

# OSLOMET

Sheree S. Nicholson

---

**What are the reported contributing factors preventing Spatial Assimilation of Non-Western Immigrants in the Rental and Homeownership sector in Oslo, Norway?**

**A scoping review**

**OSLOMET**

**Master's thesis in International Social Welfare and Health Policy  
Oslo Metropolitan University  
Faculty of Social Science**

## Abstract

This paper will discuss the reported factors hindering spatial assimilation into the rental and homeownership sector for Non-Western immigrants in the city of Oslo. The existing data concluded that the following are the most reported factors; inadequate services in welfare assistance, cultural hinderances, and discrimination. The data was collected using Arksey and O'Malley's 2005 version of the scoping review. A scoping review focuses on examining the most relevant articles to explore and identify the gaps in the research.

The theory used is spatial assimilation theory, which views that successful integration is based on the preconception that living in and or residing in a predominately 'white' neighbourhoods constitutes assimilation. Ethnic enclaves, segregation, white flight, and white avoidance are also used to further explain the reasons Non-Western immigrants have difficulties assimilating into the housing market. Spatial assimilation theory will be critiqued for its views on integration and address other factors which represent successful integration.

Critiqued will also be the stance of native-Norwegians perceptions and opinions of residing in predominately 'ethnic' neighbourhoods. How white flight and white avoidance plays a crucial role in understanding of what it is like to live amongst immigrants. Their perspectives correspond to the factors reported on how Non-Western immigrants' experiences are in the market. The discussion section reviews additional factors which account for the integration of immigrants. This section will examine systematic discrimination, the racial proxy theory and ethnocentrism.

**Key Words:** assimilation, discrimination, homeownership, integration, Non-Western Immigrant's, rental, social mixing

## Acknowledgements

I would like to thank the friends who were there for me during this time. Thank you for supporting and encouraging me throughout the entire process and uplifting my spirit when I was feeling down. You all mean so much to me, thank you! I especially want to send a thank you to my good friend Bertrand. Thank you for so supportive of me, not just during the writing process, but in everything I do. Thank you for helping me, guiding me, making me laugh, making me smile, and overall being a great friend, I do not know what I would have done without you these past few months (and years)♥.

Oslo Metropolitan University, Faculty of Social Science  
Oslo 2020

**Table of Contents**

---

|  |    |
|--|----|
| Abstract.....  | 2  |
| Acknowledgements .....   | 3  |
| Chapter One.....   | 7  |
| Introduction .....   | 7  |
| What the paper about?.....                                       | 8  |
| Why is this topic important?.....                                | 8  |
| Theory and Methodology of paper.....                             | 9  |
| Overall Objective: .....   | 9  |
| Research Question: .....   | 9  |
| History .....  | 9  |
| Chapter Two .....  | 11 |
| Theoretical Framework .....                                      | 11 |
| Spatial Assimilation Theory .....                                | 11 |
| Segregation .....  | 12 |
| Ethnic Enclaves .....  | 13 |
| White Flight and White Avoidance.....                            | 14 |
| Chapter Three .....  | 15 |
| Method.....  | 15 |
| Scoping Review .....   | 15 |
| Stages.....  | 15 |
| Stage 1: Identifying the Research Question .....                 | 15 |
| Stage 2: Identifying Relevant Studies .....                      | 16 |
| Electronic Databases and Reference Lists.....                    | 16 |
| Stage 3: Study Selection.....                                    | 17 |
| Stage 4: Charting the Data.....                                  | 18 |
| Stage 5: Collating, Summarizing, and Reporting the Results ..... | 19 |
| Optional Stage 6: Consultation Exercise .....                    | 19 |
| Chapter Four.....  | 20 |
| Findings .....   | 20 |
| Welfare State and Social Assistance .....                        | 20 |
| Refugee Policies .....   | 21 |
| Housing Loans.....   | 22 |
| Lack of Knowledge .....  | 23 |
| Generalised Trust, and Transparency .....                        | 23 |

|  |    |
|--|----|
| Cultural Factors .....                       | 25 |
| Reciprocity .....                            | 26 |
| Social Networks.....                         | 26 |
| Acculturation .....                          | 27 |
| Perception of Norwegians .....               | 27 |
| Locational Preferences .....                 | 28 |
| Discrimination .....                         | 29 |
| Dual Markets and Segmentation .....          | 30 |
| Rental Barriers .....                        | 31 |
| Homeownership.....                           | 33 |
| Somalian Discrimination .....                | 34 |
| Chapter Five .....                           | 35 |
| Critique of Spatial Assimilation Theory..... | 35 |
| Social and Cultural Mixing .....             | 37 |
| In the case of Oslo .....                    | 38 |
| Chapter Six .....                            | 39 |
| Discussion.....                              | 39 |
| Ethnocentrism.....                           | 40 |
| Systematic Discrimination.....               | 40 |
| Racial Proxy Theory .....                    | 41 |
| Chapter Seven.....                           | 43 |
| Limitations.....                             | 43 |
| Chapter Eight.....                           | 44 |
| Conclusion .....                             | 44 |
| Chapter Nine.....                            | 47 |
| References .....                             | 47 |

## Chapter One

---

### Introduction

There has been an increasing scale of migration over the past two decades which has led to a relative concentration of migrants moving to developed regions of the world. This flow of migration has increased diversity internationally (Goldin, & Reinert, 2012). This increases the vast cultural diversity which is found in Europe. Norway is one of the countries affected by the rise of cultural diversity from immigration. As of January 2018, approximately 5.3 million persons reside in Norway, of this 14.1 percent, or 746 700 are immigrants (*14 per cent of population are immigrants*, 2018). The immigrant population is increasing by an average of 33 percent or 0.8 percentage points annually (Nordvik, Turner & Wessel, 2018). Norway is among the countries in Europe that have the highest immigration rate compared to the population. Immigration and integration are currently high on the political agenda (Aasland & Søholt, 2019). As more people move into the country, housing becomes an important issue that needs to be addressed.

Norway is one of the highest homeowner nations in Europe, where about 80 percent of the whole population is a homeowner, either by owner-occupied or living in a housing cooperative, this includes the immigrant populations. In 2010, Norway had approximately 2.3 million dwellings, of which almost 2.2 million were purchased and occupied. The lifestyle and life phases of ethnic minorities contribute to there being more diverse housing options and preferences in the cities (Søholt & Wessel, 2010). Ethnic minorities are generally vulnerable in the housing market. They are more likely to be uninformed of their rights and are discriminated against on the market. There is a higher preference for renting which on average immigrants pay higher rental fees compared to the native population. They face greater obstacles to accessing public housing or housing benefits and are more likely to live in poorly regulated accommodations, with less space availability (Skifter Andersen, 2019). Ethnic minorities tend to live in more densely populated housing areas more often than their Native-Norwegian counterparts. This is because newly arrived immigrants are usually



uncertain about their future and whether they will settle permanently in the new country (Skifter Andersen, Turner, & Søholt, 2013).

**What the paper about?**

This paper will look at factors that contribute to Non-Western immigrant's integration into the rental and self-owned housing of Oslo. Lynnebakke and Søholt (2015) state that immigrants who have a cultural background similar to that of Norwegians, such as Polish, have better access to rental and housing options than their Non-Western immigrants' equivalents. Western immigrants are defined as those who come from the following countries; member states of the EU (including the UK), Andorra, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland, Vatican City, Canada, the USA, Australia, or New Zealand whereas Non-Western immigrants are those who are foreign-born residents from the rest of the world (Authors, 2020). I have chosen this population to focus on because the research shows that Non-Western immigrants have the most difficulties obtaining housing in Oslo.

The reason Oslo was chosen as the focus destination is due to the fact it is the capital city. It is the most populated city in Norway with over 1.1 million inhabitants, of which the immigrant population accounts for 29 percent of those living in the city (Søholt & Wessel, 2010). Immigration is the main reason Oslo has become one of the fastest-growing metropolitan regions in Europe (Nordvik, Osland, Thorsen et al., 2019). Because of this, it offers newly arrived immigrants the ideal of opportunities to better ones' lifestyle. The research assumes that there is only one successful way to integrate into the Norwegian housing system, this paper will critique this motivation and provide the reasons which are making this unobtainable for immigrants.

**Why is this topic important?**

This topic is of importance because those immigrant backgrounds are often treated differently in the housing markets, even if they have formal socioeconomic characteristics deemed important to society. To be structurally integrated into the housing market implies that the minority population can strive for similar conditions and possibilities as the majority (Dhalmann, Holmqvist, Nielsen, et al., 2014). Integration is a process where over time immigrants becomes a recognized part of society. In Oslo, renting is defined as being a

temporary form of housing which many must endure before the transition into homeownership (Aasland & Sørholt, 2019). Based on the research, Norwegian cities do not have rich multicultural experiences. The cities are still in a phase of fast urbanization (Nordvik, Turner & Wessel, 2018), and immigrants are adjusting to new environments. This is an example of bottom-up integration (Sørholt, 2013). Immigrants are pressured into becoming homeowners but there are many obstacles which prevent them from obtaining homeownership. The research deems that successful integration is based on housing purchase; however, other elements should be accredited for as to why this is unattainable for immigrants.

### **Theory and Methodology of paper**

The theory used will be spatial assimilation. This theory was chosen to be used for this topic because it assumes the tendencies of how immigrants assimilate into their new host society. The methodology used is a scoping review. It is a five-step model, which comprises all relevant findings to help answer the research question and identify knowledge gaps in the research.

### **Objective and Research Question**

#### **Overall Objective:**

The aim of the study is to uncover the reasons Non-Western immigrants have difficulties assimilation into housing market of Oslo based on the preconceptions of spatial assimilation theory.

#### **Research Question:**

*What are the reported contributing factors preventing the Spatial Assimilation of Non-Western immigrants in the rental and homeownership sector in Oslo, Norway?*

### **History**

The history of Norway's acceptance of Non-Western immigrants has evolved drastically over the last 60 years. During the early post-war years, there were very few people with a foreign background in Norway, the 50s, 60s, and 70s marked the shift towards Non-European migration.

Non-Western immigrant migration began in the early 1950s when there became a huge need for unskilled labour. This steered Norway to become an immigrant-receiving country. Labourer's were provided accommodation through employers and to some extent the private rental market. Workers came from countries such as Pakistan, Morocco, and India, they could easily get a low-skilled job in low-paid services and small factories (Nordvik, Turner & Wessel, 2018). They were expected to leave within a few years, however, things changed, and many decided to stay in Norway (Søholt & Wessel, 2010). However, during this time, immigrants were unable to enter the housing market because the housing stock was mostly homes in housing cooperatives, and these were reserved for senior members (Søholt, 2010). This led to the immediate change in policy to allow workers the privilege to stay and obtain housing in Norway.

The enactment of immigration control and immigration policy took effect upon the labour migration ending in 1975. A lack of housing was one of the main reasons contributing to the halt on immigration in 1975. Workers sought ways to stay in Norway mostly by requesting family reunification. One of the conditions Non-Western immigrants had to adhere to was to obtain a decent home before their children and wives could move to Norway. As the 1980s began to develop its momentum, families began to settle down with permanent residence. This pushed forward the advancement of special housing for immigrants, which were designed to improve housing conditions and ease their access into the housing market.

The 1980s added another level to the immigration policy. Thus, enter Somali refugee immigration, which started after the breakout of the civil war. Norway signed the United Nations convention on refugees in 1951, there became a new flow of refugees and asylum-seekers which changed the objectives of immigration policies. Policies were modified and revised several times to account for the complexity of immigration as flows of refugees and new labour migrants entered the country. Refugees were the only group of immigrants who were entitled to immediate public assistance and settlement at arrival (Søholt, 2013). As the policies for immigration control formed, the policies on the housing market also exhibited changes. The White Papers which addressed immigration policy and housing have been amended many times throughout the years to account for the added layers of changes amongst immigration control (Søholt & Wessel, 2010).

Today, housing options have become more market-based and is regulated by both the public and private sector. Prices for owner-occupied dwellings and rental accommodations,

have become an investment and are used to benefit the welfare state (Søholt, 2010). Norway has experienced substantial immigration over the last 50-60 years which has changed the overall composition of the population immensely. With the increase of international migration and interaction between cultures, policies need to amend and include the aspirations of immigrants to handle basic needs such as housing (Søholt, 2013). The developed policies for the integration of new residents are interwoven with the country's universal welfare policies (Skifter Andersen, Turner, & Søholt, 2013). Søholt (2010) states that depending on their times of arrival, changes in the housing policy have different effects for different groups. Such that immigrants from Pakistan, Sri Lanka, and Vietnam, have homeownership rates similar to the general population, with more than 80 percent owning their own homes. This group of minorities came over during the labour movement of the 60s and thus, has allowed them to gain upward housing mobility compared to those who migrated at a later period. This homeownership rate has been compared to the recently arrived groups of refugees. Refugees coming from Iraq have a homeownership rate of approximately 32 percent, and those from Somalia approximately 14 percent (Grødem & Hansen, 2015).

This chapter provided the introduction and an overview of the history of housing and immigration in Norway. The next chapter will be the theory.

## **Chapter Two**

---

### **Theoretical Framework**

This paper will be using spatial assimilation theory as its theoretical framework to explain why Non-Western immigrants have difficulties integrating into the Norwegian housing system. This chapter will highlight a few factors which contribute to minority assimilation. Discussed will be ethnic enclaves, spatial assimilation, segregation, and white flight, and white avoidance.

### **Spatial Assimilation Theory**

Spatial assimilation theory was developed in the 20th century. It is a direct result of the research conducted by the Chicago School, which over time looked at how newly arrived immigrants to the United States adapted to their new society. The term can be defined as the

movement of minorities will to relocate into communities where the ethnic majority predominately resides (Alba, Logan, Stults, et. al, 1999).

The main critique of spatial assimilation theory states that newly arrived immigrants will cluster in certain neighbourhoods, predominately those dominated by their own ethnic group and that with time, they will diffuse into the suburbs following their integration. The best way to view this transition is to follow immigrant settlement patterns over time, this will uncover the most important aspects of integration for changes in the choice of neighbourhood. These aspects will be different for each ethnic group however they are mostly associated with their level of cultural and economic assimilation of the new society (Allen & Turner, 1996).

Spatial assimilation theory suggests that immigrants prefer to live in residential concentrations of their own ethnic background for mutual support. This concern towards social and cultural integration is the driving factor that influences the propensity to prefer to live in neighbourhoods with one's ethnic group and to live in ethnic enclaves. The other is their integration in the economic system, this is determined by their financial situation, if their financial state is well off, their chances to settle in more prosperous neighbourhoods with the native majority will increase (Skifter Anderson, 2019).

The goal towards successful assimilation into a host society is the translation of socioeconomic gains into higher-quality housing and neighborhoods. This means upgrading housing conditions, the neighbourhood, and its amenities. The overall incentive is ideally residing in a predominately 'white area' or near the native majority (Ellis, Parks, Wright, 2005 & Andersson, Andersen, Kauppinen et al., 2016).

## **Segregation**

Segregation is a concept which shapes spatial assimilation. Simply put, "segregation implies that two or more groups live apart from each other, separated by physical space" (Nordvik, Turner & Wessel, 2018). This can be seen in two different ways; the majority and minority residing in different neighbourhoods, and within the different minority groups, solely living amongst ones' own people.

In terms of spatial segregation, this is a direct division of populations, separated by social and cultural ways of life. For different reasons, they are dispersed into certain areas of the cities they live, separated from each other and they compete for the most attractive neighbourhoods (Andersen, Andersson, Wessel et al., 2015). These dense immigrant neighbourhoods will attract new immigrants due to their preferences to reside in ethnic enclaves. Segregation allows immigrants to build on the freedom to move as characterized by the desire to reside in areas which are defined by ethnicity, religion, language, or lifestyle related to group distinctions (Søholt & Lynnebakke, 2015). Therefore, it is expected that segregation increases the presence of dense areas of ethnic housing (Skifter Andersen, Turner, & Søholt, 2013).

As with spatial assimilation, the other factor that needs to be taken into consideration when discussing segregation is the economic resources of immigrants. Newly arrived immigrants have mostly quite low economic resources (Skifter Anderson, 2019), obtaining housing in what is considered more ‘predominantly white’ areas would be extremely challenging due to housing costs. The housing market which includes different housing types, tenures, and market prices vary substantially between city districts and neighbourhoods and continues to contribute to promoting segregation (Søholt & Lynnebakke, 2015). As a result of this, it is important to note that “the housing market does not influence segregation but is a result of segregation” (Andersen, Andersson, Wessel et al., 2015).

### *Ethnic Enclaves*

Ethnic enclaves’ shape segregation. They act as the core reason why cultures fail to mix within neighbourhoods. When there is a lack of native majority in a specific neighbourhood the only persons left to reside in these areas are non-natives. As stated by the Chicago School, enclaves act according to the theories on spatial assimilation. These predominately immigrant neighbourhoods are viewed as a temporary starting point for immigrant’s residential career. This, however, is all dependent on the conditions of the housing market of the host country.

Traditionally, newly arrived are less integrated immigrants who are relatively expected to prefer living in ethnic enclaves. Nordvik, Osland, Thorsen et al. (2019) deem this the ‘port of entry’. It represents voluntary self-selection whereby new immigrants choose to settle down close to earlier arrived members of the same ethnic group. Preferences for residing in enclaves accounts for the feeling of being part of a community, where one can have a rich

social life, feel safe, and can relax. Enclaves are used to promote the continuing importance of ‘community’ space, which is seen to engage in feelings of familiarity, security, and support. Residing in these areas also enhance a sense of belonging and close interconnections within the community. Preferences for residing in enclaves are primarily found among Non-Western ethnic minorities than with Western immigrants (Skifter Anderson, 2019).

Ethnic enclaves are usually located in older and central city neighborhoods, they tend to have fewer amenities such as good jobs, schools, and parks nearby and can house one or many different minority groups (Alba, Logan, Stults, et. al, 1999). Residing in a predominately ethnic neighbourhood act as a push factor to move into ‘better’ neighbourhood conditions because according to spatial assimilation theory, the goal is to move into neighbourhoods that are considered ‘predominately white’ or inhabited mostly by the majority. Ethnic neighbourhoods start as a communal, sense of belonging place of residence, however for minorities to be assimilated into society, they must move out of these residential areas to live amongst the majority.

#### *White Flight and White Avoidance*

Another supporting theoretical reason as to why spatial assimilation and segregation exists in Oslo is due to white flight and white avoidance. White flight can be described as influential changes in neighbourhood conditions. Natives move from these areas due to the influence of the conditions changed in the neighbourhood such as socioeconomic status, the proportion of ethnic minorities, and population turnover. They have higher mobility out of multi-ethnic neighbourhoods because they have experienced the living conditions of ethnically diverse districts, which has led to negative opinions of these areas, primarily that they are of lower quality.

White avoidance, on the other hand, implies that natives avoid moving to neighbourhoods with many immigrants or concentrations of specific ethnic groups. This is based on their ideas of how it is to live in an ethnic enclave or in a multi-ethnic neighbourhood. These perceptions are solely based on publicly dispersed representations of these neighbourhoods, which have often been communicated in a distorted way by the media. Ideally, natives are less often to move into multi-ethnic areas, they would prefer to move into neighbourhoods with persons who identify with their own cultural background (Skifter Andersen, 2019).

The next chapter will be the methodology section, which will describe in detail the five-step process of Arksey and O'Malley scoping review and the steps I took to complete the review.

## Chapter Three

---

### Method

#### **Scoping Review**

For this paper, I have chosen to use a scoping review study as my methodological framework. Scoping reviews are used to present a broad overview of the evidence pertaining to a topic. They are useful when examining areas that are emerging, to clarify key concepts and identify gaps in the research (Lillie, Tricco, Zarin, et al., 2016). The research question in a scoping review are broad and quite flexible, they allow for more changes to be made during the data collection phase, which enables there to be a more exploratory stance to identifying what is known about set given topic. The goal of a scoping review is to identify and map the parameters of what has not been explored on the topic and identify what the knowledge gaps are on a given subject, it is best to research a topic you are not familiar with (Davison, 2019). The mapping highlights the key concepts of the research area, the main sources, and types of evidence available especially where an area is complex or has not been examined before. When using this outline the process should be documented in sufficient detail to allow the study to be replicated by others (Arksey and O'Malley, 2005).

According to Davison, (2019) there are six versions of the scooping review methodology, however, for this paper I will focus on the first version developed by Arksey and O'Malley. The Arksey and O'Malley's 2005 version of the scoping review focuses on a six-stage framework. I will focus on the first five stages, as the sixth stage is not relevant for this study.

#### **Stages**

##### **Stage 1: Identifying the Research Question**

When identifying the research question there are three things which must be considered (PCC); the *concept* the essence of what the review will focus on, the *context* cultural, geographic, temporal or thematic factors and the *population* a specific group being focused on (UniSA Library, 2018). The research question guides the way the search strategies



are developed. The aim is to design a question which answers the question “what is known about X?”

The first stage for me was to determine what topic to use for my master thesis. I started the process by reading 11 different articles given to me by my supervisor which subject matter was associated to housing and immigrants. They discussed topics such as education, income and employment affect neighbourhood attainment, spatial integration of immigrants and does geography play in the use of cash for childcare. From these 11 articles, I broke down the reoccurring themes, and chose to write about housing integration in Oslo amongst immigrants.

From this I developed my research question: *What are the reported contributing factors preventing Spatial Assimilation of Non-Western Immigrants in the Rental and Homeownership sector in Oslo, Norway?* The PCC of this research question is as follows: Non-Western immigrants as the population; the concept the reported contributing factors preventing spatial assimilation; and the context, Oslo.

## **Stage 2: Identifying Relevant Studies**

The scoping review is to be as comprehensive as possible to identify the primary studies and reviews suitable for answering the central research question. One must create a strategy and eligibility criteria which involves use of searching for research evidence via different sources. These different sources could and should include electronic databases, reference lists, hand-searching of key journals, existing networks, relevant organizations, and conferences (Arksey and O’Malley, 2005).

### *Electronic Databases and Reference Lists*

Searches were made on two internet databases, the first being Google Scholar. I always try to use Google Scholar to get a sense of what information is readily available on my topic, this acted as my pilot step, as suggested by Davison, (2019). Google scholar generated hits ranging between 1 290 results minimum to a maximum of 18 900 results, this resulted in there being too many results, it would be extremely difficult to filter the data to a sizeable number of results. The second database search was Oslo Metropolitan University online Library database ‘Oria’ which was used do further searches. The searches generated in Oria

provided results ranging from 20 results to 1 400 results, which was more manageable to select appropriate research materials.

Search terms included were immigrants, housing, homeownership, ethnic minorities, minority groups, challenges, housing market, housing policies and housing loans. I also included a timespan for studies published between 1990-2020. This timespan was chosen because it seemed sizeable to gather current and relevant information based on today's day and age housing situation in Oslo. Language was not a limitation, I did allow Norwegian Bokmål articles to be included in my searches, and used Google translate to interpret the articles when necessary.

Arksey and O'Malley (2005) stated during stage two, it is also valuable to check the reference list of studies to determine if there is the ability to identify further references which may be useful in search. For my case, this deemed helpful, as I noticed reoccurring authors such as Susan Sohølt and Terje Wessel. I conducted a hand-search on both individuals for other published works, and reviewed these additional articles they were published in.

### **Stage 3: Study Selection**

The study selection is the time to eliminate large number of irrelevant studies. Stating the importance of terminology to outset a scoping study, helps to sought breadth to different terminology which can be used which do not address the central research question. Davison (2019) suggests that this is the time to review inclusion, exclusion criteria, refine the plan for selection of further articles and refine the research question. It would be best to meet with one's supervisor and discuss if 'I am really answering the research question', does the research question need to be refined. She also suggests having a 2<sup>nd</sup> reviewer of articles; however, it may not be as practical when writing a masters thesis, (this was not completed in this scoping review). Both suggest having a deadline which no more studies will be included in the analysis. This is an important decision to make when time is limited. Due to this paper being a 30-credit master's thesis, approximately six-months long time was of the essence, I set my final inclusion deadline to be August 20<sup>th</sup>, 2020.

The inclusion criteria used in this scoping review included articles which compared housing experiences for immigrants in all Nordic countries, however only if Oslo was

included in the comparison. Also included were articles which included different immigrant populations such as European and South America. These were kept if there was discussion on Non-Western immigrants such as Sub-Saharan Africans, Pakistani, or Vietnamese etc. However, I tried to focus specifically on articles which solely discussed Norway and Oslo as the main location.

From the searches made on Google Scholar and Oria, I noticed a vast majority of the searches had no relevancy to what I was searching for. I reviewed the first 1-5 pages of the search list to guarantee I was not eliminating any potentially important articles and noticed a lot of repetition of articles. I think the reason for this is because this topic has not been studied very much, so there is only a limited number of articles discussing immigrants, assimilation, housing, and Oslo as a whole topic.

At this time articles were selected. If the relevancy of the study were unclear from the abstract, I would then read the headlines, do a word search on key terms to see how often they appeared in the paper. Next required reading the introduction, if at this time I did not feel the article was relevant or strong enough, I would not continue to read through the article, and it would not be included in the final inclusion. For those articles which were considered more closely related to my topic, I would read the entire paper. This was completed daily and weekly; notetaking was done daily for approximately 12 weeks. Having read the articles in full, 14 articles were selected for the final review of this study. After the data collection phase, this led to a zoom meeting with my supervisor where we discussed the next steps.

#### **Stage 4: Charting the Data**

The fourth stage comprised the charting of the data. Charting is the process of taking the key elements, synthesizing, and interpreting the qualitative data by sorting, sifting, and charting the material according to key issues and themes (Arksey and O'Malley, 2005). This is usually completed using a data chart. This process focuses on the relevant information which targets answering the objective of the research question. Charted out should include some of the following information such as the country the article was published, author, year of publication, and any other general data (Davison, 2019).

My charting of the data was done using an Excel spreadsheet. I did this in two parts. The first part was taking each article and gathering all of the generic information as Davison suggested and other topics I sought were important to look at, this included: author(s), year, language, location, population, housing tenure study type, abstract key words, paper objectives, factors presented and any possible suggestions. During this stage I noticed there were some articles which needed to be reviewed a second time on whether they should be included in the final review, this was completed before I completed the second part of my data charting process.

### **Stage 5: Collating, Summarizing, and Reporting the Results**

The final stage of the scoping review is used to provide attention to basic numerical analysis of the extent, nature and distribution of the studies included in the review. This is completed through the tables and charts completed in stage 4. Ultimately, there is no attempt made to present the evidence in relation to interventions or policies. This is because the scoping study does not seek to assess quality of evidence. It is not designed to determine whether studies provide robust or generalizable findings. The collating and summarization stage forces researchers to prioritize certain aspects of the literature. It allows for the reporting stage to remain unbiased whilst still answering the aims and objectives of the research question. This stage allows the researcher to consider the meaning of the findings as they relate to the overall purpose of the study, such as what implications are there for future research or policy practice.

When reporting the findings, I was able to make comparisons across the groupings of my charting. From this I was able to identify contradictory evidence and identify gaps in research. This was determined during the second part of my charting phase. I took all the information collected and compiled it into one spreadsheet. From there I was able to quantify the outcome of each individual term, this way I was able to see how often specific words and themes were generated to see which was most important to answering the research question.

### **Optional Stage 6: Consultation Exercise**

The last and final stage is the consultation exercise. Not a lot of scoping reviews complete this stage, but it is used to delve into potential studies to include in the review as

well as valuable insights about issues of the research question. This stage was not completed for this scoping review.

The next section is the findings chapter. I comprised all the data into three parts to report the results. First are all the elements which account for faults in the welfare state and social assistance programs; second are cultural factors and third are the acts of discrimination. They will delve into the reason's assimilation is problematic for Non-Western immigrants in Oslo.

## **Chapter Four**

---

### **Findings**

#### **Welfare State and Social Assistance**

The first conflict of interest Non-Western immigrants face is that of inadequate social welfare assistance. Norway is a social-democratic state, which implies that it delivers a high degree of universalism towards its citizens. Social Democratic welfare states have universalistic systems that promote equality of high standards, rather than equality of minimal needs. Social democratic states have strong state involvement. They provide extensive public responsibility in different social policy areas, and they have strong local authorities (Andersen, Andersson, Wessel et al., 2015). They are designed to reduce social division in welfare services. This universalistic model is aimed to make decent and affordable housing available to the whole population regardless of ones' income and cultural background. The universal model is a public responsibility and is provided either through municipal housing companies or through non-profit organizations. The main objective of the welfare state is to ensure social and spatial equality for all citizens, which includes immigrants. As phrased by Andersson, Andersen, Kauppinen (2016), immigrants "assimilate into welfare." In Norway, assimilation is accomplished by its integration policies, which are designed for immigrants to become structurally integrated into the welfare system. In terms of housing, this implies that immigrants can find ways to increase their housing position over time so that they can achieve a decent housing situation similarly to the majority (Dhalmann, Holmqvist, Nielsen, et al., 2014). However, the research shows that there is a lack of involvement towards the immigrant population in Oslo.

The findings show that in the case of Oslo welfare administration's interpretation of housing needs is based on tradition. Søholt (2010) states that the system does not take into consideration the personal needs of immigrant's case files. When interpreting their housing situation, they fail to account for outside factors such as discrimination, resources, and perhaps housing preferences. She further states that the social welfare system needs to be more flexible in interpreting clients' needs and possibilities because not all cases are the same. This has been supported by Dhalmann, Holmqvist, Nielsen, et al., (2014). They state that the resources provided by the welfare state do not have the same effect for all ethnic groups. These effects can be from a direct result of resources being less than adequate for ethnic minority groups, this can be due to constraints they face in the housing market. Minorities are treated as any other citizen, they can ask for help if they are in a difficult situation, if not, they must manage the housing market by themselves. But this 'one size fits all' model does not work and must be adapted to suit Non-Western immigrants' needs and preferences accordingly.

#### *Refugee Policies*

This does not mean that the welfare state has not designed policies to account for immigration into the city. Oslo does have social assistance policies and programs designed specifically for integration in the rental and housing sector. There are specific integration programs to address specific needs, such as refugees. They are given priority to receive housing in the rental sector. Refugees who have settled directly from asylum centers are prioritized, and others are free to settle where they want in the city if they can support themselves and find housing. However, if they are unable to, they will be settled in a municipality after an agreement has been made between the state and the local authorities. Those who wish to move from their assigned dwelling are treated as any other person with a problem in the housing market (Søholt & Wessel, 2010).

Public authorities have an obligation to house refugees once they are given their permit to stay in the country. Authorities are responsible for providing municipal rented housing. Once refugees have received their permits some are given the opportunity to settle under the condition of 'no or little choice' settlement where they are given access to assistance for housing due to their lack of finances. The issue lies with the unclarity of how many dwellings are available for rent in municipalities. There is not a clear register to account

for the number of dwellings in the city. It is unknown how large the municipal housing sector is (Grødem & Hansen, 2015). And it is unknown as to what will happen if there becomes a shortage of housing if there becomes an overflow of refugees in the city.

### *Housing Loans*

Historically, Norway has focused on cooperative housing for middle- and low-income groups, and today, the prices for co-op housing have increased to the same amount as homeownership. State loans and housing allowances have been created to support and supply low-income households the ability to buy and keep a dwelling, regardless of the nature of ownership (Skifter Andersen, Turner, & Sørholt, 2013). It is important to note that Sørholt (2010) discussed the general rule in Norway; one does not qualify for a mortgage if they have to repay the loan by means of social security, this is because the Norwegian welfare system was designed for people born in the country. To compensate vulnerable low-income household subsidies, cheaper loans became a political ambition which is used to promote refugees' and immigrants' capacity to buy a dwelling (Dhalmann, Holmqvist, Nielsen, et al., 2014). The Norwegian State Housing Bank '*Husbanken*' has provided a favorable start-up loan which many low-income households utilize. The loan is designed to assist marginal groups into affordable homeownership (Andersson, Andersen, Kauppinen et al., 2016). Once an individual has been a registered citizen in the municipality for two to three years they can be accepted as an applicant (Sørholt & Wessel, 2010). Not all immigrants utilize the start-up loan, some are able to buy a home, without help from housing allowances and start-up loans (Grødem & Hansen, 2015).

In addition to the constraints of the welfare state, lack of knowledge, generalised trust, and transparency are complementary factors which hinders Non-Western immigrant's conflict of interest in the market. Transparency and generalized trust co-exist together in immigrant's perception of the way the market operates. Generalized trust refers to trust towards members of society, it is an important aspect of civic culture (Carl, & Billari, 2014). Andersen, Andersson, Wessel et al. (2015) describes the lack of knowledge as "not only economic resources but also cognitive, political and social resources". And, transparency is being able to be in an open manner without secrets, so that people can trust that they are being treated fairly and honest (*Cambridge Dictionary*, 2020). These factors have been highlighted

as correspondent issues in the system and can be found in the other factors hindering housing integration, which will be discussed later in the paper.

### *Lack of Knowledge*

The lack of knowledge is inevitable for some newcomers to Oslo. Skifter Andersen, Turner, & Sørholt (2013) states that the housing market requires having good contacts to persons or institutions for access to dwellings. It is important to have relevant knowledge of the possibilities and rules on the housing market one moves into. To receive a housing allowance, one must know about the system and apply for the support. However, this is not the case for Non-Western immigrants. Many newly arrived immigrants have difficulties understanding how Norwegian society and the housing market works, which makes it very difficult to gain access to housing. A study conducted by Dhalmann, Holmqvist, Nielsen, et al. (2014) interviewed persons of Somalian decent about their knowledge and understanding of the market. Many of the participants confirmed not knowing of Husbanken start-up loan for home purchase or how to navigate the different market conditions for private and public rentals. They interpreted their housing situation as beyond their control (Skifter Andersen, 2019). This unknowingness, results in a push to use social assistance in their housing search. This increases the use of housing allowances among ethnic minority population, which is designed to integrate them into the welfare system. Lack of knowledge is a factor which over time should diminish as integration progresses.

### *Generalised Trust, and Transparency*

The findings show that there is a strong lack of transparency and generalised trust within the Norwegian social institution. Grødem & Hansen (2015) explain that the Norwegian market for rental housing is poorly regulated and given the competition for dwellings there is a lot of cherry-picking of the renters who are preferred. Social institutions can make or break the development of generalised trust. Typically, the universal model, is transparent and has clear eligibility criteria and has the potential to foster generalised trust. Municipalities cooperate with the private rental market to help house disadvantaged households, but the allocation is less transparent as it is based on the owners' subjective criteria. Their study shows that Non-Western immigrants experience low levels of generalised trust and an even lower level of political trust, much of this is due to their experiences of direct and indirect discrimination. They also found that minorities viewed the people who worked in the housing



sector institutions was extremely low. Many of whom suspected their case workers made up formal rules as they went along simply to deter them from applying for a flat, while some felt they were being directly lied to.

This directly hinders the ability to find and secure stable housing on/in the market. When the conditions on the housing market are not transparent, it is more likely to be difficult for ethnic minorities to act on the market and find good solutions to meet their housing needs (Andersen, Andersson, Wessel et al., 2015). This act of non-transparency makes succeeding in ones' housing career more difficult. In order for the minority population to be structurally integrated in the housing market, whether this be the rental sector, or buying property, they must be able to strive for similar conditions and possibilities as the majority (Dhalmann, Holmqvist, Nielsen, et al., 2014). Access to housing is based on urgent housing needs, which favours the most vulnerable ethnic groups. This is faltered due to the system not suitably allowing the succession of the minority population within the city.

There are still faults in the universalistic realm even though the allocation of housing policies is the same for all citizens. Coverage for social assistance is a matter of local discretion. When access to housing is dependent on decisions made by regional administrators, there is greater scope for discrimination than if there were strict rules of how to allocate vacant dwellings (Andersen, Andersson, Wessel et al., 2015). Thus, there are no standardized rules for service providers or recipients. This accounts for why there are variations in the manner social assistance policies are managed and why minorities do not feel there is any transparency or trust in the services provided. Social assistance programs should be designed to help conquer the feeling of unknowing. Migrating to a new country and city is challenging, then to have to navigate the housing market without knowledge is even more difficult. It is suggested that the programs available to assist with housing search are transparent, hence having a clear eligibility criterion, they are reasonably predictable, and treat all cases equally. This does not seem to be the manner of the services provided in Oslo. Thus, the Norwegian welfare market does not adequately aid immigrant's allocation of housing in pleasant manner. They fail to improve housing integration.

## **Cultural Factors**

The second factor to be discussed is that of culture. Culture is viewed as a factor hindering Non-Western immigrant's assimilation into primarily homeownership. The research found that culture influences housing choices, preferences, and especially ability to purchase self-owned housing. This is due to the sense of values, beliefs, norms, and customs ethnic minorities have (Dhalmann, Holmqvist, Nielsen, et al., 2014). Skifter Andersen (2019) states that homeownership differs across different ethnic groups and across different countries, and this contributes to the differences between natives and Non-Western minorities. There are two main reasons for this, first is Non-Western immigrants still have economic connections to their home country of origin, and the second, is that the purchase of a home presumes the expectation of permanent residency and financial security.

There is a link between homeownership and social and cultural integration or assimilation, as it indicates long-term economic progress. It plays a role in providing financial security, and it indicates immigrants' degree of commitment to the host country. The most important factor determining the housing situation of ethnic minorities is their economic situation, which is ultimately linked to their social and economic integration in society. Whence first moving to Oslo, many are uncertain about their future; if they should return to their home country or stay. Those who decide to stay, still have strong connections to their home country, and this influences the way their financial resources are used. Some immigrants prefer to invest their funds in property in their country of origin instead of homeownership in Oslo. When viewing finances as a hinderance, it is important to address the level of connection there is to the native culture and religion (Skifter Andersen, 2019).

To what extent are immigrants assimilated into the new norms in the host country verses, are they stuck practicing and believing in cultural norms from their home country. An example of this can be viewed in homeownership among those who believe in the Muslim faith. It is against the Quran to pay interest and make profit on housing investments. which makes it difficult to finance ownership. Or to be independent and not depend on welfare services, those who practice Hinduism believe accepting gifts is a sign of accepting inferiority (Søholt, 2013; Fuglerud 1999). Each ethnic group has their own cultural traditions and beliefs that are linked to their country of origin and can act as a preventative measure to better housing conditions.

*Reciprocity*

One component of cultural beliefs that many Non-Western immigrants strongly believe in is reciprocity. Reciprocity is the practice of sending remittances (money) to one's home country and is regarded as unquestionable when relatives are in need. The core of this belief is that such transactions are expected exchanges of favours when another is in need. Cultural beliefs are very strong amongst ethnic minorities. Being apart of a culture which practices remittance can be a negative factor limiting the prospect of buying a home.

The commitment made to one's home country affects the meaningfulness to invest in housing in the settlement country. Reciprocity is a self-made decision. Providing remittances is conflicting, it acts as a fault to the ability to take care of one's own housing situation in Oslo. Reciprocity is considered a direct impact on one's financial situation it reduces the economic room for manoeuvre of purchasing a house. With the high housing prices of Oslo, it is understandable why homeownership is more difficult for immigrants who practice the act of reciprocity (Dhalmann, Holmqvist, Nielsen, et al., 2014).

*Social Networks*

Cultural practices are used in the housing search of Non-Western immigrants. Low-cost housing no longer exists in the city of Oslo, which means that the threshold in the established housing market has become extremely high. A tight housing market increases the importance of social networks and close relations for the search of a dwelling, which might put immigrants in an inferior position compared with natives. If they are not a part of a network which others have dwellings for rent/purchase, the search becomes more problematic. Studies report that Non-Western immigrants begin their housing search the same as native-Norwegians by use of advertisements and estate agents but ultimately resort to social networks. To obtain good housing offers in the housing market, good contacts to persons or institutions are vital. Family and friends are the most important channels for obtaining a housing contract. It is also important to have relevant knowledge of the possibilities and rules of the housing market, so newly arrived immigrants with no social networks this lack of knowledge becomes more pronounced (Skifter Andersen, Turner, & Søholt, 2013). Many end up purchasing from sellers who have an ethnic background similar

to their own. It is more traditional and strategic to acquire a home through one's own network, as this also eliminates the likelihood of discrimination during the search (Søholt, 2010).

### *Acculturation*

There is also the essence of acculturation which is the event of changing one's own culture to be more like another (*Cambridge Dictionary*, 2020). In this case, for immigrants to change their ways to behave more like Norwegians. Because immigrants initially reside in what is considered undesirable, low-status neighborhoods, the dispersion from these neighborhoods is contingent upon a combination of increasing socioeconomic means and adjustment to mainstream culture (Andersson, Andersen, Kauppinen et al., 2016). The nearness to one's own cultural group has more importance, because the neighbourhood is not dominated by the native majority. The norms and social positions of Norwegians are very different from the minority. For some minorities, the reason for choosing to reside in ethnic neighbourhoods is that they find it difficult to socialise with Norwegians simply due to their difference of lifestyle and cultural socialization practices (Skifter Andersen, 2019). While ethnic segregation is stigmatised, the research has shown that Norwegian ethnic communities play an acculturative role in helping newcomers adapt to living in Oslo. Acculturation is also correlated to how they view Norwegians as neighbours and the locational preferences they prefer in the city.

### *Perception of Norwegians*

When delving into how minorities assimilate into the Norwegian housing system, the findings shows their cultural perspectives of their Norwegian neighbours. Søholt & Lynnebakke (2015) study *Do immigrant's preferences for neighbourhood qualities contribute to segregation? The case of Oslo* shows that the participants experiences and expectations with Norwegian neighbours were relatively the same. Participants in their study interpreted Norwegian ways of behaviour as generally pleasant, but distant. Most Non-Western immigrants expressed Norwegian neighbourhood culture as pleasant, but also socially distance. They expressed non-involvement and limited casual encounters, making it difficult for them to develop informal relations with their Norwegian neighbours. Norwegians were viewed as reserved and sometimes sceptical towards strangers regardless of their background. Their findings indicate that this distant relation had led minorities to move to predominately ethnically mixed neighbourhoods, as these were viewed to be more sociable than living in neighbourhoods dominated primarily by Norwegians. The participants of their study often

found it easier to establish relations with other immigrants than with Norwegians. This can be interpreted as an expression of trust between neighbours of diverse immigrant background in multi-ethnic neighbourhoods in Oslo.

Though the experiences were pleasant, minorities were not inclined to act in the same manner. They were unable to acculturate to act in the same unpleasant unsociable fashion, which acted as a push to residing in ethnic communities.

### *Locational Preferences*

The experiences of residing amongst Norwegians can be attributed as a push factor to move into ethnic enclaves, or predominately ethnically diverse neighbourhoods. Some Non-Western immigrants prefer ethnic neighbourhoods because they felt pushed out of predominantly Norwegian neighbourhoods, where they feared becoming isolated and marginalised due to lack of social interaction. They had to find locations that were accessible and affordable. Paying attention to tenures, housing type and size of the new neighbourhood. Immigrant-dense areas are considerably less expensive, for homeownership as well as rentals. Social networks provide information which guides people of the same networks to the same areas. This pull to diverse neighbourhoods weakens acculturation and heightens non-native cultural practices.

Other factors which influenced locational preferences were the overall surroundings. Many of the participants of Søholt & Lynnebakke (2015) study placed a high value on qualities like pleasant natural surroundings, clean fresh air, as well as child-friendly neighbourhoods, safety, quiet, and the availability of public transportation. Green areas and nature were mentioned as related to well-being and sense of belonging. Safety was a high factor to qualities that guided neighbourhood preferences because discrimination was relatively high. The choices are limitless. Different groups of people and different households have different preferences based on household characteristics as well as individual perceptions of what a good housing situation is.

The element of choice should not be ignored. Changes in housing comes about through the constraint's minorities face, this is all based on their household-specific needs. They develop housing preferences based on cultural values, practices, experiences, and lifestyle and adapt them adjust to the existing housing realm (Dhalmann, Holmqvist, Nielsen,

et al., 2014). Immigrants' level of satisfaction with the dwelling is first and foremost associated with their assessment of their neighborhood (Aasland & Sørholt, 2019).

The causes of cultural behaviour prevent Non-Western immigrants from integration. These factors could potentially change over time, as generations move to Oslo and the knowledge and formality of the housing market becomes more readily available and understandable to immigrants. However, the cultural beliefs are admirable behaviours within the community and ultimately it is up to the individual to decide whether these practices are ruining their housing opportunities or not. Although self beliefs, practices and values are all contributing reasons for hinderances in upward housing mobility, the native culture is also responsible for the inability to integrate. Assimilation and acculturation are not possible if the native majority is avoiding the minority.

### **Discrimination**

The third reoccurring factor which came forth from the research, was the discrimination Non-Western immigrant's face during their home search. Of those searching for housing, reports show that 21 percent of immigrants from Non-Western countries, have reported and experienced discrimination in the Norwegian housing market (Sørholt, 2010, & Grødem & Hansen, 2015).

Stamsø (2010) describes housing discrimination as any unfavourable treatment in the private or public sector of the housing market. Findings show that ethnic groups experience direct and indirect discrimination in the housing market (Wessel, Turner, & Nordvik, 2018) which leads to different conditions for the disadvantages faced in the market. Direct discrimination can be described as treated unfavourably due to a protected attribute or characteristic (ex. race or religion). Indirect discrimination occurs when a requirement or rule appears to be neutral and have the same accessibility for all, however, there is a disadvantage to someone because they have a protected attribute. The effect of indirect discrimination needs to be unreasonable (*Discrimination*, n.d.). Stamsø uses the term 'horizontal inequality' to describe the unequal treatment of minority groups, with regards to housing. Horizontal inequality simply means that different groups have different access to housing or capital in the market.

Discrimination may be based on prejudice against individual characteristics without any basis in experience. In the case of minorities in Oslo, they can experience different forms,

such as denial of housing, higher housing prices or rental fees, particular requirements, or different treatment of certain tenants.

### *Dual Markets and Segmentation*

During stage four of the scoping review, I reviewed quite a few articles which compared the housing markets between the Nordic countries. From this, the discussion of dual market segmentation within cities was discussed. The dual system are markets which offer both rental housing and homeownership opportunities. Housing markets which focus on the dual system such as Oslo are socially segmented between rented housing and homeownership. They are dominated by specific social groups. Dual markets are characterised by a high degree of social segmentation and results in larger income differences between homeowners and renters. The dual systems public housing is a restricted sector reserved for low-income groups. Thus, because on average immigrants generally have lower incomes compared to the majority, it is expected that dual housing markets results in ethnic segmentation (Andersen, Andersson, Wessel et al., 2015).

Segmentation is simply the division into segments (*Cambridge Dictionary*, 2020). Skifter Anderson (2019) proclaims segmentation is a concept that is used to describe the different ways people are allocated to different parts of the housing market i.e. native vs. non-native, or how different parts of the housing market are designed to meet the different kinds of demands of the people i.e. neighbourhood choice. In the case of Non-Western immigrants in Oslo, segmentation uses income to explain the differences of locational preferences. This ideal was created from the different tenures in the city and are displayed by attractiveness for different households, such as family situation or income. In other words, high-income groups are concentrated in certain parts of the housing market, particularly owner-occupied detached housing, and low-income groups mostly reside in poor quality rental housing or social/public housing (Skifter Andersen, Turner, & Søholt, 2013). Segmentation has mostly been a result of the way subsidies are designed. Because there is a lack of private rental dwellings in Oslo, immigrant's resort to using social and public services to seek housing. Tax subsidies in owner-occupation is most favourable for high-income groups while low-income groups can get housing allowances in rental housing.

Segmentation in Oslo is based on ethics. The housing market can be examined by comparing the distribution of immigrants on tenures to the distribution of the whole population. Housing market segmentation depends on to what extent housing policy creates even or uneven opportunities and economic incentives in different tenures. Segmentation pushes many Non-Western immigrants to self-segregate. Self-segregation works as a form of defence towards threats of discrimination and physical harm. Residing in predominantly white neighbourhoods enact the fear of harassment and fear of isolation. Diverse neighbourhoods act as a sanctuary for escaping harassment and discrimination from the native majority. Oslo has the highest level of self-segregation, and segmentation compared to the other Nordic cities.

### *Rental Barriers*

In Norway, the small rental sector increases the competition between native and non-natives who want to rent, which provides a fertile environment for discrimination. Social/public and private landlords exclude ethnic minorities from their housing. The extent to which discrimination occurs depends on the way housing tenures are regulated and supported through housing policy (Skifter Andersen, Turner, & Søholt, 2013). In the rental market there are no effective preventative legislative measures to protect immigrants against discrimination even though the Tenancy Act, implemented a discrimination clause in 2005, to address discrimination. Section 1-8. Prohibition against discrimination states:

*“In connection with the letting of property, regard may not be paid to ethnicity, national origin, extraction, colour, language, religion or view of life. Such circumstances may not be deemed objective grounds for refusal of inclusion as a member of a household, sub-letting or change of tenant or be taken into account in connection with termination of the tenancy. In the event of such discrimination, the Discrimination Act shall apply (The Tenancy Act, 2007).”*

In Oslo, there are requirements which immigrants must withhold, to be able to seek accommodations in the private rental sector, and these requirements are often impossible to meet. Either they have not lived the requisite three years in Oslo, their social or medical situation was below the minimum standard or they had too many children (most of the municipal flats are small and unable to accommodate a larger family). Those who have a dwelling to lease are likely to pick and choose who they wish to rent to. This permits some groups to be marginalized against in the market. Søholt (2010) findings show that immigrants



who sought out rental dwellings through advertisements experienced that the dwelling was already leased, or that they were informed it was. Many Non-Western immigrants experienced direct discrimination from Norwegian owners who bluntly said they do not rent to foreigners. Some owners excluded families that assumed as disruptive or whom they suspected would damage the flat.

Moreover, because the market is dominated by small private landlords leasing one or a few dwellings, they tend to noticeably avoid renting to ethnic minorities (Skifter Andersen, 2019). Stamsø (2010) study showed two sides of landlords, and their perspectives of those who use welfare services to obtain housing. The research shows the viewpoints of those who prefer leasing to minorities and those who do not. Landlords who prefer leasing to tenants with housing allowances could take advantage of their situation and ask for higher rental fees. Her study shows that recipients of social assistance pay higher rent than those who do not use social assistance. Unfortunately, the Tenancy Act has no clauses to protect minorities against exploitation discrimination towards those who use social assistance, as there is no way to prove discrimination. Contrary, are private landlords who simply do not want to let to recipients of social assistance lease their dwellings due to prejudices. This nature of discrimination is increasing more in Oslo.

There is also the issue of lack of rental housing and the living conditions many Non-Western immigrants' encounter. In Oslo, some experienced satisfactory housing conditions, while others faced overcrowding and lack of maintenance in their buildings. Some were prepared to renounce the housing quality such as draft, rotting, fungus, mould, and noise from traffic to be able to live in the ethnic neighbourhoods. The main problem in Oslo is shortage of rentals. This makes finding decent housing difficult and often resulted in living with family, acquaintances or in time-limited contracts making it difficult to establish a home (Skifter Andersen, 2019). The overcrowding among immigrants in rental housing is much more common in Oslo than in other Nordic cities. In this case, the lack of sufficient rental housing in the city can push immigrants into owner-occupation, which could be desirable (Skifter Andersen, Turner, & Søholt, 2013).

Private property owners are free to let to whomever they want, and municipal case workers have at least some discretion regarding who gets a municipal home. Grødem &

Hansen's (2015) study found that minorities believe they are consuming a lot of energy in the housing search, and this energy takes away from parenting for those who have families. Because of these difficult and discriminatory behaviours, many Non-Western immigrants have lost hope in finding anything on the private market and had ruled out this option from their housing search (Dhalmann, Holmqvist, Nielsen, et al., 2014).

### *Homeownership*

Discrimination was been identified in relation to buying a dwelling in Oslo, thus hindering homeownership (Dhalmann, Holmqvist, Nielsen, et al., 2014). As stated in the introduction, homeownership is high in Norway. The options for minorities in the housing market are very much determined by their potential for purchasing their own home because homeownership is much more favourable than renting.

The findings suggest that the position immigrants face in the housing market cannot be explained by differences between cultures or general income inequalities. The housing market segmentation provides a picture of to what extent immigrants experiences are in accessing different housing tenures. In accordance with social and public housing factors, housing policies provide specific outcomes for the housing situation of minorities. Practices of discrimination can be found throughout the process of obtaining a home. This can be among the banks and institutions which provide capital for the purchase of housing, discrimination against immigrants by financial institutions influenced by the extent of financial assistance needed for housing and the prejudices of ethnic minorities; viewing them as less than solvent customers (Skifter Andersen, Turner, & Søholt, 2013).

There is lack of transparency and generalized trust similar to the level of found in the rental market. A vast majority of minorities have used the services of the start-up loan *husbanken* to buy their own home. Loans which were promised by the Norwegian State Housing Bank, were found to be inadequately administered. Many Non-Western immigrant's experienced that the consultant handling their file held back information about the size of the loan or repayment period. Søholt (2013) study found that Pakistani immigrants experienced unsatisfactory practices which involved borrowing money from a bank to buy a home. They were not given the conditions of the loan, the amounts or provided alternatives for possibilities for a down payment. The services failed to provided information beforehand, making it impossible for the house hunters to secure a home. Whereas real estate agents have

been trying to keep Non-Western immigrants out of the sale process. Thus, resulting in immigrants seeking house sales from family and friends, or others in the ethnic community (Søholt, 2010). Those with a Tamil background bolstered the mastering of the housing market by profiting from their strong community. Networks become useful for disseminating information about housing for rent or sale, which eliminates the need to seek out loans from banks and the use of real estate agents in the housing search.

The local housing prices are positively related to the proportion of native residents in a neighbourhood. The more natives in a neighbourhood the more expensive the neighbourhood. It is a smart tactic on the market to prevent immigrants from moving into specific neighbourhoods (Nordvik, Osland, Thorsen et al., 2019). The eastern sector of Oslo has become a 'home territory' which houses many of the majority. Residing in these neighbourhoods would give minorities the opportunity to profit from property value appreciation (Nordvik, Turner & Wessel, 2018), as they are considered ideal neighbourhoods to reside in. There is a strong negative impression related to the presence of non-natives in these neighbourhoods. Considering Norwegian neighbours are considered as pleasant and friendly, there are some minorities who have experienced that their native neighbours do not want 'foreigners' as their neighbours (Søholt, 2010).

Overall, the findings on discrimination for homebuyers is not as extensive as that found in the rental market. Although a majority of Non-Western immigrants claim they meet the same conditions and have similar opportunities as the majority population in the housing market, there is a significant amount who believe immigrants are treated less favorably than the native majority (Aasland & Søholt, 2019) this can be seen in the treatment of Somali immigrants.

### *Somalian Discrimination*

One of the most disheartening findings I discovered during the data collection phase was the discrimination faced by those who identify as Somalian. Many of the articles stated that, in Oslo, immigrants of Somali background face worse discrimination than any other immigrant groups in the city. Somalis are considered at the bottom of the ethnic hierarchy and are extremely stigmatised against. During the data collection phase, I uncovered a lot research which focused primarily on the hardships Somalians experienced in the rental and homeownership sector. Resources such as social assistance, does not have the same effect for all ethnic groups the effects of resources for Somalians is weaker than for any other ethnic

minority group. Of the interview-focused articles read, many Somalian participants expressed their experiences of direct discrimination. Some landlords in Oslo refused Somali applicants bluntly by saying that they did not let to immigrants and especially not to Somalis (Dhalmann, Holmqvist, Nielsen, et al., 2014). Suggesting that Somalis are prone to discrimination in the Norwegian housing market is an understatement (Grødem & Hansen, 2015), it is blatantly known, and according to the research nothing is being done to prevent this from happening further.

These discriminatory factors are constraints. They are obstacles imbedded in the overall housing search that immigrants experience. Discrimination is present during all phases of the housing search. Whether using welfare services or being held back due to cultural beliefs, discrimination is a restraint. Discussed many times throughout the data collection phase was that housing is a scarce resource in Oslo. It is an important factor to mention because it means there is a lot of competition on the market. Ultimately, immigrants are at a lessor advantage than native-Norwegians when searching for housing. The limited resources on the market, discrimination and other hinderances prevent their ability to access desired housing in preferable neighbourhoods, thus, preventing them from assimilating into the housing market.

The next chapter is the critique of spatial assimilation theory. This chapter will criticize the ideal of the theory by focusing on additional elements as to why it is not the best theory to assess immigrant housing integration. Included in this chapter will also be the analysis of Norwegian perspectives of residing in ethnic enclaves, and how their opinions affect the housing neighbourhoods of immigrants.

## **Chapter Five**

---

### Critique of Spatial Assimilation Theory

The focus of the paper was on spatial assimilation and the ideals towards immigrant's integration into their new host society. The theory predicts that all immigrants, regardless of race or ethnicity, will be able to achieve residential integration with the dominant group given sufficient acculturation and socioeconomic mobility (Vang, 2012). Successful integration is the ability to live near the predominately white or native persons of the host society Most

studies of spatial assimilation theory describe a pattern whereby ethnic minorities diffuse from central neighbourhoods of poor quality to neighbourhoods with higher qualities in the suburban ring surrounded among the native population (Nordvik, Turner & Wessel, 2018). All durable and notable actions, the theory can be criticized for the faults that focus primarily on the integration requirements. There is little focus on the host society's views and actions on immigrant's integration. The host society's actions should be recognized as contributing actors towards minorities (un)successful integration. There are other means of successful integration whereby one does not have to rely on living amongst the majority.

The majority would perceive the presence of a 'Chinatown' or 'Little Italy' in a metropolitan area as failed integration. However, those who live in these ethnic districts use the social networks as an opportunity, which provides them with information about local housing and labor markets. This social foundation often also helps maintain transnational solidarities that connect the immigrant neighborhood with the native community, but they are not viewed in this manner (Ellis, Wright & Parks, 2006). Spatial assimilation theory does not account for structural, marital, economic, civic, and other forms of proximity assimilation between immigrants and the majority. The lack of residential integration with the native population does not mean that immigrants are doomed to a life of social exclusion. There is the likelihood of immigrants residing in mixed neighbourhoods, those which are not considered socioeconomically disadvantaged. Residential integration is favoured because it removes the stigma of segregation.

The majority have a false perception of immigrants as unwilling to adopt the culture, norms, and values of the host society when they do not move into 'white' neighbourhoods. In Oslo, buying one's own home can be recognized as a strong symbolic marker of belonging, and is the ultimate proof of successful integration into Norwegian society (Grødem & Hansen, 2015). This is the premise of spatial assimilation theory; however, the goal of immigrants is improvements in residential location. Minorities do not have to reside in neighbourhoods with a proximity to whites to be considered integrated successfully, when they can simply move into a more prosperous neighbourhood that contributes to successful integration (Vang, 2012).

Though spatial assimilation theory has the right idea to integrate into the host society at a grander level, it fails to account for all elements which signify assimilation. There are those in Oslo who are comfortable living in ethnically dense neighbourhoods, as it provides them the opportunity to build oneself. Assimilation is more than just homeownership, it is assimilation into cultural, the language, the labour market, and these combined results in successful integration. The viewpoint of being near whites is intertwined with all the other elements and factors which make up integration, not just residential location. Once this is understood better, Non-Western immigrants should be able to live comfortably in Oslo without feeling they need to upgrade their housing to primarily Norwegian neighbourhoods.

### *Social and Cultural Mixing*

Social and cultural mixing is a stance viewed to eliminate the factors preventing Non-Western immigrant's integration in Oslo. It takes into consideration the cohesion between Norwegian culture and the culture of the 'other' to embody togetherness. Today, Oslo is not considered a mature city, where different ethnic groups have adjusted to living amongst each other (Nordvik, Turner & Wessel, 2018), thus there is high segregation within the city. Social and cultural mixing views residential segregation as an impediment to immigrants' full integration and, therefore, a threat to social cohesion. Residential segregation ultimately prevents integration. For the native population to accept immigrants as suitable neighbours' they need to become more culturally and economically similar to the dominant group. Once the differences in group status is diminished, residential mixing will occur (Vang, 2012).

This, however, can be viewed as shedding ethnic or racial distinctiveness to gain acceptance from the majority, where these gains will diminish the need to live in proximity to co-ethnic communities (Ellis, Wright & Parks, 2006). Studies suggest that mixing immigrants and non-immigrants, is presented as the best approach to prevent social isolation and criminal activity in neighbourhoods. Residential integration is supposed to enable the establishment of primary group relations and, ultimately, help minorities to achieve integration into the host society. The mix of groups in an area improves contact between cultures and further, eliminates segregation which allows for social cohesion.

Social and cultural mixing suggests that it is not a one-sided road preventing Non-Western immigrant's ability to sought out housing in Oslo. It also faults Norwegians. As

presented earlier in the paper, minorities find Norwegians as friendly however, not social. Once this barrier of socialization and cultural adoption begins not only will this union diminish segregation, but discrimination as well. Social and cultural mixing suggests that it should be easier for minorities to obtain housing in Oslo once Norwegians accept their ethnic neighbours.

*In the case of Oslo*

Sundsbo (2016) conducted a study called *Narratives of 'us' and 'them' and urban transformations in Oslo*. Its focus was on ethnic identification and ethnic categorisation on neighbourhood and housing preferences among young childless Norwegian adults between the ages of 25-35 and their attractiveness of neighbourhoods.

The study found that many of the participants preferred to live in areas without too many immigrants, which is to say that they prefer living in areas that are inhabited predominantly by those who are categorised as 'ethnic Norwegians'. Or they preferred to live in areas which were described as more mixed. These were areas where immigrants were visible, though not dominating. Areas which were perceived as having too many immigrants included Grünerløkka, Tøyen and Grønland. These areas were designated as immigrant areas and had a negative outlook by the participants. They associated these areas with insecurity, crime, social problems, and **failed integration**. On the other hand, mixed neighbourhoods add a quality of attractiveness which immigrant dense neighbourhoods lack. Most of the participants in the study viewed immigrant dense neighbourhoods as undesirable neighbourhoods.

There were some participants who expressed their desire to live in immigrant dense areas. They stated that they preferred these areas because they serve as a likelihood towards a declining proportion of immigrants. This makes these areas potentially attractive neighbourhoods. These areas are becoming increasingly more attractive to Norwegians, as many have come to recognise the economic incentives to invest and settle in immigrant areas, as housing prices remain comparatively low. House buyers in the Oslo urban area evaluate a diversity of inhabitants with different country background as an attractive amenity of a neighbourhood (Nordvik, Osland, Thorsen et al., 2019). This implies that ethnic identification matters a great deal to Norwegians.

Sundsbo findings indicate that having Norwegian neighbours has less to do with ethnic identification and more to do with ethnic categorisation. The perception of immigrants is that they are the problematic 'other'. Media representations link Non-Western immigrants to crime, which equate high immigrant populations as ghettos. The participants expressed unclean areas, too many children and cultural differences as some of the reasons as to why they would not want to have immigrant neighbours. The participants have a fear of feeling uncomfortable, insecure, and even isolated being surrounded by too many Non-Norwegians. They stated their preference for having other Norwegians around as a strategy for avoiding the feeling of being uncomfortable. This is an interesting factor because many Non-Western immigrants use this same tactic by residing in ethnic enclaves to avoid feeling isolated and uncomfortable in predominately Norwegian neighbourhoods.

Overall, I found this paper very interesting because it focused strictly on Norwegian preferences and perspectives of immigrant dense and mixed neighbourhoods in Oslo. It acted as an interesting viewpoint to understand why Non-Western immigrant's experience some of the reasons they have difficulty in finding a place to live.

Based on this study, it can be concluded that there is a lot of misguided assumptions and opinions in the Norwegian context of preferable housing. Many of the factors which Non-Western immigrants experience in their housing search are premeditated by the Norwegian views and understanding of immigrants. It can be assumed that there will always be misunderstanding between the cultures unless social mixing occurs. This can help to alleviate the misunderstandings between cultures and create cohesion in the housing market. The next chapter is the discussion section. It will delve into additional factors that explains the lack of assimilation in the housing sector.

## **Chapter Six**

---

### Discussion

In this section I will discuss ethnocentrism, systemic discrimination, and racial proxy theory. They are additional factors which can explain the lack of integration of Non-Western immigrants. They arise from what has been mentioned earlier in the paper, by explaining the matters under a more explanatory lens.



### *Ethnocentrism*

The first additional factor to be discussed is ethnocentrism. Ethnocentrism can be explained as the belief that the people, customs and traditions of your own race or country are better than those of other races or countries (*Cambridge Dictionary*, 2020). It has become a covert reoccurring theme through the research process. Ethnocentrism can also be affiliated with white flight and avoidance. Skifter Anderson (2019) explains that due to the extent of anti-minority attitudes the extent and composition of migration, the historic development and the political conditions in the country, natives have formed a dissatisfaction with the social cohesion and social capital of multi-ethnic neighbourhoods. Natives question, to what extent has this increase of ethnic minorities, influenced their preferences for ethnic composition of their neighbourhoods. Studies show that people of *all* racial backgrounds want some neighbourhood diversity, but not too much. This indicates that preferences for homogenous neighbourhoods is not so much a result of racial prejudices as a desire for cultural homogeneity. Instead people desire a more of a collective ethnocentric way of living (Skifter Andersen, 2019).

In Oslo, white households prefer majority white neighbourhoods as do minorities opt more for neighbours of their own cultural backgrounds. This is due to the extent that white avoidance shapes and forms ethnic segregation. Ideally this has been shaped by political and economic conditions within the city. It descends from the idea that Norwegians consider national and cultural homogeneity to be important, they prefer to live in neighbourhoods with their 'own kind' – that is, with those who share their national and cultural identity, simply put, with other Norwegians. Thus, ethnocentrism coexist and interplay in Oslo in shaping Norwegians' preference to live apart from ethnic minorities thus hindering their abilities to integrate into Norwegian housing society more (Skifter Andersen, 2019).

### *Systematic Discrimination*

Some of the factors presented which hinder Non-Western immigrant's ability to assimilate into the housing sector can be viewed as a systematic discrimination. Systematic discrimination places immigrants into a different category, where they are discriminated against towards income inequalities and cultural differences. This is present in the discrimination faced by Somalian immigrants. Elements of housing policies have a special

effect for the housing situation of immigrants. Housing policies can be defined as public initiatives that affect the supply, price, and quality of dwellings, as well as how they are distributed among households. Housing policy is to some extent intertwined with urban policy, which influences where and how dwellings are located and the qualities of neighbourhoods. This puts minorities at a lower standard (Skifter Andersen, Turner, & Sørholt, 2013). When the market is not effective in helping disadvantaged groups to secure decent housing, there is a need for redistributive policies. This allows for social housing of all kinds to be taken into effect. This should account for the factors which immigrants face during their housing search in the market, whether rental or owner-occupied, and ultimately diminish or minimize discrimination on the market (Sørholt & Wessel, 2010).

The problem lies with white flight and white avoidance. They have been used as ways to prevent immigrants from seeking owner-occupied housing in predominately native-Norwegian neighbourhoods. They are used in a way to ensure minorities feel uninvited in the native community, so they will be less likely to seek housing in these neighbourhoods and continue to live in immigrant-dense neighbourhoods and ethnic enclaves. It is therefore to be expected that segregation has increased the presence of immigrants in social/public housing. Systemic discrimination can stem from the welfare state where housing subsidies and tax incentives are designed in such a way that high-income groups receive the largest support in owner-occupation and low-income groups are supported in rental housing. There is evidently noticeable income segmentation in neighbourhoods throughout the city (Skifter Andersen, Turner, & Sørholt, 2013).

### *Racial Proxy Theory*

There is also the notion that neighbourly relationships tend to follow ethnically defined lines where white residents dissociated themselves from people of colour and thereby from inter-ethnic neighbourly relationships. Ethnic diversity in Oslo is negatively related to lack of personal contacts between native and immigrant neighbours, as can be seen throughout the paper (Sørholt & Lynnebakke, 2015). This is the racial proxy effect, where whites report less satisfaction in neighbourhoods with more minority residents, and only some of their dissatisfaction can be attributed to local social characteristics'. This was greatly expressed in the Sundsbø study.

The racial proxy theory holds that racial composition may indeed matter for individuals' neighbourhood preferences, but only insofar as it is related to economic and other quality of life characteristics of the neighborhood such as lower property values, schools, and poor public safety. This viewpoint holds that residential preferences are motivated by quality of life indicators which have been associated with race or cultural background. Swaroop and Krysan (2011) quoted from Harris (1999), that the racial proxy hypothesis maintains that

*“... racial preferences simply represent a desire to live in areas free of crime, deteriorating buildings, ineffective public schools, and other social ills. Because of the concentration of many social problems in neighborhoods with predominately ethnic minorities, selecting a “good” environment usually means choosing a predominantly white neighborhood.”*

Natives evaluate residence amongst the ‘other’ as negatively not because they are uncomfortable living with minorities, but because neighborhoods with a higher proportion of minorities have a lower quality of life than neighborhoods with a higher proportion of whites. Further, they determine these neighborhoods as having high social problems. An interesting argument which Swaroop and Krysan highlighted from Ellen's (2000) research stated that a neighborhood's trajectory of racial change is a powerful predictor of neighborhood desirability. This is because whites predict the pace and direction of racial change as a signal that moderately integrated neighborhoods will transition to predominantly minority communities.

This is part of the reason why Non-Western immigrant's have difficulties finding housing in Oslo. This perception of immigrants has been discussed throughout the paper such as white flight and avoidance, and minorities perceptions of Norwegians. It is the unwillingness to cohabit with ‘others’, it forms a lacking multicultural city making it difficult for immigrants to integrate into primarily native neighbourhoods. For steady integration to exist, individuals must evaluate diversity positively and commit to a desire to live in racially mixed neighbourhoods together (Swaroop & Krysan, 2011).

The three factors are additional interconnected features of immigrant's experiences in the housing market. They provide a deeper understanding to some of the mentioned factors of the paper, such as culture and the racial proxy theory and the welfare states use of systemic discrimination. They are the segments located under the water of the iceberg theory of culture.

Where the welfare, culture and discrimination are the part which can be seen, and underneath are the unknown factors shaping what can be seen.

The next chapter is the limitation section.

## Chapter Seven

---

### Limitations

The first and second limitation I had was a blend between my methodology, the sample size and lack of research. It was my first time using a scoping review, I had to do a lot of research to understand the scope of what needed to be performed. The difficulty with using a scoping review is that there is a lot of data gathered during the second stage, which makes it quite difficult to decide which articles are more relevant and important than others for the study. This topic presented a small sample size and lack of research. Even though I had an inclusion and exclusion list, the number of articles to be reviewed was a lot. So, if time is limited, this methodology might not be the best option. However, for this study, the sample size was relatively small. Most of the articles in the search were not relevant for the study. Given the time span of 1990-2020, most of the articles were from the 2010s- present. This limited the amount of information available on the topic. I do believe, it is a great method to use when you want to be precise with answering your objective(s) when there is a lot of information on a given topic.

A third limitation of this study was the language. During the data collecting phase I decided not to include language in my exclusion list. There were quite a few articles which were written in Norwegian Bokmål. I had to use Google Translate to review each article, only a few were used in the final paper. This is a set back because Google Translate is not 100 percent accurate, there would be lose of interpretation of these articles, which means some of the articles I did not include could have possibly been relevant for this study. Learning more Norwegian would help me in reduce this limitation.

The fourth limitation I experienced was due to all the research being done via secondary data analysis. secondary analysis entails the analysis of data that others have collected (Bryman, 2012). Reviewing secondary data relies on interpreting other people's words, thoughts, and opinions to answer your research question. This is a fault in this study because I had no control over the data quality. Secondary data analysis also presents the notion of lack of familiarity with data, which was a problem I had, needing to familiarize

myself with the information to determine relevancy for the review was difficult in some cases. I do not know how closely accurate the information was presented. Some articles were interview based, I do not know what type of interview was performed, how the information was appropriated, what biases the researcher had in the study etc. This makes it difficult to assess the accuracy of the articles. It would have been best to perform my own semi-structured and possible focus group interview research. This would enable me to correspond the information gathered from the articles to my own interview study. This would help strengthen the thematic themes presented throughout the paper, however due to Covid-19, I was unable to conduct interviews. Finally, the conclusion chapter.

## Chapter Eight

---

### Conclusion

To conclude, the premise of the paper was to examine the existing data and report the contributing factors which hinder Non-Western immigrants' assimilation into the rental and homeownership sector of Oslo. I utilized secondary data analysis to examine the available data on the topic. The results of the study were rather interesting. The findings show that the contributing factors are primarily based on the unequal services of the welfare state, cultural beliefs, practices and actions, and acts of discrimination. Each delved into the layers Non-Western immigrants expressed as their housing experience. Each section has been connected to the attributes of spatial assimilation theory, which was the theory used to examine this topic.

Spatial assimilation focuses on immigrants upward spatial mobility, preferably integrating housing amongst the native population. The theory presumes that this is the ultimate form of integration. In the context of Oslo, this would be homeownership within the eastern region of the city where there are predominately Norwegian inhabitants. Contradictory to this belief, there are many factors preventing this integration. Most of which are due to the additional attributes used to explain spatial assimilation theory throughout the paper: segregation, ethnic enclaves, and white flight and white avoidance. Together these formed an interlocking network to further explain the reasons preventing Non-Western immigrants' integration based on the ideals of spatial assimilation theory.

The critique chapter analyzed spatial assimilation theory from a different perspective, by viewing the city as culturally mixed. This was based on its perspective of ‘failed integration’. The theory’s objective fails to account for the cohesion which makes a community. Yes, it is possible for Non-Western immigrants to reside in neighbourhoods with the majority but, it does not allow for social mixing. This is where spatial assimilation theory falls flat. Minorities who do live in mixed communities have commented on the lack of social interaction with their Norwegian neighbours, discomfort, and the feeling of isolation. This is the reason many decide to move away from these areas. Norwegian reluctance to engage in casual inter-ethnic relations and socialization with ethnic neighbours is white avoidance (Søholt & Lynnebakke, 2015) and acts as a push for minorities to move to ethnic enclaves furthering segregation within the city. In essence, immigrants do not view predominately white neighbourhoods as problematic but, the majority views immigrant areas as negative and unattractive areas.

As hinted throughout the paper, much of this is due the lack of multiculturalism in Oslo. Multiculturalism is a new phenomenon in Norway and is overwhelming. Multiculturalism is a society that encourages interest and respect for many cultures within the society rather than only one dominant culture (*Is Norway a multicultural country*, 2016). This article explains this view of multiculturalism and integration which can be attributed to social mixing. The factors explained throughout the paper may possibly be resolved by cultural cohesion. Much of what was stated is due to misunderstanding between cultures. Examples of where this ideal can be viewed is the systems failure to take into consideration the personal needs of immigrant’s case files and rental owners who directly said they do not rent to foreigners.

Based on the research, possible suggestions should start with acknowledging the differences of ethnic backgrounds. Addressing the cultural diversity of new migrants to help them adjust to the housing sector. This could presumably diminish some of the factors Non-Western immigrants experience. Understanding cultural behaviours, considering housing preferences and standardized policies which address loans, social services, the private rental sector etc. where *all* persons are treated more equally fairly.

I think further research needs to be done on the topic. The use of the scoping review was the perfect choice for this study. It allowed for me to examine a new topic area and sought out the present key concepts and identify gaps in the research. This topic shows that there is still a lot to learn. The earliest record of a study performed on immigrants housing assimilation is 2010, it is quite possible that much has changed and improved since that time. However, if things have not, further studies would uncover if the resulting factors preventing housing assimilation of Non-Western immigrants is the same or has changed. If they have changed, what are the new factors, if not, something must be done to improve this cycle.

For many years, there has been talk in the Norwegian public discourse of ‘failed integration’ in Oslo, with high concentrations of immigrants living in certain areas (Søholt & Lynnebakke, 2015). Most immigrants who live in Oslo are integrated in the Norwegian housing market however, there are some vulnerable ethnic groups who are marginalised in the same market (Grødem & Hansen, 2015). This was an interesting study as I did not expect there to be such a vast connection between the factors and implications of housing integration. There is the ability for improvement. As the premise of the study shows there is a very clear primary objective of the Norwegian housing policy; *all* inhabitants shall have an adequate and secure housing situation and thus they shall (Søholt & Wessel, 2010).

## Chapter Nine

---

### References

- 14 per cent of population are immigrants. (2018, March 05). Retrieved August 03, 2020, from <https://www.ssb.no/en/befolkning/artikler-og-publikasjoner/14-per-cent-of-population-are-immigrants>
- Aasland, A., & Sørholt, S. (2019). Boforhold og boligtilfredshet blant innvandrere i Distrikts-Norge. *Tidsskrift for Boligforskning*, 2(02), 112-130. doi:10.18261/issn.2535-5988-2019-02-06
- Andersen, H. S. (2019). *Ethnic spatial segregation in European cities*. London ; New York: Routledge, Taylor et Francis Group. doi:doi.org/10.4324/9780429280573
- Andersen, H. S., Andersson, R., Wessel, T., & Vilkkama, K. (2015). The impact of housing policies and housing markets on ethnic spatial segregation: Comparing the capital cities of four Nordic welfare states. *International Journal of Housing Policy*, 16(1), 1-30. doi:10.1080/14616718.2015.1110375
- Andersen, H. S., Turner, L. M., & Sørholt, S. (2013). The special importance of housing policy for ethnic minorities: Evidence from a comparison of four Nordic countries. *International Journal of Housing Policy*, 13(1), 20-44. doi:10.1080/14616718.2013.764659
- Authors, /. (2020, September 30). The Epistemic Production of "Non-Western Immigrants" in Denmark. Retrieved October 27, 2020, from <https://thedisorderofthings.com/2020/09/30/the-epistemic-production-of-non-western-immigrants-in-denmark/>
- Bryman, A. (2012). *Social Research Methods - 4th Ed.* Oxford, New York: OXFORD University Press.
- Carl, N., & Billari, F. (2014). Generalized Trust and Intelligence in the United States. Retrieved August 11, 2020, from <https://journals.plos.org/plosone/article?id=10.1371%2Fjournal.pone.0091786>
- Cambridge Dictionary: English Dictionary, Translations & Thesaurus. (2020). Retrieved August 04, 2020, from <https://dictionary.cambridge.org/>
- Davison, G. [Gail Davison]. (2019, July 30). How to do a Scoping Review? [Video]. YouTube. <https://www.youtube.com/watch?v=skMBA5DIono&t=231s>
- Discrimination. (n.d.). Retrieved October 12, 2020, from [https://hrc.act.gov.au/wp-content/uploads/2015/03/Discrimination\\_T2-Dec10.pdf](https://hrc.act.gov.au/wp-content/uploads/2015/03/Discrimination_T2-Dec10.pdf)



- Goldin, I., & Reinert, K. (2012). Globalization for development: Meeting new challenges. ProQuest Ebook Central <https://ebookcentral-proquest-com.ezproxy.oslomet.no>
- Grødem, A. S., & Hansen, I. L. (2015). Integrating in Homeownerland: The Norwegian housing regime and why it matters for immigrants' social inclusion. *Nordic Journal of Migration Research*, 5(3), 117. doi:10.1515/njmr-2015-0019
- Hilary Arksey & Lisa O'Malley (2005) Scoping studies: towards a methodological framework, *International Journal of Social Research Methodology*, 8:1, 19-32, DOI: [10.1080/1364557032000119616](https://doi.org/10.1080/1364557032000119616)
- Is Norway a multicultural country? (2016, September 16). *The Norwegian American*. Retrieved November 5, 2020, from <https://www.norwegianamerican.com/is-norway-a-multicultural-country/>
- M. (2007, October 12). The Tenancy Act. Retrieved June 22, 2020, from <https://www.regjeringen.no/en/dokumenter/the-tenancy-act/id270390/>
- Mark Ellis, Richard Wright & Virginia Parks (2006) The Immigrant Household and Spatial Assimilation: Partnership, Nativity, and Neighborhood Location, *Urban Geography*, 27:1, 1-19, DOI: 10.2747/0272-3638.27.1.1
- Nielsen, R. S., Holmqvist, E., Dhalmann, H., & Søholt, S. (2014). The Interaction of Local Context and Cultural Background: Somalis' Perceived Possibilities in Nordic Capitals' Housing Markets. *Housing Studies*, 30(3), 433-452. doi:10.1080/02673037.2014.973386
- Nordvik, V., Osland, L., Thorsen, I., & Thorsen, I. S. (2019). Capitalization of neighbourhood diversity and segregation. *Environment and Planning A: Economy and Space*, 51(8), 1775-1799. doi:10.1177/0308518x19861108
- Stamsø, M. A. (2010). Social Assistance Recipients and Tenancy Conditions in the Private Rental Market. *Housing Studies*, 25(5), 591-605. doi:10.1080/02673037.2010.483581
- Sundsbo, A. O. (2016). Narratives of 'Us' and 'Them' and Urban Transformations in Oslo. *Nordic Journal of Migration Research*, 6(1), 42. doi:10.1515/njmr-2016-0007
- Søholt, S. (2010). Ethnic Minority Groups And Strategies In The Housing Market In Oslo. *European Journal of Housing Policy*, 1(3), 337-355. doi:10.1080/14616710110091536
- Søholt, S., & Lynnebakke, B. (2015). Do Immigrants' Preferences for Neighbourhood Qualities Contribute to Segregation? The Case of Oslo. *Journal of Ethnic and Migration Studies*, 41(14), 2314-2335. doi:10.1080/1369183x.2015.1054795
- Søholt, S., & Wessel, T. (2010, December). *CONTEXTUALISING ETHNIC RESIDENTIAL SEGREGATION IN NORWAY: WELFARE, HOUSING AND INTEGRATION POLICIES* (Rep.). Retrieved May 19, 2020, from <https://blogs.helsinki.fi/nodesproject/files/2010/12/Norway.pdf>

- Swaroop, S., & Krysan, M. (2011). The Determinants of Neighborhood Satisfaction: Racial Proxy Revisited. *Demography*, 48(3), 1203-1229. doi:10.1007/s13524-011-0047-y
- Tricco, A.C., Lillie, E., Zarin, W. et al. A scoping review on the conduct and reporting of scoping reviews. *BMC Med Res Methodol* 16, 15 (2016).  
<https://doi.org/10.1186/s12874-016-0116-4>  
[University of South Australia Library](#). [UniSA Library]. (2018, November 15). Setting the scoping review objective and questions [Video]. YouTube.  
<https://www.youtube.com/watch?v=CDXqMgkGM9U>
- Vang, Z. M. (2012). The Limits of Spatial Assimilation for Immigrants' Full Integration. *The ANNALS of the American Academy of Political and Social Science*, 641(1), 220-246. doi:10.1177/0002716211432280
- Wessel, T., Andersson, R., Kauppinen, T., & Andersen, H. S. (2016). Spatial Integration of Immigrants in Nordic Cities: The Relevance of Spatial Assimilation Theory in a Welfare State Context. *Urban Affairs Review*, 53(5), 812-842. doi:10.1177/1078087416638448
- Wessel, T., Turner, L. M., & Nordvik, V. (2018). Population dynamics and ethnic geographies in Oslo: The impact of migration and natural demographic change on ethnic composition and segregation. *Journal of Housing and the Built Environment*, 33(4), 789-805. doi:10.1007/s10901-017-9589-7