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Spatial, Financial and Ideological Trajectories of Public Housing in Malmö, Sweden

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ABSTRACT

Public housing has been one of the primary tools mobilized in Sweden historically to fulfil citizens' right to housing. However, the nominally universal character of public housing in the Swedish context has increasingly been circumvented through processes of segregation, residualisation, gentrification and displacement. Furthermore, previous housing research points to the neoliberal shift of Sweden's housing politics since the early 1990s, encompassing the deregulation of public housing at the national level. Focusing on the example of public housing, this paper argues for a multiscalar and nuanced understanding of housing neoliberalisation in Sweden, by investigating the change of public housing locally. The political landscape of public housing in different localities has been transformed as a result of interacting trajectories of spatial restructuring, financialisation and ideological reconstruction. The paper examines this "conjunctural" transformation empirically through a case study of public housing in the city of Malmö.

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Public housing; Malmö; financialisation; housing theory; conjunctural analysis

Introduction

Public housing has been one of the primary tools mobilized in Sweden historically to fulfil citizens' right to housing (Bengtsson 2013a; Hedman 2008). The Swedish term for public housing is *allmännyttan*, which Grundström and Molina (2016, 333) translate to *Common Benefit Companies* to capture the term's main connotation; common use by all people. Importantly, public housing in the Swedish context differs from social housing internationally where social housing often aims to provide marginalized groups, rather than the general population, with affordable housing (see Murie 2013). Moreover, Sweden's public housing is certainly not as stigmatized as in other countries such as the United States (see Vale 2007). Yet currently Sweden is witnessing deepening inequalities, even more extensively than other OECD countries (OECD 2017), and these structural changes are reflected in the housing landscape through processes of segregation (Andersson and Hedman 2016; Scarpa 2015), residualisation (Borg 2019; Grander 2017), gentrification (Andersson and Turner 2014; Hedin et al. 2012) and displacement (Baeten et al. 2016). Within the context of these processes, we find an altered role of public housing.

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Scholars understand this alteration of public housing generally as part of the neoliberal change of Sweden's universal housing regime. Clark and Johnson (2009) even explain this change as a neoliberal system switch that took place in 1991 when a Conservative-Liberal coalition obtained power in the national government, and subsequent housing and urban research uses this explanation to describe and understand neoliberalisation of housing in Sweden (exemplified by but not exclusive to Andersson 2013; Baeten et al. 2016; Hedin et al. 2012; Wimark, Andersson, and Malmberg 2019). The understanding of housing neoliberalisation is nuanced by Christophers (2013a) who describes how a monstrous hybridity of combined regulation and deregulation explains the lack of affordable housing in Sweden. Also, Grundström and Molina (2016) highlight how deregulation in 1974 through reduced housing production and rent re-regulation, laid the groundwork for subsequent deregulation in the 1990s.

Despite these important contributions to the field of housing and urban research, we still lack an in-depth empirical understanding of how organizational and political changes in the 1980s (Elander 1991; Bengtsson 1991; Lindberg and Karlberg 1988) interlock with the marketized role of public housing today. Therefore, we do not have a full account on how neoliberalisation as a political economic and ideological process transforms local conditions for both present and future housing provision (cf. Peck, Theodore, and Brenner 2013; Brenner and Theodore 2005). Motivated by this, the paper both argues for and adds to a multiscalar¹ and nuanced understanding of housing neoliberalisation in Sweden, by investigating the change of public housing locally. To do this, the paper uses a conjunctural analysis (as presented by Peck (2017, 2016)) which entails a grounded case study of the public housing company MKB (*MKB Fastighets AB*) in the city of Malmö, to investigate the local and contingent development of public housing neoliberalisation.

The overall aim of the paper is to provide an empirical understanding of the local change of public housing in Sweden. It does so by presenting novel knowledge on the local transformation within local housing politics during the 1980s and it shows how these changes, at least locally in Malmö, interlock with a national neoliberal politics that manifested in the 1990s. A second aim is to explore how this local alteration of public housing – an alteration which I understand as an interaction of spatial, financial and ideological processes – manifests in public housing's historical and contemporary role in the city. Thus, the paper complements previous theorizations of Sweden's housing politics within comparative housing research (Bengtsson 2013b; Kemeny 2006 and recently; Blackwell and Kohl 2018) with an understanding of housing neoliberalisation avoiding both the temporal focus on the 1990s, as mentioned above, as well as the focus on the national scale as a departure point for explaining political change.

The paper is structured as follows. First, I briefly engage with previous housing research and the recent turn within political economic approaches to the field of housing before I present the condition and the history of public housing in Sweden and introduce my case and empirical material. After that, I discuss my conceptual departure points and subsequently demonstrate my main findings through an analysis of the spatial, financial and ideological trajectories of public housing from the 1980s until today. Finally, in the discussing section, I highlight how these trajectories have formed and constituted today's role of public housing in Malmö.

From Housing Regimes to Financialisation

Sweden's housing regime has been analysed through investigations of political relations around housing on a national scale, and Bengtsson (2001, 2013a), together with Kemeny (2006), has emphasized housing's role in the Swedish welfare state, especially since the 1940s. International research on housing systems also emphasizes housing's role in welfare systems (Esping-Andersen and Korpi 1986; Kemeny 2006), and comparative housing research (Hoekstra 2010) explains Sweden's housing system as a Social Democratic welfare regime with a unitary rental system (see Blessings (2015) critique of Kemeny's and Harloe's comparative models). According to Bengtsson (2013a), important pillars of the Swedish housing regime are: firstly, a general housing politics based on providing affordable housing to all segments of the population; secondly, an integrated housing market with neutrality between tenure forms; and thirdly, corporatism through having rent levels jointly negotiated between a strong national tenants' union and market actors. Importantly, Bengtsson highlights corporative relations between actors on the housing market as formative for Sweden's housing regime. Public housing has been a fundamental aspect within these pillars and corporative relations, for example through public housing's previous normative role when negotiating rents (prior to the law reformation in 2011, described below), but also by being the tenure form principally used by municipalities to secure their housing provision.

I concur with Bengtsson's emphasis on *relations around* housing, yet following his framework, critical alterations *across scales*, such as the urban and national scales, have been under-examined due to the focus on relations and transformations on a national level. For example, how do changes in the local municipal arena precede and/or enforce changes on a national level? Consequently, I agree with the arguments put forward by Ruonavaara (2018), calling for interdisciplinary theorizing *from* and *about* housing (cf. Aalbers (2018) and Bengtsson (2018)). Even though Bengtsson (2015b, 678) highlights the " ... the interaction between actors and institutions on *different levels of society* in the political field of housing provision" [my emphasis] most investigations of Sweden's housing politics have used the national scale as an optic for explanation. Though some recent studies (e.g. Grundström and Molina 2016; Baeten and Listerborn 2015) point to local reconfigurations of housing, they do not explicitly use the local scale as a lens to re-theorize the political change of housing in Sweden generally.

Certainly, following the argumentation of Bengtsson (2015a; see also Bengtsson and Ruonavaara 2010) on the path dependency of Swedish housing, local and particular changes do not necessarily alter the pillars and constitution of Sweden's housing regime. Nonetheless, a conjunctural analysis (Peck 2017, 2016), drawing on an understanding of neoliberalisation as a multiscalar process, of trajectories around housing helps elucidate how housing politics and the role of public housing are constituted through processes across both local and national scales.

A conjunctural understanding of public housing draws upon the recent (re-)turn within a comparative political economic framework towards understanding the constitutive role of housing within the political economy. These studies adopt a variegated understanding of neoliberalism and financialisation and emphasize the multiscalar dimension of these processes (Aalbers 2016; Brenner, Peck and Theodore 2010; Christophers 2013b, 2015). In this field of literature, scholars argue that housing ought to be considered as a starting

point for economic and financial processes (Aalbers and Christophers 2014; Schwartz and Seabrooke 2009). This call has been followed by studies on rental housing's financial reconfiguration (Beswick and Penny 2018; Fields and Uffer 2016; Soederberg 2018), and its role in urban governance (e.g. Ormerod 2017). Moreover, this literature highlights the democratic deficit associated with financialisation of the local state and housing (Beswick and Penny 2018; Fields 2017, 2015; Fields and Uffer 2016).

This paper builds on these studies' insights about housing's role in the political economy, not only nationally but also locally. Thus, this paper sees public housing as historically embedded in the rise of the welfare state, a welfare state formation which in Sweden entailed a strong political role of municipalities (Ekström Von Essen 2003). Subsequently, this paper, besides moving beyond the temporal focus on the 1990s, also does not take the national scale as a sole departure point, instead exploring the municipal setting and therefore the local reconfiguration of public housing from the 1980s until today.

The Swedish Experience

After WWII, public housing in Sweden became a central part of the national government's financial system for housing provision (Hedman 2008; Elander 1991). The change of Sweden's housing policy during the 1990s, referred to above, took place in 1991 when the Conservative-Liberal national government sharply curtailed financial support to public housing and decentralized the financial responsibility of housing from state to municipal level, leaving public housing companies to establish themselves as financially independent actors without economic state support (Bostadspolitiska utredningen 1996; Turner 1999). Changes in the tax system further increased the costs within the housing sector, putting additional economic pressure on public housing companies (Turner 1997).

Moreover, changes allowing conversions from rental to tenant-ownership spurred a wave of privatization which was especially extensive in the capital of Stockholm (Andersson and Turner 2014; Wimark, Andersson, and Malmberg 2019). The privatization of public housing has recently been reinforced through increased sales of public housing in order to finance new construction and renovation (Sundling 2016). While around 4,000 apartments were sold in 2014 and 2015 respectively in Sweden, 11,346 were sold in 2016 and 8,211 in 2017 (Boverket 2016, 2017, 2015, 2018). These sales were partly related to one of the latest deregulations of public housing. Since 2011, a new law reform (*Allbolagen*) has stipulated that public housing, besides taking social responsibility for housing provision, needs to act in a *business-like* manner. Research shows that public housing companies are adapting, operationalizing for example new accounting practices and sharpening their rental policies (Grander 2018, 2017; Lindbergh and Wilson 2016). Accordingly, Grander (2017, 2018) contends that the universal character of public housing is being challenged.

This paper investigates how these challenges for public housing, starting with national deregulation in 1991 and enhanced through the law reform in 2011, can be further understood as related to local politics, housing policy changes, financial deregulation and external pressure during earlier decades. In the 1970s the state went from facilitating loans to issuing interest grants as well as financially supporting rent losses due to vacancies (Bostadspolitiska utredningen 1996; Hedman 2008). The public housing sector struggled both economically and politically, and the 1980s saw economic, political and

organizational changes. Around 60 % of the public housing companies changed their organization when adjusting to challenges in the housing market (Lindberg and Karlberg 1988, 90). The decentralization of management brought it closer to the tenants (Lindberg and Karlberg 1988), and diversification and renewal programmes became part of the public rental sector's transformation (Elander 1991). Bengtsson (1991) explains the re-orientation of management and related changes during the 1980s as responses to a subjective, rather than an objective crisis. He argues that a new political landscape posed a threat to the public housing sector, which prompted a politically motivated sense of crisis that prepared the ground for an adjusted role of public housing. Internationally, Sweden stands out compared to other social housing developments at this time. Instead of pushing for privatization and home ownership, as happened in the UK, public housing in Sweden responded to social and economic changes with the abovementioned reorganization (Elander 1991). Importantly, the above mentioned literature understands these changes during the 1980s mainly as an organizational alteration rather than as a political economic transformation. Yet, as this paper suggests, Malmö departs from this narrative of national management reorganization, since Malmö's public housing company translated this reorganization into ideas about deregulation and market adjustment.

Still today, public housing remains one of the central elements of Sweden's housing system. The majority of the 290 municipalities in Sweden have at least one public housing company, usually in the form of a municipally owned stock company. These public housing companies have, besides their company management, also a politically elected board. Hence, they are politically steered through the municipal local government. While the size of public housing since the 1970s until the beginning of the 2000s was relatively stable at about 20–25 % in relation to other housing tenures (Bengtsson 2013a, 122–23), it today consists of 17 % of the housing stock (Statistics Sweden 2018b).

Public Housing in Malmö

This paper draws on a case study of the public housing company MKB in Malmö, Sweden's third biggest city. Today, MKB's market share of the total housing stock in Malmö is 15 %, while it owns 32 % of all rental housing (MKB 2017). Rent levels within MKB's housing stock have increased by 50 % since 2003, while they have increased nationally by 31 %, making public housing in Malmö the second most expensive in all of Sweden (Thomasson and Fagerström. 2018).

Malmö Municipality founded MKB in 1946, at a time when Malmö as an industrial city was at a high point. Initially, MKB focused on housing production supported through the state's directed loans. Housing production peaked during the 1960s and 1970s, though, housing areas constructed during this period were soon to become affected by rising numbers of unlet apartments, due to out-migration from the city alongside increased demand for home ownership in surrounding municipalities (Dannestam 2009, 114). Hence, at the beginning of the 1980s MKB was struck by rent losses, which were partly covered by economic support from the state and the municipality.

In 1983 MKB was at a turning point when the company while struggling with rent losses, witnessed its CEO being charged with financial irregularities (Aunér 2001). A new management was put in place, and it set the company in a new direction with a focus on

success, effectiveness and a strong market position, while at the same time the concept of public housing was to be renegotiated, as I will demonstrate.

Parallel to the internal crisis of MKB, the city of Malmö encountered problems linked to de-industrialization and out-migration during the 1970s (Billing and Stigendal 1994, 320). During the 1980s, Malmö's crisis was exacerbated due to changed fiscal policy nationally, along with national devaluation politics that struck the city which had a large number of foreign currency loans (Dannestam 2009, 114). Importantly, between 1985 and 1988, and again from 1991 to 1994, the Social Democratic local government was broken when a centre-right coalition was elected, led by the Conservative-Liberal Moderate Party. During these two periods, the centre-right coalition challenged the former Social Democratic governance by cutting municipal hiring, privatizing municipal services and reducing taxes (Pries 2017, 68–73; Holgersen 2017, 134). Pries (2017) describes these austerity acts as less dramatic than the centre-right coalition might have hoped for, though they did present an alternative to how Malmö used to be governed and established a municipal rhetoric about Malmö's attractiveness in the region. As this paper demonstrates, these rounds of centre-right local government had a significant impact on the role of public housing.

With the Social Democratic Party back in power from 1994, Malmö began to seek ways to attract a stronger tax base (Pries 2017). The city was re-branded as a knowledge city (Mukhtar-Landgren 2005) and a green post-industrial city (Holgersen 2014). This process entailed investments in a new urban landscape through the building of the Öresund bridge, the university, harbour redevelopments, a new sports arena and recently a new concert and conference centre (Dannestam 2009; Baeten 2012; Listerborn 2017). Yet despite the success story of Malmö's revitalization, the city is polarized, for example 17.6 % of its population is at risk of poverty, compared to the national proportion of 9.1 % (Statistics Sweden 2018a).

Malmö, with its history of de-industrialization and internationalization (cf. Dannestam 2009, 35–36), is at once a unique, yet ordinary setting for public housing in Sweden. While the rental sector compared to other larger cities in Sweden, such as Stockholm and Gothenburg, dominates in Malmö, the proportion of public housing is smaller in Malmö compared to nationally. Besides the smaller size of public housing, public housing has been, and remains being, a political tool for the local government to provide middle-class and high-end rental housing to attract wealthier citizens, residing in surrounding home-ownership-dominated municipalities.

Turning to other contexts, we find alternative ways to handle external pressure and difficulties locally. For example, Gothenburg established public housing subsidiaries tied to specific areas to handle the diversity of the housing stock (e.g. Gårdstensbostäder in 1997), while maintaining the position of public housing in the context of national deregulation (Borelius and Wennerström. 2009). Also, turning to Stockholm, tenure conversions from public housing to market-based co-operative ownership (*bostadsrätter*,) have dominated (throughout the 1990s and 2000s), while these conversions remained in Malmö as an ambition rather than as an extensive practice. Thus, it is privatizations in the form of sales to private actors which have taken place in Malmö, which in recent years have shown some similarities to other smaller municipalities in Sweden (Blomé 2012). These aspects, together with the centre-right coalition breaking of the dominance of the Social Democratic Party in the local government, in 1985–1988 and 1991–1994, may explain the

political change of public housing in Malmö. As Andersson (2013) shows, local party politics have played a role in the dismantling of public housing, where left parties are more prone to maintain public housing.

Considering these circumstances, I argue that the study represents a form of *boundary case* (see Peck 2017, 332). As a boundary case it elucidates some general developments of public housing in Sweden, yet contrasts and complements these by offering new empirical theoretical perspectives, thus providing knowledge for future comparisons (cf. Peck 2017, 2016).

Material

The material analysed includes newspapers (dated 1976–1999), annual reports (dated 1983–2017), a historical monograph (*MKB vågade* by Aunér 2001), credit ratings, and planning documents from Malmö Municipality, MKB and the county administrative board. The analysis also draws on five semi-structured interviews with a former mayor of Malmö Municipality, one municipal official and MKB representatives.

I have coded the material with both descriptive and analytical codes (Cope 2016), which often overlap. As an example, “housing stock restructuring” began as a descriptive code, but developed into the analytical code, and theme, of “spatial restructuring”. In this way, I have connected information about events, actors and processes identified in one material source with codes in other parts of the material, for instance I have matched statistics in annual reports with newspaper and interview content, and vice versa. The coding was at first more general, and used for data selection, before the material was more thoroughly coded using the software NVivo.

A Conjunctural Analysis of Public Housing

A conjunctural analysis engages with reflexive understandings of neoliberalism and financialisation as contingent and transformative processes, rather than as transcending top-down structures (Hall and Massey 2010; Peck 2017, 2016). Here, neoliberalism refers broadly to a multiscale and contextual market-disciplinary restructuring (Peck, Theodore, and Brenner 2013; Brenner, Peck, and Theodore 2010; Brenner and Theodore 2005), while financialisation refers to how former non-financial institutions across scales, adapt to or integrate financial logics and practices (Aalbers 2016; Christophers 2013b; Lapavistas 2011).

Although these processes of neoliberalisation and financialisation may be global in their scope, they need local settings for their reproduction (Peck, Theodore, and Brenner 2013). Thus, following the conjunctural analytical approach proposed by Peck (2016, 2017), the paper presents a locally grounded investigation of these processes by using MKB as a case study. Following the conjunctural approach, the translation of neoliberalisation plays out both vertically, between scales such as the nation and the urban, as well as horizontally, that is through both political economic and ideological trajectories (cf. Hall and Massey 2010; Peck 2016). Furthermore, the spatial and temporal analysis which this paper presents emphasizes the public housing’s political economic interdependence with the municipality’s visions for the city or for certain urban areas.

To operationalize this conjunctural conceptual lens, the paper discusses the interaction of spatial, financial and ideological trajectories of public housing. The *trajectory of spatial restructuring* refers to how public housing and the municipality, to adjust to market logics,

change the public housing stock through sales, tenure conversions, constructions and renewal. The *trajectory of financial reconfiguration* entails how the public housing actor integrates financial activities into its core operations, including how public housing's relationship with the municipality is also a financial relationship. The *trajectory of ideological reconstruction* points out how national regulation and municipal actors promote, legitimate and naturalize a certain (marketized) meaning of public housing (cf. Eagleton 2007, 28; Kemeny 1992, 86–87).

These trajectories are delimitations necessary for the analysis and they offer insights into some chosen empirical events while leaving out knowledge on other aspects, for example rent-setting models, and therefore they do not tell the whole history of MKB. Yet, these trajectories do not solely represent the local change of public housing in Malmö, but reflect overall national and extra-national tendencies, such as finance and housing deregulation. I also want to acknowledge that the analysis does not elucidate the contradictory and conflictual character of neoliberalisation (e.g. Brenner and Theodore 2005), though it attends to offer knowledge for future work on these issues.

Though the analysis presents the trajectories separately, they overlap and their interdependency over time has developed into the present and neoliberalised role of public housing. Therefore, the analysis firstly attempts to show how spatial, financial and ideological changes took place in the 1980s, but secondly also how these trajectories still today form the role of public housing.

The starting point of the analysis is the abovementioned crisis of MKB in 1983, a point of economic and political turmoil. At this time MKB was economically weak, with for instance rental losses amounting to about 102 million Swedish crowns² (MKB 1983). The company's profit was negative and remained so until 1987. Yet the newly appointed company management decided to turn this crisis into success by introducing stronger economic steering of the company. The endpoint for the analysis dates to 2016 when MKB undertook a new housing sale to implement a renewal programme, which illustrates how the spatial, financial and ideological trajectories have formed the contemporary role of public housing.

Spatial Restructuring: From Housing Stock Restructuring to Renewal

The first trajectory, spatial restructuring, emerges through a restructuring of the housing stock which was a key dimension of the changes that MKB underwent during the 1980s. In 1984, MKB sold 1,378 homes and more sales followed, for example in 1988, 1,137 homes were sold. MKB sold in total 3,107 homes between 1982 and 1988 (MKB 1988). At the end of the 1970s, MKB owned around 20,000 apartments (MKB 1984a); hence MKB sold nearly 16 % of the housing stock during the 1980s. As a result, the proportion of public housing in Malmö decreased from 16 % to 14.4 % in the period 1975–1990 (see Figure 1, below).

All of the sold homes were located in peripheral areas, and MKB's main intention with the restructuring was to gain much-needed cash flow, but it was also a way to discard estates with high vacancy rates. In the long run, MKB's ambition was to rebalance the housing stock by not only selling housing in peripheral areas but also by acquiring and constructing estates in more attractive areas of the city.

Nationwide, sales of public housing increased in the 1980s, though the percentage of sold apartments nationally was 2 % of the public housing stock (Elander 1991, 32), whereas the sales MKB undertook amounted to 16 %. These sales were recognized nationally, and

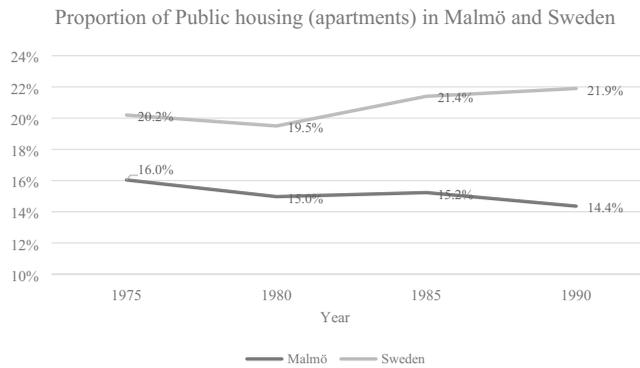


Figure 1. Percentage of public housing (apartments) in Malmö and Sweden 1975–1990. Data source: Population and housing census 1990, part 3.

they eased when the national government introduced legislation by which the new owner could no longer take over desirable loans tied to the estates (Elander 1991; “Proposition 1986/87:168” 1987). In parallel, in 1987 the new political board of MKB allowed conversion of public housing to tenant-ownership apartments, and tenants were able to apply for and buy their homes. The new guidelines allowing these conversions were formulated by the new centre-right coalition in the local government, which in 1985 broke 67 years of Social Democratic leadership (Billing and Stigendal 1994, 22; Pries 2017, 68).

In the late 1980s, MKB refocused on new production and housing projects. The ambition to sell less attractive housing in peripheral areas of the city was complemented by the ambition to construct new housing. On the cusp of the 1990s, MKB announced that they were again building and that 1989 was “the year of renewal” (MKB 1989)³. MKB had revealed these projects earlier and they included a housing area called the Potato Field, with “a living environment of the finest quality” (CFO Sten-G. Månsson in MKB 1988), located on the seafront in one of Malmö’s more attractive areas (see Ericson and Johansson (1994) study of this project). The Potato Field project that began to take shape in the late 1980s came to represent the change of MKB. MKB described this project as an example of how MKB always does “something out of the ordinary” (MKB 1997b). This *out of the ordinary* involved including tenants, described as customers, in the design process, thereby, also making them agree to higher rent levels. As the newly appointed CEO, Allan Karlsson, put it: “When people choose, they are also willing to pay” (MKB 1991).

The project in itself, “Öresund Terrace, or the Potato Field (...) the popular name, puts Malmö on the architectural world map”, according to MKB (1990). In this quote, in comparison to a few years earlier when MKB did not link motivation for housing stock restructuring directly with the city’s development, the attractiveness of the city and how MKB could add to this attractiveness appear. Importantly, the reconstruction of the housing stock was increasingly coupled to the development of Malmö, for example the solutions to problems that the city faced were perceived to be solved following the actions of MKB. In an interview between the economist Ingemar Ståhl and the CEO, Ståhl said that “the Potato Field (...) can be seen as an offer to people of the higher middle-income layer to return to Malmö” (MKB 1997a). He also stated that the city of Malmö had to compete with other cities, and that “... [i]t is about creating a Potato Field

University [relating to the new university in Malmö], to speak in MKB terms" (MKB 1997a). Thus, MKB's aspiration to diversify its housing stock was made possible by offering exclusive housing for the (high) middle-income strata, which would also help the city to attract a stronger tax base.

The Potato Field example shows how the narrative about Malmö as a knowledge city (Dannestam 2009; Mukhtar-Landgren 2005) came to be manifested through changes within public housing. Public housing became a tool for the municipality to strengthen its attractiveness, while the public housing company framed this housing project as an adjustment to a new political and economic landscape. This link between public housing and the city's attractiveness strengthened over the years, both through new housing constructions (e.g. the European Housing Expo Bo01 in 2001) and in the municipality's owner's directives in 2005 (MKB 2005).

Besides the important linking between the city's attractiveness and the market adaptation of public housing, a more thoroughgoing spatial restructuring of the housing stock followed the 1980s sales of unattractive housing in the city outskirts. While MKB strengthened its position in more attractive areas through housing construction, MKB began in 1993 to categorize the housing stock into A-, B-, and C-locations. A-locations are found in Malmö's attractive and central areas. B-locations are also attractive but provide a lower yield, while C-locations are housing on the outskirts of the city, often constructed during the 1960-70s. The housing stock was described as being dominated by these latter locations, and a real estate analyst stated that "MKB's estates are not in the best location. The large part of the housing stock is located in B-, and C-locations" (MKB 1992). Yet the real estate analyst argued that it would be possible to increase the returns from higher rents if MKB obtained, through buying or construction, housing in A-locations. Hence, in 1998, MKB bought 600 apartments in the central city (MKB 1998) and in parallel MKB pushed conversions from rental to tenant-ownership in the early 1990s, which was part of the national trend of tenure conversion.

The spatial restructuring of public housing since the 1980s consequently changed the proportion of housing in A-, B-, and C-locations (see Figure 2). While housing in the outskirts of the city, at C-locations, in 1993 consisted of 40 % of the housing stock, the proportion in 2017 had diminished to 29 %. Simultaneously the proportion of housing in the most attractive city areas, A-locations, had increased from 16 % in 1993 to 25 % in 2017.

The reduced proportion of C-locations is partly related to a recent sale of 7 % of the public housing stock. In 2016, MKB sold 1,650 homes as part of the implementation of the renewal programme *Culture Casbah* (MKB 2016a) in the area of Rosengård, located in the outskirts of the city with high-rise and three-storey buildings mainly built in the 1960s and 1970s. MKB sold these homes to a newly formed private-public consortium between MKB and the three private housing companies Heimstaden, Balder and Victoria Park. This renewal project exemplifies how the previous focus on housing sales in unattractive areas and construction at more attractive sites, such as the Potato Field, had shifted to a focus on renewal of an unattractive and stigmatized area.

The sales of public housing to the new private-public consortium caused concern and were criticized and debated locally. Yet the majority led by the Social Democratic Party defended the development and saw it as integral to counter segregation in Malmö (Stjernfeldt Jammeh and Cars 2016). The local government together with MKB, argued

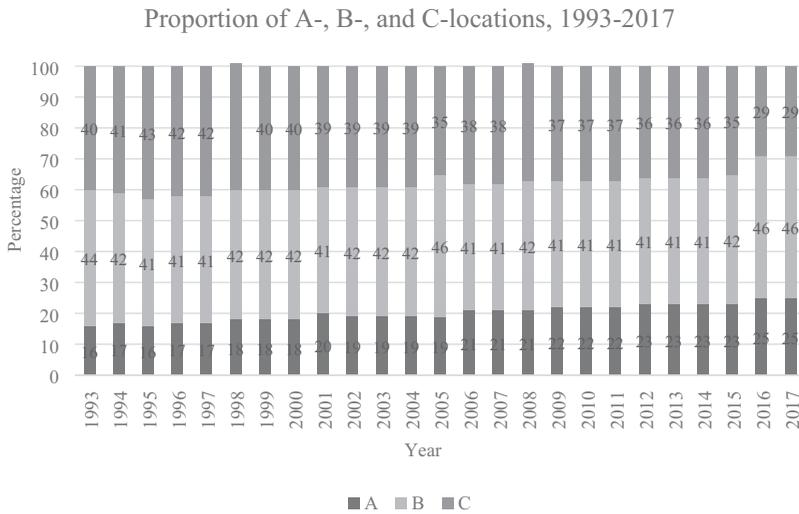


Figure 2. Proportion of A-, B-, and C-locations. Data sources: MKB Annual Reports 1993–2017.

that Culture Casbah and its implementation through a private-public consortium were necessary to attract capital to the neglected area of Rosengård.

The Culture Casbah renewal project entails a construction of a new tower. An early cost calculation of the tower and planned densification estimated a cost of 710 million Swedish crowns, yet the assessed market value of Culture Casbah was 420–500 million Swedish crowns (MKB 2013). Hence, the projected investment costs exceeded the estimated value, which reflects how the city and MKB perceive of the project as a *social investment*, expected to affect surrounding real estate values and enhance the attractiveness of the area (MKB 2013). The involved actors believed that in the long run, especially due to parallel investments by the city in a new train station in the area, these increased real estate values – and rising revenues from rents – would cover the costly tower construction.

Financial Reconfiguration: From Gained Financial Independence to a Deepened Relationship with the Municipality

The second trajectory of the historical-geographical development of public housing in Malmö is financial reconfiguration. During the 1980s, with the new management in place, MKB established a new loan and financial plan, with the purpose of securing economic stability (MKB 1984b) to enable MKB's transition from a dependence on state and municipal economic support to financial independency.

In the mid-1980s MKB depended on economic support from the state and the municipality. For example, in 1983 MKB received around 190 million Swedish crowns in state and municipal support (including compensation from the municipality, interest rate subsidies, loan remissions and reimbursement for vacancy losses), while in 1985 the economic support to cover vacancy losses amounted to 245 million Swedish crowns. MKB perceived this situation as untenable. Deregulation of the credit market in 1985 in Sweden (Englund 1990; Lybeck 2000) enabled MKB to use new financial instruments and deepen its relationship with the credit market. In 1986 MKB borrowed around 150 million Swedish

crowns, and the annual report stated that “the changes on the credit market have been significant during the year. For instance, new loan instruments were introduced on the market and the priority loan system has been abolished. This has created space for active restructuring of the company’s loan portfolio” (MKB 1986).

MKB’s deepened relationship with the financial market can also be exemplified through how the CFO was portrayed as “dealing on the credit market” (MKB 1987b). The employee newspaper described how the CFO “[i]n his room with a view over the courtyard in Rosengård can browse for what Gulf Bank of Kuwait pays for the dollar, or what interest an American large bank takes for a loan at this moment.” (MKB 1987b).

The financial ambition of MKB placed the company in the public housing sector’s forefront regarding financial activities. The 1980s, especially after the deregulation of the credit market in 1985, marked the beginning of decades of financial independence for MKB, and the 1990s entailed new financial ambitions, restructuring of loans, and a credit rating process in 1998 by Standard & Poor’s (henceforth S&P’s) – MKB being the first public housing company in Sweden subjected to this. S&P’s described MKB as “somewhat financially aggressive”, as stated by the CFO (quoted in Aunér 2001), which reflects how MKB perceived themselves as being in the vanguard financially. MKB continued on this track and issued in 2010, (as the first housing company in Sweden) bonds at a value of 1 billion Swedish crowns (MKB 2010). The financial progressiveness of MKB is emphasized by Haqvin Svensson, the former CFO of MKB (Interview, December 2017), who describes how “... a large proportion of MKB’s funding was taken with certificate programmes, and there was no security either; the collateral was our good name and our rating, and we did that for many years ...”.

Today, the independence of MKB as a financial actor has been replaced with a financial linking to and integration with the municipal economy. Firstly, the municipality directed MKB in 2013 to take up loans via the internal bank, instead of turning directly to the market (see Figure 3, below), a transition which was completed in 2015 (Standard & Poor’s 2015). In regard to this, the financial policy of MKB was altered and adjusted in accordance with the municipality’s financial policy and the company sold its bonds (MKB 2014). The former CFO of MKB (Interview, December 2017), explains this as follows:

... they took a decision in council after I had quit, [...] they decided that MKB should coordinate its operations and borrow from the municipality, so I see it as a ban on borrowing, MKB should always go to the municipality. Furthermore, the municipality has, as I have understood it, taken over MKB’s procurement of derivative instruments ...

Secondly, in 2014 Malmö Municipality established a group of municipal companies, *Malmö Stadshus AB*, which included MKB, and consequently it was possible for the municipality to redistribute capital between companies, especially to the new concert hall Malmö Live (opened in 2015) that was leaking money.

S&P’s took the integration between the city and MKB into account when the municipality underwent credit ranking. They perceived the financial fusion of MKB and the municipality as strengthening the municipality’s financial creditability, and as useful since the municipality expected increased investment costs and deepened debt (Standard & Poor’s 2017). S&P’s further stated that the sale of 1,650 homes, part of the aforementioned renewal project Culture Casbah, as a divestment of assets demonstrated the municipality’s economic flexibility.

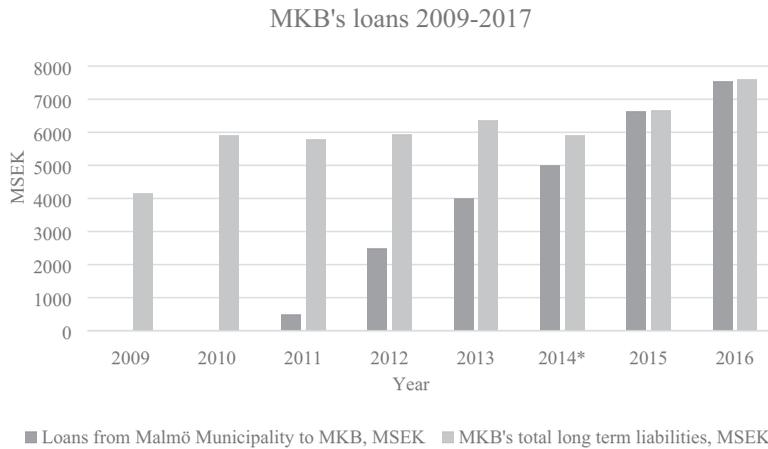


Figure 3. MKB's loans 2009–2017. Data sources: MKB and Malmö Municipality Annual Reports 2009–2017. *Establishment of Malmö Stadshus AB.

Ideological Reconstruction: From Contestations of Public Housing to Its New (?) Business-like Role

The 1980s was a period of political and ideological change, in which the meaning of public housing was redefined locally in Malmö and within MKB. While in 1984 the CEO Sten-Gunnar Månsson stressed the importance of public housing, stating that he had “... his heart in the concept of public housing ...” and that “... it has an obvious place in the Swedish housing market ...” (MKB 1984c), a traditional meaning of public housing was also balanced with business-like principles. The CEO contended that while public housing still had a social responsibility, this social responsibility needed to be “... organized within the framework of the business activities that companies must conduct” (MKB 1984c). Yet the CEO described social responsibility as important and part of the core of public housing, but he concluded that “(t)his can be a difficult balance”.

Another ideological change was how tenants increasingly were seen as costumers. MKB (1984c) explained in 1984 that tenant participation was one of public housing's “strongest future competitive weapons”. Tenant participation, or customer involvement, became one of the core issues of public housing, and is also evident as a national trend within public housing (Lindberg and Karlberg 1988). Notably, MKB described tenants as customers for the first time in 1984. The CEO explained customer involvement as a way to “compete with revived strength with both private rental and, even more, tenant-ownership” (MKB 1985). The new guidelines of MKB in 1987, stressed the similarities between public housing and the private rental sector, and the new centre-right local coalition-government in place emphasized these similarities and stated that MKB as a service company “doesn't differ significantly from other housing companies” (MKB 1987a).

In the break between the 1980s and the 1990s, the management looked ahead to the 1990s and the national discussion on changing housing politics influenced the directions set within MKB. The CEO (MKB 1989) explained:

We must build a 'product' that is attractive and adapted to how people want to live. And, not least, to what they are ready to pay in the 1990s. At the same time, political economic changes have been signalled. A series of proposals have been put forward and decisions have been taken that point to how housing in the future will become much more expensive.

At the beginning of the 1990s what it meant to be a public housing company was further challenged by deregulation. The definition of a public housing company was previously related to the government's fiscal housing politics and subsequently, due to deregulation of this financial support, a void appeared concerning the political and ideological character of public housing. Because of public housing's loss of a privileged position in regard to the national government's economic spending, the CEO Allan Karlsson stated in 1993 that "[o]ur history as a public housing company is to be seen just as history" (MKB 1993). The Liberal Conservative Mayor also stated in 1993, when the centre-liberal coalition had a second term in the local government, that it was not necessary that the city of Malmö should be the owner of MKB, because "the question is whether it is necessary to tie up capital in an operation that actually has little to do with the mission of the municipality" (MKB 1993). Hence, the possibility to sell and include a new partner was on the table, but the reinstated Social Democratic local government in 1994 curtailed this ambition.

Lastly, the new law in 2011, *Allbolagen*, demonstrated the ideological transformation of public housing. The law stated that public housing, besides being socially responsible, also *should strive for business-like principles*. The renewal project Culture Casbah, mentioned before, is partly a localized expression of this reform. Since public housing needs to act in a business-like manner, the project's financial risk (especially due to the construction of a tower) motivates the involvement of private actors, according to MKB and the municipality. Thus, as I have mentioned before, MKB and the Social Democratic leaders argued that this project was a social investment in the area, aiming to connect the stigmatized area of Rosengård with the rest of the city by creating new infrastructure, destination points and by increasing real estate values in the area. Here, the ideological reconstruction of public housing by law, which stipulates that public housing needs to act business-like, motivated the collaboration with private actors in a private-public consortium as well as the sale of public housing to this consortium (Interview political secretary, November 2017; Malmö Stad 2016; MKB 2016b). A political secretary (Interview, November 2017) for the Social Democratic mayor expressed it as: "... for [Culture Casbah] to become a successful project, [it's important] that it's not only public housing that invests in Rosengård, but also private money which invests in areas like Rosengård, sending a signal, [...] we believe that's a basis [for the project's success], that it's much better if other investments come in, in addition to public housing ...". Thus, the ideological change of public housing's role in business-like terms is linked to an urban politics, expressed in the ambition to steer investments to an area to alter segregation.

I want to highlight two ideological changes between the 1980s and today. Firstly, it is important to acknowledge that the discussion about business-like principles is not new, as the former sections have shown. The need for public housing to adhere to business-like terms was acknowledged by MKB's CEO already in the 1980s, and in the early 1990s – when a Conservative led national government was in power – the existence of public housing in itself was challenged by the local centre-liberal government. Yet the law

reformation in 2011 confirmed the before ongoing discussion about business-like terms into a steering legal framework. What is clear in the above example of Culture Casbah, is that the legal reform offered local actors a reason to both privatize public housing but also to include private rental actors in the socio-spatial development of the city.

Secondly, public housing's role, established in the 1980s, as a tool to increase the city's attractiveness (discussed in the section on spatial restructuring) is today, following the "rise" of Malmö as a knowledge city yet with its own deep segregation patterns, being used by the municipality to revitalize certain stigmatized areas. While the construction of new housing then aimed to attract wealthier citizens to Malmö and helped MKB to adjust to a new housing finance landscape, the renewal project Culture Casbah entailed besides a spatial restructuring of public housing, also a financial dimension where the sale showed the financial flexibility of the municipality.

Conclusions

The aims of this paper have been to provide an empirical understanding of the local change of public housing in Sweden, focusing on the 1980s and contemporary developments, and to explore how local spatial, financial and ideological alterations manifest in public housing's historical and contemporary role in the city. Following these aims, the paper has argued for, and tried to contribute, a multiscalar and nuanced understanding of housing neoliberalisation in Sweden.

The paper has demonstrated how political changes during the 1980s in the local government enabled a spatial, financial and ideological adaptation to housing finance changes discussed and implemented nationally in the 1990s. Also, national deregulation of the credit market in 1985 enabled this adaptation. The local changes during the 1980s included a spatial restructuring of the housing stock, a market adaptation and a financial strengthening to adapt to the new, ideological, role of public housing. This ideological role entailed re-centring the tenant as a customer, while adjusting public housing's operations to a business-like framework. In light of these trajectories, the paper has shown how neoliberalisation, as a multiscalar and path-changing process, took off during the 1980s in Malmö. Importantly, this entailed a new role for public housing in the city, where the city's development and ambitions became interlinked with the market adaptation of public housing.

Today, the spatial restructuring has resulted in a new landscape of public housing, where – over time – the proportion of housing in attractive locations has increased while the proportion of housing in unattractive locations has decreased. This trend was reinforced in 2016 by the local government's push for privatization with the aim of combating segregation. This privatization exemplifies the interdependence of the spatial, financial and ideological trajectories. Firstly, the privatization of public housing was interpreted as a financial divestment demonstrating the municipality's economic flexibility. Secondly, this privatization also reflects how changed national regulation forces public housing to be business-like, which motivates local municipal actors to invite private housing companies in the city's housing provision and urban regeneration. Thus, the ideological meaning of public housing, stipulated to be business-like by the law reformation of 2011, is legitimized and reinforced by a new political economic linking between urban politics and public

housing – where alterations of public housing again, in parallel to the events in the late 1980s and early 1990s, are used by the local government to achieve its urban visions.

In conclusion the paper has illustrated how public housing neoliberalisation, locally in the form of spatial restructuring, financial reconfiguration and ideological reconstruction in the 1980s, preceded and interlocked with the neoliberalisation of housing on the national level in the 1990s. The paper has further demonstrated how trajectories emerging in the 1980s still today forms the role of public housing in the city, where spatial restructuring is linked to a municipal-public housing financial relationship and reinforces the business-like role of public housing. As to the uneven urban and housing landscape of today, the possibility of public housing counterbalancing deepening inequalities, should be comprehended from an multiscalar understanding of neoliberalisation as a political economic and ideological process.

Notes

1. The paper understands scales as not given but as moments of spatial fixity, known to us as for example the urban or the nation-state (Smith 2008; Marston and Smith 2001).
2. Numbers prior to 2000 are presented in today's values (index year 2017). 1 Swedish crown = 0.095 Euro (ECB 2018-09-11).
3. All quotes are translated from Swedish by the author.

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