YOUNG ADULTS AND THE STOCKHOLM HOUSING CRISIS: FALLING THROUGH THE CRACKS IN THE FOUNDATION OF THE WELFARE STATE

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INTRODUCTION

> I believe in part that, the housing market adds a certain pressure. In general you don't become an adult until you're 30 because it's maybe only then that you have the means to buy an apartment…. You have to move back home with your parents for a few months, in a hurry to find your next subletting contract. That's a bit what my mom and her boyfriend are thinking about, if they should switch their two-room apartment for a three-room apartment. To have an extra room where I or [my sister] could move in if there were to be some crisis.
>
> - Samantha, 25, Stockholm

Samantha* is a woman in her mid-twenties who has come up against the housing crisis in Stockholm. Her apartment—located on the desirable island of Södermalm—is one, large room with high ceilings, which she shares with her sister. Her sister sleeps on the bed in the elevated loft, while Samantha sleeps on the sofa. There are a number of colorful plants draped over surfaces, and ample natural light. Still, the apartment offers no privacy to speak of, and her mother has been obligated to take on the extra financial costs in order for the two sisters to have a place to live. The apartment does not feel like Samantha's. When I spoke to her, she had been living in the apartment with her sister for one week, and before that had been sleeping on the couch in her mother's living room. She is one of the thousands of young people in Stockholm who cannot find or afford an apartment of their own.

In modern-day Stockholm, ten years is at the lower end of the expected wait times in the state-regulated queue for rental apartments. In 2016, the average wait time for obtaining a first-hand rental contract (*hyresrätt*) in greater Stockholm was nine years, with that number increasing to 14 years in the inner city (Börjeson and Runfeldt, 2017; 56). At the end of 2017, nearly 600,000 people were registered in the housing queue for Stockholm county (Bostadsförmedlingen, 2018). Vacancy rates in Stockholm are somewhat difficult to measure, because all of the so-called "first-hand" rental units are state regulated contracts, while the subletting market fills the rest of the rental void. In addition, many people registered in the housing queue have purchased or subletting an apartment. However, by all estimations, there is very little wiggle room in the market. Some projections put the vacancy rate at one percent

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*All names of young adult informants have been changed to protect their privacy.

(Wilhelmsson et al, 2011). For comparison, New York City's vacancy rate is at 3.8% (Barbanel, 2017). Similar to New York, many of the rental apartments that are available are also more expensive (Fox, 2018; Börjeson and Runfeldt, 2017; 47). Of the 290 municipalities in all of Sweden, 255 report a housing crisis (Boverket, 2017).

In response to the housing crisis, Prime Minister Stefan Lövfen, a member of the Social Democrats, said in a press release that it "hinders young people from starting their adult life" (Socialdemokraterna, 2017). Although focusing less on Stockholm, specifically, he has announced plans to "build away" the housing shortage through massive capital investment (ibid.). Peter Eriksson, the Swedish Housing Minister, elaborates:

> Today we are building more than we have done in several decades. This year we are building 5,500 student dwellings. But there is no quick fix – it takes time to build. And we need more rental apartments. I do not believe it is a solution for young people to be up to their ears in loans for purchased apartments. We are already heavily in debt in Sweden (Möller, 2017, author's translation).

Although a housing crisis in Swedish may come as a shock to the international community, who perhaps only view the Swedish society as progressive and problem-free, issues related to housing are no new phenomenon in Sweden. Rather, as anthropologist and architectural historian Jennifer Mack explains in her book *The Construction of Equality*, Swedish building culture underwent a radical transformation between 1932 and 1976, with Social Democrats leading the nation.

> In the early twentieth century, Sweden was one of Europe's most impoverished nations, with an extremely low housing standard. A lack of electricity and running water met overcrowding to produce what one 1938 radio series termed 'Dirt Sweden.' Arriving en masse from the impoverished countryside to urban centers, migrants found jobs but miserable living conditions in cities unprepared for their arrival. […]
>
> Political foundations for a new society were laid as the Social Democratic Party (Socialdemokraterna) rose to national power in 1932. They remained at the helm until 1976, a lengthy interval giving them ample time to enact wide-ranging policies. But not until after World War II was the *folkhem* (literally, 'people's home')—the Swedish term that came to encapsulate the early welfare state—transformed from a metaphor wielded by visionary politicians into a social, economic, and urban reality (Mack, 2017; 21).

Sweden became economically prosperous, and, buoyed by years of political control, the national government initiated and supported research to develop standards for living spaces and neighborhood that would contribute to an equal society—meaning, largely, *uniform* living conditions, in part through extensive research into what made for an attractive home (ibid.). Raising standards along with housing subsidies meant that demand shot up, and with the increased urbanization, "several hundred thousand households" lacked a home of their own (Hall and Vidén, 2006; 303). Upon further investigation, the current complaints about the housing crisis and the political response from the Social Democratic party begin to sound eerily familiar.

> The criticism of 'the queue society' and, especially, the housing queue became an increasingly heavy handicap for the governing Social Democrats, even though there was a high rate of housing construction already in the early 1960s. In a televised interview with party leaders during the 1966 election campaign, it caused a sensation that the then prime minister, Tage Erlander, was unable to say what advice he would give to a young couple who wanted to get married but who could expect to have to wait ten years to get a flat. According to Erlander himself, this failure was a major reason why the Social Democrats did poorly in the election [Berg, 1999] (ibid.).

Thus, Sweden is no stranger to housing crises, although the last major housing crisis was dealt with effectively through the Million Homes Program (discussed further in Chapter 1). And yet, the housing crisis of the 21st century has reached unprecedented proportions, having major social ramifications for many urban residents.

Trädgardh and Berggren, in their book *Är svensken människa?* ("Is the Swede human?"), describe the cultural philosophy of Swedes, which emphasizes the need for independence in order for relationships to be truly supportive. The authors argue that this collective philosophy began in the 1800s, and has differentiated Sweden from many other countries, which have traditionally relied more heavily on individual network support. In Sweden, however, the need for independence relies heavily on the state being responsible for "emancipating the individual" from dependence and inequality. Hence the Swedish government instilling social welfare checks and balances, particularly during the over forty-year reign of the social democrats, to ensure all Swedes have this independence. These social services historically guaranteed housing, through measures such as housing subsidies, but as Brett Christophers describes,

political changes have morphed this system into a 'monstrous hybrid' of welfare state regulations and neoliberal competition.

> It is neither one thing (centralized and regulated) nor the other (marketised and deregulated) but a hybrid that has certainly received numerous powerful doses of neoliberalization, and yet which remains, in key areas, regulated and, as such, relatively isolated from market forces and configurations (Christophers, 2013; 887).

The regulations preclude non-Swedes from accessing the system as originally intended, and the resulting free market competition for limited supply in both the subletting and purchasing markets deny access to low-income residents. Disproportionately affected are young people. The Swedish Department of Housing (Boverket) estimates that one in four young people in Sweden—around 213,000 in total—live at home with their parents unwillingly, a figure that has increased four percent in just two years (Börjeson and Runfeldt, 2017). The figure is even higher in the Stockholm region, at over 60% in many municipalities (ibid.).

Still, young people are willing accept these conditions either because they are unaware of the enormity of the challenges or because the other offerings of Stockholm are great enough to make living there desirable. (Stockholm has invested considerable resources in branding the city as a knowledge hub, advertising its universities in Arlanda Airport, for example—a direct attempt to attract young people.) The population of Stockholm is increasing rapidly, and nearly half of the current population comprises people under 35 years old (Länsstyrelsen, 2017; 19). Arguably, given the limitations visible in just a quick scan of the statistics mentioned above, the majority young people in Stockholm have given up on the state's queue system as a viable means of entering the housing market. Instead, they turn to alternative means of obtaining shelter if they do not continue to live with their parents. This usually occurs through the subletting market—often on temporary or precarious contracts—or through the real estate market. These both have their own sets of problems.

What is less spoken of by politicians is the discrimination, scamming, and emotional toll that many in Stockholm experience. Ahmed & Hammarstedt, in their study on discrimination in the subletting market in Sweden, show that discrimination along lines of gender and ethnicity is prevalent, even in a supposedly 'equal' and 'trusting' society like Sweden (Ahmed & Hammarstedt, 2008). Also contradictory is the dependency and lack of freedom caused by the housing market, which oftentimes counteract the freedoms or rights afforded by

other areas of the welfare state (such as education). This dependency also threatens to reverse the accepted and previously widespread Swedish cultural practice of living alone, detailed by Eric Klinenberg in his book *Going Solo* (2013).

Instead, 'cultural capital' (Bourdieu, 1973) is often just as valuable as actual monetary wealth, in that who one knows and how long one's family has lived in Stockholm become essential factors. Of course, these are benefits that many non-Swedes do not have access to, or for which access is limited. In addition, the wealth structure in Sweden has changed dramatically in the last 40 years, meaning that the tax system is more favorable towards wealthy business owners (Henrekson, 2017), who in turn increase prices in the housing market through the treatment of property as a capital investment. This is in direct contradiction to the original aims of the welfare state, including the relatively recent 'Million Homes Program' of 1965 – 1974. These two factors—inaccessibility to foreigners and increasingly unrealistic financial barriers—make the housing market even more difficult for some residents to enter than others.

The Million Homes Program, while criticized by many, begins to look like an increasingly radical and necessary project in this context. Through my research on the effects of the housing shortage on young people, I argue that, if Sweden is to maintain the legitimacy of its international reputation as a fair and free society, it must reinstitute the kinds of social policies from forty years ago that gave all Swedes the right to high living standards.

STUDY AIM and RESEARCH QUESTION

This thesis is an attempt at characterizing the personal within a political and economic context. It is an attempt to capture and understand how young people in Stockholm live today, and how they experience the housing market. I aim to explore what housing policy decisions made at the top actually do to people 'on the ground.' While you will see some statistics throughout the core of the thesis lies in demonstrating the social effects of a housing crisis, beyond the numbers.

In short, my research question is as follows: **How does the housing crisis manifest for young adults living in Stockholm?**

More specifically:

- What are the financial, material, cultural, and social effects?
- How might have political changes have spurred these effects?
- How does the current situation compare with the Sweden of the past?

I am interested in how the Swedish society is changing, and how these changes are spurred by changes in housing policy. I am interested in teasing apart contradictions and hypocrisy, between how Sweden is perceived—as a nation of social progress—and the direction in which Swedish society is headed. The three chapters of this thesis are organized the three major social themes I encountered during my interviews: independence vs. co-dependence; privilege and perception of 'luck'; and discrimination and scamming. All of these themes in some way contradict the international stereotypes (and even domestic understandings) of the all-encompassing and bountiful Swedish welfare state in a post-welfare era.

The results show clearly that the housing market does not only mean that people need to pay expensive rents or that some live at home with their parents. Rather, most of my informants lived in temporary and often suboptimal living conditions, and some had experienced emotional harm as a result. By focusing on something as personal as one's home, this investigation led to discussions of such topics such as common understandings of Swedish society, relationship dynamics, and young people's feelings about being "adult." It is important to treat these stories with a degree of sensitivity that that parallels my informants' openness during these interviews. I hope that we can learn from their experiences.

PREVIOUS RESEARCH

It would be impossible to conduct this research through this cultural lens without acknowledging the work of Henrik Berggren and Lars Trägårdh. Their book *'Är svensken människa?'* was instrumental in helping me to frame the original dialogue surrounding the relationship between Swedish ideas of independence and the welfare state. Their work focuses less on the question of housing, but does look at some of the interpersonal relationship dynamics I bring up, including the idea of dependency versus autonomy.

Similarly important is the work of Brett Christophers, whose essay 'A Monstrous Hybrid' critiques the idealistic international view that many have long held of

Sweden, by using the housing market in Sweden as a case study. He delineates how free market deregulation has radically altered the housing landscape in Sweden, and argues that the resulting reality is a far cry from the original intention of the social welfare state. The work of Grundström and Molina, as well as Hall and Vidén, achieves similar aims, in discussing how class differences manifest in living circumstances, and the aims and implications of the Million Homes Program, respectively.

Jennifer Mack's work on the changing nature of the built environment in Södertälje (part of Stockholm county) in tandem with a changing local population provides an important counterpoint to the connection between culture, space, and the welfare state in modern-day Sweden. She examines how the Syriac community in Södertalje has rebuilt the environment around them to make it work for them, and the underlying cultural networks that are fundamental in building this relationship with the state and the municipality. Her background on the history of planning in Sweden is also a crucial reference point.

Finally, the book *Crisis in the Population Question* by Alva and Gunnar Myrdal (1934) set the stage for raising critique concerning the intersection between home life and housing in Sweden. Their argument states that people in Sweden were limiting the size of their families not out of choice, but rather necessity, because they could not find enough space to raise larger families. This is intrinsically connected to some of the themes I bring up around personal choice and freedom, and how the current housing crisis contradicts these strong cultural values.

THEORETICAL APPROACH

My approach is largely rooted in an anthropological methodology, and the political and cultural theory that informs this social research approach. Specifically, I look at planning through an anthropological lens, informed by the work of planning theorist Leonie Sandercock. She has been instrumental in advocating the use of storytelling through planning (Sandercock, 2005), as well as advocating the need for planning for multicultural and ethically sensitive cities (Sandercock, 1999). Her work has had a strong influence in the planning community, and the approach that she takes—both in using anthropological methods of research and in furthering policies that build upon a cultural foundation—is one that I seek to emulate in this paper.

The bodies of research that underlie my work discuss two main issues: independence theory and its influence in the social democratic state, and the economics of geography. While these may seem disparate, the understanding of how the structural and political conditions in Sweden are connected to certain social themes is naturally interlinked with the economic conditions that have allowed place and space to become contested, competitive arenas. I am interested primarily in the social effects of the housing crisis, but in order to understand these social effects it is imperative to look at the traditions from whence these conditions arise. The Swedish culture has traditionally been both a product of and catalyst for a highly regulated state, and with the introduction of certain local and global forces—namely, privatization of housing stock, deregulation of real estate profitability, and population increase—the culture and economic conditions necessarily undergo significant change. Thus, the references that appear throughout this thesis are varied, in order to piece together a more complete picture of today's situation.

In the areas of political theory and geography-based social theory, contemporary Marxist geographers such as David Harvey were influential, although these are primarily useful for informing the lens through which to view the current crisis. I discuss briefly how changes in economic regulation shift the Stockholm housing market towards a more unequal hierarchy, the likes of which we see in the most competitive, free-market cities (such as New York City). For this Brett Christophers, as well as the work of Thomas Hall and Sonja Vidén, are useful. I also incorporate the work of political theorist Guy Standing and concept of 'the precariat', which is taken up by Stephan Köppe in the context of the British housing market. These authors offer a useful alternative angle with which to bolster the global applicability of my argument.

The other arena with an important knowledge base is less rooted in policy and more representative of culture effect and affect. For this, there is some gap between planning knowledge and anthropological methods (other than Leonie Sandercock). As mentioned above, Henrik Berggren and Lars Trägårdh, as well as the Myrdals, are an invaluable resource in the Swedish context, as is Jennifer Mack. Erik Klinenberg touches on the social phenomenon of living alone—although his study is of the United States, his conclusion compares that case to Sweden, where the rate is the highest in the world. And of course, the work of Jane Jacobs connects social effects such as place making and sense of community to planning decisions.

However, in the specific context of the Swedish housing crisis there is limited literature that takes a more ethnographic approach in understanding the emotional and psychological effects of instability. This is where I set my sights and focus my research.

METHODS

The methods used for this thesis were primarily qualitative, and rely on established methodology from social science research. I have a background in social anthropology and used this toolkit as a basis for my research. However, my methodology was not restricted to anthropological means, and I ensured the inclusion of data from a broader range of resources than my interviews provided in order to situate the relevance of my research as a thesis within planning.

The primary method that I used was semi-structured interviews. These were recorded with the permission of the informants, and later transcribed, in order to facilitate a key component of my analysis: discourse analysis. Critical discourse analysis (or CDA) "is characterized by the common interests in de-mystifying ideologies and power through the systematic and retroductable investigation of semiotic data (written, spoken or visual)" (Wodak and Meyer, 2009; 3). In other words, it is the analysis of language. I focus on a few key terms (such as "luck") and discuss the frequency and application of their usage.

I also included limited observation in the field, through the house visits that I made for these interviews. Because my background fits within the demographic boundaries that I set for my participants, I also include some "thick description" (Geertz, 2008) from both my experiences interviewing these informants and my own life. Due to time constraints and a desire to capture a range of stories, rather than focusing on a few informants, it can be said that my focus is less strictly ethnographic, but rather that my role was that of an informed observer interested in constructing a narrative involving many actors.

Finally, I provide statistics from a variety of sources in order to support my analysis. These are used to demonstrate patterns among people in Sweden and Stockholm, and to illuminate when certain trends or cultural expectations are at odds with one another. They are also used to prepare an informed set of general policy recommendations in the study discussion.

STUDY DESCRIPTION

In this study, I spoke with 27 young people who are living at least part-time in greater Stockholm. All of these informants were between the ages of 23 and 30 (with the exception of one woman who was 32). I chose to focus on this age range because I felt it shed light on how people who are beginning to enter the workforce (and supposedly their adult, independent lives) are affected by lack of housing options and therefore, lack of stability. In addition, I have interviewed three different professionals who work in the housing sector, in different roles and industries. The names of all of the residents have been changed, as have the names of the housing professionals.

I asked my informants what they thought of the housing market in Stockholm, what their biggest frustrations were, and how the housing market had affected them, financially or emotionally (among other questions). By framing the same question in a few ways, I gave people multiple opportunities to describe how they felt. I felt this was an effective approach, as it gave people a bit of time to open up, and articulate their feelings as they spoke. All interview questions can be found in the Appendix. The more interviews I conducted, the more I realized how compromising the housing market can be, and just how difficult the conditions that people are subjected to.

Nearly all of my resident interviews took place at home with my informants. This was facilitated by the fact that I was often acquainted with these residents before the time of the interview, either as a friend or through a friend. While this eliminates some of the objectivity from my report, it allowed me to take a deeper look into the social and material conditions that arise in times of insecurity and uncertainty, in a way I would not have been able to do through anonymous online surveys or even interviews with a randomized group of strangers. It allowed me to surpass some of the "getting to know you" period that is typically required to obtain quality information in anthropological research. In this way, my "gatekeepers" for reaching informants were already personal contacts (Erickson and Shultz, 1982). Because we were situated in their living spaces, the residents were able to gesture to their space and relax in a way that gave breathing room to the set of questions I asked.

As I fit the demographic requirements for my informants—being a longer-term resident of Stockholm at 30 years and under—I sometimes reference myself and my own experiences. I am also a Swedish citizen, but grew up in the United

States, and position myself as a kind of informed observer of the Swedish system. While the focus remains on those I interviewed, I believe that explaining how their experiences compare with my own can actually add richness to these narratives. I also feel it is important to address my own positionality, that is, my own relation to the content, in order to make more transparent my relationship to and stake in my findings. As the geographer Gillian Rose elaborates, "The task of situating knowledge is `to shed light' on the research process, although this should not be seen as `navel-gazing' (Farrow et al., 1995a: 100). The relationship between the researcher and the researched should be `made visible and open to debate' (Gilbert, 1994: 90)" (Rose, 1997; 309).

While I asked everyone the same questions for the sake of methodological consistency, I did encourage people to bring up additional subjects they found relevant. I also let these informants choose which language in which to hold the interview (Swedish or English), and have translated their responses accordingly. My fluency in both languages also allowed me to speak to my informants in whichever language they were most comfortable in without risk of misunderstanding. Informants were allowed to skip questions or ask for clarification at any point. Most interviews were around 45 minutes in length, with the shortest interview at 18 minutes and the longest at 73 minutes. See Appendix for interview questions, as well as a list of my informants and the locations of their residences.

To support the findings that emerged from patterns in these interviews, I also conducted a literature review to learn more about the history of housing policy in Sweden. This involved not only the aforementioned authors, but also official planning documents from the regional government (SLL) and scientific articles on relevant social findings. The report "Unga vuxnas boende", produced by *Hyresgästföreningen* (the Tenants Association) was a useful resource, as was the report "Läget i länet" by Länstyrelsen Stockholm (the board of Stockholm County). Other theory from outside of the Swedish context is included where relevant.

ACKNOWLEDGEMENTS

This study would not have been possible without the collaboration of so many young adults who were willing to share their stories, which were at times somewhat painful to relive. My gratitude for their generosity is unending.

Jennifer Mack, my academic advisor, was an invaluable mentor in this process, and her expertise in the field and familiarity with an anthropological methodology contributed tremendously to the quality of my work.

The urban housing professionals whom I interviewed were fantastic resources that complemented and added nuance to the opinions of my informants. I am thankful both for their willingness to be interviewed and their openness with me during our conversations.

The organization Fånga Framtiden Tillsammans provided important information (experiential and otherwise) that allowed me to incorporate material from a refugee / asylum seeker perspective. I am especially grateful to Karin Holmström for her time and energy spent reaching out to contacts and clarifying the migration and housing landscape for those marginalized in society.

Finally, I am thankful for the support of my family, who guided me on my own journey of trying to find housing in Stockholm. Without their emotional support I would not have had the capacity to amplify the voices of others.

CHAPTER 1: THE SWEDISH THEORY OF HOUSING

SOCIAL WELFARE

"…The Swedish welfare state is based on an agreement between the State and the individual which, in a radical way, liberated the individuals from mutual, interpersonal dependence…

The expectation for this social contract is a broad understanding of the importance of being independent of other people, of not being beholden or tied to guilt, whether in relation to financial, emotional, or social relationships. In this respect Sweden differentiates itself in a crucial way from many other state regimes, where families and other collective entities have become linchpins in the social security and welfare system. In these systems the starting point, in sharp contrast to the Swedish one, is that love and intimacy in interpersonal relationships deals with just this mutual dependency, a feeling of immediate and uncomplicated obligation and given hierarchies in social relations.

The Swedish individualism builds on a moral logic, an idea that true love is built not on mutual dependence but on the grounds of autonomy…

Mutual economic dependence has been replaced with the principle that those social ties should be grounded in equality and a basic respect for others' independence. This is what we call the Swedish theory of love.'

- Translated from Berggren & Trägårdh (p. 33), author's own translation.

So goes the radical social theory, put into words by Henrik Berggren & Lars Trägårdh in their book, *Är svensken människa?* (Berggren & Trägårdh, 2015). As they explain, the "Swedish theory of love" is based on independence. The theory goes that truly loving relationships can only be genuine if there is no co-dependence, if both parties are completely free willing to stay or leave based on their own financial and social independence, but still choose to stay. Trägårdh and Berggren argue that the philosophy was primarily conceived politically in the 1930s and put into practice through a series of policies directed at extending equal opportunity to all members of society, including the elderly, children, and single mothers. Swedish political theorist Ernst Wigforss was a crucial actor in this conversation. According to Robert Henry Cox:

> Radical proponents of the welfare state, most notably the Swedish socialist leader Ernst Wigforss, believed that the welfare state would promote the development of the prototypical socialist, a creature that embraced equality and felt compassion and solidarity for other humans (Cox, 1998; 4).

The system was a radical development in both what government could do to shape the lives of its citizens, as well as what the rights of individuals might look

like. The various pieces of legislation introduced in Sweden during the reign of the Social Democrats (*Socialdemokraterna*) from 1932 to 1976 resulted in huge leaps forward for women and children's rights. Abortion and birth control were legalized in 1938. All citizens were guaranteed the right to free education, health care, and childcare. Generous paternity leave was extended to same-sex couples in 1974. The Swedish progressive train was speeding down the tracks, and the light at the end of the tunnel promised independence from all forms of social and financial obligation, allowing individuals to focus on mutually beneficial (but explicitly non dependent) relationships, and reaching their full potential. As Jennifer Mack explains, 'class' became a dirty word in the Swedish political space, and the vision of the Social Democratic era was to eliminate "differences based on family, education, or profession" (Mack, 2017; 23).

A crucial component of this was the Million Homes Program, in which one million homes were built across Sweden—a country with barely 3 million dwellings at the time—from 1965 to 1974. This period turned a severe housing shortage into a housing surplus (influenced by economic decline during the global oil crisis), and with this surplus came drastically improved living standards (Hall & Vidén, 2005). Overcrowding decreased, and housing was able to accommodate various waves of immigrants. Despite some critique of these 'ABC' (work, housing, center) cities being geographically isolated and visually monotonous (Hall and Vidén), the project as a whole is largely considered a success.

And yet today, we find ourselves in a position remarkably similar to the pre-Million Homes era. All 26 municipalities in greater Stockholm reported a housing shortage in 2016, and all 26 reported a housing shortage particularly affecting young people (Boverket, 2017). As stated previously, the average wait time for a 'first-hand' rental contract through one of the state housing cooperatives is 14 years in inner city Stockholm, and 9 years on county average (Love Börjeson and Stefan Runfeldt, 2017; 56). Even the queue for the designated student housing is long—average wait times for a student apartment range between 13 months and four years, depending on the type of room (ibid.). This, as one might imagine, is little help for students moving to Stockholm for the first time.

Some of this is due to sheer population growth—the population of Stockholm County grew by 37,621 in 2016 alone (Länsstyrelsen, 2017:2). The number of people in Stockholm between the ages of 19 – 24 is expected to grow by 3,000 by the year 2021 and by almost 10,000 by the year 2026 (Stockholm Stad, 2017),

giving a strong imperative to build more housing for growing families. However, much of this pressure is also thanks to changes in housing policy.

Brett Christophers, in his essay 'A Monstrous Hybrid,' posits that the general notion of the Swedish welfare state is outdated. "Rather, Swedish housing in the early twenty-first century constitutes a complex hybrid of legacy regulated elements on the one hand and neoliberalised elements on the other," he states, and this housing system furthers socio-economic inequality (Christophers, 2013; 885). Christophers explains that marketization of the formerly off-market housing stock began in earnest in the 1990s, and cites "two subsequent phases of runaway price escalations": from 1980-90, then from 2000-2010 "during which period prices increased from a nationwide average of 390,000 Swedish crowns to an average of 1.3m" (ibid; 890). Spurring this was a change in the goals of the Swedish housing cooperatives following a legislative decision. *Fastighetsägarna* (the property owners association) filed a complaint with European Commission stating that financial support for these municipal companies was "distorting competition" (ibid; 893). The appeal meant that the municipal housing companies had to run like a business, not a nonprofit, which meant maximizing profits. In 2008, the "property tax system was overhauled in such a way that owner-occupiers benefited disproportionately" by subsidies for housing cooperatives rentals being slashed (ibid; 895).

To escalate matters, since the turn of the 21st century, around 120,000 rental units in Greater Stockholm have been sold for private purchase (Länsstyrelsen, 2017; 19). This reduces stock for the housing queue, which drives wait times up. Thus, while ownership became more profitable, renting became more difficult. However, it has simultaneously become more difficult for people—especially young people—to enter the market for purchasing apartments. An excerpt from the 2017 report "*Läget i länet*" ("The situation in [Stockholm] county"):

> Higher income requirements, need for bigger capital assets, mortgage caps, and amortization requirements are some of the reasons why young people have a difficult time establishing themselves in the housing market… Those who have grown up with weaker financial connections move later and are less satisfied with their housing, which can be seen as a sign of youth in Sweden being pulled further apart. (Länsstyrelsen, 2017; 19. Author's translation.)

While the Swedish theory of love is still visible in the political arenas of education, healthcare, parental leave, and life insurance, it has failed to be taken into account in free market adjustments to the formerly radical housing market. So-called neutral policies that worked (at least for many residents) in Swedish

cities 40 years ago no longer secure everyone the right to a place to live, and are particularly hostile to foreigners. The rental queues require Swedish citizenship and long-term residency, which are no longer given qualities for an increasingly diverse population.

Instead, the second-hand (or sublet) market fills the rental void, which plays by no rules. It is more expensive, more subjective, and more precarious than the normal 'first-hand' rental contracts (*hyresrätter*), because there is almost no limit on how much the contract holder can earn. While before the contract holder could charge no more than what they paid for the apartment, they can now charge a percentage of what the apartment is *valued at*, including their costs (Gustavsson, 2013). For students and single people not earning high salaries, the rent on these places is often prohibitively expensive. The report *Unga vuxnas boende* ("Young people's housing") outlined stark differences in cost between different types of housing, even taken at a national average: While monthly costs for a first-hand rental contract average at 5,400 SEK ($618) and costs for a purchased apartment average at 6,000 SEK ($687), average price for a sublet apartment is 7,500 SEK ($859) per month (Börjeson and Runfeldt, 2017).

Thus, buying an apartment is often the smartest option financially. Because of limited rental stock and significant influxes in population, in Greater Stockholm the percentage of young person's dwellings that are purchased apartments is much higher than in the national average or in any of the other metropolitan regions. While *bostadsrätt* make up just 16% of total housing for young people in Sweden, in Greater Stockholm that number increases to 32.7% (compared to 22.7% for *hyresrätter*) (Börjeson and Runfeldt, 2017; p. 15). However, this does not mean purchasing is an easy decision; for those looking to buy, the capital required as a down payment is equally out of reach for many young people starting out.

As a result, the acute housing shortage often leaves people—particularly (but not exclusively) young people—with no choice but to become co-dependent in one way or another. Only 41% of young people in Sweden with their own housing (including student housing) say that they "cannot get financial help with purchasing housing." This also likely means that only 41% of those with stable housing (which in this instance includes student housing) live absolutely independently, without obligation to someone else (ibid; p. 15). This is also despite Sweden's generous stipends and loans for those who are studying.

If we follow Trägårdh and Berggren's logics, this puts them in direct conflict with prevailing social standards. In other words, a unique dilemma appears when a young adult (here defined as between 18 and 30) cannot find housing for her- or himself. A combination of a lingering streak of independence and limited housing typologies means that shared housing between friends or peers is rare. However, finding a solution in the question of housing becomes much more manageable with a partner, or with help from parents. Several interviewees admitted that they had moved in with their partners much earlier than they would have otherwise because it alleviated some of the financial burden of finding an affordable apartment. Others owned their apartments, with help from their parents. Still others lived with their parents or in the homes of their partners' families, despite hoping for physical independence from them.

There are arguably deep social affects from the fierce Swedish social contract that relies on this extreme form of independence. As put by Erik Gandini, the Swedish-Italian director of the documentary-style film *The Swedish Theory of Love* (which is based on themes from Berggren & Trägårdh's book), Swedes live in a society "where it's acceptable to apply for governmental assistance, but unacceptable to cry in someone's arms" (Ritz, 2015). While this may be an exaggeration, it is true that the current nexus of public and private policies creates an environment that does not actually accommodate all people, despite the aims of what was once famously a well-developed and comprehensive welfare state. Several of the young people I interviewed mentioned frustration at their perceived lack of options. The foreign residents I interviewed expressed confusion around how the market actually works. Many felt beholden to be in Sweden despite opportunity elsewhere because they were concerned about losing their apartments in Stockholm.

In other words, the structure of the housing market does the exact opposite of allowing people to be independent: it makes them more dependent than ever.

PRESSURES to LIVE ALONE

Sweden has one of the highest rate of adults living alone of anywhere in the world. Single households are the most common household type in Sweden, at over 40 percent (HSB, 2017**)**. One in three people in Sweden live alone. This makes Sweden the country with the highest percentage of single households in the world (ibid.). The trend continues in Stockholm. In a city of 2.3 million, one in five people live alone, and approximately one in three households are single

households (Andersson, 2017). This is perhaps why the biggest demand for housing in greater Stockholm is for small (one room) rental apartments (Boverket, 2017).

This, in itself, is not necessarily a negative thing. The ability to live alone could be considered one of the markers of a successful society, in that people have incomes high enough to support themselves or social services that allow them this autonomy. Erik Klinenberg, in his book *Going Solo: The Extraordinary Rise and Surprising Appeal of Living Alone*, discusses a Scandinavian attitude towards solo living in a tone that very much aligns with Trädgårdh and Berggren's definition of the "Swedish theory of love." Says, Klinenberg, "By investing in each other's social welfare and affirming their bonds of mutual support, the Scandinavians have freed themselves to be on their own" (Klinenberg, 2013; 16). Of the Million Homes Program, he explains,

> Social planners believed that the massive construction project would assure Sweden its role as an ultra-modern nation, a place where citizens would benefit from their nation's collective prosperity and the privileges it afforded. Thereafter, one of those privileges would be the chance to live alone (ibid; 177).

Klinenberg goes on to make the point that a relative "abundance" of small apartments in Stockholm makes living alone especially desirable (ibid.). Living alone, he explains, quickly became the norm in Sweden—not out of loneliness or isolation, but out of freedom of choice.

> For middle-class Swedes who came of age after the Million Program, moving into a place of their own after leaving their childhood home has become a rite of passage into adulthood, a luxury that sometimes feels like a social right. Until recently, when the government changed the system for allocating apartments, parents would register their newborn children on the waiting list for a small apartment (in the same way that Manhattan parents sign up their infants for nursery schools), to assure that there would be one available when they graduated from gymnasium (high school)" (ibid; 178).

However, in the context of a city with a major housing shortage, this social norm also means intense pressure for each person to find his or her own apartment, often at a high financial and social price. If the marker of a successful society is to be able to live alone, that makes the failure of the individual to secure independent housing even more apparent.

In an interview with a man named Samuel*, I mentioned that it felt like there were few people who lived together who were not in a romantic relationship.

> No, it's strange. I don't get it. I think it has to do with, when you're 18 you need to get by on your own, you have to go and travel. There are a ton of norms that, in some way… But at the same time it doesn't really work, with the housing shortage. There's a conflict [between culture and necessity].

He went on to say why he thought landlords were more hesitant to rent to roommates than to couples. "They're afraid of parties and things. But it is strange, it's not right. It shouldn't be easier to get an apartment if you're in a couple. It's crazy, actually." He implies that the Swedish promotion of independence at a young age contributes towards a stigma against co-dependent living as peers.

This was echoed in interviews Klinenberg conducted with residents of Stockholm in the autumn of 2010. Although only seven years before my study took place, Klinenberg's interviews tell an extremely different story about residents' experiences with the Stockholm housing market than those I heard from my informants:

> A thirty-year-old woman who's studying anthropology reports a similar experience [of independence]. "We all kept our own places, even when we were dating someone seriously and spending a lot of nights together. It's only recently, now that we're all turning thirty and moving in with partners, that my friends are starting to sell or give up their apartments. But even that's hard, because so many of the people who are just a little older than us have already divorced or separated. And we all want a place that's ours" (ibid; 178).

This freedom to choose between independence and dependence was most often not a possibility for my informants, who were younger than those featured in Klinenberg's book. While neither of our studies can be considered "representative" of the population at the time, the tone of our respective interviews differs considerably. This signals a shift—however minor—in the ability of middle-class Swedes to obtain housing that fosters independent living.

An aspect of this is the limited housing typologies found in the Stockholm region. Small, one or two room apartments are the most common housing typology in the city, and it is not getting any better in the near future. According

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* All names of young adult informants have been changed to protect their privacy.

to the report, "*Läget i Länet*," the vast majority of new housing developments being built close to the city center are apartments with between 1 and 3 rooms (Länsstyrelsen Stockholm, 2017). These new apartments are also often more expensive, which makes the wait times shorter because the demand is lower (Börjeson and Runfeldt, 2017; 6).

While this may be helpful for some, this does little to support 1) groups of friends who want their own bedrooms, and 2) families. The high cost of these apartments means that they are too expensive for one person to rent alone but too small for two people who are not interested in sharing the same bed. Thus, perhaps more than any other demographic, childless couples have an advantage in the housing market.

This quickly arose as a theme in my interviews. While many people *wished* to live alone, they were often not able to for financial or logistical reasons (i.e., they could not find anything available). So as a last resort, they lived at home, lived as "*inneboende*" (boarders) or moved in with their significant others sooner than desired. But none of these are perfect solutions, and the emotional sacrifices are at times significant. Housing is not only a question of having somewhere to live, but also to have somewhere comfortable call home.

For young, single people—as well as people in relationships who do not own their apartments—the resolution to the housing crisis (supposedly a national issue to be resolved politically) often comes down to individual choice: to take what one can get. Interviewees often spoke with frustration of not having a choice in what kind of apartment they were able to find. This lack of ownership is suggestive of a society very different from the Swedish theory of the extreme independence of each individual within the larger social democratic society that Trägårdh and Berggren have outlined.

LACK of OWNERSHIP

For those who do not have the means to purchase their own apartment, living arrangements are often compromised in some way. I will speak later of the emotional toll that comes from uncomfortable living arrangements, but a more subtle aspect is that these apartments simply do not feel like they belong to the occupants. So-called "second-hand" (or sublet) apartments often come furnished, and some of these furnishings clash with the tenant's personal style. One sublet apartment I visited had large, black speakers permanently mounted

in the corners of the living room ceiling. Another had artwork the tenant did not like. Still others lived in family apartments where the furnishings were acceptable to them in terms of quality, but still clearly not "theirs." While it is certainly not a human rights violation to live in an apartment with unattractive artwork, one's own environment certainly does matter in a country where much of one's time is spent inside. More than this, it bespeaks the ways in which the political dimensions of a housing shortage are expressed in ways even beyond the lack of a roof over one's head, but by a feeling of continuous displacement.

One interviewee, Linda, lived in a separate studio apartment attached to her mother's apartment in Nacka, with a broken refrigerator. I asked her if there was anything she did not like about her apartment:

> I guess it's… It's maybe that it isn't mine, in a way. It is still second-hand. I have it pretty good, since I rent from my mom, so, if I want to put up a painting it's not a problem. But it's still—you don't feel like, "This is mine." And then it's a really bad way to organize the actual apartment layout... And then besides that it's one's own feeling that you haven't [moved out of] Nacka.

This lack of ownership coupled with a financial inability to move out of her hometown meant that Linda felt less independent than she would otherwise. This is despite Linda having worked a full-time job for several years. Samuel, another informant, was living at home at the time of the interview, in his mother and stepfather's turn-of-the-century apartment by the square Mariatorget on Södermalm. The apartment is spacious and beautifully furnished, and at the time he was sleeping in what is normally the office space. I asked him what he thought of his current place:

> I mean, it's comfortable, you know. To live like this. And right now I don't pay rent, either. It's a little transitional solution. In three weeks I'm going to move into my apartment again. So it's a little like that—now I'm coming home again and living here, and then I'm moving back. In the situation it is now, it's pretty complicated. My brother is renting my apartment, and he actually has an apartment himself, but he's rented mine earlier and feels better in my apartment than his own. So he's renting out his apartment and lives in my apartment. And that was also another reason why I… I came back from Switzerland a little early and didn't want to throw him out of there. So that, it gave him a little time at the same time that I can live here and like, save a little money. It was a bit of a 'win-win.'

Samuel was thus forced to make sacrifices in his own accommodation in order to accommodate others. By their very nature, these ties of dependency involve

multiple people. Another interviewee, Ansel, lived in his grandfather's three-bedroom apartment with his brother and cousin. While the grandfather has since moved to an elderly care center, the apartment has been kept largely in tact at his request. As we sat in the kitchen with old paintings on the walls, his cousin played video games on the sofa.

> There are quite a few of Grandpa's things here. Of course, we're not here to take care of the place, but we live here, and we've gotten rid of some things without him knowing. He thinks everything is exactly as it always has been... Big cupboard, things like that with value we've hung onto.
>
> It feels a little like the living room isn't really our style. The only thing that's actually ours is the sofa. Everything else is Grandpa's old stuff…. Our own rooms are the most personal, and the living room feels the least personal.

Ansel, his brother, and his cousin live in a state of limbo, in part responsible for their own spaces but also unable to invest in details that would make them feel more at home. In Ansel's bedroom, a large piece of artwork that he had bought years ago still leaned against the wall, Ansel not having bothered to hang it in a space that felt temporary.

Mai is from Singapore and moved to Sweden with her British partner after he was offered a job in Stockholm, and said that they felt "lucky" that their apartment was nicely furnished, because when one finds a suitable place in Stockholm one does not have the luxury of being selective (I speak at length about the perception of "luck" in Chapter 2). However, the couple is only able to sublet the apartment for one year in total, so they needed to find a new place in a matter of months. In our interview (conducted in English), I asked her how she felt about the apartment and its furnishings. She responded:

> In this case, again, very lucky. Very tasteful. And exactly my style. And not too much. And they were like, "Do you want anything removed? There's storage space downstairs, just put it downstairs." So in this case, very lucky. But [we're] looking at other places now, [and] I feel like we might have to settle for a place where we might be in a situation where we have to be like, "Okay, we're stuck with this piece of furniture."

Although she was happy overall with their find, she did voice some criticism about their sleeping arrangement and the floor plans of Swedish apartments: they slept in a bedroom that had originally been part of the kitchen. Thus, the bedroom doors were paneled, and the bed was fairly small. When the couple

moved in the pillows provided to them were, in their opinion, too small, which was another critique.

Others are able to furnish their space, but are not able to settle. Ulrika lives in an "emergency apartment" under what she calls a "short-term contract." This is an apartment that is part of the surplus housing stock for a private housing company, meant for emergency use in the event that something happens to their other (occupied) apartments. At any time they can evict her to make room for a tenant who has bought an apartment with them through the normal means and needs a temporary place to stay. She has to be given three months notice before she is expected to move out, but this uncertainty has underscored her feelings of temporary occupation. Even so, her tenure there has been lengthy for Stockholm standards; she has already lived in the apartment for two years, while always waiting for the three-month shoe to drop. When I asked her what she thinks of the apartment, she said:

> I mean, it's okay… Had it been my own— Because now, I've bought so much furniture that it still feels cozy, but… I want to start hanging things on the walls and things. You know. Had it been mine, maybe would have painted the walls. But now it feels like it's not worth it, since I don't know when I'll need to move. But the apartment itself is okay.

While an old grandfather clock or barren walls are certainly bearable conditions, one's surroundings have an affect on how one interacts with the world. In order for someone to feel at home, they need to feel like they have ownership over their own space. Constantly living in temporary situations can have deep psychological effects, and this lack of personhood is reminiscent of the effects of homelessness, as elaborated on by Robert Desjarlais (2011). Desjarlais follows homeless individuals at a shelter in Boston, and through their stories paints a picture of precarity that has echoes in the Swedish situation. As one opinion piece mused, perhaps it is no surprise that the Swedish aesthetic lauds minimalism if residents have to move every few months (Savage, 2016). Especially if the owner or primary renter of the apartment lives in the apartment, the result can be that occupants feel like guests in their own homes. Can individuals be considered independent by Swedish standards if they do not have ownership (or lifetime rental rights, which also entitle the occupant to more radical physical changes, for example) over their space?

A LAND OF PETER PANS: EXTENDED CHILDHOOD, STAGNATED ADULTHOOD

The question of ownership (or lack thereof) of course takes center stage in the case of young adults living with their parents. It is perhaps no surprise, given the housing crisis, that so many interviewees nonetheless live at home. In Greater Stockholm, over 60% of young people live at home unfreewillingly (Börjeson and Runfeldt, 2017).

Between the sometimes outrageously high prices for second-hand rentals and difficulty in finding a long-term place, several of those young adults I spoke with lived in family or familial homes at the time of the interviews. While technically of "majority" age—with the right to vote and to make legally binding decisions for themselves, for example—living with one's parents typically engenders conflicted feelings and identities for them.

Still, this is not what was meant to occur in the Swedish society of the mid-20th century, when the welfare state was in its prime. Erik Gandini, the Swedish-Italian director of the documentary "The Swedish Theory of Love," describes in an interview the independence paradigm that developed then, and which persists as an ideology specifically affecting young people living with their parents:

> *I discovered that there has been an ideology here in Sweden that is pretty unique to this country, and that is the idea that the citizens should be independent and free from one another. When the idea was implemented there was this notion that no adult should be financially dependent on their relatives, and so we created a society where no old person should have to live with their children, and no young person should have to live with their parents after the age of eighteen…*
>
> *Here in Sweden, there's an attitude to relationships that I find difficult to comprehend. There is nothing wrong with solitude and independence, but we have to be mindful about the consequences of isolation (Ritz, 2015).*

Indeed, only two of my 27 informants were living with someone other than a relative or a partner (both of these informants moved to Stockholm to attend university). For the under-30 crowd, following the ostensible social expectations of independent living "after the age of eighteen," living at home is a rarity in most cities. But because the housing crisis means that independent living often is not financially or logistically feasible, many younger urban dwellers explained that they had no choice but to take the easier route of living at home for longer than they had actually desired.

26-year-old Ansel spoke wistfully about the connection between ownership and adulthood. One of the downsides of living in his grandfather's apartment was that:

> It doesn't always feel like your own. You're not really free to do what you want. I'm starting to feel like I want to live on my own, as well. I am, after all, 27 soon. I want to like, have my own place, and feel like I'm an adult.

This sentiment is not just about interior design. It touches on being an adult without being able to provide physical and social evidence of adulthood. As Erik Klinenberg states, "Young people believe that moving into a home of their own is essential for becoming an adult, because the experience will help them grow more mature and self-reliant" (2013; 183).

Ansel's sentiment was echoed by other interviewees in their late 20s. For instance, Markus, who is 29 and a recently qualified architect, has always lived in student apartments. He currently rents one of 20 square meters, still taking one class per term in order to prolong his contract. While student apartments generally offer more stable or long-term contracts, he described the disadvantages of living continuously in apartments that might be romantically described in interior design catalogues as a form of "compact living":

> It's always been cramped. And, as I'm living now, I have everything in one and the same room, you know. And I have been living like this for ten years. I have never had a living room or anything. […]
>
> But yeah, to be able to cook meals in a nice place and then have room for a dining table, to be able to invite friends over. Now I've squeezed in a dining table here because I want to prioritize friends. But it is, you know, 90 centimeters from my bed [laughs]. It's not ideal.

By his account, we can understand the frustration of feeling like an adult, but not living like one. While studying architecture necessarily requires a lot of schooling, and while student housing is one of the more stable and available forms of rentals that young people have the means of obtaining, there are still disadvantages that come with having essentially one option for housing.

Hank is originally from Toronto and moved to Sweden to pursue a master's degree in urban planning. Originally studying music, he had changed career paths after working full-time for a few years, and has now been living in Sweden for almost two years. As he walked me through the timeline of places he has lived in Stockholm—from ten days in a strange Airbnb to several months in a dirty sublet apartment where he could clearly hear the other couple having sex

through the thin walls—his laundry list of apartments told a story of chronic instability and discomfort. Hank, like Markus, is also 29. He spoke of how this housing market caused him to revert to compromised living situations he thought he'd moved on from:

> Personally I moved away from Canada when I was at a point in my life where I felt like I had done the whole "roommate" thing when I was younger. And then I lived with a girlfriend for a while and then lived with a close friend, and we got along really well and had an organized household. And that was nice and I kind of told myself I was never going to go back into the sort of, "student lifestyle," where I have to live with random people I don't know and maybe, have to deal with their messy kitchen and stuff. But coming here, it was like I was regressing to an earlier period of my life and I just… Living with roommates who you don't know or necessarily like is, um… is maybe necessary to live here affordably.

Several young Stockholmers whom I interviewed used their parents' places as temporary or long-term stable solutions in the face of an unstable housing market. Samuel, who is 28 and working part-time while finishing his architecture degree, was living at home for a few months in between places. Eva-Li and Linda both live in rooms attached to or inside their parents' apartments. Although these circumstances are not unusual, most interviewees still expressed that they prioritized or desired places of their own when I spoke with them. Albin, who is 23 and moved from Malmö to Stockholm around three years ago, explicitly said that he wanted to study far away from home so that he could "leave the nest." Anna, a 24-year-old from the Stockholm region who originally moved to Uppsala to study, similarly said that now that she lives independently, she cannot imagine returning home:

> But it feels like, I mean it's not at all uncommon [in Stockholm] that people live at home until they are like, 25. In other cities that's a really long time. Like, I moved away when I was 19. I could never imagine still living at home. My parents would hate me if I still lived at home [laughs]. …
>
> You feel like an adult when you turn 18. Then you want to be able to decide for yourself, and not live at home.

Samantha is from Stockholm. At 25, she has graduated from Chalmers with a degree in architecture and works full-time at an architecture firm, while living in a studio apartment with her younger sister. She posited that because the housing crisis puts intense pressure on people, young people do not feel like "adults" until they are around 30 years old. Samantha continued by saying that 30 is the

age when one has accrued the capital to buy an apartment, finally facilitating true independence. She explains:

> I don't know if I feel very adult, renting a room from my little sister at 27 square meters [laughs]. Yeah. And there were also—when I moved back, before I got a job, it was like, '25 years old and moving home to mom.' And being unemployed and homeless [laughs]. It was really depressing. So… So it's not strange that there are a lot of young people who aren't doing well because of [housing]. Because I believe in part that, the housing market adds a certain pressure. In general you don't become an adult until you're 30 because it's maybe only then that you have the means to buy an apartment…. You have to move back home with your parents for a few months, in a hurry to find your next subletting contract. That's a bit what my mom and her boyfriend are thinking about, if they should switch their two-room apartment for a three-room apartment. To have an extra room where I or [my sister] could move in if there were to be some crisis.

As this quotation demonstrates, it is not only young people who are affected by moving back home with their parents; the parents are also affected. The lack of ability and simultaneous necessity to purchase often results in a major financial burden for parents to save for their children, not to mention the emotional toll of always having to think ahead and prepare for uncertainty. Again, from Samantha:

> The difference between the U.S.A. and Sweden is that, in the U.S. basically parents need to save up 2 million kronor ($250,000) in order to be able to finance their kids' education. And in Sweden you ought to save up 2 million kronor in order to finance your child's living situation. And there—I have a colleague who no has two small kids. So she essentially needs to buy a studio apartment now, so that they have a place to live. In ten, fifteen years.

Although the U.S. is often scoffed at abroad for the exorbitant price of education, the way Samantha frames the housing crisis draws a clear link with the high cost of living in Sweden. In this way, children are reliant on their parents for financial support, and may be forced, as Hank explained, to "regress" in the process of living with parents out of necessity rather than desire. The parents may have just bought a permanent apartment for themselves by the time they need to begin saving for their children's future. Ansel described how the housing market has affected him, explaining it as both a financial and emotional tradeoff:

> It's probably helped me, financially, which means that I haven't had to take out a bunch of unnecessary loans when I was young. So that has been nice. But I also

> feel like I have grown up more slowly. I still lived at home until I was 23. So many in Stockholm live at home so much longer because of it [the housing crisis]. I believe that. Those who move away from home maybe grow up even faster because they have to come into the housing market. You feel like… "Now I need to have my own place." I'll be 27 soon and …. But yeah, I believe it has [helped me financially that I lived with my parents].

Emelie, by contrast, has lived on her own since she was 18, because her father had saved up money for her in a bank account and at that point allowed her to spend it on either education or housing. She chose an apartment, and found a studio apartment near Slussen on Södermalm. Emelie described just the phenomenon that Ansel mentioned, the experience of "growing up faster" because she lived on her own at a young age.

> I mean, I think I was ready. I felt pretty mature for my age and everything. But then when you actually make the move, and realize that you live alone, then it became—you know, I struggled. You realize that you have to budget and things. So you get to learn the hard way. Or, *hard way*—it wasn't at all hard, but just like, 'Oh no, the toilet paper has run out, why hasn't it magically refilled itself?' [laughs] You know, like that. 'Should I be the one to buy it?' But I had somewhere to be and sleep and have my things and such.
>
> **Do you think you grew up more quickly?**
>
> I think so. Definitely. I had to. I was on my own from then. I was responsible for everything, and took care of yourself, and learned things myself, and fixed things that broke, and rang the electrician—you know, those kinds of things. It was really scary. But also really good. I am really comfortable with everything now.

Even if calling the electrician is no huge feat, there comes a point when all young adults must face the less glamorous part of being independent. Hearing Emelie speak about her experience, one wonders what emotional effects there might be on the opposite end of the spectrum, in situations where young people do not have the physical or financial means to "grow up" by moving out. Although one is legally and technically an adult when turning 18, as Samantha hinted at, the social age of adulthood is likely delayed, despite the aims of the welfare state to introduce independence at an early age. This is in part because of constraints on housing.

Most of the young adults I interviewed expressed that their friends, their family and even society in general assumed a clear connection between the ability to

make personal choices and the independence associated with social forms of adulthood. Sometimes one chooses between financial burden and personal freedom, if that choice is even available. But more often than not, it seems that the extra financial burden of renting second-hand (given that the rents are often much higher than "first-hand") is also associated with lack of freedom. Often, the only way young people in Stockholm can feel like they have personal choice and independence in the long run is if their parents front the bill in the short-term: by paying a down payment on an apartment for sale, for instance. But of course, such an investment makes personal freedom dependent on family wealth, which not all families have. The other option is to depend on relationships outside of the home—which usually means romantic relationships. One striking theme that I uncovered in this research was how common it was for the housing market to have affected relationships, by spurring couples to move in together.

RELATIONSHIPS and DEPENDENCY

Sabina lives in the basement of a house with her boyfriend and small dog, and they share the upstairs kitchen with another couple. After sending numerous messages about second-hand apartments to renters advertising in various locations, she finally found their current space on Facebook when it was mentioned in a group that was otherwise focused on plants. Sabina moved in with her boyfriend after only dating for a few months, and she said that the housing market played a critical role in that rapid decision.

> It's just that, one moves around a lot, and lives at home with parents during certain periods. My boyfriend and I moved in together when we had only been going out for a few months because the housing situation is like, it's easier to just move in together. He had an expensive [subletting] contract, and I had an apartment [that I sublet]. So it becomes a lot cheaper to move in together. We both had [time] restricted contracts, but mine was a bit longer so we moved into mine. It's those things.
>
> **So do you think you would have moved in together if it was not as expensive, and the rent—**
>
> Then I don't think we would have moved in together so quickly. And now it worked out well, you know, and I'm really glad we did it. But I think we would have been more careful had we had a normal rental contract.

Anna, who lives in Sundbyberg with her boyfriend, and Sabina, both believed that they had moved in with their boyfriends faster than they would have in part because of the economic pressures that stemmed from the overly rigid housing market, coupled with the social pressures of claiming adult independence. There may have been others who had factored the lack of housing into their decisions to cohabitate, though this topic did not come up in all of my interviews.

Marianna is a laywer, and at 25 years old she lives with her boyfriend in an sublet apartment on Norrmalm. She did not think that they had moved in together more quickly, but she believed many did, and that often people were forced to move in together out of circumstance:

> I last heard that yesterday, somebody told me. He said, he has a hard time letting people in, so he had been together with his girlfriend for a long time. And now they've just moved in together. [I asked] 'Oh, why did you decide to do it?' [and he said] 'Yeah, well, I was kicked out of my apartment. And then it would have been weird if I had gone out and looked for a new apartment, so then I decided, okay, I'll move in with her.' Very unromantic. But that's how it is a lot of times…
>
> **How do you think that affects relationships? Or the culture?**
>
> It depends. In my case… even though we had two apartments, we were always at each other's place, so it felt really natural to move in together. For those who are obligated to move in together, I don't know. You lose a little… maybe there's a bit more pressure, as well. That you have to make it work, and if it doesn't work 'I'm not going to have anywhere to live.' That's maybe not so positive for a relationship. That you should live with someone because you want to, not because you have to, you know.

It is easy to imagine how moving in with one's partner out of financial or physical need might affect one's relationship. Even though Marianna believed it was more common to move in with a friend in Stockholm than it is in other Swedish cities, the most common form of dependence is still romantic relationships. Ulrika, who is 30 and has been living on a short-term contract for most of her adult life, spoke of a friend who moved in with her boyfriend a bit too early, which is one of the reasons why she wants to wait to move in with her boyfriend.

> If there's any trouble I could move in with my boyfriend, but he's basically in the same situation [of subletting]. So he has just found another apartment, as well, that he's in the process of buying furniture for, but…
>
> **And I can imagine that you do not want to move in together just because—**

> No, that's what we talked about recently. He has lived in the same place for three years, and then that person who had the apartment came back to Sweden. So he was forced to move, and then we talked about whether we should move in together, but we have been together for close to one year. But we don't want to move in together because one is pressured to.
>
> **Do you think people do that?**
>
> Yeah, yeah, yeah. Easy. One of my friends did that. Her boyfriend bought an apartment and she just had a [sublet] room, and so she moved in with him, a little too early... They're not together anymore [laughs].

Sometimes, this dependency on another person—whether this is dependence on the person you live with or on the life plans of the person whose apartment you rent—coupled with feeling "stuck" in a market that gives little leeway for freedom of choice, means that people do not take risks or make decisions that they think could make them happier. Many of my informants raised this as an internal conflict they struggled with. They make decisions that they think will put them closest to social adulthood, whether that means cohabitating before they are truly ready or, conversely, avoiding such entanglements. In fact, Sabina, who lives in the basement of a villa, illuminated one of the paradoxes of Stockholm's housing market: it causes both willingness to move and lack of flexibility. She said:

> I have thought a lot about moving to another city. But Per [my boyfriend] doesn't want to. He's from Örebro and has lived in the inner city so he doesn't want to [move to a smaller city]. And then, when I was younger I moved to London. A time when I like, moved away from home. And there you could get an apartment, even if it was expensive there as well, you still get an apartment, or a room or something. You can get something in a matter of weeks. Even if it's not nice or cheap, you still get something. Compared with here, where you can't get anything in general.

I asked if she had thought about moving to a different city in Sweden or abroad, if her boyfriend were not in the situation, and she said that she definitely had. This was an all-too-common feeling during my interviews: that where you live and who else is involved controls what you can do with your life, rather than the other way around.

I asked Samuel what he did not like about his living situation, which opened up the topic of how the requirements for living in student housing can cause people to alter their career plans. He said:

> It's having your own space. Which is always nice. Plus, I like my own apartment a lot, so I'm always weighing against that. The problem is that I have, it's a student apartment. I think there's a limit of about six years, and then they'll kick me out, plus that I have to study, like, 15 points per term in order to keep living there. So now, for example, when I was in Switzerland, either I'd stayed there or… I mean, it caused a lot of problems. I was there for six months but had a contract at the job for nine months, at my internship. But if I'd been there for nine months I couldn't have studied for a term, and they would have thrown me out of my apartment. So now I was obligated to come back a bit early, in order to keep this apartment, in order to keep living there. You know what I mean? It's these "workarounds" to be able to keep living in an apartment that I'm otherwise thrown out from if I'm gone for a term. So that, that's my bigger problem. Living here is comfortable, but I'm really attached to that apartment, have lived there for four years, five years maybe. And I know it's time limited. It's sooner that that stresses me out.

Ideally, housing should not be the reason why a person does not study abroad or avoids taking risks. Rather, the "Swedish theory of love," as outlined by Berggren & Trädgardh, emphasizes that individual choice and freedom of movement is key to truly loving relationships. Thus, this lack of autonomy is a kind of subjugation by market forces that may have deeper effects on one's relationships and society at large.

AUTONOMY

Market forces and circumstances take personal choice and freedom out of the picture. Part of this comes into play in how so many young adults expressed that their feelings about their lack of ownership over the physical apartment or objects in the apartment, but sometimes this goes so far as to make people feel like they do not have ownership over their own life decisions. For several of those interviewed, the housing market had already affected their relationships, their career, and their studies.

Mona, who is from Värmland and has worked as a film editor on short job contracts, described how the housing market had affected her willingness to live in Stockholm:

> I mean, I see no future here, for that reason. Because the housing market looks the way it looks. It will work itself out, but I'm not—I don't love this city enough that I'm going to bang my head against the wall just to live a normal life. But I mean, things can change. It depends a lot on, if you have a steady job, if you have an income. If you're doing well at work. You know, a lot of factors, I think, that are relevant and would—I mean, I'm not actively looking in the housing market because I don't have the capital to buy anything right now. But if I had that…
>
> But it's also because I don't want to. Because it's still a commitment. Because if you were to buy something, if you were to take the loan and buy something here, then it's also that you, you don't necessarily have to be stuck here, but then you invest a ton of time and money here. And then you maybe want to get something out of it and not just go, 'Oh, God! I realized I want to move to Prague! And now I'm stuck here with this apartment.' So it's also related to future plans.

Mona is realistic about the fact that she is not in a place where she can commit to purchasing an apartment, either financially or emotionally. Buying an apartment does not make sense for her as an investment, and there is nothing wrong with that. Many young people are in a transition period for reasons other than housing. That said, housing should not be a reason why they cannot put down roots in a city.

While some are willing to put up with the rigidity of the housing market in Stockholm in the short-term, the housing market is a factor in their long-term decision to stay or leave. Linda, who is 26 and from the suburb of Nacka, has a full-time job but still lives in suboptimal conditions. To the question, "How has the housing market helped or harmed you?" she responded with the following:

> I mean, emotionally it's I guess a bit that you get the feeling that you're never going to get anywhere. You know, the next step from having lived second-hand has to be that you buy something. And then it gets a little tricky, that you have to save up for an apartment, which maybe isn't for everyone. And I don't feel like I want to buy an apartment just to be able to live a little better.

Many spoke of how they felt that purchasing was a major commitment, but that they felt like they had no choice but to take that step in order to, as Linda pointed out, "live better." Marianna said that this conundrum was in fact her biggest frustration:

> It can feel like, it becomes such a big part, such a big investment. It's not like—I also think about whether I should buy an apartment… It feels like a really big

> one-time investment, when you maybe have a lot of other things you want to do. You maybe would like to just travel somewhere [laughs], rather than the whole time thinking about, 'Well of course, I have to buy an apartment at some point.' That [thought] is always there. So you can't just spend money on other things.

Some have actually taken their long-term frustrations and done something about it. Samir, who is originally from Skåne and moved to Stockholm a couple of years ago, started a company with his sister in 2016. The site primarily focuses on making second-hand rental contracts easier and more secure by transferring the responsibility to a third-party. Their website explains that the service can be used for the rental of housing contracts, rental contracts, or boarding contracts.

Their site essentially provides insurance for these contracts, to eliminate scamming from the market. I asked Samir, who is in his mid-20s, if his own experiences of subletting apartments were informative in motivating their work, and he spoke of a feeling of being "powerless" as a renter.

> That was a reason why [we started the company], definitely. It was the biggest reason why I became really interested in the project. As I said, I have lived in a lot of sublet apartments, in different places [around the world], and it is really rare that the experience is only positive. There has always been something that hasn't worked. Often it's been financial, like, that the landlords hang on to too much of your deposit. That's the classic one. Or in some cases [you've] just been tricked, and, held onto all of it when you move out…. And that creates a massive frustration and powerlessness, for me as a tenant, and sometimes you're even [living] in another country, and don't have any idea how [the housing system] works and are not able to turn anywhere because you don't have money and can't get any help.

I speak more about illegal practices in the housing market in Chapter 3, but Samir raises an important point: Stress can have varied effects on those in temporary or uncomfortable situations. Those from Stockholm or with strong connections in the city can often fall back on their network, whether this means their parents or significant other or friend of a friend. But those without others to rely on have more extreme options: they can buy an apartment and take on massive debt in order to escape these feelings of uncertainty. They can send another round of 50 emails to people on a second-hand rental site. Or they can leave Stockholm out of frustration. Even those who rely on their networks for stability have a sense of obligation to that person. As Marcel Mauss explains in *The Gift*, no choices are free from tradeoffs and expectations—benefactors still often expect something in return (Mauss, 2002). "In Scandinavian civilization,

and in a good number of others, exchanges and contracts take place in the form of presents; in theory these are voluntary, in reality they are given and reciprocated obligatorily" (ibid; 3). Examining the options, it makes sense that the housing market appears to have taken a significant emotional toll on many young people.

EMOTIONAL TOLL

The feelings of ownership and autonomy associated with housing are not only true for young people. One study by Maria Haak et al (2007), entitled "*Home as a signification of independence and autonomy: Experiences among very old Swedish people*", interviewed elderly Swedes about the significance of home for them. Although the study at hand deals with people in a much later stage of life, many of the same conclusions can be drawn with people just beginning their adult life, such as the following:

> … the home symbolized a place perceived as a prerequisite for maintained independence… as long as the participants felt they were in control of their situation they perceived that they managed their daily life satisfactorily. The familiar context and confidence in knowing the environment was a kind of guarantee of maintained sense of independence (Haak et al., 2007; 18).

Although the study appealed to practitioners in the profession of occupational therapy, the authors draw wider claims about personhood and independence.

> In the Western world, the notion of independence is grounded in the ability to be physically self-sufficient in carrying out personal and social tasks. Self-direction and day-to-day decision-making regarding when and how things will be done to one's body and environment is also included within the concept of independence. Independence is also closely related to the concept of autonomy, defined by Beauchamp and Childress as freedom to determine one's own actions or behavior (ibid; 17).

These findings make clear that a proper home is not just important in order to be able to settle down physically, but also emotionally. As Erik Klinenberg explains, while young people see independent living as a means of becoming an adult, "Middle-age adults believe that living alone is important after a divorce or separation, because it helps them regain their autonomy and self-control. The elderly believe that living alone allows them to maintain their dignity, integrity, and autonomy, and to determine how they will live"

(Klinenberg, 2013; 183). A living situation that is precarious puts one at risk of psychological harm, whether early in adulthood or later on in life.

For many in Stockholm, the need to find a more comfortable and stable living situation is acute. Anna describes moving in with her boyfriend earlier than planned—after less than a year—to because the two of them were both living in conditions that stretched their emotional and financial limits. She describes feeling the need to escape her student corridor room in Uppsala:

> The corridor… *[chuckles]* I hated. I think it was okay and fun, like, the first year that I lived there, because I had only lived at home, and then I moved there, and that was a bit of fun. But it was a shared kitchen, and it was so gross. When I came home one day I thought that someone had spilled rice over the whole floor, but then it turned out it was maggots…
>
> So, I went and knocked on all of the doors and was like, 'Someone has to clean!' And I stood far away and just, ugh. But I lived there for three years, so.

Because there are few alternative options, many have no choice but to stay in situations that are far from ideal. Mona came to Stockholm after her studies in Karlskrona. She first subleased from an elderly woman, whom she described as "odd." Although she was uncomfortable living there, even saying it was "horrible," Mona stayed until she was able to find another place, which took her five months.

> It was her home, and I also feel like even if she's renting out two rooms, it's always primarily going to be her home. But it also becomes… You never feel welcome there. And she had such strange rules.
>
> To take one example… there was one time I had done my washing. She had a washing machine and such in the bathroom, but we weren't allowed to use it. She had seen that I had been down to wash my clothing and she said, 'You are welcome to hang up your washing in the bathroom if you don't have time to dry it downstairs.' And I thought, 'Wow, how nice.' Because she was not very welcoming. So I did that. And then, after a week or two, I thought that was applicable, well, always. But then she became really angry, because I had hung up my wash. And I was like, 'God, sorry, I didn't know…" Really strange. […]
>
> God, I really have repressed so much from that time, because like, I felt like piss at the time. […] And the thing is, I was still *thankful* because I had arranged an apartment before but the person canceled it two weeks before I was going to move. And I was panicking. Like, 'where am I going to live?' And then one of my

> friends had lived with this woman a long time ago, when she had come to Stockholm.

It is easy to see the cognitive dissonance one might experience between a moment of "feeling thankful" for having somewhere to live to suddenly feeling like one is without recourse. Ulrika, who is from Malmö and lives in "emergency housing", described the stress of never feeling like she has a real home. I asked how the housing market had harmed or helped her.

> It's harmed, in some way. What I think though is that it's such constant stress, that you don't know. Then it's that, of course it's not like I'm thinking about it every day all the time, but… It's still in the back of my head the whole time, that I don't really know how long I can live there. And then I know that it'll work out, but I don't know how. So it's tough that you don't feel like you have a stable home.

Ulrika's experience shows that it is easy to feel homeless even when someone has a home. When asked what her expectations of Stockholm were before she moved here, it was clear that Ulrika did not expect the kind of stress she had experienced. She said:

> In that I hadn't had extended contracts [before moving to Stockholm], and lived in different places and whatnot, I thought that it would be really nice to be able to come to a city and settle a little—partially getting a job and income but also, was my hope *then*, that I would get an apartment and like, be able to find a stable place, in some way. And then, I've been relatively lucky with where I've lived, but still. [laughs]

She implies that she craved stability, which, in most cities, could be easily solved. These false expectations were also the case with Kati, an Australian who moved to Sweden with her husband to study at Uppsala University. Being half Swedish, she had idealistic memories from the stories her Swedish father had told her growing up. Now that she had learned more about the housing market, however, she was doubtful about whether she would make the same choices to move to Sweden again.

> It was stressful, but in retrospect, I'm impressed with our, just, "whatever-ness" of it all. I feel like now, even if it's just the two years older I've got, I feel like if that happened now I'd be way less chill with it. Just packing up and having no money or house.
>
> **And do you think that's because now you've been living in a foreign country for a couple of years?**

> No, I think it's because now having been here I know how shit and how hard the housing market was. So if I'd really known that before we left, I would have been freaking out probably.

Kati first moved to Uppsala to study her master's, but at the time of the interview lived in Stockholm. She said that when they first moved to Uppsala, "student teachers at the university were being asked to take students in. And the churches were being asked to take in students. Especially come wintertime, literally people are couch-surfing the whole time." Although this story takes place in Uppsala, the two cities are close together and many people (especially in academia) commute between the two. Housing conditions in Uppsala are perhaps a bit better, but not much. While all of the 26 municipalities in greater Stockholm reported a housing shortage in 2016, 7 of the 8 municipalities in greater Uppsala did the same (Boverket, 2017). She also said that hearing so many stories has made her feel "lucky" with the relatively few places that they have had to move to, and that perhaps it has made her more "appreciative" of her experience.

At times, those I interviewed were hesitant to complain about either their past or current living situations. Sometimes this was because they considered themselves a "positive person" or someone who "makes the best of things." This emphasis on rationality and self-discipline is a fairly Swedish phenomenon, as Frykman and Löfvgren elaborate on in *Culture Builders* (1987), about the construction of middle-class life in Sweden at the turn of the century. Other times they said it was because they still felt they had it so much better than most other people and so felt grateful for what they did have. I speak more about this concept of "luck" in Chapter 3.

One interviewee, Albin, had many different experiences of hardship, but he still did not think negatively of the housing market. He had lived in six different apartments over the span of 2.5 years, and had been more or less evicted from all of them (in the sense that people subleasing can be evicted). He had been banned for life from the student-housing cooperative SSSB because he had rented out his apartment on Airbnb. Another student apartment he subleased from a Bangladeshi couple, and was forced to leave when the husband did not qualify for his exams (and was himself evicted from the apartment). Still, Albin was hesitant to complain, and only spoke highly of his current living arrangement in communal housing, although he slept on a bunk bed in a room with five other people.

I asked Marianna about this phenomenon explicitly, and she said that, while she did feel thankful for where she is living now—in a two-room apartment near Kungsholmen—it had taken a lot of personal energy for her to contend with the uncertainties, especially when she first moved to Stockholm from Skåne. This had detracted from other areas of focus in her life. She said:

> I feel that many—you change your standard. In the beginning I thought that many people [in Stockholm] lived in really small places. Then I was super happy when I lived in a place that was 24 square meters. Because you change. 'Yes, I can live here.' So I think that, those who have nice apartments are extra thankful. I think a lot of people are frustrated. That your time and money go towards just living. So you don't have time to study or do fun things, but instead just, search for housing.
>
> **Do you think [finding housing] has taken energy from the rest of your life?**
>
> Yes, at the beginning. But then, I've always had the backup that I can always live with my sister. So it was never that I didn't know where I would end up, but of course it took time at the beginning. Especially, Blocket [the online subletting site] was the worst. All of those emails and, that you maybe have hope that something will be really good, and then it isn't. And it's maybe exactly at the beginning that you need to have peace and calm. And it's then that you have to deal with hunting for housing. I mean, when you've met people, and are at home in the city, then maybe it wouldn'thave been so difficult to move. But to move at the beginning, like, after three or six months, yeah, that's a pretty short time actually.

The word Marianna uses for the process of finding housing—to hunt—is an incredibly fitting one. The chase for a room or apartment (especially one at the right price, with nice roommates, and in a suitable location) can feel like stalking prey through a thick brush. Sometimes, the contrast between what one has lived through, at the start of the hunt, and where one lives now is so stark that it makes sense that a person feels "lucky." Freja, who now lives in her boyfriend's family's beautifully furnished apartment in Gärdet, described the toll that housing in Stockholm has taken on her:

> It has cost me a lot to live in Stockholm. I mean, I have paid expensive rent in full for pretty rough [places]… No but, it's been expensive. That price. And what I have gotten in return for 5,000 kronor ($590) hasn't been much to have. And as I'm a student I haven't really had the means to pay 5,000 kronor but instead have used my savings, which hasn't been great.

> And then, emotionally, I've been kicked out. And been called the worst things. In that sense it wasn't at all a pleasant experience. And then recently when I moved I was, like, it wasn't such a big conflict in that way, but I was more or less kicked out via text, and that person made himself unavailable to be… I don't know. I haven't spoken with him, but like, have a dialogue with me.

Having come from Falkenberg, Freja had a limited network that she could rely on when she first moved to Stockholm. Even so, her experiences of living in shared situations were especially negative—so much so that it tainted her view of living with others:

> That's not made it so that I feel it's especially nice to… [laughs] to have anything to do with other people when it comes to housing. I have really only had bad experiences. It was a bit of the same at all of the first apartments in Lund. Everything became messed up. Kicked out. And then I was maybe too young to… deal with it. That was no good either. It is difficult as a young person if you don't have the capital, to get proper housing in Sweden.

This interview suggests that, despite the especially high numbers of people living at home or waiting in the housing queues in Stockholm, the problem is one that may be endemic to many larger cities in Sweden. This implies that the problem is not just that many young people want to live in Stockholm (although it is true that Sweden is quickly urbanizing). Rather, the current combination of state control on contracts and free market deregulation is one that cannot keep up with populations in cities that are quickly growing.

In the midst of all of this change, young people are expected to be able to deal with the at times extreme situations that the housing market forces them into. Some of these situations are abusive and illegal (I talk more about discrimination and scamming in Chapter 3), but even those that are merely unpleasant, such as needing to move between short-term sublease contracts every few months, can be a significant thing for young people to take on. If a young person has moved away from home for the first time, perhaps to a new city or even a new country, the last thing he or she want to happen is to be evicted from his or her apartment.

EARLY OWNERSHIP

Most young people do not have the capital required in order to purchase an apartment. Still, often that is the only option for obtaining secure housing, so

they either spend a long time saving for a down payment for an apartment, live far away from the city center, or get help from their parents. Brett Christophers, in his article 'A Monstrous Hybrid' about the current state of housing in Sweden, describes:

> Consider the options today for young Swedish city-based adults wanting to leave their parents' home, for example, or for people moving to the larger Swedish cities from elsewhere… The most obvious option is to join one of the housing queues. But a quick glance at the website for the primary Stockholm exchange (*Bostad Stockholm*), as one example, shows queuing times ranging from a minimum of 2.2 years (in Fagersjö) to a maximum of 21.2 years (in Gamla Stan)... Being 'in' the system is increasingly, critical, whether it takes the form of the lucky few with cheap, desirable city-center rents hoarding their rights as long as practically possible, or - as often happens - passing them on to offspring, 'legally' or otherwise. People 'outside' the system mostly do not have the time or wherewithal to wait, or to navigate the increasingly exacting entry requirements…Other than relying on personal contacts, the only means of securing a first-hand rental contract is on the black market, which is not only of dubious legality, but within which often large sums of 'key money' change hands…. Which leaves home-seekers with just one other option - to buy. (Christophers, 2013; 904 – 905)

The massive amount of energy that goes towards finding an apartment, dealing with unpleasant circumstances, and moving can lead people to throw in the towel and buy apartments, just to have the stress and struggle over with. Emelie described this phenomenon of paying for stability:

> I have also met people who find an apartment that they pay tons of money for but they are so happy. Like, 'I don't care that it is so expensive because I have something that is mine. And I can live here indefinitely.' Or, 'I can live here for a whole year.' I think that personally, the focus on what is nice shifts a bit. It doesn't matter anymore. [Just] that I have my own place. And I believe that's really important, that people feel like, 'I can be here. And I can invite people over and I can hang things up. It is worth it for me to make it nice because I know that I can expect to be here in the future.' And then I think that, just in terms of money, it sucks, but it has to be like that because it's so worth it to have a home, I think.

This suggests that what is actually valued in Swedish society, despite antisocial criticisms, is not selfishness or alone time. Rather, what is valued is being independent, but still part of a social network at the same time. Mona, who lives in a single room with no real kitchen, said that she ends up spending a lot more

money in order to be social in Stockholm, simply because so few people have the ability to invite friends over. A lack of home can also mean a lack of intimacy, especially for young people on a budget.

Because the rental market is so difficult, the common next step from subletting an apartment is to buy an apartment, as Lisa said. For young adults, this step—while offering some new degrees of freedom—can nonetheless often be emotionally or financially taxing in new ways, even if one is able to live in better conditions.

Anna, who is only 24, lives in an apartment that she bought with her boyfriend—and, her boyfriend's parents. If she and her boyfriend were to break up, she would need to move back in with her parents. When I asked what would happen to the money she has paid to her boyfriend's parents (whose names are on the contract), she seemed uncertain.

Emelie is 27 and now owns an apartment by herself, after taking over the contract that her father bought for her ten years ago. Her father wanted to provide stability for her and her two brothers, and it is through his generous financial support that the three of them are able to begin their adult lives away from home.

Ove is 28 and owns an apartment in Årsta with the help of his parents, where he and his girlfriend live. He and his girlfriend have been together since the start of university, and have already talked about moving apartments, which would allow them to make a substantial profit (as he describes in Chapter 2).

Samantha owns a 10% share of a lease on a studio apartment on Södermalm. Her sister has another 10%, and their mother has the rest. Her mother, despite being a doctor, has moved several times in order to 'trade up' her rental apartments and afford bigger places. Not only has Samantha often lived in between apartments, but so has her mother.

Out of the 27 young people that I interviewed, only four lived in purchased apartments, and all four had received help from their parents or their partner's parents. Of course, this sample group is by no means representative, but the relative rarity of purchasing apartments among those I interviewed means that all others must find alternative scenarios to house themselves. This is despite the fact that the Swedish government has pushed policies that favor ownership in the last two decades, and lack of availability in the housing stock makes renting

first-hand next to impossible for those not already established in the market. I speak at length about how housing quickly becomes a class issue in Chapter 2.

STOCKHOLM SYNDROME: PRESSURE TO STAY OR LEAVE

The need to find or retain shelter is a guiding force in all human lives. This is true all over the world, but the pursuit of a home has unique and troubling manifestations in Stockholm. The specific restrictions of the housing market can make people obligated to leave jobs early, study in different cities, move away, or stay in Stockholm.

Kelsey, who grew up in Florida and came to Stockholm to study for her master's degree, described the difficulty of moving to a new place and also sorting out the housing market. She complained:

> It's just really stressful to find an apartment. I think as a "new immigrant" and student, I find it hard—it's hard enough to fit into a culture and assimilate, as well as trying to appease people to try and convince them to let you rent out their apartment. That can be difficult. Just finding a place that works can be hard.

Kelsey and were sharing a one-bedroom apartment at the time of the interview. Before finding this apartment through a classmate, we sent messages to many landlords through the subletting site Blocket. Although we attended several apartment 'viewings' that served as informal interviews, we were given no offers on apartments. Instead, all of these landlords offered the apartment contracts to couples with stable income. This contributed to a feeling of desperation, and detracted from my personal experience in Stockholm and Sweden at large, despite the fact that I had family and memories in Sweden.

Marianna told me of one such incident at work that elucidated the pressures of moving to Stockholm: a new Swedish colleague of hers would not have been offered a job if she had not found a place to live in Stockholm prior to getting the offer. She explained:

> I have a new colleague at work, and she comes from a different city. When she was applying, that was a question she received. 'But, do you have somewhere to live? If you get this job, are you going to be able to start?' Otherwise it can be… Some workplaces maybe have apartments that they can offer. But she was like, 'Yeah, I've already arranged something.' And at that point she could get the job. So it's definitely a societal question.

What if this colleague had not found a place to live and had therefore not been offered the job? Could this be considered a form of discrimination against people from other cities or who are low income? Or is this kind of question merely a practical one, one that made sense for her potential employers to concern themselves with? I speak more about discrimination in Chapter 3, but it is worth considering how housing might affect the economy.

If companies are unable to house their employees, they are less likely to expand and recruit people from elsewhere in Sweden and from the rest of the world. In 2016, Swedish start-up-turned-global-company Spotify berated the Swedish government for not doing more to fix housing (Thorpe, 2016). They have since expanded their U.S. headquarters to a larger space in New York City—not known to be the most affordable housing market—which brings a reported 1,000 jobs to the city (Patnaik, 2017). If talent cannot find housing, this talent may move to another city. In this way, there may be signs of a slow, trickling brain drain in Stockholm, despite the growth in population.

The Million Homes Program that began over fifty years ago originally sought to house workers moving to Stockholm, so that companies would not encounter the problems experienced today. From *The Construction of Equality*:

> …Million Program housing was not 'social housing' for the needy. Rather, the neighborhoods were part of efforts to eliminate existing forms of socioeconomic and gender inequality. (Mack, 2017; 66)

Crisis in the Population Question 1934 (Myrdal and Myrdal) was written to voice a growing concern that limited housing supply was also limiting family size (made possible by the legalization of birth control and abortion). The expansion of the built environment, then, was an expansion of family and work life, and the welfare state was often referred to as the *folkhem*, or "people's home" (Mack, 2017; 23). It is astonishing, in some ways, that in a country where societal habits was carefully sculpted, these problems of the past are coming back to haunt.

What implications does this have for diversity and innovation in Stockholm? What does implication does this have for the job market? Although in this thesis I do not focus on market considerations, there are many social costs that arise from the housing-job market nexus. Limits on housing also limit the opportunities that people are able to pursue. When I asked my subjects what the biggest factor was, in determining whether they stay in Stockholm or move elsewhere, nearly everyone said "career" or "job," with several people also

saying family and friends. Among those still studying, it was perceived that the housing market would be much easier to navigate with a salary. Yet those with stable incomes were still struggling, and there was little correlation between those who were employed full-time and those who had bought apartments. The biggest factor affecting one's ability to find stable housing? Parental wealth.

To review: the biggest factor in staying or leaving was employment, and yet employment seemed to have little effect on housing stability. Most of the high paying jobs in Sweden are in Stockholm, but companies are unable to expand because of lack of housing availability. Purchasing apartments tends to be easier than renting them, yet the capital required in order to do so means that saving while renting at second-hand prices is close to impossible.

Are those in Stockholm on a pre-determined path to either stay or leave? Could this be the new "Stockholm Syndrome," where residents feel trapped in a real estate market that gives them little opportunity to "climb the ladder" unless they buy property? In the next chapter, I review the financial considerations of the real estate market, and how housing is often tied to the wealth of prior generations.

CHAPTER 2: PRIVILEGE, CLASS, AND "LUCK"

THE LUCKY ONES

The housing market in Stockholm, despite the aims of the social welfare state, breeds dependency and lack of autonomy. As acknowledged by several theorists (Christophers, 2013; Grundström and Molina, 2016), woven into this complex fabric are threads of a class issue, as well. Because supply is limited, and because the most secure housing is in a limited supply of long-term rental stock (*hyresrätter*) or real estate for purchase (*bostadsrätter*), an individual's access to existing familial wealth quickly becomes useful, even necessary, for securing more permanent living situations. Especially for young people, one's chances at obtaining stable housing are often tied to the economic success or stability of previous generations.

One of the most interesting findings in my research is that the concept of "luck" in the housing market came up in most of the interviews I conducted. In fact, in 18 out of 30 interviews I conducted, informants used the word "luck" (or in Swedish, *tur*) in the context of finding a stable living situation. Thirteen of these 18 informants were Swedish, which suggests that perception of luck in Stockholm was universal, rather than a purely Swedish phenomenon (although the sample size is too small to draw statistically significant conclusions). I found this pattern to be a telling sign of what is actually, despite official presentations to the contrary, a very *un*equal opportunity. "Luck", although associated with random chance, is often simply another word for personal privilege. By contrast, only one informant used the word "privilege," and this informant was from Canada. Although one could argue that the root of this difference is a semiotic one, the word "privilege" being relatively infrequent in commonly spoken Swedish, this nonetheless suggests an ingrained cultural attitude.

If a person is "lucky" enough to have an extra apartment in their family, that situation arises out of privilege. If a landlord chooses an Icelandic person to rent from them because they are interested in Iceland, that situation arises out of privilege. Even being "lucky" enough to have gotten a first-hand rental contract is a form of privilege, because to do so one's family needs to be registered within the Swedish social systems. When the playing field is far from even and difficult for everyone, the advantages can feel like luck.

One informant, Linnea, who is from Nacka and now lives in a one-room apartment on Södermalm owned by a family connection, used the word "luck" to acknowledge that she was in a fortunate situation:

> Like, if I see myself and compare with my friends and things, then I've only been lucky, plain and simple. Especially if you can't buy an apartment, which I can't do [laughs]. And that… For me it feels almost like, if I hadn't gotten this apartment, I don't know what I would have done, really. One of my sisters, after like eight, ten years [of being in the housing queue], only then did she get a two-room apartment in [the suburb of] Docksta. But that was… they were lucky to get anything. So it feels like it's really difficult.

Linnea highlights her own privilege, as well as her sister's relative privilege (in even finding an apartment from the rental queue), by framing it as luck. Waiting ten years in a queue for a secure contract may not feel like luck or privilege, but the meanings of these words quickly become relative in Stockholm. While knowing people in Stockholm is by no means a guarantee for finding housing opportunities, cost-effective housing and long-term contracts are almost always products of social networks and parents in a stable financial situation.

In this chapter I explore how "luck" becomes a palatable way to cope with the vagaries of a market where being well connected or wealthy is often critical to gaining access. While often popularly presented as a social democratic system where queue time is the only filtering factor, the specificities of the housing market in Stockholm illustrate instead how inequalities among residents are perpetuated, and what kind of effects this has on younger residents of the city.

IT IS CHEAP to BE RICH

Because the market for purchasing apartments is much more fluid—in other words, has more turnover—than that of rental apartments, it is often seen as the "easier" option for those who wish to stay in Stockholm. And one of the reasons why buying real estate in Sweden is considered so attractive is because of relatively favorable loan conditions—interests rates, compared to many other countries, are fairly low—and return on investment is high. In the last decade, from 2007 to 2017, the average price *per square meter* in greater Stockholm has increased by 26,495 SEK ($3,100 USD), which effectively means nearly doubling the initial value of an apartment, at 32,000 SEK ($3,744 USD) per square meter in 2007 (Svenska Mäklarstatistik). This is even more extreme if a person has been "lucky" enough to have an apartment in the inner city. In Central Stockholm,

prices have reached over 86,000 SEK (or almost $10,000) per square meter (ibid.).

But that does not mean making the investment is easy. It is fairly straightforward to get a loan that covers 85% of the cost of the apartment, but that leaves the remaining 15% as an upfront cost. For those who do not have an extra capital asset lying around (i.e., a second home), getting a loan for the full cost is next to impossible. But because the market for selling apartments has been at an all-time high over the last couple of years—even accounting for the slight dip from early 2017—the capital required for the down payment is prohibitively expensive for most young people. Fifteen percent of an apartment that costs three million SEK (or $371,000 USD)—the average price for an apartment of 35 square meters in the inner city—is the equivalent of $55,650. This is a difficult amount for almost anyone to accumulate, especially young people, and especially those who pay large amounts of money to rent second-hand.

That fifteen percent, which sounds innocent enough, ends up being the dividing line between those who can afford a stable place to live, and those who cannot. It is safe to guess that many people under 30 years old, who may still be completing their studies, will seek help from their parents. But of course, that depends on previous generations having ample wealth—either in cash or capital assets.

Eva-Li lives in a two-room apartment with her parents, who are from Hong Kong. When asked what she thought about the housing market, her first reaction was to say that it was "skewed" and to talk about how the price of apartments is not reasonable for everyone.

> It is like, really hard to get yourself in [the market]. If you don't have, either that you yourself have saved up or your parents have saved, it becomes difficult. And then there's such inflation in [housing] queue points. It doesn't matter than you have, like, seven years [in the queue]. You have to have quite a bit more, or at least if you want to have a reasonable apartment at a reasonable price. And that's also where the problem is in [new] public housing. All of the buildings that are built now are really expensive. You can't really live in them. Or, I don't think it's very reasonable. Even the prices, just on rental apartments, are really, really expensive.

Eva-Li implies that she is pessimistic about her chances of entering the housing market, either through renting or purchasing. She went on to say that she thought people "exploited" the housing crisis to earn as much money as possible, with those expensive, newly-built apartments.

> I think it's a very specific group of people who have the ability to throw out so much money [on expensive apartments]. It is still 200,000 SEK [$23,500] you need to have in cash. And that's for a small apartment. So it's not so much money, but it's still quite a bit to save up for. And then there's so much else you want to do. You want to travel and things. And people who come here from elsewhere—I mean, if you don't, for example, have parents in Stockholm that you can live with, it's very difficult to save up that money, if you have to pay a lot in rent, in order to sublet.

There, Eva-Li touched on a fundamental aspect of the inequality found in the housing crisis: privilege begets privilege. If a family or young person is "in" the housing market, they can save and even earn a lot of money. This can either be through having saved a down payment or inherited "queue days." The latter phenomenon is dependent on municipality, but in some municipalities queue days are transferrable from parent to child, and in others one can be in the queue from birth (Öhlund, 2016; Österberg, 2017). By contrast, if that person, whether Swedish or foreign-born, has to pay for expensive sublets and storage fees and Airbnbs—such as Hank, my informant from Canada, was forced to succumb to—they lose money and have trouble saving for something that would be a better investment. In this way, residents' paths can quickly diverge at a young age.

The report *Unga vuxnas boende* ("Young people's housing"), which looks at the housing situation nationwide, elaborates. The median income <u>after</u> housing costs for the 39.6% of young people in Sweden who are classified as "vulnerable" is 6,330 SEK, whereas the median income after housing costs for those who are "not vulnerable" (but still susceptible to moving) is 13,645 SEK. This is a difference of 7,315 SEK, or *over a 100% increase* in disposable income, and can mean the difference between a person being able to save up for an apartment or having to live second-hand until they have enough days in the housing queue (Borjeson and Runfeldt, 2017; 17).

Ansel lives in an apartment that was his grandparents', but he and his brother and cousin moved in once their grandfather moved to an elderly care home. While he was able to live at his parents' home in greater Stockholm during his bachelor's degree, he still voiced frustration over not being able to afford his own apartment. He spoke in near incredulity at the extreme price inflation of the housing market, which then affected the subletting market in turn.

> If there is someone who can rent for 20,000 [kronor per month], you are allowed to [rent to them]. Which meant that it's those who are wealthiest who always

> have precedence in the subleasing market. […] So that if there is someone who has a shitty little apartment that costs 5,000 kronor [for them] per month, they can rent it out for whatever people can imagine themselves handing over. They increase and increase and increase [the price] until there is only one person who can imagine paying 15,000 kronor per month. And they give it to them. And then all of the students are screwed.
>
> There must be some solution there. Otherwise a studio apartment anywhere will sell for 3 million kronor [$352,000], and then suddenly [money] has no value. Oh, and overnight apartments can go to hell… You know, people who have an overnight apartment where they live for three days out of the month. No, I have a hard time with that. Maybe some rich man who has a villa in Malmö, and works here and there in Stockholm. Has some apartment on Strandvägen…

The way Ansel talks about the housing market in Stockholm clearly shows that this is not a society where everyone has equal opportunity. Rather, young people like Ansel understand that it is the rich who have access to apartments, who monopolize all of the extra housing stock, and who make money on real estate by buying and selling. Although this 'rich businessmen on Strandvägen' is a fictitious image, the idea that such a disparity exists is telling of the frustration felt by young people, and of the way that Sweden has changed since the Million Homes Program.

These disparities are also visible in reforms to the tax system. Magnus Henrekson, in a working paper entitled "*Taxation of Swedish Firm Owners: The Great Reversal from the 1970s to the 2010s,*" explains:

> Today, the tax code favors already wealthy individuals. By contrast, high labor income taxation combined with a high valuation of existing assets renders wealth accumulation difficult for persons with no initial wealth (Henrekson, 2017;1).

He explains that a wave of tax reforms affected many of the OECD countries in the 1980s, and in Sweden this had the effect of lowering the capital income tax from 75-80 percent to 30 percent (ibid; 5). While the wealthiest family in 1963/64 was estimated to own 0.18 percent of Sweden's GDP, the fortune of Ingvar Kamprad (the founder of IKEA) represented 15 percent of Swedish GDP in 2016. As Henrekson argues: "At least until fairly recently, a commonly held belief in Sweden was that it was difficult to create a fortune and that large fortunes were, with few exceptions, based on 'old money.' However, there is little support for this belief" (ibid; 21-22). Instead, it is young people from middle and working class backgrounds who usually suffer.

Freja has experienced both sides of this frustration. While she has had several extremely negative encounters with people from whom she has subleased, she now lives in a rent-free apartment in near Gärdet with her boyfriend. Her boyfriend's father, who is exactly the kind of traveling businessman Ansel mentioned, owns the apartment.

> It's me and my boyfriend Jonas who live here. But the apartment is owned by Jonas's dad. And Jonas's dad grew up in this apartment. So that, Jonas's grandfather, he didn't design the building, but he was an engineer. And I'm not clear on the details, but he was involved in the construction of the building. And then they got, or bought, apartments in the same house. So Jonas's dad grew up here, in this apartment.
>
> And then his grandfather lived here, Jonas's grandfather, in my understanding, until five, ten years ago. And then they renovated the apartment to sell it. But then Annika moved in, Jonas's older sister, with her boyfriend in order to save money, to be able to buy an apartment. And at that time, Jonas's dad and his wife, they live in Mallorca. But he comes to Stockholm regularly, because he's involved in a range of businesses in Sweden. And he has board assignments—he's an entrepreneur and does a little of everything. And invests in things. So he comes here… two times a month and stays Monday to Friday, usually…. But they have one room. And then there's the living room, kitchen, two bathrooms and a little office. It's a big apartment. And very nice.
>
> And I have it pretty good because I don't need to pay rent, and Jonas doesn't either. The agreement isn't very… Because Jonas's dad has taxes, he declares in Sweden. So Jonas pays those fees. And then, when I moved in, I wanted to pay rent because it would have felt good not to feel indebted to anyone. But then Jonas said, 'No come on, it's dumb to bring money into this relationships. It can only make things go wrong.' So that, I agreed with him afterwards. It's actually a good thing. So… it's luxurious. It's very luxurious. To live in the inner city and not pay anything for it.

Suddenly, Freja went from paying a lot in rental fees for a room in a stranger's apartment to paying no money in rent and living in a nicer apartment with her boyfriend. The contrast is extreme. When I asked her to describe her ideal living arrangement, she answered with, "I want to live here"—an unusual response to this question. But all of this is dependent on previous generations having money, or at least "being lucky" enough to have access and hang on to an apartment in the inner city. This family's accumulation of wealth has knock-on effects for younger generations, and even spreads to others like Freja who come to rely on this family's wealth for stability. However, Freja's stable living

arrangement is dependent on her staying in a relationship with someone privileged.

For those whose parents are financially stable enough to assist them with purchasing an apartment, the gains can be even more extreme. I spoke with Ove, who owns an apartment in the suburb of Årsta (purchased with his parents' second home listed as an asset) and lives there with his girlfriend. I asked whether the housing marked had helped or harmed him.

> It hasn't really harmed me, in that I'm pretty well off. I mean, with my parents and everything. So it hasn't really harmed me, but it would have done if I hadn't had parents who could help out. But right now when we're in the market it's helped me. It's going to help me when we sell. I think so.
>
> Our apartment has already gone up, almost doubled [in value]. So… [laughs] Speculated value, that is. You can't take it for absolute fact, but it's an indication, in any case. And the people who have sold [their apartments] in this building have also sold them for around 40% more than what we bought ours for. And theirs isn't as good as ours, because it's smaller. The middle part is smaller. So in that way, it has helped me, but it could have just as easily harmed me, in a different situation.

Forty percent more than what they purchased they apartment for. This is a major sum, especially for younger people who have many years ahead on the housing market. In real terms, such a profit could easily be over $100,000 USD, accumulated in just a few years of ownership. However, for someone who, as Ove says, is "in a different situation," such gains are not possible. In this phrase he acknowledges that those who are not upper-middle class have diminished access to the benefits of a neoliberal housing stock. Yet Ove does not describe his situation as one of fortune or privilege, but rather, by saying that the market "could have just as easily harmed" him, attributes this difference to a question of luck, or chance. Laughing nervously at times, Ove described the process of buying their apartment, and why the requirements for obtaining a loan eliminates the possibility of such a purchase for much of the population.

> For someone who doesn't have a house, or another apartment that you can list as a capital asset, as insurance to the bank that you are going to take care of things [financially], there's no chance.
>
> **So you have to have the 15 percent [down payment].**

> Yeah, exactly. And it's even hard if you have parents who are well off, except in a different country. Then it's difficult as well, because [the bank] can't just go and claim an apartment in the U.K., for example. Suddenly, if you [miss your payments]. That doesn't work either. So that, Sweden has a massive problem. When you are in the system it's really easy to stay in the system. But to enter the system is really difficult. If you're in the system from the beginning, from birth, then it's not so darn hard to just keep up. The only then you need is to not, like, do anything stupid. But someone coming from, like, the U.S., or Syria, or… You're carefully considered as if you've done something wrong, before you even come in. So it's really difficult to enter the system. Even just to rent is difficult in that way. They want to keep the people who are already here.

"They want to keep those who are already here." In other words, the financial hurdles in the real estate market make the system unfriendly towards foreigners. The implications of this bifurcated system mean that both financial capital and social capital are necessary for entering the market. This quickly becomes a 'Catch-22'; one must be part of the system to be able to enter the system. This means that immigrants are particularly disadvantaged. Brett Christophers describes these aforementioned 'economic obstacles.'

> In Sweden's main cities, fewer and fewer people have a realistic possibility of being able to afford to buy a home. Leaving aside the question of the desirability of wanting to take on a significant amount of debt, there are two main economic obstacles that filter out a large proportion of those contemplating home purchase. One is the need to be able to show steady income from permanent employment at higher relative levels than in the past in order to secure credit…. The second is the need to fund a cash down-payment of at least 15 percent of the purchase price (Christophers; 906).

Again, these high requirements for both traditional sources of income and substantial capital set aside rule out much of the population. Unpacking the implications of housing market deregulation, the current economic stratification in Sweden begins to resemble other state regimes that have developed reputations of extreme marketization. David Harvey, in his essay 'Right to the City,' discusses how housing has long been a mechanism for the upper echelon in society to invest surplus capital, which results in both long-term gains for those who are advantaged and increasingly sequestered resources from those who are not.

> The lasting effect of Margaret Thatcher's privatization of social housing in Britain has been to create a rent and price structure throughout metropolitan London

> that precludes lower-income and even middle-class people from access to accommodation anywhere near the urban centre (Harvey, 2008; 36).

One might expect middle-class residents to be cut off from purchasing property in global cities such as London, which absorbs the surplus wealth from investors from all over the world, but the reality in Sweden is remarkably similar. Thus, while purchasing is perhaps the path to housing with the 'least resistance,' this path is riddled with economic, social, and political loopholes that make the most heavily condoned option by the state is the least realistic one for many.

NETWORKING in NEUTRALITY

If renting a family apartment or buying is not an option, a common solution is to rent "second-hand" (sublet). But as with all aspects of the housing market, this, too, comes with variability, and with that a heavy bias towards those who are already privileged. While I will speak at length about perceptions and instances of discrimination in the housing market in the next chapter, it is worth examining how one's own network intersects with personal privilege or disadvantage.

Samir Faroush, the founder of a small startup focused on regulating second-hand contracts, when asked what he thought the biggest factor was in determining one's likelihood of having long-term housing, immediately cited one's personal network:

> I mean, the biggest question, I think, is who you know. Your contact network. I think the biggest thing is, frankly, what family you come from, what contacts you have in the specific city where you want to live. And that's how the majority of people find their tenants and landlords. It's via personal contacts.
>
> […] You are more likely to be lucky if you know a lot of people, because then you can send out a post to your friends on facebook or maybe answer a friend's post. You can't do that if you're an immigrant and you come from a completely different city, because you maybe don't know anyone. Then it's weak chances.

In Stockholm, unlike other cities, brokers for the rental market are almost non-existent. Instead, people are left to their own devices if they want to rent, which usually means subletting. If a person is majority Swedish, he or she usually turns to our modern-day telephone directory: Facebook. It is fairly common for people to post to Facebook as soon as they know that they are looking either to sublet or sublease. Sometimes this is fruitful, and indeed many people whom I

interviewed said that this is how they believed most people in Stockholm found places that were longer-term. This also assumes that the person has regular access to a computer with an Internet connection.

Here, too, there are degrees of privilege. Someone from Stockholm who is upper or upper-middle class is more likely to have connections in Stockholm with extra apartments or rooms for rent than residents who are working class. Someone who has grown up in Stockholm likely has more useful contacts than someone who has grown up in Northern Sweden. Someone who moves to Sweden to attend a program or start a job has an advantage over someone who moves to Sweden seeking political asylum. In Chapter Three I focus on the experiences of people who have little or no network to speak of, and how this disadvantage increases the likelihood of further discrimination.

Some majority Swedish informants acknowledged their relative fortune to be able to fall back on family and friends, even though they also described the second-hand housing market to be difficult to enter. Samuel, whom the housing market has impacted both personally and professionally, still referenced this:

> To be able to live here [in Stockholm], despite the fact that the housing market looks the way it does, there's a big difference for me as someone who has parents here, compared to other people who didn't grow up [here]—it's a lot harder. And in that sense I'm lucky. So I know that regardless I can always live here, live with friends, and so on. But to have newly arrived must be tough, I can imagine.

Foreign-born residents sometimes spoke of the 'Swedish network' in a covetous way, as an aspiration they hoped to achieve. Mai, who at 29 moved to Stockholm from Singapore with her British partner, described the connection between favorable characteristics, the private nature of the Swedish culture, and the housing market:

> I think we are also lucky to be in a good position. We have proper jobs, we have stable income. So we're like, ideal [tenants]... We don't smoke, we have no pets, we have no kids. And, we plan to be here for a while. So I think people can look at us and they're like, 'Okay, these kids will do.' So I think we're lucky on that front. So not too worried. I think there will be houses that will work for us, it's just a matter of being persistent and finding it in the right place. It's, I think also, if you're Swedish, you probably have— I'm realizing it's usually word of mouth, if people rent to friends-of-friends. They love to rent to people they know. So I guess the best houses are going to get snapped up. Through that manner. And if you don't have contacts, it's going to be harder.

So do you think it will be easier for you two once you know more people here, and get settled?

I hope so, yeah. Because as is, my colleagues are like, 'Oh, maybe I'll ask around.' I'm not holding high hopes up, because 1) I don't have many colleagues, and 2) I think, because I'm still new in the company, nobody knows me much. So I don't really know if they honestly really trust me that much to go and recommend me to their family and stuff.

Do you think it takes a while here for people to, trust people?

I think so. I think it's true, that stereotype of, you know, it's hard to make friends here but when you do make friend you have a friend for life. I think that's true. But most of my friends are expats. So… that has yet to happen for me. I think I have one or two Swedish colleagues, and even then they're not like, *Swedish* Swedish. They have different ethnicities. So, I'm looking forward to that day to happen. [laughs] 'I have a real Swedish friend!'

The way she spoke about the contacts she had already made gives the impression that Mai did not think having friends who were expats or who were Swedes with foreign-born parents would be an advantage. This suggests, again, that one of the biggest factors is access to multi-generational wealth, or, at the very least, the "luck" of a multi-generational (majority Swedish) nationality. Mona, who lives in a one-room apartment with no kitchen and a hole in the floor, described just this:

> Those who have the ability to buy… There are those who have saved up themselves, but when you're 25, it's really difficult to have saved that up. So I mean, often times it depends on a person's parents having wealth so that they can help. And then it suddenly becomes a class question. And it becomes so incredibly obvious. And I mean, *everything* is a class question. But this becomes such an obvious example, with like, 'Where do you live?' Or maybe rather, the question is not where you want to live, but where do you have the ability to live? Where is your money enough? And how far out of the city center do you have to live in order to be able to afford it? It's terrible.

Mona is not shy about pointing out a class dilemma, partially because she herself was "outside of the system," in that she is not in the housing queues and does not have an extensive network of family and friends in Stockholm, despite being Swedish. Being middle-class is not enough. Rather, in Mona's view, it is a person's parental wealth and personal network that speak the loudest when

seeking an apartment. India, who is from South Africa, described the advantage that she felt Swedish students—and perhaps, more specifically, people with families from Stockholm—had over other, international students.

> **So you think Swedish students generally seem to have it easier? Is that your impression?**
>
> Yep. That does seem to be my— Because they all seem to have, like, an uncle who has an apartment. Or live in their grandmother's place with their cousins. Like Ansel. Or they've been on the SSSB thing for five years already.
>
> **So do you think it is largely a product of being ingrained in the system? Or having a network here?**
>
> I think a bit of both. Because, the queuing times are so long that if you're here for two years, the system doesn't work for you. Unless you're properly international, like, from China or whatever [and are a fee-paying student]. And also, the network thing helps a lot.

India estimated that she probably sent at least 50 emails to landlords before she found her place on the website Blocket (the Swedish equivalent of Craigslist). Another foreign-born informant, Zuri, estimated she had sent about 100 emails. Blocket, along with the more housing-focused but limited Qasa, are two platforms that offer a kind of 'alternative network' to those who do not already have an expansive network of real estate owners to tap into. But even this can be manipulated to favor those with a bit of extra cash to spend. Zuri, who was in Iceland during the summer before the second year of her master's, described the "luck" she and her boyfriend stumbled upon in the process of finding an apartment.

> And we were always on Blocket, and I was always sending messages to people. Like, all the time. And people were always sending messages to us. And it was kind of hard because we weren't in the same country and we couldn't visit the apartments. And so, approximately one week before we left Iceland to come back here we didn't have any apartment. And I was really, really stressed, of course. And I… We had planned stay at our friend's place. Because we didn't have anything and he invited us to stay until we found an apartment.
>
> But then all of a sudden we get a message from these people that own this apartment. And I called right away, so I guess I was the first person to contact them. And they… they told us they had this apartment in Östermalm, and I told them we wouldn't arrive until a week later, and they said no worries. And they also said they didn't want a lot of people coming to visit, they just wanted to

contact one person and have it over with [laughs]. And I guess we were just really lucky this time.

How many messages do you think you sent?

Phew… Probably around a hundred.

And why do you think these people contacted you, specifically?

Ah, well we bought an addition to our ad so it would pop up on the top every week. And I think it was a Monday and our ad had popped up at the top, and they just contacted, like, the first in the list.

So then, while it was perhaps a matter of luck that the *right* people saw their advertisement on the site, the ad that Zuri had purchased made the odds more in their favor. Of course, this does not lessen the stress that she and her boyfriend underwent in not being able to find an apartment until the week before moving to Stockholm. While they may have been financially stable enough to have an advantage over other, poorer residents or new arrivals (even those who did not add in the pop-up option out of frugality), the process still was not easy, especially as a foreigner.

It becomes clear through interviews with foreign-born residents that moving to Stockholm is not only daunting because it requires acclimating to a new language, culture, and government, which are certainly the traditional issues for newcomers to a country. In Stockholm, unlike many other cities in the world where people from within the country and abroad come to study or work for shorter or longer periods, the primary hurdle to overcome in the process of acclimation is in finding a place to live. And in many cases, the financial cost of doing so can be enormous.

HIGH COST for FOREIGNERS

Zuri went on to describe one of her biggest frustrations with the rental market in Stockholm: lack of transparency in price. The landlord's choice of a price for subletting is often incredibly subjective and can vary enormously for similar kinds of apartments. As of February of 2013 there are more specific regulations regarding both conditions for rental and limits on subletting prices, according to the Private Rentals Act (*privatuthyrningslagen*). The rules for renting out one's apartment differ based on whether the apartment is a rental (hyresrätt) or owned

(bostadsrätt); a person who owns his or her apartment has the right to charge more (Hyresnämden, 2018). The nonpartisan organization Jagvillhabostad.nu ("I want housing now") outlines the rules in their document, 'Take Charge: Your survival kit in the housing jungle', which is written in English:

> Being a subletter does not mean that you can be charged just any amount in rent. Your rent should be the same as the holder of the first-hand contract. If you are letting a furnished flat, you should pay no more than an additional 10 per cent. If you are paying too much in rent, or have done so in the past, you can file a complaint with the Regional Rent Tribunal (Hyresnämnden) – you may get your money back. Make sure to document how much you pay in rent. You can also contact the Swedish Union of Tenants (Hyresgästföreningen) for help (Jagvillhabostad.nu, 2018; 8).

Although in theory one should not be charged much more than the rent paid by contract holders, it is difficult to say whether most landlords actually follow these rules. Several of my informants speculated that many landlords charged more than they were legally allowed to. Zuri, who lived in three different apartments over the span of a year and a half, explains how the lack of clarity:

> But one thing that also strikes me is that many people do maybe put their apartments [in] an ad, and they put up a price. And then often you can deal with the people and lower the price. [You] negotiate. Which is really weird, because, if I were to rent out my place, I would rent it out for the… I mean, how much am I paying for all my bills and stuff like that. And I wouldn't make a, I wouldn't want to make a profit out of it. I guess, some people are doing that. I don't know if these people [who own our apartment] are—I don't think they want to make a profit, because compared to other apartments I looked at in Östermalm, [they] were like 6.000, 7.000 kronor more expensive more than this one. So I guess they just wanted to find nice people to rent their apartment.

The lack of availability and options makes it difficult for a tenant to be a successful negotiator in these situations, unless they have proof that the apartments were overpriced, because some tenants are willing to pay exorbitant prices just to have a stable living arrangement.

Kati, who is from Australia, described a similar scenario when I asked what her biggest frustration with the housing market was:

> Um, the expense, I think? That it's not that well regulated. I know they have caps, in terms of what they can charge you as a private renter. But it's still not that regulated. People pay a lot. We got this place through Qasa, the other website. Which is kind of like a real estate agent I guess, actually. It's closer than

> anything else... And it was originally listed for way more than we're paying. Because he was like, 'I didn't want to just get bombarded with emails from people who weren't serious.' So he knew he listed it way higher, but then it's like this bidding process. Through the website you like, 'apply' with how much money you're willing to pay, even though the listing has a price attached to it. So yeah, we're paying a lot less than it was listed as, but he already knew that that was more than it's worth… He picked us but we weren't willing to pay. There were people willing to pay him much more.
>
> It's so competitive, and there are so many people who *can* pay absurd amounts, even though they shouldn't, because it's absurd. But it just makes it, when you can't afford that, it makes it really hard when the prices are unregulated. Like in Australia, that doesn't happen. It's rented at this [set] price, it doesn't matter if you can pay more or less. That's the price. And if you offer more it's potentially bribe, I don't know, if you're offering more to a real estate agent. So that's the frustrating thing.

In this climate of largely unchecked bidding, one might question the validity of renting out one's apartment in the first place. Samuel, an architecture student who moved back from Zurich early in order to keep his apartment, pointed out the contradiction between a welfare state originally designed for renters (Grundström and Molina, 2016) and a free market designed for landlords.

> But the subletting market is a consequence of the housing market. They go together. And that's a big problem, I think. That this subletting market shouldn't exist. There's something wrong, I believe, that some people can earn money from their apartments. It goes against the whole thing about housing being a [natural] right. Then it suddenly becomes—then housing is an investment that you rent out and earn money on. And I think that's wrong.

The hybrid housing system of strict requirements and complete subjectivity is closely related to what Brett Christophers' describes as a 'monstrous hybrid.' In his essay, Christophers speaks of the way that housing in Sweden has been manipulated by free market influence and deregulation, which becomes tangled up in the existing social welfare skeleton in a way that is nearly impossible to navigate. While much of the West has an idealized view of the Swedish welfare state, he says, the reality "does not 'work'"—especially not for the country's most socio-economically vulnerable and disadvantaged groups" (Christophers; 887).

Real estate in Stockholm is objectively expensive, on a relative global scale. It is difficult to compare cost of renting, because of the irregular subletting market

and minority of rent-capped first-hand apartments, rented from the state. However, it is possible to compare cost per square meter. In comparing the cost of an 80 square meter apartment in the central district of selected cities, Stockholm was the 6th most expensive city in the world in 2015 (Sveriges Radio).

This, as I discovered, means more to some foreign-born residents than others. Björn, who is from Iceland, said he had not experienced any problems with the housing market, financially or otherwise:

> My friend, he was going to move here. And he asked me for advice, because he heard it's a really big deal. And I was like, 'No, man. It's not a big deal. You just have to accept kind of a high price. That's the only thing you have to accept. Then it's no problem!'
>
> Just if you can pay a little bit more. I said, if you go into this thinking, 'Ah, I'm not going to pay anything more than 10,000 SEK.' Or something like that. Like, 'I want to live close to that, and I want to do this, this, and this. And then I want to pay under 10,000 SEK.' I just said, then you're going to spend two months searching. But if you just say, 'I'm willing to spend 12,000 SEK,' it's going to take you a week.

Björn is used to even higher real estate prices in Iceland, which makes the Swedish situation seem more bearable. However, "accepting a high price" is naturally not an option for some residents, especially residents who come with a local currency that is valued less in Sweden. Glen, who is from South Africa and paying to study a master's in engineering in Stockholm, described the frustrating experience of having his rent increased in the student apartments but not feeling like he had many other options.

> The lease was for one year, so the first year. And they we had the option to extend it. But there's been rumors that they're not going to offer people that again this year. But with us I think they said that, as well. But then when it came to May of the year our lease was supposed to expire, we got an email saying if we want to extend we can. And I don't think anyone who did extend it got rejected. Because there's another guy here who was also here last year and asked to extend it, and got it quite easily.
>
> But what was interesting was that, because I think this was so close to campus, they increased the rent a lot. And I was looking on SSSB [the student housing co-operative] but I didn't have enough queue days to— If it was easier to find a place I probably would have moved out, but…

> It went up from 4,300 to 5,000 [SEK]. Which is quite a big percentage increase from year to year.

For someone whose primary savings account is in a different currency, it can feel as though the Swedish education system—which includes the student housing agency, SSSB—takes for granted the financial stability of its students, without pausing to consider what an additional 700kr (80 USD) per month might mean to all types of students, including fee-paying students (as Glen was). This assumption is also implied from the prices of the newly built, single room apartments, which are out of reach for many in society.

NEW APARTMENTS, NEW PRICES

One of the biggest frustrations my informants voiced was that the apartments being built currently—ostensibly to solve the housing crisis through which they are suffering—are still unaffordable for them upon completion. It is common for a newly constructed one-bedroom rental apartment (*hyresrätt*) to cost 10,000 SEK or more per month, which becomes especially expensive if one does not have a partner with whom to share the rent. The upfront cost is even more extreme with 'purchased' apartments (*bostadsrätter*) in the form of a large down payment. Many informants expressed frustration towards private developers, who they viewed as earning substantial profit from young people (including students) with little extra income to spare.

This focus on profit making among the groups currently building housing in Stockholm is in direct contrast to the original ideology behind the state housing cooperatives (*bostadsrätter*) that produced apartments in the city during the 20th century. As Christophers explains, the foundational concept of the housing cooperatives that began in the 1930s was to be distinctly *anti*-market. Rather, "'the purchasing sum for right of occupancy was not to be higher than the tenant-owner's share of co-operative association's assets'" (Christophers, 2013; 889), which was not based on market price but on taxation value. Thus, this form of housing was not on the market or commoditized.

However, as mentioned earlier, policy changes under conservative governments in the late 1960s and then again in the 1990s suddenly made owning an apartment a financial asset, and as a consequence, changed the nature of housing, from a social right to a status symbol (Grundström and Molina, 2016). Thus, housing in the welfare state moved from being largely in line with a Social

Democratic economic philosophy to being, at times, an extreme manifestation of a neoliberal state.

I spoke with the Jan Petersson, who is vice president of the small development firm Viktor Hanson (a company that is currently building multi-family housing), about this change. He illuminated one of the most significant barriers in building affordable housing: cost of land.

> We have seen that, not just developers, but rather the whole [construction] branch has moved in a direction where you produce very expensive dwellings, and where the whole branch is applying pressure [to the market] so that there is also a risk of a surplus of expensive apartments that people cannot afford to demand. And that has been a huge issue for us, how are we going to meet this challenge when the time comes? And then when we come out and are going to look at a property permit, then the city says, 'How much can you pay for this land?' And then they ask a lot of different actors, and it becomes, really, a bidding question. Those who can pay the most get the land. So already there, we have a foundational problem that, just with the developers there is competition to buy property to build on. So already the property costs, and the politics of property bidding, make it so that residential buildings become very expensive.
>
> …I saw a presentation, where someone did a comparison between how expensive it is to live in a new rental apartment, in the same place as a new apartment for purchase. And there he had found that, rental apartments were more expensive than newly produced apartments for sale. But, if you're young today, you maybe don't have any capital saved up. So you can't afford to buy that apartment for sale. But since the interests rates are low it's still much cheaper, but you can't enter the market. Rather, you land outside of the market, and you pay for a company that rents an apartment to you. And that means that that fee is only going to increase and increase and increase, if you have a rental apartment. But if you can enter the real estate market, then you begin on the one hand to amortize, and on the other hand your apartment is going to increase in value over time. Which means that segregation becomes even worse with rental apartments. As we see now.

Although it is not certain whether Viktor Hanson is a typical representative of the private sector, being a smaller developer than many of those who operate in the Stockholm area, it was surprising to hear Jan's outright acknowledgement of costs to young people and increased segregation. His analysis also highlights the shifted role of municipalities: from ensuring housing for all to making a profit from their land. I received the impression from Jan that he wished they could

make their apartments more affordable, and indeed he outlined some strategies that could assist in this area.

> Because what Viktor Hansson can do, it's to work to bring down production costs. So that, we have options when the supply [of housing] increases. Then we need to have the possibility to lower our prices. But if we add on too many additional costs, then we can't lower the prices, even if supply increases. And then it's going to cause a [bottleneck in the housing market], and then we won't be producing any housing.

He explained that the "quartier model" – with sunken garages, small boutiques on the ground floor, and private courtyards – is popular among architects and developers in the present day, in part informed by some of the negative criticisms of the urban planning in the Million Homes Program. This trend is echoed by Grundström and Molina (2016), who argue that much of the housing in the Swedish metropolitan regions was produced with the 'creative class' in mind (ibid; 325). However, this urban typology is incredibly expensive to produce. To lower production costs, he instead suggested that developers work with "efficient volumes," that is, effectively using the total given space for a project towards the actual space of a dwelling, rather than having negative or empty space for courtyards, corridors, and the like. They propose placing garages wherever is most compatible with the surrounding terrain, rather than always placing garages underneath the apartment units. They also stick largely to a limited range of type houses that easily work with one another, rather than trying to make every unit a bespoke architectural rendition. All of this, he said, cuts down costs, but unfortunately municipalities rarely care about this during the bidding process.

> Many pieces of what we do here are because we believe that it is a solution to just those problems. To let in weaker groups of society and allow them to have a place to live. So that, the focus of this is to create good dwellings in greater amounts, and in that way we believe that it will allow groups [with fewer resources] to come in. Then it might be that, if we allow for pre-fabricated dwellings, and if we do that for a longer period, then *maybe* we will lower these costs so much that we can actually build newly produced housing that is good, and sustainable over time, even for those groups… who have a difficult time paying for an apartment. So that might naturally be our goal, but we can't solve the problem ourselves. Rather, we have to also expect the municipalities and the places where we buy the land from, to do so.

Whether or not most private developers wish their apartments were more accessible to young or foreign people, it is true that the newly built apartments

on the market for purchase or rent are inaccessible to many residents in greater Stockholm. Eva-Li, a young woman who lives with her parents despite working a full-time job, explained that although she was not against living in a newly built apartment, she felt she had a better chance of finding housing that was affordable if it were in an older, perhaps outdated building. The high cost of renting or purchasing means that many young people are dependent on their parents' generation—either to allow them to stay in their apartment or to help them finance a loan. In many situations, this dependency feels far from sustainable. In most cases, stability in housing is due to some form of privilege, even if this privilege is having grown up in Stockholm. Thus, the "luck" my informants frequently mentioned when speaking about their living circumstances is a telling sign that the relationship between housing and class in Sweden has changed dramatically.

FINANCIAL DEPENDENCY and PRECARITY

This connection between home and security has close ties with political economist Guy Standing's work on 'the precariat.' The precariat, Standing says, is "an emerging class characterized by chronic insecurity, detached from old norms of labour and the working class" (Standing, 2014; 1). While his analysis focuses primarily on job insecurity, his description of this new demographic of modern workers—formerly situated in the middle class but now finding themselves without a safety net—is uncannily similar to the situation that many young people find themselves in, due to the housing market.

> The precariat consists of people […] living insecurely, with uncertain access to housing and public resources. They experience a constant sense of transiency" (ibid; 16).

A constant sense of transiency. Unfortunately, this sense of instability is not exclusively limited to people who are subleasing. Stephan Köppe focuses on the British context, which although separate from Sweden, raises important questions about class differences sparked by housing. He speaks of an emerging category of inhabitants, which he calls the "new housing precariat," to use Guy Standing's term. While home ownership is considered a safety net in many societies, Köppe explains, the divide between homeowners and renters does not paint a clear picture of stability.

> House price volatility creates huge inequalities between generations. The timing of property purchases results in rather arbitrary gains and losses that average

> households have little control over. These risks of homeownership are particularly high at the beginning when the debt burden is higher than the actual assets (Köppe, 2017; 4).

Investment in a stable home does not always mean a stable financial situation. The significant amount of capital required to purchase an apartment in Stockholm can result in a substantial financial burden on young people and their parents, as well as worry over market downturn and subsequent financial losses on such a large investment. The high prices can also make dependency feel both more imperative and more worrisome.

Anna, who lived in the student apartment with the maggots on the kitchen floor mentioned in Chapter 1, still did not live with complete freedom. At 25 years old, she explained how her financial situation, and her ability to live "independently", is actually dependent on her relationship working.

> ... We didn't put that much time into looking for rental apartments, actually, since we knew that we could buy, so it felt like, okay, then it's better to buy something than to find a rental. And now it's easier to buy. If you can.
>
> … I don't have any frustrations, personally. Now I live in an apartment. But it feels a little, like… Since I live together with my boyfriend, if we were to decide that we didn't want to live together anymore, then I would probably also have to move home for a while. Because I still can't afford to live somewhere on my own.
>
> **Is your name on the loan?**
>
> No, neither of us is on the loan now. His parents are the ones whose names are on it.

One of the reasons why the housing market generates co-dependency is because of the high financial barriers to entering the buyer's market, which are often only met by established middle-aged adults. Anna points this out above by the insertion of the phrase "if you can." As mentioned previously, acquiring a full loan for the cost of a dwelling requires listing an extra capital asset (such as a house), as well as a "steady" job, which does not include freelancing. This requirement of a "*fast anställning*," (or "secure employment") is one area where the remaining bureaucracies of a social welfare state—in which one could rely on such job security—clashes directly with the modern-day Swedish capitalism, which prides itself on being a city of innovation. Sweden was voted the second most innovative country in the world in 2017 (World Intellectual Property Organization, 2017). However, this is not reflected in the tax code.

I spoke with Tor, who works at the acute housing agency SHIS Bostäder, who operate under the supervision of the City of Stockholm. According to their website, the agency offers "secure housing for Stockholmers who, for economic or social reasons, have fallen outside of the ordinary housing market" (SHIS, 2017). Tor explained that he felt it had become more difficult to enter the housing market compared to before.

> If we say that, before, it wasn't so strict. It was strict that you needed to pay your rent, but not as strict as—that you have a steady income, work for [certain] hours, how much you earn… 'If you rent my apartment you need money.' At one point in time you could actually go up to someone and say, 'Okay, right now, I do not have a job. But! I can pay the rent twelve months in advance. Here's a year's rent.' You could do that. You cannot do that anymore. We have people who come in and say, 'Hey, I can pay six months, eight months, twelve months, at one time.' And there we say, 'no'. You have to show that you hare guaranteed income six months in the future. Why is that? We're actually talking about the same thing.
>
> On the contrary, if people have six month's rent in their hand, we would have gained from that. Because then you do not have to worry that he cannot pay. Because sometimes when you have an income, you maybe spend it on something else, and then you do not have enough to pay rent. […] So that, all of these rules make it very, very difficult to enter [the market]. It was much easier in the past.

The implementation of overly restrictive requirements were echoed in the report *Det var bättre förr* ("It was better in the past") by Prognoscentret and HSB, one of the state housing cooperatives (Ekvall & Jönsson, 2017). This report focuses on changes in young people's ability to enter the housing market between 2005 and 2017, including changes in the loan structure. Whereas before 2011 banks were able to give out a full (100%) loan to candidates with stable finances, the de facto loan is now 85% of total housing costs, and anything borrowed above that percentage is now subject to higher interest rates (ibid.). Ove, a Swedish informant who owns his apartment with help of his parents, expanded on this.

> Unfortunately, a lot has to do with money. And it is very difficult to trust people with money. But I believe, in order to let more people [enter the market], on the one hand prices need to go down, but also the banks need to believe in people, trust people. That's the biggest culprit in this whole thing. That no one trusts anyone, and then it's really difficult for people to get a loan and buy an apartment.

> And that goes a little against—If you want to create a society where everyone ought to buy their apartments, and then you don't trust anyone, it becomes pretty strange. Or… If you have a society where everyone rents, then it goes in another direction, in some way. Then it's easy to get an apartment but still difficult to trust people. Because then you get a lot of the other side, that more bad things happen, maybe. To your apartment, if you just rent to whoever.

It seems that the underlying issue is that the current combination of policies no longer reflects what is needed for many residents in Sweden, especially young residents who live in metropolitan regions and may take longer to enter the workforce due to housing, or foreign-born residents. The generosity of the loans have not caught up with the high prices of housing—if anything, the shift from full loan to majority loan in 2011 made this gap between cost and means even wider. One is "lucky" if one has the necessary requirements in order to benefit from the system. However, the combination of social democratic and free-market policies make it difficult to fit the mold, and therefore easy for some members of society to be financially and physically separated from the rest.

SEGREGATION

Stockholm, despite projections of equality both domestically and internationally, has shown increased segregation in the last forty years (Hårsman, 2006). Björn Hårsman compared data on numerous large European cities and found that while "Most Swedes are living in districts characterized by a low level of ethnic diversity and most non-Europeans in the opposite kind of districts" (ibid; 1363). While his study was published in 2006, his findings are still relevant today. Andersson and Turner (2014) define segregation as "as the unequal representation of socio-economic, demographic, and ethnic categories across space" (7). They posit the intensification of gentrification in Stockholm over time, and hypothesize that segregation is likely to increase as a result of the "right to buy" policy (ibid; 5). Historically, immigrants in Stockholm have been segregated by nationality, and these degrees of segregation have varied between ethnic groups (Murdie and Borgegård, 1998). It is difficult to track current segregation from a *racial* perspective because of the limited census information available (the Swedish government only collects information on "national origin" rather than race / identity), but it is still possible to examine at the relationship between space and other demographics.

One preliminary study comparing data on segregation and inequality from 2001 and 2011 showed a sharp increase in spatial segregation, as well as a slight increase in income inequality (Musterd, 2015). Another study showed a shocking drop-off in income between neighboring subway stops—Mälarhöjden and Bredäng—on the red line in Stockholm: while the median income in Mälarhöjden is 30,448 SEK ($3,658) a month, the median income in Bredäng is less than half of that, at 14,219 SEK ($1,708) a month (Kerpner, 2016). There is no question that residents of greater Stockholm have different living standards based on where they live, which begs the question: why?

Deeply connected to segregation is the housing market. Grundström and Molina explain how homogeneity in the housing construction during the Million Homes Program may contribute to segregation:

> In order to take advantage of the state loan system, developers and builders [during the Million Homes Program] were restricted to only one form of tenure in each new construction project (Dickens et al., 1985). This resulted in a pattern of residential segregation shaped by differences in forms of tenure expressed in neighborhoods with homogenous types of buildings related to class. Although originally constructed for 'everyone and everybody', working-class neighborhoods came consist almost entirely of (CBC-owned) high-rise, multi-storey rental apartment buildings. Middle-class neighborhoods consisted of row houses, detached houses, and smaller apartment buildings, mainly organized as cooperatives. Finally, upper middle class neighborhoods consisted of privately owned villas (Grundström and Molina, 2016: 323).

Because much of the housing stock is now subject to the free market, certain areas and properties are more valuable. Factors that influence an apartment's value are: size, year built, being south-facing, being newly renovated, being on or close to a waterfront, having a balcony, being near a subway station, and of course, centrality. The more of these factors, the more valuable an apartment is. Because Stockholm was built "in rings" (Stockholm Stad, 2009), the oldest apartments tend to be the most central and also the most desirable. As one manifestation of this, apartments in Gamla stan, the "old town" in the center of the urban core, have the longest wait times in the housing queues (Christophers, 2013). The apartments that are least desirable are largely located outside of the inner city, which also means that they are more likely to be accessible to low-income residents. This creates pockets of low-income communities, often with high proportions of immigrant residents, and often in units built during the "Million Homes Programme". Some of these communities came together *despite* Social Democratic efforts to curb cultural clustering (Mack, 2017), but

many of these areas nonetheless continue to have a lower median income. This can be because residents have lower education levels, because they are located farther away from job opportunities, but also—and especially—because they have less pre-existing wealth.

Another reason for segregation is that there is very little turnover in the rental market (*hyresrätter*). This is in part due to high taxes on capital gains—increased in 2008—for families who want to downsize to smaller apartments (Villaägarnas Riksförbund, 2018). This also means that the various neighborhoods in greater Stockholm that are homogenous tend to stay homogenous.

Zara, who is a photographer and lives in her parents' second apartment, explained that while she lived there with a previous boyfriend for a while, they eventually subleased a different apartment on Södermalm because her parents' apartment was too small for two people. In a more typical housing market this might have meant selling the apartment and buying another one, but instead Zara sublet her place and then rented 'second-hand' from someone else. This idiosyncratic market of subletting and purchasing can also cause a chain effect, where one person's decision to move back to their apartment force cause two or three other people to need to move. It also means that those who sublet are not able to put down roots in a neighborhood in the same way that those who buy can.

Eva-Li, who spent part of her upbringing in the lower-income suburb of Rinkeby, made the link between class and segregation. She explained how because there is little turnover in the market and families keep apartments for generations, even people with stable incomes are not able to move into new neighborhoods, which perpetuates homogeneity. I asked her if or how the housing market has helped or harmed her.

> Oof. It… That's tough. It hasn't helped me so much, I don't think. It's difficult to say but I think it's a shame that it is so segregated, for example. If you just think about my upbringing, how it has been, even if it has been a good upbringing, it's still a shame to think about now, all of the problems that have arisen in the outskirts. And it's a little to do with, there is no turnover in the residents. That everything is so homogenous. And even the inner city is so. So it's a bit of that which I think can be difficult at times.
>
> Financially it has harmed me. That is a pretty big thing. I'm 26 and I still live at home. And it's not like I don't earn enough or don't work enough. I have a full-time job that actually pays pretty well. And still it has to be so hard to get something. If you don't want to sublet.

She went on to say that because it is expensive to buy an apartment in Stockholm and most young people do not have sufficient funds immediately upon reaching adulthood, they rely on their parents to assist them. "And then it becomes a social problem. And that is why it becomes more and more segregated in Stockholm," she says.

Samantha, the woman who lives in a studio (one-room) apartment with her sister and works as an architect, shed light on a specific but important policy change that altered the structures of responsibility for a major cost associated with rental apartments: renovations.

> In the past there was a "pot," in the 50s through 90s, where landlords could apply for money for renovations. Now, the renovations are the onus of the property owners. So it's the tenants who pay for that. But it's actually not the tenants who should pay for it—it's the landlords who should take on those costs. But now, with new renovations, you can tile the bathroom like crazy, and that's [considered] "increased standards." But it's still the same toilet, shower, and faucet. The function is the same.
>
> So [let's say] you live in the outskirts in a Million Homes Program area that now needs to be renovated because it was built 40, 50 years ago. And out there they need to raise standards, so the rent goes up 50 percent. And it's in those areas that people have even lower incomes and don't come from a financially stable background. Or they've moved and have lost money. And then the people with lower income, they have to just move farther and father out [to afford housing].

These high standards for renovations are perhaps not dissimilar from the high standards for financial stability in receiving a loan: perhaps unintentionally, they assume a base level of personal or familial wealth. Although treated as such, they are far from a one-size-fits-all policy. Samir Faroush, of the housing contract startup, framed this question in a different way: for whom are we building?

> Who are we building for? It doesn't matter if you build 100,000 new houses if only ten percent of the population can afford them. And it feels like, many today, when you look at… young people, if you look at immigrants, if you look at many who aren't from—refugees, or in these kind of situations, even people who come here to work. There are a lot of ex-pats in Sweden. [It feels like] those people haven't been taken into account, really, when you look at the housing market.

While in the period between 1975 and 1990 young adults who came from a middle class family could expect to find a first-hand rental in a matter of years or afford to take on a loan at a young age, success in today's housing market is

heavily dependent on familial wealth and privilege, in the form of contacts and access to opportunity. Although the Swedish housing system was meant to provide housing for all—taking "luck" out of the question—the current landscape favors those who are wealthy or connected or both—in other words, "lucky." The informants featured in this chapter were privileged in many respects, but many nonetheless perceived their housing stability as being left largely up to chance. In this way, their instability places them squarely in a newly coined class, labeled the "precariat," which spans residents of lower- to upper-middle-class who all, nonetheless, experience a sense of economic and / or social precarity (Standing, 2014). This instability among residents demonstrates both a lack of transparency in the market and a lack of egalitarianism.

Questions about how wealth, privilege, and one's personal network influence one's living conditions quickly lead into questions about who is being personally cut out, or discriminated against, in such a subjective market. In the next chapter I talk about those who do not fit the mold of the typical resident that the housing market has been ostensibly designed for. They have been pit against the housing market in an extreme way. While "lucky" people rely on their networks (large or small), the unfortunate experiences of newcomers to Stockholm signal a red flag, that something in the system is terribly broken. Even in a Sweden that is typically considered a land of equality and fairness abroad, young people—especially foreigners—are frequently victims of discrimination and scamming when they enter the fray of the housing market. These cases illustrate the vulnerability of those who lack any kind of network at all.

CHAPTER 3: DISCRIMINATION and SCAMMING

A LAND OF FAIR OPPORTUNITY?

While Chapter 2 focused largely on the privilege that comes with contacts and familial wealth, this chapter focuses on those who fall outside of the housing system: foreigners. Not only can they often not rely on "luck" in the form of their networks and therefore have trouble obtaining housing, but in addition to this disadvantage they are also often discriminated against or even taken advantage of.

One article from *The Local* posited that foreign students are especially easy targets for scamming. Rolf Åkerström of the Stockholm County Police Fraud Unit said "The start of the term is open season for scammers" (Badejo, 2011). While one quarter of the tenants in SSSB (the largest student housing cooperative in Sweden) are foreign-born, "no precise figures exist regarding the number of victims of student housing scams, and according to Åkerström, there are likely a large number of unreported cases because they are less likely to go to Swedish authorities due to language barriers, unfamiliarity with Swedish law, and other reasons" (ibid.).

High rates of scamming are also likely due to the fact that the subletting market is largely unregulated, so there is little recourse for those who have been subjected to this somewhat unspoken aspect of the housing market. Two of those I interviewed had experienced scamming, one who lost money, time, and emotional energy in the process. Two others had arranged places to live that fell through at the last minute, leaving them without much time or choice. All of these people were from outside of Stockholm, and three out of four were from outside of Sweden.

Ali M. Ahmed and Mats Hammarstedt (2008) conducted a field experiment to see whether online housing rental sites in Sweden were also sites of discrimination. They sent messages to 500 different rental advertisements online from each of three fictitious personas: "Maria" (a Swedish female), Erik (a Swedish male), and "Mohammed," (a non-Swedish male). The name was the only variable in these messages. Ahmed and Hammarstedt's findings indicate a society that is far from the land of fair opportunity, as Sweden is perceived by much of the world:

> On the basis of our analysis we found convincing evidence that Swedish landlords discriminate. When searching for an apartment our fictitious Arabic/Muslim male faced different treatment than the fictitious Swedish male and the fictitious Swedish female. We also found that the Swedish female received far more call backs and invitations to showings of vacant apartments than the Swedish male" (ibid, 363)

Their experiment took place in 2007, a full ten years before the interviews conducted for this study. Still, the differences in callback rates between the three different identities is stark. As they explain, "Maria had the highest call back rate of the three testers. She received answers, either positive or negative, to about 56 per cent of her applications. This can be compared to a call back rate of 46 per cent for Erik and a call back rate of only about 21 per cent for Mohammed" (ibid, 366). Although it is possible that the landscape of discrimination has changed since 2007, a drastic change is somewhat unlikely. This gives impetus for further exploration of how ethnicity and gender affect one's odds of finding housing in Sweden.

Discrimination is a tricky subject. Unless viewed from the objective angle of a scientific experiment, it is often difficult to say if one has been explicitly discriminated against, which is why a poll or a census does little to illuminate these patterns. Swedish law defines the act of discrimination as: "that someone is disadvantaged or is violated, and that this disadvantage or violation is connected with one of the seven bases of discrimination" which include race, gender, and being handicapped (Diskriminering Ombudsmannen, 2018. Author's translation).

To simplify, here I define discrimination as the explicit favoring or rejection of specific demographic qualities, rather than merit-based qualities (such as rental or credit history). The two main categories of discrimination that my informants mentioned, which were supported by Ahmed & Hammarstedt (2008), were along lines of gender and ethnicity.

While most of my interview subjects had not been scammed, most felt they had been either favored or disadvantaged in some way because of their personal characteristics—whether gender, nationality, or financial position. This in itself speaks of an unequal balance of power, both between tenants and landlords, and between tenants with different demographic characteristics. You will find that the stories in this next chapter paint a very different picture from the Swedish social democratic state of supposedly equal opportunity.

CHOOSING a RENTER and DISCRIMINATION

In a housing market where there is far more demand than supply, choosing someone to rent one's apartment is a highly subjective experience from a landlord's perspective. In Stockholm, landlords seem to have the tendency to select tenants from their own networks first, and then move on to a wider subletting network. But even in a larger pool of applicants, there is a freedom to select people similar to oneself, or who represent an image of a "responsible tenant." If the qualities sought after are not merit based, this search can give way to discrimination.

Through my interviews and my own personal experiences I have been able to glean some insights into the process of renting out one's apartment, and what landlords look for in a tenant.

Markus is a recently graduated architect, who also has experience in photography and furniture design. Having been a student for approximately ten years, he rented out space in some of his student apartments while he was living in them in order to be able to afford them, and that he believed there was discrimination in the market, but that he tried to be open-minded.

> I mean, when I had a live-in renter, then I tried to take in, like, creative people, maybe not of the same background as me. I had three different roommates [I rented to]. One woman who was Italian and had had a really stressful time finding an apartment. And another woman who was an artist and was a bit like that. But, yeah. So… I haven't experienced huge issues.

Although not strictly discrimination because we know little about the other qualities of the tenants, we still see that Markus was looking for someone "creative" (i.e., similar to him) to rent to. This worked out well for him, but renting to others can of course sometimes turn sour. Emelie, who owns an apartment by Slussen, described how she went about renting out her apartment during different periods of study:

> The first time was somebody that I didn't know, who I didn't have any connection to, or whatever. And he was very—he had a stable job and was a bit older, lived alone, worked a lot. Then he had good references from before. So it felt good.
>
> The second time it was a friend's friend. And her boyfriend. It was like, 'Oh, of course, we can meet,' and it felt really good, they were really sweet. But then

> later it became a bit of a hassle. It was like, late rent, or split up rent. And I was like, 'This was not part of the deal.' And they were supposed to pay the deposit but that arrived after like, five months. You know, it was a big hassle. … There were people who were like, 'Just kick them out and find new people.' And I was just like, 'God, what a pain. Such a fussy process. And they're so sweet.' I think I tried to justify it to myself, so that it would be less of a pain for me. A bit lazy.
>
> … I wanted to have [people with] their finances in order and good references. I looked into that even then, even with a friend's friend. There was nothing that told me that it was going to be… And I thought, 'Ah, good, there are two of them who work and earn an income. Then there shouldn't be any problem.' And we wrote out the contract and stuff as well, which they actually broke. But I'm a little too nice, I think. And just like, 'Ah, okay, well latest tomorrow!' And then the day after, 'Okay, but absolute latest—" You know. It was a bit too kind.

From the this perspective, it makes sense that a landlord would want to be especially discerning in choosing a tenant; not all renters take good care of their apartments, so high requirements give an impression—albeit sometimes a false one—of responsibility. But it quickly becomes easy for this desire to choose someone "reliable" to cross the line into personal territory.

Zuri, who is from Rejkjavik, Iceland, moved to Stockholm to pursue a master's degree at KTH. Her boyfriend, who is over ten years older than her, moved from Iceland to live with her, which meant she needed to find a place that could accommodate both of them. She elaborated on the experiences that she has had with "choosy" landlords.

> But we actually did have an apartment before this. But the woman was really, I don't know, she was suspicious of what Sven was going to do here in Sweden. Because, he wasn't going to study and he didn't have a job yet. So she was really… didn't feel good about it, or something. But we even had a contract and everything.
>
> She cancelled [the contract]. And she even… We talked about a price, and we talked about what would be included, et cetera, et cetera. And then she sent the contract and the price. She had put like an extra thousand kronor to the price, from what we had spoken about. And all of a sudden nothing was included in the price. And we had FaceTimed her and chatted with her. And we felt we were on the same page. But then we weren't.
>
> She cancelled it. She just said that she didn't feel good about this and she was going to look for other people. And we sent her a mail after it and just explained our situation, and that she had caused… like, problems for us. Because we

didn't have an apartment and it was a week until we would go and we were really nervous about not getting an apartment. And she said that she was sorry but, nothing more. So I guess, I mean… You're either lucky with your landlord or you're not. You have to pick well, I think.

But do you think you get a choice, really, in the housing market?

No, I don't. I don't think you do. So maybe you *[sighs]* sometimes end up with a bad landlord and you either put up with it or you, find something else. I don't know. But I mean, this is my third apartment here in, what, one year almost? So a lot of moving.

In rental relationships, tenants rarely get to be selective. Rather, it is the landlords who often get their choice of who they would like to rent their apartment. Of course, there are instances where being a landlord is very difficult and even dangerous, as Matthew Desmond outlines in his book, *Evicted*, about landlords and tenants in Milwaukee, Wisconsin (Desmond, 2016). However, as Desmond explains, landlords having the upper hand can mean dire consequences for tenants, especially those in precarious financial positions. He follows families living in poverty, and demonstrates how the rental system can often exploit their instability. Even in Stockholm, landlords do have to trust that the person renting from them will pay their rent, in order to not lose money. But sometimes this fear of not being able to trust someone goes too far.

Zuri said that the age difference of approximately ten years between her and her boyfriend perhaps factored into their would-be landlord's hesitancy to rent to them. While it is not possible to *prove* that this was what made the landlord change her mind, because she did not say so explicitly, it was after this age difference was revealed to the landlord that she became skeptical. According to Swedish law, one's personal relationships should not determine whether or not one is able to find housing, but in Stockholm there are many instances of questions by landlords quickly becoming personal and intrusive, perceived to be a way to determine "fitness" to be tenant. During my interviews I heard several stories about landlords wanting to know how long a couple had been together, whether or not they had lived together before, etc. I then asked Zuri about discrimination and she made the explicit link between discrimination and the burden placed on potential tenants to present an image of what the landlords are looking for.

There was this… When we were looking for an apartment for the spring term, I went to look at this really, really nice apartment in Kungsholmen. And it was at a

> low price, even. And she, the woman who owned the apartment, she had three visitors, or something. And me and Sven, we were going to rent together, then. But he wasn't in Sweden when we were looking at the apartment, then. So I was just alone. And she decided to let another couple rent the apartment. And I think kind of because she didn't see us, like the image of us as a couple, living there. Because I was just alone. And she picked a Swedish couple, instead, or something. I don't know if it's because we're not from Sweden, or because I was alone.
>
> I think maybe you have to present a certain image to people, so that they can picture it in their head. Like, yeah, that's a nice couple that's going to rent out my apartment. Because of course, you're renting out an apartment with their stuff, all their… personal belongings. You want to be able to trust the people who are renting. So I guess that's the only time.

You want to be able to trust the people who are renting. This doesn't seem like it should be difficult, in a country with one of the highest social trust ratings in the world (Ortiz-Ospina & Roser, 2017). And yet, when I asked my informants if they had witnessed or experienced discrimination in the housing market—not specifying what kind of discrimination—many of those with whom I spoke believed that there was discrimination in the rental market along lines or race or gender, even if they themselves had not experienced it. The most commonly spoken of was discrimination against men. Many landlords even explicitly state in their advertisements that they are only open to female tenants.

In Ahmed and Hammarsted's study, they found a clear preference for female tenants over male tenants, even controlling for ethnicity. Between the two fictitious applicants, named "Erik" and "Maria" (the most common male and female names in Sweden at the time):

> The net incidence of discrimination between Erik and Maria in the probability of receiving call backs amounts to about 10 per cent and is statistically significant. Furthermore, we also find that, conditional on having received call backs, Maria has a significantly higher probability than Erik of being invited to further contacts or to showings (Ahmed and Hammarsted, 2008; 367)

The authors go on to acknowledge, "The fact that males are discriminated against in the housing market is contrary to the pattern of discrimination documented in the labour market." (ibid, 371).

Albin, who is from Malmö and lives in a collective residence in Gamla stan, was hesitant to talk about personal hardship that he had experienced but did voice

this complaint regarding gendered preferences. I interviewed him in English – as it was his preferred language – and asked him if he had any problems with the subletting market.

> Yeah, trust. For starters. It's definitely a… It's not a renter's market, it's a landlord's. It's a seller's market. It's the person who has the house, it's his or her say.
>
> **Have you ever witnessed or experienced any kind of discrimination in the housing market?**
>
> Um, you can't really prove it, but yeah… Well yeah, of course. I can prove it. Most of the ads you see say, 'Looking for a woman.' That I've seen. So yeah, I'd say women are more advantaged.

Albin implies that renters are less willing to trust men, which was echoed by several other interviewees. Some said that this was because young, single men are thought to be less responsible than young, single women. Ali, said that he had experienced discrimination because he was a man—and a non-European man at that.

> First of all, the landlords, they always prefer, women… By the way, this would make sense in my country or my region, but it didn't make sense in such a society. Supposed to be progressive so why do you say it's for females? They say it in the ads, and it doesn't make sense. And I think it's also, if you're not European in some way.

Through this statement he expressed disappointment at the realities of the Swedish state not living up to the expectations of progress and equality that he had before moving to Stockholm. While he had hoped Sweden would provide an exception to normative gender favoritism, unfortunately some landlords in Stockholm still hold prejudiced views of certain demographic groups.

Björn, who is from Reykjavik and studies at KTH, subleased from an elderly woman for one term. He paid his rent "under the table," which meant that he was not able to register his address with Skatteverket (the Federal Tax Agency). Instead, he retained his previous address as his official one, and his post arrived at that address, where his first landlord was then living. I asked him if he had ever experienced or witnessed discrimination in the housing market, and he mentioned his elderly former landlord:

> Ah, probably for me, positive discrimination. In my favor. Probably, I don't really know—I can't really tell. But the old lady, she said, 'Ah yeah, it's nice to have

> someone, you know, that's Swedish-like. You know, speaks Swedish and isn't some Muhammad.' I think she actually said that.

This tells us that some landlords do actively seek out or avoid certain demographics among potential tenants. Being foreign-born or a man were the most common reasons for perceived or actual discrimination, as posited by my informants, even if there were other personal reasons why my informants were unable to find housing.

Samir had experienced so many difficulties on the housing market that he started a company to regulate second-hand contracts. Its purpose is to make it easier for landlords and tenants to write and enforce contracts that remained outside the bounds of the traditional first- and second-hand rental scenarios, Samir thought that discrimination in the housing market was something that could eventually be "designed away" through solutions such as verified online platforms. As an example, he used the short-term housing rental site Airbnb, which allows landlords and tenants to build up a profile of trust and responsibility for the online community, based on how many positive or negative ratings they have received in the past. As it stands, there is no such equivalent for the second-hand / subleasing market in Sweden, which means that the process is largely 'blind' on both ends, unless the contract emerges out of a personal connection. This "blindness" can produce a tendency not to trust the other parties, to err on the 'safe' side, by choosing someone whose social profile seems "familiar," even when this distrust is displaced and based on group stereotypes (such as the notion that men are less responsible tenants) rather than individual assessments of the applicant.

TRUST and SCAMMING

The first, and most intense story of discrimination that I heard, was from a man named Ali, who preferred not to say which country he was from but told me he was from the Middle East. He is now finishing his master's degree in Information Technology at KTH in Stockholm.

After he first found out that he would be studying in Sweden, Ali arranged a rental contract with a woman who lived in northern Sweden but rented out her house in the wealthy, majority Swedish neighborhood of Djursholm. He found this listing via the online second-hand marketplace Blocket. He had himself investigated the landlord to determine if she had any kind of unsavory history (meaning, largely, a criminal background), and nothing suspicious turned up.

They corresponded by mail and signed the contract and he transferred money into her account. He then began to forward his postal mail to that address.

When he arrived in Sweden one month before his master's program began at KTH, he stayed at a hostel during the first few days. He decided to pass by the house where he would soon be living to say hello personally and out of curiosity. No one was home. He began getting nervous, and he sent his supposed landlady an email, which received no response. He called her and sent messages on Whatsapp, which were marked as "seen."

He returned to the house a week later. When he knocked on the door, the woman who answered said that she had no idea what contract he was talking about and that there was no room. He came back a third time, on the day he was meant to move in, and knocked on the window. Another woman, India (one of my informants from South Africa), had just moved in there herself, but she had no knowledge of another person moving in. Ali showed her his contract, and they both realized that he had been scammed. India elaborates:

> And he had the same contract as me, he showed me all of his email correspondence with this woman that I'd rented it through, and that he'd paid the deposit, which was two months rent. And I was like, that could have been me so easily, if I just hadn't dropped my bags off two days earlier.

She tried to get in contact with the landlord in order to help, and eventually convinced the other women living in the apartment to contact the woman.

> And the landlady was like, 'No, he's lying. Nothing of this ever happened, lalala.' But he had all this evidence. She got really angry. She was like swearing and… It was very strange.

Thus, Ali was left without the money he had paid and with no place to live, about to start an intensive technical master's course. For some weeks he lived with someone he had just met in the program, in the same bedroom. Then he lived second-hand for awhile, at an expensive rate. Eventually he had enough queue days to rent first-hand from SSSB (the student housing agency). He spoke of the emotional effects of this experience:

> But I think it created some sort of, I don't know, I wouldn't say trauma, but it had some sort of a really negative effect. At least on the first six months, seven months. Up until I moved [into my current apartment], I wasn't really at all comfortable. I had so much negative emotion at that point that I couldn't actually get rid of. And also my self-pride? I think of myself as a smart person,

> and no one can fool me, and I can detect all of this crap… And that happened to me. And I was like, 'yeah, maybe I should minimize my ego.' And maybe make a better adjustment to the size of it.
>
> It's not about the 4,000 kronor. The deposit. It doesn't really matter. But to me, the image of a Swedish society was broken. And of course, this isn't a really objective point of view. This is just one instance. It can happen everywhere. But at that point, because of the emotions that I had, I think I'm like, 'Yeah, [the system] is not to be trusted.'
>
> And the other thing is that, that affected my studies in many ways. I couldn't really focus, because I had to also look for an apartment. And I couldn't stay, I don't really like to bother people, so I always felt like, 'Yeah, when should I move?' Sometimes it's not about a single feeling but an accumulation of all of them at the same time. This creates the bad thing. So maybe, one of them is okay, but when you get scammed and you don't find an apartment, and you have to stay at someone's that you don't know—now we are best friends but at that point it was like, yeah, we just met. And then, having to pay extra than I was supposed to pay… So all of these things condensed and I was like, 'Maybe I should go back.'

From his description, it is clear that Ali did not only lose money from this experience—he also lost confidence in the Swedish welfare state (as he describes in more detail below). His feelings were so strong that he considered abandoning his new country. Although he is more comfortable with his living situation now, it still does not make up for the trauma he underwent and for the studies that went poorly because of the distractions and duress of the scamming experience.

Another scamming story comes from an Australian woman, Kati, who moved to Sweden to start a master's at Uppsala University. She now lives in Stockholm with her husband, who is also Australian and works at a software company.

> So we came to Uppsala with an Airbnb booked for three weeks because we hadn't found… Well, we very nearly got scammed by an apartment before we came. So we found this apartment on Blocket and it was in Uppsala and it was perfect and it was furnished and it was in our budget, blah blah blah. Talking to the guy. [We] probably should have known that it was a bit too good to be true. Like, that it was all going to line up. And he was like, great, can you send the first month's deposit? But through this other website, which had insurance for homeowners and for tenants. So we looked into it and it looked totally legit.

> And so we were almost going to do that but we had to confirm one more thing with him, and then he never got back to us and totally disappeared off the radar. And we hadn't transferred any money get but we were like, okay, what's going on? Because then the ad disappeared off Blocket so we contacted Blocket, and they were like, 'yeah, so this replicated…' It was a scam and this third party website is a legit website but not the link we received. They'd literally like, just replicated the whole website. Which feels like it's not that hard to do. The url was slightly different. Probably could have lost a lot of money but luckily we didn't. But anyway, then we didn't have a place. That was pretty soon to when we were leaving. So we just had an Airbnb booked and we were like, "Fuck, we don't have anywhere to live. We have no income." Because Tom hadn't found a job before we left.

From these and other interviews, one hears that the trouble is partially the money lost and the feeling of being tricked that are most upsetting, but often it is actually more problematic to be left without a place to live when you're about to start work or studies, and this affects your performance at those activities. This is what Zuri alluded to when she talked about being "lucky" with landlords; it is somewhat up to chance whether or not one's housing will fall through or not. But at times, it is not chance at all, and indeed an explicit act of discrimination that causes people to be without housing and in turn without options.

EXPLICIT DISCRIMINATION with NO RECOURSE

Katarina is a 32-year-old Polish woman who moved to Sweden approximately one year before we met for an interview. She lives in a cottage in the front yard of an elderly couple's home, which in the middle of December was ice-cold. The kitchen is minimal and the shower touches the toilet, which is only centimeters away from the bathroom door. She says she is happy living there, but that she would see how she fared during the winter.

At the time of the interview, Katarina was working for a Polish company, but had told her boss she was going to leave the job. Katarina told me that her Polish boss owned three apartments, and he earns money by renting these out on the black market. Katarina said that it is this "black market zone" that she does not like about the housing market in Stockholm. As simple retribution for Katarina's decision to quit, her boss informed Skatteverket that Katarina did not work at his company, further abusing the Swedish system through this deception. Legally, foreigners need to have proof of work in order to get a *personnummer*, and

Katarina's application was rejected based on the inaccurate information supplied by her boss. (Her employment was, apparently, more of an informal agreement, and therefore did not involve an employment contract.) Because of these obstacles, Katarina has had a difficult time accessing many of the opportunities afforded to other residents of Stockholm. She is not eligible for SFI, the free Swedish language courses available to permanent residents, so had to pay for expensive classes at Folkuniversitet instead. She cannot open up a bank account. She cannot see a doctor when she is ill.

She then told me about another instance of what she perceived to be discrimination, involving a friend of hers who had limited physical mobility because of a disability. This friend also moved from Poland to Stockholm, but when she arrived to Skavsta airport there were no wheelchair accessible options for her to take transportation back to the city. So she had to take a taxi for the almost two-hour ride back to Stockholm. Then, the only places she could find to live that were handicapped accessible were hotels. She did not leave the hotel very frequently, and she could not find work. Once, when she did get an interview for a job, she arrived at the interview but was unable to meet with the interviewing committee because the meeting was set to take place on the fourth floor of a building with no elevator. The city was simply not amenable to people like her. She became depressed, and at one point tried to commit suicide. Luckily, the hotel staff found her, and shortly thereafter she moved back to Poland. Because Stockholm was not built to accommodate people with alternative needs, she was forced to leave her dream of living in Stockholm behind.

Both Katarina and her friend encountered forms of discrimination that flew under the radar of much of Swedish society. Although their stories are not exclusively focused on housing, they are both telling instances of foreign-born residents feeling at a loss for options in the Swedish system. Because they are not Swedish and have little support to fall back on they are made to feel as though there is no place for them, both emotionally and physically. This calls into question the kind of typical resident Stockholm was built for historically, and how that now differs from today's society and those who wish to move to or live in the city—many of whom are foreigners who are planning to study or work for longer periods of time but find Stockholm's social and physical structures less amenable than they were expecting. These foreigners encounter a kind of "double disadvantage": not having the advantage of contacts to assist in finding

a job and a place to live, and being further disadvantaged through their unfamiliarity with the system when things go wrong.

When I was in conversation with foreign-born informants, our conversations often revolved around their ability to fit in with the Swedish society when we discussed questions about housing. For instance, I asked India what she thought about the housing market in Stockholm and what her biggest frustrations with it were. After approximately five months of living in the house in Djursholm (which Ali also tried to move to) she moved to a small freestanding house of about 25 square meters, in the backyard of a private villa in Nacka. She replied:

> Of course, they need to build more housing, more affordable housing. And I think that whole system of the 'queue' that everyone's in—I suspect that my… possibly not-so-ethical, previous landlady, was renting the apartment that she had through that system of cheap rentals and then charging a fortune. And I mean, we've seen so many people that, they have second-hand rentals that aren't strictly legal. And then, you don't actually have any recourse, because if your landlord does something ridiculous you don't even have a legal contact. I think they need to change that system somehow.
>
> I think now I'm quite happy. I would want to have more money to be able to buy an ideal place. But other than that… But when I was looking for housing I was quite frustrated with the un-openness to foreigners. It's the same with jobs. If you're a Swede you definitely have an advantage with connections and speaking the language. Which, I mean, it's Sweden, but still.

There is a sense that if a person is foreign one often resorts to less secure forms of housing, and in the event that something goes wrong, one has no real way to deal with it. While India encountered some trouble getting a personal number because she had both Dutch and South African nationalities, her fiancé encountered even more difficulty because he only had a South African passport, which is not considered "a valid form of I.D." in Europe, as told by India. (This is also the case with other, non-EU nationalities.) Instead, India was obligated to accompany him to Skatteverket with her Dutch passport to verify that his South African passport was valid, in order to apply for a residency permit. He was eventually employed by a professional services firm. However, at the time of writing this paper (approximately 14 months her fiancé's initial application) he has still not obtained a residency permit, which means he cannot leave and re-enter the country. This immigration difficulty may eventually lead to India and her fiancé leaving Sweden. Again, the Swedish public system does not appear

to have adapted to accommodate an influx of foreigners, which means that these residents are disadvantaged.

Of course, not all of my informants had undergone intensely harmful experiences in the housing market because of perceived discrimination. Many of those with whom I spoke said that they had instead been beneficiaries in the housing market because of stereotypes about their identities, such as the countries from which they came or their professional backgrounds. Each of the Icelandic interviewees posited that they had likely been subjects of "positive discrimination." This sentiment was echoed throughout my interviews with many informants. Several, when asked whether they had seen or witnessed discrimination, said they believed their personal characteristics (such as national background, profession, ethnicity, class, or gender) were actually favored, if anything.

Markus has lived in a number of second-hand and student apartments over the last ten years. Despite his itinerant living conditions, he had nonetheless benefitted enormously from his familiarity with the Swedish housing systems operating in contemporary Stockholm. When asked whether he had seen or experienced discrimination, he said that he did not believe he had.

> I wouldn't say that I have. Not yet, in any case. Or rather, I have it pretty good. Academic background and my name is 'Markus Svensson.'

For any, it was not just their name and background but their access to personal contacts that made the difference. For instance, Linnea, had acquired a first-hand contract through a relative who owned it. She acknowledged that other people waiting in the notoriously difficult housing queue would likely see her ability to gain housing in this way as unethical. There was awareness among many of my Swedish informants that they were privileged in some way, but even their relative privilege did not make finding housing easy for them.

SUBTLE DISCRIMINATION: HOUSE PETS, SINGLES, and FREELANCERS

Being a man, being foreign, and behind handicapped are characteristics that make certain individuals common targets of discrimination, in the housing market and otherwise. But there are other qualities that limit one's access to housing, and that align with Zuri's statement that one has to fit into or perform a particular identity in order to meet the requirements for housing in Stockholm.

The most common qualities named outside of race and gender were having house pets, being single, and certain forms of employment.

Sabina, who lives in the basement of a house with her boyfriend, named one quality that she perceived to have made finding housing particularly difficult for her personally: "Because we have a dog it was more difficult to sublet. Most people do not want pets in second-hand apartments so people didn't want us."

India echoed this:

> That was quite difficult, having a place that allowed pets. And we're a bit concerned about what's going to happen if we have to move out of here, where we're going to go with Phoebe [our cat].

One would not think that something as small as a terrier would preclude people from finding housing, but in Stockholm the most minute details matter. This is largely because the ratio of possible tenants to available rooms is so high—there are around 600,000 people waiting in the rental queue in Stockholm, alone (Bostadsförmedlingen, 2017), whereas a cursory search on the subletting and second-hand website Blocket returns around 3,500 results for subletting options in Stockholm on a given day in April 2018. But the high standards for tenants are also because contract signing on these sites is not a "blind" process, facilitated by a broker, as it is in many other major cities. Thus, it is up to landlords to decide who they want to live in their space.

Another quality that makes landlords uneasy is one that is typical for young, urban professionals, particularly in Sweden: being single. As mentioned, when an American friend and I were looking for apartments together, we were turned down on several occasions because the landlords had instead selected "a couple with steady income" over us. While we joked that it might be easier for us to find a place if we pretended to be dating, several of my informants said seriously that they believed landlords were more hesitant to rent to single people than couples, out of the (unfounded) belief that a couple would be more reliable.

On the topic of reliability, perhaps the most important quality landlords seek in tenants is a steady source of income. This would make sense in a society with a traditional labor force made up of nurses and construction workers, but the Stockholm of today has a much more fluid workforce. Many people, including academics, work freelance, and although these people may earn more than others with salaried positions these are not considered "stable employment" ("*fast anställning*"). As mentioned in Chapter 2, this narrow definition of stability

manifests perhaps most clearly in the real estate market, where one's source of income determines one's chances at getting a loan from the bank, and even how much a person is *allowed* to spend on an apartment.

In June of 2016, the bar for income earning requirements for housing loans was increased. Depending on the bank, a person can only borrow around five times their current annual income. SEB (one of Sweden's largest banks) requires a minimum income of around 49,000 SEK ($5,600) per month, just to buy a one-room (i.e., "studio") apartment (Mothander, 2016). The larger the apartment, the higher the requirements. It goes without saying that this excludes many from ever obtaining a bank loan, and therefore purchasing an apartment.

The financial competitiveness of the real estate and rental markets in Stockholm means that few are able to afford to live in Stockholm (Christophers, 2013). Many affordable dwellings are rented privately, which often means the tenants who live in these places are connected to the landlords. The probability of finding housing is drastically diminished if one does not have any income or any connections in Stockholm whatsoever.

REFUGEES and HOMELESSNESS

Of course, while the stories we hear about discrimination and scamming are troublesome, and even scandalous, in a society such as Sweden, housing is even more complex for two demographic groups: refugees and homeless residents.

While my research does not focus on refugees, I and others in my network have interacted with refugees through various situations, including tutoring work through the non-profit *Fånga Framtiden Tillsammans* ("Shape the Future Together"). Sabina is a social worker and works with a lot of young refugees, so while she did not believe that she had experienced discrimination herself, she had witnessed how difficult it was for many of the people she worked with to find housing. Although she had no personal stories of discrimination, Sabina believed that it was "very common." The stories that I and others have heard from refugees speak not just of powerlessness, but also, naturally, of severe trauma.

Connected to this demographic is the homeless population in Stockholm. In September 2016 there were 2420 homeless people in the city of Stockholm (Stockholm Stad, 2016). Around 70% of these people were men. Although the social services offered by the Swedish state can be considered generous,

homelessness is often linked with high cost of living. Some have pointed to the housing crisis as a driver for increased homelessness (Randhawa, 2018), but there are unfortunately too many factors at play to know for certain.

It is important to emphasize that those I interviewed came from, for the most part, privileged backgrounds. Not everyone was upper-middle class or of European descent, but everyone had at least one backup option they could fall back on in times of crisis, whether this was parents or friends or even renting an Airbnb for a short while, as Hank resorted to. In this way, they are not representative of everyone who moves to Stockholm or of those who were born in Stockholm but are low-income. They do have some autonomy, largely because they typically have some kind of financial support.

Although the idea of dependency is at-odds with the "Swedish theory of love" (Berggren & Trädgårdh, 2015), it is certainly beneficial to have the *option* to rely on friends and family if needed. Not everyone is so lucky. Instead, some are completely dependent on the state in order to help them make ends meet because language barriers or migration status mean that working is not an option, thereby rendering these residents more economically disadvantaged.

The majority of my informants had not experienced psychologically or physically traumatic housing situations. Even so, it is still clear that nearly all of them had been harmed by the housing market in Greater Stockholm. There were very few with whom I spoke who said they were "thriving" (in Swedish, *trivdes*) where they were living, even those who lived at home in family apartments. Even several of those who were older—between 28 and 30—still lived in what were clearly temporary residential situations. While most people in Stockholm do not live with the same threat to their existence as those fleeing their home countries, such unequal experiences even among residents in modern-day Sweden are cause for concern.

DISCUSSION: WHERE DOES THAT LEAVE US NOW?

SHELTER and THE RIGHT to LIVE

The Swedish word for a purchased housing cooperative apartment, *bostadsrätt*, translates literally to 'housing right.' The state housing cooperatives—allowing for the right to both rent and purchase housing—were introduced as a means of systematically ensuring a fair and equal price on housing (Grundström & Molina, 2015). Effectively, they allowed all residents a right to live.

Now, the orderly machine of the welfare state has fallen into disrepair. Not only do some residents fall between the cracks in this foundational building block of the welfare state, but also arguably the majority of residents have trouble making the system work for them. This begs the question: do residents of Stockholm still have the right to live?

One 28-year-old Swedish informant, Samuel, put it bluntly:

> I believe that a person should have housing. That right is not given [anymore]. One has to struggle. Everybody has to struggle.

It is true that Sweden has some of the most progressive policies when it comes to social equality. It is also true that the Million Homes Program drastically improved living standards for hundreds of thousands of residents; the number of dwellings without a bathroom of their own was reduced from 45% in 1960 to 5% in 1975 (Hall & Vidén, 2005). Sweden has long been a leader in pushing the boundaries of what is possible, even when the challenge is daunting.

But it is also true that taking progressivism for granted can mean that small problems can go unnoticed until they grow into very complicated, "wicked problems" (Rittel and Webber, 1973). It is only in recent years that changes in housing policy have manifested as insidious social issues. Now that these problems are apparent, the last thing we as a society ought to do is be content with the status quo.

PLANNING COMPLACENCY

Given what we now know about the material realities faced by tenants in the Stockholm housing market, there is a clear imperative to transform the current

system into a more accessible model. While many of my informants had strong ideas about who is to blame for the lack of availability and high prices, one group has a direct responsibility to put forth more innovative solutions: urban planners.

Planning is far from an apolitical field full of technocratic civil servants. To prove otherwise, one need only examine the history of violent urban policies in cities like Paris, where the introduction of railways in the 1830's and 40's, and subsequently the demolition of buildings in favor of boulevards during the era of Haussmann, which displaced thousands of primarily poor residents and further restricted access to urban resources in order to fulfill an 'ordered' (and largely neoliberal) vision (Harvey, 2003). Just as ambitious, although on the other side of the political spectrum, is the Million Homes Program, which is one of the most sweeping and ambitious examples of a federal government using planning policies to improve quality of life for its citizens. Jennifer Mack describes the project's impact:

> Suddenly, overcrowding, low-quality housing, and other by-products of the urbanization that came in the wake of late-nineteenth-century industrialization could be tackled with pragmatic and potent tools. Urban planning would solve the massive Swedish housing shortage and come to the aid of the embarrassing number of citizens living in poverty, creating in the process a new modern state worthy of international admiration—a utopia (Mack, 2017; 24).

With this in mind, it is clear that planners, especially planners in Sweden, who have a monopoly over planning decisions on a municipal level (Hall & Vidén, 2006; 321), have considerable political and *economic* power in the public realm, if only they acknowledge it.

As David Harvey puts forth in "On Planning and the Ideology of Planning":

> ...the planner's task is to contribute to the processes of social reproduction and that in doing so the planner is equipped with powers vis-à-vis the production, maintenance, and management of the built environment which permit him or her to intervene in order to stabilize, to create the conditions for 'balanced growth,' to contain civil strife and factional struggles by repression, cooptation, or integration (1978; 175-6).

Harvey is a scholar of class struggle, so his focus on struggle in the urban environment is perhaps unsurprising. It is unclear how much agency planners in Stockholm actually have in relation to other actors, including politicians, developers, and industry leaders. Still, the message is clear: there is an

opportunity for planners to do more. Planners in Stockholm, in particular, can no longer ignore their role in shaping society through the policies they champion, largely because the housing crisis has become so conspicuous. It may be time to revisit the aims of the 1960s Swedish social welfare state—if not in exact policies, than at least in the scale of ambition.

CONCLUSION: WELCOME TO SWEDEN! CONSTRUCTING A MORE STABLE DIVERSITY

Sweden is changing. The population is growing, and those moving to Sweden are not just from Northern Europe, but rather from all corners of the globe. People are also moving from smaller Swedish cities to the urban centers, seeking jobs and culture. They bring with them their own languages and traditions, but many of them also bring expectations that moving to these new cities will provide a better life for them. There is huge potential to use this growing and evolving population to create the kind of inclusive society that the 1930s Social Democrats dreamed of. But there is also the potential for this change to prove too much for the Swedish state to handle.

Jane Jacobs was a pioneer of participatory planning, believing that the community and people who lived in a neighborhood were the ones who knew what was best for the area, and that planners should work with these residents (Jacobs, 1961). Along with Leonie Sandercock, her approach to planning is a more participatory one and a more personal one, with an emphasis on stories and anecdotes. For a more sustainable future, I propose turning to the stories of those affected by the housing crisis to inform the actions of planners, politicians, and other market actors.

Some necessary changes are obvious: building more apartments, with an emphasis on rental apartments, and removing financial barriers for ownership. Other solutions only become clear through listening to stories: a desperate need for making the processing of obtaining housing more transparent, as well as more secure. Several informants, even those studying urban planning, expressed confusion at the Swedish system, and said that they still were unsure of exactly how the queue system worked, and what might be involved in purchasing an apartment. This is further complicated by the fact that most institutionalized and financial systems in Sweden (from paying by the banking transfer app Swish to having health insurance) are connected to having a *personnummer*, the process for which is confusing and frustrating for many. It is important to help all people

moving to Stockholm understand the process involved in finding housing before they even arrive, to minimize stress later.

The housing crisis in Stockholm is not simply 596,171 people in the housing queue (Bostadsförmedlingen, 2018). Rather, it is so much more. It is urban professionals cooking from a microwave oven; it is maggots on the communal kitchen floor; it is moving in with one's partner after only a few months; it is living six people to a room; it is putting up with strange roommates or landlords for lack of options; it is being scammed and made to feel helpless in a foreign country; it is parents saving up for years so that their children can have stable housing. It is time to listen to the stories of inhabitants, and use them as impetus for change making.

The housing crisis will not wait for developers and planners to have an agreeable conference call. Instead, stakeholders must introduce more radical approaches—whether this means co-living spaces or restrictions on unoccupied apartments. If we are to invest in Sweden's future, we must ensure that young people are given the right to live. To be independent, to be emotionally and financially free to study and work and contribute to society, we must have shelter. To love one another, we must trust one another. If we in Sweden are to continue to be an example of social equality for the rest of the world, we must embrace and respond to one of the most challenging social forces of all: change.

Perhaps it is time to create a new Swedish theory of love: a society that is less focused on fierce independence, but more focused on equal opportunity for all who live in Sweden, whether born in the country or not.

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APPENDIX

FIGURE 1. Questions to informants

The following questions were asked of all residents:

1. Where were you born?
    1. *If relevant*, How / why did you come to Sweden?
    2. What were your expectations about Stockholm and Sweden before coming here? How do they differ from reality?
2. How old are you?
3. How would you describe yourself?
4. How long have you lived in this place?
5. How did you find your current place?
6. Where else have you lived in Sweden or Stockholm, and for how long?
7. What were those places like?
8. What do you think of your current space? What do you like about it? What do you wish were different?
9. Are you happy here?
10. Describe your ideal living arrangement - it does not have to be a real place.
11. What are the most important qualities in finding a place to live?
12. If you choose to live anywhere in Stockholm, where would you live?
13. What are your thoughts on the housing market in Stockholm?
14. How has the housing market benefited you or hurt you - emotionally, financially, etc.?
15. What are your frustrations with the housing market, if any?
16. Have you ever witnessed or experienced any kind of discrimination in the housing market?
17. Where in your current space do you spend the most time?
18. How much time per day do you spend at home?
19. Where else do you spend a lot of time?
20. Do you commute anywhere?
21. If so, where is it? How long does it take you to get there from your current space?
22. Has the housing market impacted your decision to live in Stockholm or in Sweden?
23. What is the biggest factor in whether or not you stay?

FIGURE 2. List of informants

ID number	Informant name	Swedish or foreign-born	Hometown	Current neighborhood
1	Albin	Swedish	Malmö	Gamla stan
2	Ali	Foreign-born	Middle East	N. Djurgårdsstaden
3	Anna	Swedish	Tumba	Sundbyberg
4	Ansel	Swedish	Älta	Vasastan
5	Björn	Foreign-born	Reykjavik	Lilla Essinge
6	Emelie	Swedish	Stockholm	Södermalm
7	Eva-Li	Swedish	Rinkeby	Årsta
8	Freja	Swedish	Falkenberg	Gärdet
9	Glen	Foreign-born	Cape Town, SA	KTH campus
10	Hank	Foreign-born	Toronto, CAN	Vällingby
11	India	Foreign-born	Cape Town, SA	Nacka
12	Jan Petersson	Swedish	N/A	N/A
13	Katarina	Foreign-born	Warsaw	Hägersten
14	Kati	Foreign-born	Camberra, AUS	Östermalm
15	Kelsey	Foreign-born	Tampa, FL	N. Djurgårdsstaden
16	Linda	Swedish	Nacka	Nacka
17	Linnea	Swedish	Stockholm	Södermalm
18	Mai	Foreign-born	Singapore	Kungsholmen
19	Marianna	Swedish	Malmö	Norrmalm
20	Markus	Swedish	Portland, OR	Södermalm
21	Mona	Swedish	Varmland	Årsta
22	Ove	Swedish	Stockholm	Årsta
23	Sabina	Swedish	Kista	Älvsjö
24	Samantha	Swedish	Stockholm	Södermalm
25	Samir	Swedish	N/A	N/A
26	Samuel	Swedish	Stockholm	Södermalm
27	Tor	Swedish	N/A	N/A
28	Ulrika	Swedish	Malmö	Kungsholmen
29	Zara	Swedish	Stockholm	Södermalm
30	Zuri	Foreign-born	Reykjavik	Östermalm

FIGURE 3. Map of informants' residences.