norwegian society in general, and especially in the housing market. Moreover, material success compensated for not being able to restore one's social position from the home country. This recognition of mobility explained why many were satisfied with modest housing situations. They did not see their long-term chances for improving their situation as obstructed. They learned the conditions and felt they had sufficient control of how to get the resources necessary to succeed. Others were less optimistic. They knew few people to trust, faced economic uncertainties and had insecure housing contracts combined with continual moving. Not having control over their accommodation or housing costs and having to rely on public assistance made it difficult to create a home and establish the life they wanted to live. As one said, 'You know, beggars can't choose.'

### ***Households with Somali Background***

Somali refugees were settled in a municipality and got their first home from the public. The striking feature among Somalis who set out to arrange their housing situation was the need to act before understanding the conditions. Lack of experience with bureaucratic systems or written communication, and lack of bridging capital to Norwegian networks, delayed the necessary understanding of Norwegian culture (Engebriksen and Farstad 2004). It took time to acquire the right 'keys' to unlock the basic normative codes for how Norwegian society worked. When one does not understand the crucial conditions for access to housing and lacks access to the necessary resources, both adaptive and pro-active behaviours are obstructed. An alternative is to look back and reproduce what worked in the past. According to Farah (2000), a Somali writer, 'guest' and 'host' are key concepts in Somali culture. Hospitality is connected to spontaneity (Assal 2003). Somalis in Oslo followed these traditions; one could visit without being invited, and, as a guest, be temporarily included in the host's household, when many would otherwise have had to sleep rough in the streets. The logic behind this help

system was the understanding that helping others meant helping oneself in the long run. If one got into difficulties, the others were obliged to help. However, some opined that people were exploiting this tradition and not taking responsibility for their own situation.

Spontaneous problem-solving, familiar among nomads (Farah 2000) was applied to solve housing needs when possibilities arose. However, when their housing situation reminded them of their nomadic past, the comparisons were not positive:

We are nomads and accustomed to moving. But as nomads we have our own tent and can decide when to move. Here we are forced to be nomads because we can't find stability in the rental market (Somali couple).

A combination of reactive and reproducing behaviours seemed to be a solution among Somali households. They seemed to have difficulties to predict constructive solutions based on observable signs in their housing context and were dependent on others. 'I am afraid of the owner of the flat – will I have a new contract or will we be evicted?' (Somali single mother)

However, Somalis also developed adaptive behaviour – mainly for accessing or be able to continue to stay in municipal housing despite time limited contracts, as access to decent private rentals proved extremely difficult (Søholt and Astrup 2009). Many Somali households qualified for municipal housing. Moreover, they often managed to present their situation to the social services in such a way as to be prioritised among those in need. Decisive was the ability to negotiate their difficult situation, in addition to passing the formal criteria (Bleiklie 1997). The ability to convince may well stem from the Somali oral culture. Some claimed that it was easier for Somali women to gain confidence in the social services than for men – so families acted tactically, sending the women to negotiate their case. Such experiences on how to manage their case, contributed to enlarge their room of manoeuvre. Pro-active behaviour was not widespread, however. Those who successfully developed such

strategies tended to belong to the middle class, with higher education and jobs. Moreover, they expressed a desire for social mobility. They accepted becoming homeowners with the help of bank loans, unlike those who insisted that interest was incompatible with the teachings of the Koran. As one Somali woman explained:

We become more and more Norwegian in our daily life. My husband has Norwegian friends and when we bought our dwelling he would not borrow money from other Somalis, but from the bank.

Others felt locked in by the strong social control, as expressed by a man in a good position and with 18 years' experience in the housing market of Oslo:

I would prefer to own my dwelling, but the propaganda against interest on loans is unpleasant. People talk. ...More people could afford to buy a dwelling but they don't because of the talk.

Complying with the expectations of the community is associated with the need for good standing (Fuglerud and Engebretsen 2006), but conflicts with housing needs. However, despite religious limitations, more Somalis are in fact changing their tenure to home-ownership in search of stability (Statistics Norway, 2011). Alternatively, not being able to secure a home and often being excluded from the ordinary labour market could result in exit strategies: some families left Norway for Somalia or other countries.

The description of how households of Pakistani, Tamil and Somali backgrounds have acted to secure their housing situation show that values and traditions practised in these groups vary and support or obstruct efforts to solve their housing situation. Co-responsibility in closed family networks helped Pakistani households to finance entrance into home ownership. A strong norm of hospitality meant that Somalis did not have to sleep rough in the streets. On the other hand, religious and social norms which rejected the 'Norwegian way' of

becoming homeowners hampered Somali entry to the ordinary housing market, unlike the case of Pakistani and Tamil households. The position of the Pakistani and Tamil households builds on their participation in the labour market and their ambitions for home-ownership. Somalis are in another position. Many interviewees were outside the labour market due to a combination of being single parents with little education, lack of accessible jobs, and a social support system that lacked incentives to stimulate large poor households to change their status from social client to wage-earner. They wanted stable housing situations, but seldom expressed a preference for ownership, may be because they perceived this as out of their reach.

Ethnic capital relevant for housing; material and human resources built up within the ethnic groups (Portes 1995), differed among these groups. The Pakistani community had acquired experiences, knowledge and material resources useful in the housing market. These resources were helping close relatives and friends in less favourable situations. However, as stated by Granovetter (1995), it is difficult to pursue commercial goals within a community that stresses mutual help and obligations. Pakistani letters therefore also rented out extra dwellings to people outside their community, while Tamils could pursue commercial goals even in the Norwegian-Tamil population. The Pakistani practice benefitted Somalis as this community seldom had extra housing resources. In the Tamil community, arrangements were made for singles to live together in the initial stage of the migratory process; later friends co-habited on their way to their own home. In all the ethnic networks, housing experiences were shared. However, none of the interviewees confirmed that people could borrow enough money in their network to buy a home; Norwegian prices were too high.

## **A Cross-Cultural Typology of Behaviour in the Housing Market**

To grasp how immigrants find their way into the housing market, a cross-cultural typology based on comparing and contrasting the ways of behaving described above is developed. Embedded in the typology is the interplay between individual agency and structures in the specific local contexts; housing and cultural belonging. Cross-cultural behaviours refer to how people of immigrant backgrounds draw on their cultural baggage; traditions, habits, values and worldviews transferred between generations and transnational social fields, at the same time as they try out how to navigate the new system and thereby change or develop new practices. While non-migrants are socialised into the structures of housing systems, immigrants have to act before knowing the local conditions. The adaptation is characterised by a process of learning by doing inside the frames of what the agent found meaningful to strive for. That people develop their comprehensibility, that is; learn to understand the conditions under which they live and act, understand what happens to them and are able to make themselves understood (Antonovsky 1991), is crucial for the success of their agency in housing. As important is manageability (ibid.) which links to comprehensibility and focuses on whether the agents experience that they have themselves, or have access to the necessary resources through others (family, kin, friends, networks, banks, public sector etc.)

The interaction between comprehensibility and manageability increased the room of manoeuvre for those who over time experienced that they could master their situation. Those who had values that were co-current with main policy objectives and means, faced better opportunities to adapt than those adhering to values and priorities in opposition to common ways in the housing market. Co-current values could bolster comprehensibility and manageability. The typology below includes six behaviours characterised by ways of adjusting to new contexts by different kinds of situational adaptations, by reproducing or transforming home-land behaviour or by creative ways of combining these. An alternative

seventh behaviour, exit, includes those who were not satisfied with what they achieved in ways obtainable to them. Over time the individual households shifted among different behaviours and tenures, dependant on the match or mis-match between their actual socio-economic resources, perceptions of constraints and possibilities and access conditions in the housing market.

Table 3 about here.

The typology above shows within group differences. These can be explained by household characteristics, transnational ties and migratory process, as well as by ambitions, agency and access to relevant ethnic capital. Similarities across groups can be explained by all being immigrants having to adjust to the same housing market. The differences between groups might stem from different ambitions regarding housing, but also unequal overall resource situation as well as different appreciation from the majority population and housing institutions (Fangen 2006; Blom and Henriksen 2008; Søholt and Astrup 2009).

In all three groups, various forms of *adapting behaviour* were tried out in the initial stage of the migratory process, before the housing context was known. Priority to support family back home, motivated for cheap housing. Later Pakistanis and also Tamil interviewees found ways to adapt to different segments in the rental market. Somalis also adapted to private sub-markets, characterised by high prices, low standards and often less attractive neighbourhoods. They experienced that scepticism to immigrants hampered their manoeuvring into the ordinary rental market. When the ethnic populations grew, the communities developed valuable ethnic capital: experiences, knowledge about the housing market and gradually material resources to be distributed in their networks. The Pakistani and Tamil communities accepted to follow Norwegian paths to home ownership through regular loans, even though Pakistani Muslims preferred not to. Adaptive behaviours also developed in

the Somali community, but more specifically towards access criteria in the municipal housing sector, due to major problems in access to the private rental market. This was also the case among poorer Pakistani households.

*Pro-active strategies* were developed among those who increased their understanding of the context in such ways that they could actively influence their situation. Having goals for the household's entire life situation served as a resource, guiding what had to be done to achieve these goals, including housing. Options were explored through strategies characterised by a blend of personal preferences, adaptation to experiences and involvement in learning what is necessary to influence one's own housing situation.

Preparing strategies as part of being pro-active was undertaken among Tamils and Pakistani households, but more rarely among Somalis. Such strategies included strengthening household finances through a combination of income, economic moderation, sometimes investments in housing, renting out extra rooms, and exploitation of the favourable tax conditions for owner occupancy. In addition Tamils focused on continued education, learning Norwegian and the social codes necessary to achieve one's goals. These efforts add up to a double process, increasing household comprehensibility and manageability of the housing market. Interviews showed that those who had managed to achieve their desired housing situation, or were in process of doing so, had moral codes motivating agency connected to what they valued in life. Thus, economic motives were not the entire story – except for the few whose goal was economic profit alone.

*Pragmatic reproducing strategies* add to the pro-active toolkit. Traditions were evaluated and explored to see how former practices and habits could help in achieving housing ambitions in the new context. Cognitive flexibility, with openness and willingness to consider new, unconventional ideas to promote task-oriented adaptation (Yakhnich and Ben-

Zur 2008) underpinned why some households profited from pragmatic reproducing behaviours, like closed savings clubs and demand for dowry. Pragmatic reproducing strategies stand out as an alternative for strengthening pro-active behaviour, but are available only to those belonging to communities where such means are legitimate: pragmatic reproducing strategies differ among ethnic communities and are exclusive.

Being able to evaluate whether own traditions are useful in new settings implies both understanding the new context and valuing own traditions. For example, Tamils have followed a two-track strategy of schooling in Norway combined with maintaining their own culture (Fuglerud and Engebrigtsen 2006; Grønseth 2010). This also served to reinforce solidarity in the Tamil community – important for the distribution of experiences and actual housing in Tamil networks. Former studies have confirmed that those who are closely connected to both host and ethnic community fare the best in terms of housing (Myers and Lee 1998).

*Reproducing former habits* do not, like the pragmatic strategies, form part of a wider pro-active strategy consolidated in ambitions and goals. This behaviour was linked to lack of comprehensibility, lack of necessary resources, or failure in approaching the housing market in ‘Norwegian ways’ – like answering advertisements. An alternative was to return to what had worked in the past. Living with others was a strategy that could work for extended family households, but was less sustainable as a long-term strategy among acquaintances. To buy a home with cash, common in Pakistan, proved difficult because of soaring prices. However, households who paid as much as possible in cash got favourable down-payment terms when buying a home.

*Reproducing social norms* was continued where following the norms was essential for being socially included in the ethnic community. Norms were kept alive through continuing



immigration, whether by new refugees (Somalis) or family reunion (all three groups) and by transnational communication. Some norms, like the ban on paying interest in the Koran, became problematic when they proved dysfunctional for achieving a satisfactory housing situation. A more functional norm was the obligation to help others in the family, or in the broader ethnic or religious community. The value of collectivism expressed above by Pakistani and Somali interviewees' added to their housing options. While among Tamil interviewees individual social mobility, included housing was more striking after the initial settlement. However they profited from information sharing on housing questions in networks and organisations across Norway.

*Reactive behaviour* was most evident among Somalis. Ability to act when necessary, or as opportunities appeared, prevented families from homelessness, but do not comply with more rational planning necessary to get a stable housing situation. The capacity to act spontaneously can be informed by nomadic psyche (Farah 2000) and may become an asset if combined with search for increased comprehensibility.

These behaviours were applicable as long as people wanted to stay in Norway. Some Somali households found it so difficult that they shifted to *exit strategies*. These were people with ambitions, who were not satisfied with being at the bottom of the social hierarchy or who could not find room for their worldviews in Norwegian society.

All the interviewees tried out different kinds of adaptations to the housing market. However, the adaptations outlined in the typology above underscore the development of two main approaches. The first three behaviours indicate approaches where individual capacities, often supported by cultural belonging, are exploited to master own housing situation according to local context. The next three behaviours indicate withdrawal to cultural ways or values, because of individual convictions or difficulties to succeed with other kinds of

adaptations. The last behaviour indicates withdrawal from and leaving the actual place of living (Norway) because of too high constraints to fulfil one's ambitions for a satisfying life situation, included housing.

## **Conclusion**

In an era characterised by increased international migration and interaction, there is a need for policies that take seriously and include immigrants' aspirations to deal with basic needs like housing. Making visible immigrant households' adaptive behaviours, strategies and experienced constraints and opportunities in housing systems, might help to promote policies that support immigrants with unequal resources to find ways of adaptations to satisfactory housing.

Through a qualitative approach this article has explored and discussed how immigrant households with three country backgrounds have dealt with their housing situation. A typology of cross-cultural adaptive behaviours is elaborated, enabling a discussion and analysis of different trajectories of problem-solving activities in new contexts. The typology offers insights into the relationship between individual ambitions and agency, cultural belonging and specific local contexts and shows that the paths to adaptation to housing are many. The pathways stand out as ways of adjusting to Norwegian housing market by adaptations to the local conditions, by reproducing or transforming homeland practices and by creative ways of combining these, or for those who did not comply with the constraints – exit. A main conclusion is that in addition to socio-economic resources on household level, individual conditions – like ambitions and kind of agency – matters for adaptation to housing. Behaviour depends on the households' combined comprehensibility in their new contexts, as well as manageability and how searching for and establishing a home fit in with overall ideas as to a desirable life situation. Those who manage to apply previous knowledge to openings and options in the new housing system are in a favourable position.

Rather than being conceptualised into immigrant groups, the diversity of behaviours opens for a wider perspective of integration into the housing market. Differences within a case underscore the impact of agency and household characteristics other than country background to learn to navigate a new social context and housing market. Similarities across cases confirm the impact of the local context on immigrants' adaptive behaviour, while differences between the three groups imply that background still counts.

### **Acknowledgements**

The author would like to thank the anonymous *JEMS* referees for their valuable comments and suggestions.

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Table 1: Increase in immigrants in Norway from Pakistan, Sri Lanka and Somalia 1970–2012:

percentage Norwegian-born and percentage living in Oslo, 2012.

Back-ground	Number of immigrants						Immigrants and Norwegian-born	Percentage Norwegian-born	Percentage living in Oslo
	1970	1980	1990	2000	2010	2012			
							2012	2012	2012
Pakistan	162	5,325	10,422	13,227	17,098	18,043	32,737	45	67
Sri Lanka	22	224	4,570	7,128	8,606	8,974	14,293	37	52
Somalia	3	26	1,303	6,512	18,349	20,658	29,395	30	43

Source: Statistics Norway 2012, Population statistics.

Table 2: Main characteristics of households interviewed, per cent.

Background (N)	Married	Households with children	Single parents	Households with job-holder
Pakistan (18)	72	83	11	55
Tamil (19)	68	68	10	73
Somalia (108)	54	80	30	33

Table 3: A Cross – cultural typology of behaviour in the housing market. Housing behaviour employed by the interviewees.

Back-ground	Adaptive behaviour	Pro-active strategies	Reproducing strategies – pragmatic	Reproducing behaviour – habits	Reproducing behaviour – social norms	Reactive behaviour	Exit
Pakistan	x	x	x	(x)	x		
Tamil	x	x	x		(x)		
Somalia	x	(x)		x	x	x	x

(x) = not common, but did occur.

<sup>i</sup> The ten selected groups consist of refugees from Europe and immigrants/refugees from Asia, Africa and Latin-America included the three immigrant populations in my study. The survey had a total sample of more than 3000 respondents.