

INTEGRATING IN HOMEOWNERLAND: *The Norwegian housing regime and why it matters for immigrants' social inclusion*

Abstract

The Norwegian housing model stands out internationally with its emphasis on home ownership. Immigrants, however, disproportionately live in rented housing. The rental market is poorly regulated, and renters often encounter poor housing standards, deprived neighbourhoods, and discrimination. Focusing on families with children, we use quantitative data to establish that housing and neighbourhood problems accumulate. We then draw on qualitative interviews to illuminate how such problems impact on family life. Our data indicate that the Norwegian housing model works well for a majority of immigrants, while a minority faces severe obstacles. We argue that poor and/or unstable housing represents challenges for family life, and also for immigrants' capacities to build social networks beyond the family. We further suggest that the arbitrary and potentially discriminatory selection processes in the rental market undermines the development of generalised trust.

Keywords

Integration • Housing model • Networks • Trust • Immigrants

Anne Skevik Grødem^{1*}, Inger Lise Skog Hansen²

¹Institute for Social Research, Norway

²Fafo – Institute for Labour and Social Research, Norway

Received: 26 August 2014; Accepted: 23 June 2015

Introduction

Housing is a basic social need, and the integration of immigrants requires that immigrants have an acceptable place to live. Yet this simple fact is often overlooked in integration debates, where housing is often taken for granted. It has been argued that housing is the “wobbly pillar” under the welfare state (Torgersen, 1987), and it can be argued that it is also a wobbly pillar in integration policies in many countries. This is certainly the case in Norway, which is a welfare state with strong institutions geared towards the inclusion of immigrants (Brochmann & Hagelund 2012), yet with a highly privatised housing model (Andersen, Turner, & Sørholt 2013; Sørvoll 2011). Still, when immigrants' situation enters the housing debate, it is normally either to explain changes on the demand side (immigrants need places to live, thus immigration increases demand) (e.g. Nordbø 2013), or in a discussion of settlement patterns and the spectacle of “ghettoisation” (e.g. Turner & Wessel 2013). Similarly, debates on the integration of immigrants tend to highlight education and employment as the crucial arenas, and largely overlook processes linked to housing.

In this article, we wish to explore the links between housing and the integration of immigrants' in the Norwegian context. We start from the understanding of integration as implying a real incorporation of foreigners into society, that is, a process that goes beyond the mere

legal dimension and also emphasises preconditions that enable the realisation of rights (cf. Brochmann and Hagelund 2012:14). Can aspects of how the housing model works in practice undermine the efforts to promote real incorporation and social inclusion among immigrants? This is the key question to be explored in this article. We highlight in particular two mechanisms related to the housing market: the quality of available housing, and procedural issues around finding an acceptable dwelling. These focal points correspond to our two main hypotheses regarding mechanisms in the Norwegian housing model that can be counterproductive to immigrants' integration: (1) for families who are incapable of buying a home, housing-related stress – linked both to housing quality, neighbourhood factors and housing instability – undermines their ability to participate in society and create social networks; (2) procedures around getting a rented dwelling undermines immigrants' sense of trust in institutions. It follows from the research question that our aim is not to present a concise analysis of the relationship between housing and integration, but rather to explore the issues and suggest some key mechanisms that are relevant for further investigation – and that may also call for increased political attention. In the discussions, we rely both on qualitative and quantitative evidence.

* E-mail: a.s.grodem@socialresearch.no

Our data refer mainly to immigrant families with children. As we have not done interviews with children themselves, we are not in a position to discuss the unique nature of immigrant children's situation specifically. We have chosen to focus on families with children because the life phase when one lives with dependent children is a phase where most people have a particular wish for a stable and decent housing situation. At the political level, children's social inclusion is seen as an important topic, and successive governments in Norway have voiced ambitions to combat child poverty, and the consequences of child poverty, since the early 2000s (Fløtten & Grødem 2014, 31ff). All in all the stakes are higher when children are involved: parents' concern for the consequences of poor housing are more acute, and the situation is more worrying seen from a political point of view.

Housing in Norway

Norway is a country of homeowners: Among the general population, about 80 per cent own their own home (NOU 2011:15). Among families with children, the proportion is about 85 per cent (Statistics Norway, own calculation from the Statbank based on the 2011 Population and Housing Census). This is high in an international, as well as Nordic context (Andersen et al. 2013; Scanlon & Whitehead 2007). The high level of home ownership in Norway is the result of an intentional policy with long traditions. As historian Jaridar Sørvoll puts it, 'Since the 1940s ... The full weight of the Norwegian state's housing policy, including bricks and mortar subsidies, tax breaks and housing allowances, has been geared towards the expansion of homeownership' (Sørvoll 2011:10). The design of the Norwegian tax system makes home ownership highly beneficial, as dwellings are taxed at rates considerably below their market value. This implies a tax subsidy on home ownership that contributes to long-term renting being extra disadvantageous (NOU 2011:15).

It follows from this that the rental sector in Norway is small. Renters are typically young, single and have low incomes, and they think of their status as renters as temporary (Sandlie, 2013). Moreover, the rental market is dominated by small private actors. One in four rented units in Norway is part of the owner's home, typically the lower floor in a family dwelling (Sandlie 2013). Large houses with many rented units, typically owned and managed by private actors, make up about a third of the rental market. Municipalities have dwellings for rent as social housing, but it is unclear how large the municipal sector is, as there is no central register. Figures presented in Sandlie (2013:78) suggest that about 15 per cent of all rented dwellings in Norway are owned by municipalities. Similarly, Andersen et al. (2013) estimate social/public housing at about five per cent of the housing market, while private renting is estimated at 19 per cent. Social (municipal) housing is in any case marginal. Such dwellings are frequently offered to newly arrived refugees (see below), otherwise they are distributed on social and health criteria. In most cases, and certainly in the bigger cities, this implies that only those considered as the most vulnerable – often applicants with social problems, substance abuse problems, and/or mental health problems – will be offered a flat by the municipality. Others are left to compete in the private sector.

Competition for available dwellings in the private sector has increased in recent years, as a consequence of the vast influx of immigrants from the EEA (Sandlie & Seeberg 2013; Sørholt, Ødegård, Lynnebakke, & Eldring 2012). Labour migrants typically seek housing in the rented sector, at least in the initial period in the country (Sørholt et al. 2012:84), thus the demand for rented homes has increased.

In addition to labour migration, Norway continues to receive refugees and asylum seekers from outside the EEA. Public authorities in Norway have an obligation to house refugees when they are first given permit to stay in the country. Newly settled refugees are often offered a municipal rented home (Thorshaug, Svendsen, Paulsen, & Berg 2011), but they rarely stay for long periods. In 2008, it was estimated that nine out of ten refugees would move from their first dwelling within four years of arrival (Danielsen & Guldbrandsen 2008). Municipal dwellings are generally intended for temporary use, and the municipalities will want the inhabitants to move on.

While newly arrived refugees and asylum seekers are helped to settle in their first home in Norway, they face the same housing regime as other residents once they leave the first home. Generally speaking, their options are owner occupation, a flat in a housing cooperative, private renting, or renting through the municipality. Some immigrants are able to buy a home, with or without help from public authorities such as housing allowances and start-up loans, but many – particularly those with poor employment prospects – are referred to the rental sector. This, then, is where the problems typically begin, and this is the starting point for this article.

Housing: more than physical structures

As indicated in the introduction, our starting point is that access to social networks and a sense of trust in the new society are crucial aspects of immigrants' social inclusion, and that the Norwegian housing model plays a role in shaping the conditions for both network formation and trust. This emphasis on networks and trust is inspired by Robert Putnam's work on social capital. Putnam (1995:664) defines social capital as '...features of social life – networks, norms, and trust – that enable participants to act together more efficiently to pursue shared objectives'. Both networks and trust, then, are key aspects of social capital in this sense. More than that, the two are in this definition assumed to be two sides of the same coin: through participation in networks, actors gain trust in other participants in the same network. This particularised sense of trust ('the people I engage with are trustworthy') is in turn assumed to translate into a generalised sense of trust ('people in general are trustworthy') (Putnam 1993).

While Putnam's work has been highly influential, empirical work has challenged the assumptions underlying his definition of social capital. First, it is argued that networks and trust must be considered as two separate entities: one can easily imagine networks without trust, and also trust without networks (Wollebæk and Seggaard 2011, cf. Bjørnsmov 2006). The links between participation in organisations or social networks and the sense of trust appear in empirical studies to be very weak (e.g. Uslaner 2002). Second, studies indicate that the transformation from particularised trust (trusting people in one's network) to generalised trust (trusting people in general) is far from automatic, but depend on a number of factors connected to the individual, the network and wider society (see Wollebæk and Seggaard 2011 for a discussion).

One strand of literature, that is particularly interesting in this context, discusses how *social institutions* can make or break the development of generalised trust (e.g. Rothstein and Stolle 2003, Kumlin and Rothstein 2005). In the context of the welfare state, it has been suggested that programs that are transparent and have clear eligibility criteria – typically universal programs – have the potential to foster generalised trust (Kumlin and Rothstein 2005). Programs that are based on discretion, and by weighing up a lot of information

provided by the claimant – typically means-tested programs – have the potential to do the opposite. These mechanisms occur because needs-testing gives claimants incentives to present information in certain ways – ways that can be manipulated. Moreover, they invite suspicion that the case worker's individual preferences influences the decision. This is likely to foster suspicion rather than trust (Kumlin and Rothstein 2005).

Taking these critiques of Putnam's approach to social capital into account, we proceed by studying the capacities for developing social networks and generalised trust separately. As stated, our ambition is to illuminate how aspects of one's housing situation can impact on the ability to develop and maintain networks. We suggest that this is particularly important for those immigrants who have few contacts in the majority society and therefore depend more on informal local resources. Similarly, we aim to highlight the institutional aspects of the Norwegian rental market, including social housing, that actually may undermine immigrants' sense of trust in their new society.

Regarding housing as a frame for the building of *social networks*, we emphasise in particular three aspects: the impact of housing on family relationships, the consequences for social life outside the family, and access to resources in the neighbourhood. For all these topics, we consider in particular children's situation, as this is the biggest concern both for parents (see below) and political authorities.

There is a growing awareness in the academic literature on the child welfare services that poverty and poor levels of living make it difficult to fulfil prevailing ideals of good parenting. Important contributions have noted how apparent 'neglect' or 'problems with parent-child interaction' may be less about parental competencies than about the material circumstances under which parenthood is exercised (Andenæs 2004; Helgeland 2008). Housing, including inadequate housing size dampness and housing instability, is highlighted in these contributions. Similarly, it can be argued that neighbourhoods constitute a key arena for social inclusion (for recent discussions, see for instance Keene, Bader, & Ailshire 2013; Vyncke et al. 2013). Neighbourhoods can facilitate the social inclusion of families with immigrant backgrounds if they include neighbours with access to resources that the individual herself does not have. Such resources can include language skills, understanding of how various institutions (labour markets, welfare services, the education system) operate, or contacts with resourceful outsiders. Resourceful and inclusive neighbours can be a valuable resource for immigrants with short periods of residence in a new country (Grødem 2011, ch. 6; Vervoort, Flap, & Dagevos 2011). On the other hand, neighbourhoods have the potential to hamper integration if residents do not feel safe due to crime or vandalism, inhabitants displaying threatening or unpredictable behaviour (often associated with drug use or mental illness), or environmental factors such as heavy traffic.

Children in general have a number of potential arenas for socialisation, including school, leisure activities – organised or informal – and friends' homes. Children in low-income families may, however, have fewer opportunities, if their immediate outside surroundings are unsuitable for outdoor play and their families do not have money to fund social activities (Grødem 2008). The home may therefore be an important space for socialisation for children in low-income families. Still it is well known from the literature on child poverty that children who live in crowded homes, and in homes that are run-down and suffer from a number of housing problems, are less likely to bring friends home (Grødem 2008; Ridge 2002; van der Hoek 2005). They are also less likely to have their own room, and thus space within the home in which to socialise outside the gaze of the rest of the family. This potentially limits their social life.

As noted above, institutions may foster *generalised trust* if they are transparent, reasonably predictable, and treat equal cases equally. The Norwegian market for rental housing cannot be said to embody those institutional traits: the market is poorly regulated, and given the competition for dwellings owners have the liberty to cherry-pick the renters that they prefer. Something similar can be said about social housing that is distributed by municipal social authorities: demand far outstrips supply (NOU 2011:15, p. 79), and the allocation of dwellings ultimately depends on the caseworkers' discretion. Adding to this is that the wear and tear on municipal dwellings is considerable, so that families who are given a municipal home are often disappointed with the standard (Hansen and Lescher-Nuland 2011). Families who are unable to buy a home are therefore likely to suffer a number of frustrations in the rental market – they are not being helped, or the help they receive is inadequate. Moreover – and even worse from a generalised trust-perspective – the barriers they meet are bound to seem arbitrary. Success in the rental market is unpredictable, and reasonably equal cases will appear to be treated differently.

Individuals and groups who feel that they are being discriminated against are unlikely to develop a sense of generalised trust. As Rothstein and Stolle (2003:200) put it, "If citizens experience systematic discrimination, [...] it seems plausible that the majority of citizens may not trust them. So then why should they be willing and open to engage with people not known to them?" A recent empirical study from the Netherlands indicated that experiences of discrimination indeed is associated with lower levels of generalised trust – and much lower levels of political trust – among immigrant minorities (de Vroome et al. 2013). It seems reasonable to assume that similar mechanisms may be at play in the Scandinavian countries. Discrimination may occur in all areas of life, but, as suggested by Andersen et al. (2013:33), the competition over rented housing in Norway provides 'a fertile environment for discrimination'. In a representative survey, 20 per cent of immigrants to Norway from countries in Africa and Asia said they had experienced discrimination in the housing market (Tronstad 2008). Among families with children, renters in the private sector were far more likely to report such experiences than others: 32 per cent of those who rented privately had experienced (perceived) discrimination, compared to 10 per cent of home owners and 17 of renters in the municipal sector (Grødem 2011). Discrimination thus clearly is an issue to address in a study of housing and inclusion.

Data and methods

This article utilises data from three main sources, both qualitative and quantitative. The first is a quantitative survey among ten immigrant groups in Norway, known as the Survey of Level of Living among Immigrants that was carried out by Statistics Norway in 2005–2006. The survey includes immigrants from Pakistan, Vietnam, Turkey, Sri Lanka, Bosnia-Herzegovina, Serbia-Montenegro, Chile, Iran, Iraq, and Somalia, groups that, taken together, made up 51 per cent of all immigrants from non-western countries in Norway at the time of interviewing. The overall response rate was 64 per cent (Gulløy 2008). As noted above, the composition of immigrants in Norway has changed quite markedly since 2005 as a consequence of labour migration. The 2005–2006 survey is outdated in the sense that it contains no information about the new labour immigrants, but we argue that it is still relevant as a source of information on the groups that actually are included. It may be, however, that the survey underestimates some challenges even for these groups,

as the competition for scarce housing resources appears to have increased as a consequence of labour migration (see above). The survey included, among other things, questions about immigration history, family and social networks, education, work, experiences with discrimination and crime (Gulløy 2008).

The two other data sources are qualitative studies, carried out in spring 2011 and summer 2013, respectively. Both studies were funded by the Norwegian State Housing Bank and carried out at the same institute.¹ The target group in 2011 was families living in municipal rented housing, while the 2013 target group was families with an unstable housing situation. In both studies, respondents were recruited through various organisations working with vulnerable families or deprived neighbourhoods. All the families had little or no income from employment, and were supported by various social benefits. All respondents had at least one child under 18, and the majority had three or more children. 11 respondents were interviewed in the 2011 study, all living in municipal housing. Eight of these families were immigrants from Asia and Africa, while three were native Norwegians. In the 2013 study, ten informants were interviewed. Seven of those lived in private rented dwellings, while three lived in municipal units. All but one were immigrants from Iraq and Somalia, the final informant was a native Norwegian single mother. About half the interviews in 2013 were carried out with the help of an interpreter, while we did not use an interpreter for the interviews in 2011. In this paper, we mainly use information from the immigrant informants, but information from native Norwegians is used to illuminate the general issues of housing and neighbourhood problems. In both studies, key topics were the families' housing situation at the time of the interview, experiences with moving/ housing instability, contact with public services, and thoughts about how the housing situation affected children.

Immigrants and housing in Norway: evidence from quantitative data

As noted above, rates of home ownership are comparatively high in Norway. For immigrants, buying one's own home can be understood as a strong symbolic marker of belonging, and, in a country like Norway, as the ultimate proof of successful integration (cf. Vassenden, 2014). Moreover, several studies indicate that home owners participate more and invest more in their local community (Roskrug, Grimes, McCann, & Poot 2013). While rates of home ownership in Norway are high, there are marked differences between different groups (Nordvik, 2010; NOU 2011:15). Figure 1 shows families with children from ten countries by form of ownership to their dwelling, separating (1) home owners, (2) renters in the private sector, and (3) renters in the municipal sector.

The figure indicates that the Norwegian housing model is working very well for many immigrant groups. Some of the well-established immigrant groups, such as immigrants from Pakistan, Sri Lanka and Vietnam, have rates of home ownership on par with those of the general population: more than 80 per cent own their own home. At the other end of the scale we find the most recently arrived groups of refugees, coming from Iraq and Somalia. 32 per cent of families with children from Iraq, and only 14 per cent of families from Somalia, own their own homes.

Renting is not necessarily a problem in itself, if rented homes maintain a high quality and are located in good neighbourhoods. Previous research, however, indicates that rented homes tend to be associated with a number of housing problems, often due to maintenance backlog (Stefansen & Skevik 2006; Turner 2011).

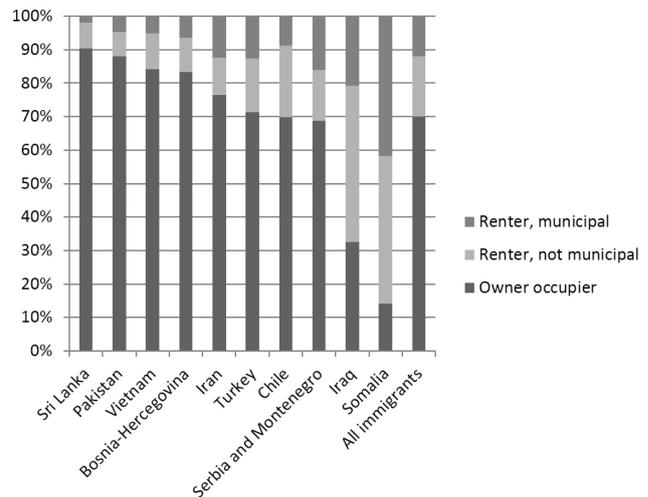


Figure 1. Form of housing tenure by country of origin. Immigrant families with children in Norway. N=1956

Figure 2 shows the proportion of families with immigrant background who experience housing problems by the form of housing tenure. The housing problems considered are crowding, draft, rotting/fungus/mould, and noise from traffic. These have been merged to a scale with five values, from 'no housing problem' to 'all four housing problems' (for details, see Grødem 2011).

The figure shows that immigrants with children are relatively frequently exposed to housing problems. All in all, only 55 per cent of immigrants report no housing problems, and 17 per cent report two or more of the predefined problems. Unsurprisingly, the problem experienced by most is crowding. Corresponding figures for the population at large are not available, but a study from 2009 showed that among Norwegian families with children, only 7 per cent reported two or more housing problems (Nordvik 2010).

As figure 2 makes clear, the vulnerability to housing problems is strongly affected by tenure type. Home owners are almost twice as likely as renters to report problem-free housing (62 v. 33/35 per cent), and only a minor proportion of home owners report that they have three or more of the predefined problems.

Do immigrants who are exposed to housing problems also experience more neighbourhood problems than others? If so, it may be an indication of accumulation of social problems. In the Survey of Level of Living among Immigrants, neighbourhood problems are measured by two questions: 'Do you have problems with crime, violence or vandalism in the area where you live?', and 'Have you recently been worried about experiencing violence or threats when you walk outside alone in the area where you live?' The responses to each of these questions are shown in figure 3, by the number of housing problems reported by the respondents.

Figure 3 shows that a clear majority of immigrants do not report any of the predefined problems. It indicates, however, a link between housing problems and neighbourhood problems, suggesting that poor housing to some extent cluster in deprived neighbourhoods. 15 per cent of immigrants who report two or more housing problems report fear of crime in their neighbourhoods, and 20 per cent of those with three or more housing problems report a fear of violence and threatening behaviour. The corresponding figures for immigrants who report no housing problems are 8 and 5, respectively.

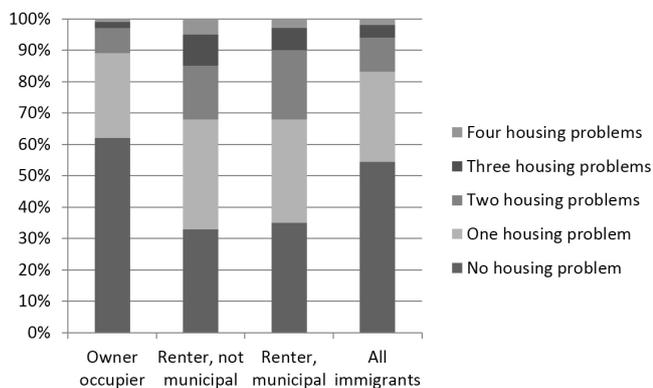


Figure 2. Number of housing problems by form of tenure. Immigrant families with children in Norway. N=1960.

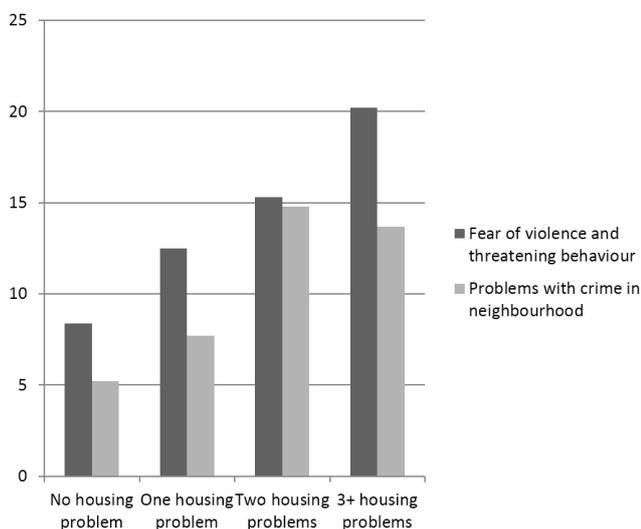


Figure 3. Indicators of neighbourhood problems by number of housing problems. Immigrant families with children in Norway. N=1958

There are two overall lessons to be drawn from this snapshot of quantitative evidence: first, the Norwegian housing regime works for a majority of immigrants. Most immigrants own their own home, 84 per cent of them report nil or only one housing problem, and the vast majority live in neighbourhoods they perceive as safe. General characteristics of the housing sector in Norway – high rates of home ownership, good quality dwellings, few deprived urban neighbourhoods – benefit immigrants as well as natives. The other main lesson from these data, however, is that housing ills seem to accumulate for those marginalised in the housing market. Some immigrant groups, most particularly Somalis and Iraqis, are very unlikely to enter the most common form of housing tenure in Norway, that is, home ownership. Renters experience more housing problems, and problematic housing is also associated – albeit not very strongly – with problematic neighbourhoods. In the next section, we look at what the qualitative evidence says about how poor housing, neighbourhood problems and housing instability influence life in immigrant families with children.

Housing problems hinder development of networks

We have pointed out how housing is not only a material structure and a major financial investment, but also a frame for everyday life and social relations. In the qualitative interviews, both in 2011 and in 2013, it was striking how informants emphasised how their housing situation influenced relationships. Three aspects of this stood out in the interviews: relationships within the family, children's unwillingness to bring friends home and disruptions caused by moving.

Crowding was an issue for most informants. Some of the families interviewed lived in flats where the parents slept in the living-room, sometimes together with the youngest child or children, so that the older children could share the one available bedroom. Crowding led to conflict, scolding, sleep deprivation, and children spending as much time as possible outside. This led to strains on family relationships:

The old kids talk and the little one does not get to sleep. Then there is a lot of conflict, and I yell at them. It is not good for the children, and they are tired in the morning. (Single mother, African background, five children).

Another problem mentioned by several parents with school-age children was that their crowded home offered no space where children could do homework uninterrupted, or just be alone. In addition, many parents conveyed that they spent too much time worrying about the housing situation, and that this took attention away from the children and from their own efforts to, for instance, learn Norwegian or participate in activation programs. Informants talked about their contact with housing authorities, their efforts to find acceptable available dwellings, the time they spent managing a difficult housing situation (examples included organising crowded dwellings, accessibility, lacking an elevator, and daily scrubbing to remove mould and fungus) and also time spent worrying about the situation while trying to keep from children how concerned they were. It became clear through the interviews that the housing situation consumed a lot of energy, and thus took energy away from both parenting and activation efforts.

A further concern was linked to how the material circumstances affected the children and their relationships directly. As van der Hoek (2005) and Grødem (2008) have indicated (see above), poor housing can hamper children's social life because they hesitate to bring friends home. This concern was reflected also in our interviews:

They do not want to bring friends home from school because it is so scary around here and in the block of flats. If they have visitors from outside the area we have to meet them outside the block of flats and follow them home to our place. (Married father, Asian background, four children).

If the surrounding area is "scary", and children's friends hesitate to go there, it follows that children are unlikely to want to spend much time outside. One informant in particular highlighted this: the family lived in a crowded apartment, but there was nowhere for the children to play in the immediate area. She said her children felt "a little suffocated", having no option but to stay inside in a crowded apartment.

The unstable housing conditions were as big a concern to our informants as the quality of their current dwelling. One informant, who had recently moved from a flat where she and her children had lived for six years, was particularly concerned for her daughter's social relationships:

My daughter is in the 6th grade and should have gone to school camp; it was planned since they started school. They should have gone together on school camp, and she is very sad now and wants to go with her friends. [...] She has zero contact with new friends in her new class. I asked why, life must go on? And she said no, we're going to move again anyway. (Single mother, African background, three children)

The daughter in this quote had built a network at the school where she had been able to stay for five years, but was uprooted when the family had to move.² Similar stories were implied by many other informants, with the exception that few other children had been able to go to the same school for five years. In many cases, the problem for the child was therefore not so much that they were uprooted from friends, but that they rarely had time to form lasting friendships in the first place. These children's efforts to build social networks were undermined in the most concrete sense: the material circumstances of their families, manifested in the unstable housing situation, stopped them from forming and maintaining durable networks. As the quote above shows, some children in this situation give up and withdraw from socialising altogether.

There appeared to be two main reasons behind the housing instability: short-term contracts and evictions. Housing contracts of one year were common, but we were told of contract periods as short as one month. In other cases, informants had been evicted on short notice during the contract period. The owner could say that the flat was to be sold, or that he or she needed it to house a family member. Sometimes informants had found out later that the flat in question had not been sold, but let to someone else. These experiences caused pain and confusion. We do not know what lay behind such stories, but other studies have suggested that owners may wish to exclude families that are seen as disruptive or who they suspected were damaging the flat (Søholt & Astrup 2009). Renters can complain if they believe their contract has been terminated on unfair grounds, but that the dwelling is to be sold is a legitimate argument. This reason may therefore be stated even if the real motivation is different.

Having contracts terminated at short notice is a distressing prospect, and such experiences add to the feeling of insecurity in the housing market. This leads to the second main topic to be discussed, namely the housing models' consequences for generalised trust.

Experiences of discrimination and struggles with bureaucracy

We have noted that generalised trust is more likely to flourish in contexts where "the rules of the game" appear to be fair, transparent, and encourage honest behaviour. The current rental market in Norway cannot be said to embody such qualities (Andersen et al. 2013:33). Given the competition, the rental market is an "owner's market". Individuals and organisations that have a dwelling to let are likely to end up in a situation where they can pick and choose who they wish to let to. Obviously this also opens for some groups being marginalised in this market. One informant summed it up:

There are so many things owners do not want. They do not wish to rent to people with animals, people with children, smokers, and so on. They do not want short-term rent. They want people with permanent job contracts. The ideal renter is a couple without children with permanent jobs, who are not planning to have children, and who plan on living there for several years, I think. (Single mother, majority background, one child)

This quote sums up many of the topics that were also highlighted in other interviews. Children and joblessness were seen as barriers in the rental market by several informants. The presence of children appeared to be a drawback on its own; it was not only informants with large families who perceived this as an obstacle. Regarding joblessness some informants had been asked by property owners whether they were in employment. When they replied that they were not, the owner seemed to lose interest, and never called back. All our informants would be granted housing allowance to help them pay housing costs, so worries about their ability to pay the rent should not be an issue. Informants could only speculate about why this would be: were owners worried about children making noise? Did they think that jobless families had a feckless lifestyle? Trying to understand why they appeared to be unwanted as tenants seemed important to the informants, but as owners do not have to give a reason for choosing one family over another, they were left guessing.

The interviews also contain several examples of experiences of apparent discrimination based on ethnicity. All these stories came from Somali informants, suggesting that Somalis are particularly prone to discrimination in the Norwegian housing market. This is in tune with previous findings (Open Society Foundations, 2013; Søholt & Astrup, 2009). Still, many informants linked their negative experiences to the fact that they were foreigners, not Somalis. One informant talked about how she used to call regarding flats that were announced for rent, and was repeatedly told that the flat was no longer available. This happened, she said, "as soon as they hear you have the accent of a foreigner". Another informant, also a mother from Somalia, had encountered more direct discrimination:

He [the owner] said to his sister, right in front of me: "Somalia – I do not rent to Somalis". And I said "What!?! You did not need to say that, a simple "no" would have done". (Single mother, African background, three children)

Owners represent one powerful, and potentially discriminatory, force in the lives of vulnerable renters in the Norwegian housing market. Another force is made up by public authorities. Given that housing in Norway is understood as a private matter, and the majority buy a home on the private market with no public aid, public authorities have little to offer in the field of housing.³ Municipal flats are very scarce, and, as mentioned, distributed on social and health criteria. Most of the informants in the 2013 study, where the majority lived in privately rented homes, had stories about contacting the municipality to ask for help with their housing situation. Almost without exception, these were stories of rejection and frustration. One mother, who lived in a very run-down privately owned flat, said about her many phone calls to the municipality:

No help. Just rejection. I had a statement from the doctor saying this house is unhealthy, and my husband is ill, and still we are rejected. They say nothing about rights, only "you have the flat, you have a contract." (Married mother, African background, three children)

Some informants suspected that case workers made up formal rules as they went along, simply to deter them from applying for a flat. Others felt that they themselves were forced to lie. Two informants talked about how they occasionally tried to conceal that they had children, or that they were not in work, when calling about available flats. One of them in particular worried about the example she was

setting for her children, when she implicitly taught them that lying was necessary to get by in Norway.

Following the argument made by Kumlin and Rothstein (2005), these are precisely the kind of experiences that undermines generalised trust. Publicly employed case workers, who should embody rationality and the rule of law, appear to manipulate the truth. Moreover, most people like to think about themselves as decent and trustworthy, so when they themselves feel forced to lie, they will easily wonder what manipulations less trustworthy people in similar situations will come up with. In line with this argument, several informants appeared resigned with the public bodies that should help them, as they had concluded that they were staffed by “bad people”, and that their only hope was to meet someone “kind”. Their trust in the institutions and the majority of people who worked there was extremely low.

Our informants face barriers in the housing market that are arbitrary and hard to understand. Similarly, their meetings with public authorities are often characterised by confusion and poor communication: they are not getting the help they hope for, and they do not understand why. Private property owners are free to let to who they want, and municipal case workers have at least some discretion with regard to who gets, and who does not get, a municipal home. In this sense, our informants feel that they are facing a multi-headed troll, made up of civil servants and property owners, who have all the characteristics powerful institutions need in order to undermine the building of generalised trust: lack of procedural justice and arbitrary treatment, and also seen as untrustworthy and liable to manipulate or withhold information (Kumlin & Rothstein 2005).

Conclusions

This article has told a story with two sides: on the one hand, the majority of immigrants are well integrated in the Norwegian housing market. On the other hand, we have seen that some vulnerable immigrant groups are marginalised in the same market. We have suggested that this at least partially can be understood as an unintended consequence of the structure of the Norwegian housing market, with its emphasis on home ownership, unregulated private rental market, and very little social housing.

Quantitative data show that immigrants disproportionately live in run-down, low-quality housing, and that having poor housing standards is associated – albeit for a minority – with neighbourhood problems. Evidence from qualitative data indicate that poor housing quality is a problem that takes up a lot of energy in the families that live in such circumstances, and that poor housing has a direct impact on family relationships and children's friendships.

The qualitative interviews further highlight how processes linked to finding and keeping a home with a decent standard has implications for generalised trust. Our informants felt that they were being pushed to the back of the line in the private market, for reasons that appeared to be relatively arbitrary, and they also suspected downright discrimination. Moreover, the interviews contained several examples of informants contacting the municipality, asking for help with housing-related issues, and feeling rejected. In some cases, such experiences were attributed to personal characteristics of the case workers, or the informant suspected that the case worker was manipulating information. In either case, the result was a feeling of alienation from Norwegian society and a lack of trust in the relevant institutions.

Living in a crowded home with low standards, in an unsafe neighbourhood and/or with a short-term contract, would be hard for anyone, and particularly for a family with children. Native Norwegian families also struggle in such circumstances. There are, however, two reasons why we argue that these issues are of particular concern for the integration debate: first, immigrant families are far more likely than native families to find themselves in such situations. Second, immigrant families face concerns in this situation that majority families are less likely to have. With no native Norwegian family members or childhood friends, immigrant families look to their immediate surroundings for the acquisition of language skills, cultural skills, and friends and role models in the Norwegian majority population. Integration happens in neighbourhoods, schools and local communities, thus it is clearly problematic that immigrants are less likely than others to find stable homes in communities where positive resources are available while negative influences are absent. Housing then becomes a wobbly pillar in the integration process, with potentially severe consequences for some of the most vulnerable families. More active housing policies targeted at families, better regulation of the private rental sector and more municipal housing in integrated neighbourhoods are measures that could help to stabilise the ‘wobbly pillar’, and thus help to create better integration processes.

Anne Skevik Grødem is a senior researcher at the Institute for Social Research (ISF) in Oslo. Her main research interests include family policies, child poverty, and integration. Recent publications include «Migration and Welfare Sustainability: The Case of Norway», in G. Brochmann & E. Jurado, eds., *Europe's Immigration Challenge: Reconciling Work, Welfare and Mobility*. Policy Network. I. B. Tauris (2013, with Grete Brochmann); and A Review of Family Demographics and Family Policies in the Nordic Countries, in *Baltic Journal of Political Science* 3 pp. 55–67 (December 2014).

Inger Lise Skog Hansen researcher at Fafo – Institute for Labour and Social Research, Oslo. At the time being, she is on leave from Fafo, working at the Norwegian State Housing Bank, implementing a governmental strategy on housing and welfare for vulnerable groups. Her main research interests include public services, inclusion for people with disabilities, and housing. She was a member of the Housing Commission appointed by the Ministry of Local Government and Regions, 2010-2011. Recent publications include *Boligsosialt arbeid og kompetanseutvikling. Evaluering av videreutdanning i metodisk boligsosialt arbeid*. [Social Work in Housing and the Development of Competence. Evaluation of further training in methodical social housing work. Report, Fafo 2014:06 (with A.B. Grønningseter and V. Nordvik)

Notes

1. The project leader of the 2011 study was part of the project team in 2013. We are indebted to our colleagues Bjørn Lescher-Nuland, Miriam Latif Sandbæk and Olav Elgvin for their role in the interviewing.
2. At the time of the interview, the family's one-year housing contract was about to expire. The girl was right, therefore: the family was going to move again.
3. It should be noted that ‘social work in housing’ has been an emerging topic in Norway since about 2000, and a number of initiatives have been made to improve housing for vulnerable groups. The majority of these have however been targeted

at the homeless and people with substance abuse problems (see 2006). Few measures would have been relevant for our informants, and in any case, their knowledge of such measures was very limited (see Hansen and Lescher-Nuland 2011).

References

- Andenæs, A 2004, "Hvorfor ser vi ikke fattigdommen? Fra en undersøkelse om barn som blir plassert utenfor hjemmet", *Nordisk sosialt arbeid*, vol. 24, no. 1, pp. 19-33
- Andersen, H S, Turner, LM, & Søholt, S 2013, "The special importance of housing policy for ethnic minorities: evidence from a comparison of four Nordic countries", *International Journal of Housing Policy*, vol. 13, no. 1, pp. 20-44. doi: 10.1080/14616718.2013.764659
- Bjørnskov, C 2006, "The multiple facets of social capital", *European Journal of Political Economy* 22 (1), 22– 40. doi:10.1016/j.ejpoleco.2005.05.006
- Brochmann, G & Hagelund, A, 2012, *Immigration policy and the Scandinavian welfare state 1945-2010*. Palgrave Macmillan, Basingstoke
- Danielsen, K, & Gulbrandsen, L, 2008, *Flytting i nytt land. Flyktningers bosetting og flytting tidlig på 2000-tallet*. Oslo: NOVA, report no. 13
- de Vroome, T, Hooghe, M, & Marien, S, 2013, "The Origins of Generalized and Political Trust among Immigrant Minorities and the Majority Population in the Netherlands", *European Sociological Review*, vol. 29, no. 6, pp. 1336-1350. doi: 10.1093/esr/jct018
- Fløtten, T & Grødem, AS, 2014, *Helhetlige tiltak mot barnefattigdom: en kunnskapsoppsummering*. Oslo: Fafo, report no. 18
- Grødem, AS, 2008, "Household Poverty and Deprivation Among Children: How strong are the links?" *Childhood*, vol 15, no 1, pp 107-125. doi: 10.1177/0907568207086839
- Grødem, A S, 2011, *Innvandrerbarn og bolig: hva betyr boligen og bomiljøet for inkludering?* Oslo: Forskningsstiftelsen Fafo, report no. 32
- Grødem, AS & Sandbæk, ML, 2013, *Helt bakerst i køen: barnefamilier med ustabile boforhold*, Oslo: Fafo, report no. 45
- Gulløy, E, 2008, *Levekår blant innvandrere 2005/2006. Dokumentasjonsrapport*. Oslo/Kongsvinger: Statistics Norway.
- Hansen, ILS & Lescher-Nuland, BR, 2011, *Bolig og oppvekst. Konsekvenser av å vokse opp under vanskelige forhold*. Oslo: Fafo, report no. 16
- Helgeland, IM, 2008, "Det handler ikke bare om penger". Barnevernsbarn og fattigdom", in *Fattigdommens dynamikk. Perspektiver på marginalisering i det norske samfunnet*, ed I Harsløf & S Seim, Universitetsforlaget, Oslo pp 171-185
- Keene, D, Bader, M, & Ailshire, J, 2013, "Length of residence and social integration: the contingent effects of neighborhood poverty", *Health and Place* vol 21, pp. 171-178. doi: 10.1016/j.healthplace.2013.02.002
- Kumlin, S, & Rothstein, B, 2005, "Making and Breaking Social Capital: The Impact of Welfare-State Institutions", *Comparative Political Studies* vol 38, no 4, pp 339-365. doi: 10.1177/0010414004273203
- Nordbø, EW, 2013, *Innvandring og boligpriser i Norge* Norges Bank Staff Memo 8. Oslo: Norges Bank.
- Nordvik, V, 2010, *Bolig og boforhold. In Barn og unges levekår i lavinntektsfamilier. en panelstudie 2000-2009*, ed. M. Sandbæk & A. W. Pedersen, Oslo: NOVA, report no. 10
- NOU 2011:15. Rom for alle. En sosial boligpolitikk for framtiden. Oslo: Departementenes servicesenter.
- Open Society Foundations, 2013, *Somalis in Oslo: Somalis in European cities*. Open Society Foundations.
- Putnam, R., 1993. *Making Democracy Work: Civic Traditions in Modern Italy*, Princeton University Press, Princeton, NJ.
- Putnam, R. D. (1995), "Tuning In, Tuning Out: The Strange Disappearance of Social Capital in America", *Political Science and Politics*, vol. 28, no. 4 (Dec., 1995), pp. 664-683. Doi: 10.2307/420517
- Ridge, T, 2002, *Childhood poverty and social exclusion: from a child's perspective*. Bristol, UK: Policy Press.
- Roskrugge, M, Grimes, A, McCann, P, & Poot, J, 2013, Homeownership, Social Capital and Satisfaction with Local Government. *Urban Studies*, vol 50, no. 12, pp. 2517-2534. doi: 10.1177/0042098012474522
- Rothstein, B, & Stolle, D, 2003, Social capital, Impartiality and the Welfare State: an Institutional Approach, in *Generating Social Capital. Civil Society and Institutions in Comparative Perspective*, ed. M Hooghe & D. Stolle. Palgrave Macmillan, Basingstoke, pp. 191-209
- Sandlie, HC, 2013, "Leiemarkedet", in *Bolig og levekår i Norge 2012*, ed HC Sandlie & AS Grødem, NOVA, Oslo, report no 14, pp. 71-86
- Sandlie, H. C., & Seeberg, M. L. (2013). *Framtidens leiemarked i et internasjonalt arbeidsmarked* Oslo: NOVA, working paper no. 1
- Scanlon, K, & Whitehead, C, 2007, Social Housing in Europe. In *Social Housing in Europe*, ed K Scanlon & C Whitehead, London School of Economics, London
- Stefansen, K, & Skevik, A, 2006, "Barnefamilier i kommunale boliger". *Nordisk sosialt arbeid* vol. 26, no. 3, pp 241-252
- Søholt, S, & Astrup, KC, 2009, *Etniske minoriteter og forskjellsbehandling i leiemarkedet* Oslo: NIBR, report no. 2
- Søholt, S, Ødegård, AM, Lynnebakke, B, & Eldring, L, 2012, *Møte mellom internasjonalt arbeidsmarked og nasjonalt boligmarked*. Oslo: NIBR/Fafo.
- Sørvoll, J, 2011, The Norwegian housing model. Homeownership triumphant. *Global Tenant* (November), 10-11.
- Thorshaug, K, Svendsen, S, Paulsen, V, & Berg, B, 2011, "Det er litt sånn at veien blir til mens en går": kommuners fremskaffelse av boliger til flyktninger. Trondheim: NTNU samfunnsforskning, Avdeling for mangfold og inkludering
- Torgersen, U, 1987, Housing: the Wobbly Pillar under the Welfare State. *Scandinavian Housing and Planning Research*, 4 (sup1), 116-126. doi: 10.1080/02815737.1987.10801428
- Tronstad, KR., 2008, Opplevd diskriminering. In S. Blom & K. Henriksen (Eds), *Levekår blant innvandrere i Norge 2005/2006* (Vol. 2008/5, pp. 128-136). Oslo/Kongsvinger: Statistisk sentralbyrå
- Turner, LM, 2011, *Barn och familjer med låga inkomster och deras boendeförhållanden. Utredning for boligutvalget*. Available from <https://www.regjeringen.no/nb/dokumenter/barn-i-familjer-med-laga-inkomster-och-d/id652507/> [last accessed 15.5.2015]

- Turner, LM & Wessel, T, 2013, Upwards, Outwards and Westwards: Relocation of Ethnic Minority Groups in The Oslo Region. *Geografiska Annaler: Series B, Human Geography*, vol 95, no. 1, pp 1-16. doi: 10.1111/geob.12006
- Uslaner, EM, 2002, *The moral foundations of trust*. Cambridge, Cambridge University Press.
- van der Hoek, T, 2005, *Through Children's Eyes. An initial study of children's personal experiences and coping strategies growing up poor in an affluent Netherlands*. Florence: UNICEF, Innocenti Working Papers no. 6.
- Vassenden, A, 2014, Homeownership and Symbolic Boundaries: Exclusion of Disadvantaged Non-homeowners in the Homeowner Nation of Norway. *Housing Studies*, vol. 29, no. 6, pp. 760-780. doi: 10.1080/02673037.2014.898249
- Vervoort, M, Flap, H, & Dagevos, J, 2011, The Ethnic Composition of the Neighbourhood and Ethnic Minorities' Social Contacts: Three Unresolved Issues. *European Sociological Review*, vol 27, no 5, pp. 586-605. doi: 10.1093/esr/jcq029
- Vyncke, V De Clercq, B, Stevens, V, Costongs, C, Barbareschi, G, Jonsson, SH, Maes, L, 2013, Does neighbourhood social capital aid in levelling the social gradient in the health and well-being of children and adolescents? A literature review. *Bmc Public Health*, vol 13, no 18. doi: 10.1186/1471-2458-13-65
- Wollebæk, D. & Segard, S.B. (2011), «Sosial kapital – hva er det og hvor kommer det fra?» in *Sosial kapital i Norge*, ed. Wollebæk, D. and Segard, S.B., Cappelen Damm akademisk, Oslo, pp. 25-49