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The new housing precariat: experiences of precarious housing in Malmö, Sweden

Carina Listerborn

Department of Urban Studies, Malmö University, Malmö, Sweden

ABSTRACT

Precarious housing research has become increasingly relevant to previous welfare housing contexts, such as Sweden. In the 1990s, Swedish housing became gradually market-oriented, which induced a shortage of affordable rental housing and increased housing costs in all major cities. This article presents the results from interviews with individuals about their experiences of the unequal housing market in the city of Malmö, Sweden. The article furthers knowledge of the lived experience of housing precariousness in the Global North. The narratives from the housing precariat are analysed through the lens of housing inequalities, and the analysis theoretically adds to 'research on critical geography of precarity. The article aims to illustrate the consequences of the shift from a general welfare approach of housing to an individualized and neoliberal housing market. In particular, this article adds insights on the gendered and racialized aspects that affect housing precariousness.

Introduction

'Precarious urbanisms' (Philo *et al.*, 2019) are increasingly observable in the Global North, including states with a strong welfare tradition, where housing, social security, health, and education have been the societal pillars (Kemeny, 2001). Next to homelessness, there are also less apparent forms of precarious housing, such as 'pop-up social housing' (Harris *et al.*, 2019), 'property guardianship' (Ferreri *et al.*, 2017), and 'chaotic housing pathways' (Hochstenbach & Boterman, 2015); the latter includes different forms of temporary housing commonly on the sublet market. New forms of precarious housing are distinctive to the precarious urbanism and 'the new urban enclosures' (Hodkinson, 2012), where less opportunities for housing are left to people with small economic resources. Housing precariousness is structured through existing neoliberal housing markets, labour markets, welfare regimes, family structures, gender relations, racialization, and more (Beer *et al.*, 2016; Pendall *et al.*, 2012); thus, it is geographically contextualized. As Dorling (2014) states, the housing situation is a

considerable part of a precarious life: 'Precarious living is not just about precarious employment; it is also about being precariously housed' (p. 23), which means renting temporarily and not knowing whether your landlord will raise the rent and you have to move on—not because you want to but because you have to. Children, young people, and the elderly are especially vulnerable (p. 23; see also Beer *et al.*, 2016). Moreover, this precariousness can also affect health and well-being (McKee *et al.*, 2017). Clair *et al.* (2019) define housing precariousness as follows:

> A state of uncertainty which increases a person's real or perceived likelihood of experiencing an adverse event, caused (at least in part) by their relationship with their housing provider, the physical qualities, affordability, security of their home, and access to essential services. (p. 16)

Precariousness is a social position where people are at a greater risk of experiencing situations where they feel vulnerable, exposed, excluded, and neglected, which may affect their health, social relations, and possibilities to get employment. Housing precariousness could be described as being housed on the margins of society on temporary and insecure contracts. While precarious housing situations can be muddled with homelessness, or the risk of becoming homeless, homelessness remains rare in Europe and fails to capture the larger effects of precarious housing conditions (Clair *et al.*, 2019).

This article aims to illustrate the consequences of the shift from a general welfare approach of housing to an individualized and neoliberal housing market, through an analytical approach to housing inequalities (Dorling, 2014; Madden & Marcuse, 2016; Rolnik, 2019) and the empirical, concrete, and material experiences of the 'new housing precariat' (Dorling, 2014, p. 16). As has been illustrated elsewhere, this vulnerability on the housing market is highly racialized (Desmond, 2016; Dorling, 2014; Roy, 2017) and gendered (Bullock *et al.*, 2020; Samzelius, 2020). This article brings further knowledge about the lived experience of housing precariousness based on housing stories from Malmö, Sweden, where precarious housing situations have barely been researched.

Processes of urban enclosures, leading to *ex-closures*, take the form of increased privatization of land and housing. To 'be ex-closed from the means of life means to be en-closed within the accumulation process, and the particular logic and rationale of capital' (Hodkinson, 2012, p. 509). The neoliberal restructuring of city space in Sweden has led to an increased privatization of housing, both through the increase in owner-occupied housing and through the financialization of the rental sector (Christophers, 2019; Gustafsson, 2021). The enclosure has been further reinforced through state-led urban regeneration and displacement processes (Baeten & Listerborn, 2020), as well as fencing (Grundström, 2018), surveillance, and (suburban) warfare (Thapar-Björkert *et al.*, 2019). Taking Hodkinson's (2012) notion of urban enclosures and ex-closures as both a material and a social condition, this article aims to investigate how the housing precariat in Malmö experience and handle this situation and what obstacles they encounter. The article focuses on how people cope with finding housing with little resources at hand. What are the experiences of renting on the sub-let market in the context of gendered and racial power relations? And how are these experiences a result of political-economical neoliberal housing reforms?

The article adds to existing theorization of 'the critical geography of precarity' (Waite, 2009). Further, it is in line with the work of scholars such as Lewis *et al.* (2015) and Ferreri *et al.* (2017), who suggest that the 'rise of precarity, as both a descriptor and a condition, has gone hand in hand with neoliberal globalization' (Lewis *et al.*, 2015, p. 581). The lived experience of the precariousness 'inhabits the microspaces of everyday life' and are unpredictable (Ettlinger, 2007, p. 319). It is fuelled by the insecurity created by the neoliberal labour and housing market. Butler (2004) argues that precarity is not temporal or passing but rather a condition of neo-liberalism and becomes a normalized insecurity that increases the individual's responsibility and obligations. Thus, the new housing precarity is a concern for the whole housing market, not only the few.

The concept of precarity, or precariousness, carries different meanings and usages, referring both to 'an economic and political condition suffered by a population and the lived experience of that condition as a form of "ambient insecurity"' (Vasudevan, 2015, p. 351). The concept of the precariat has commonly been used in relation to the labour market (Waite, 2009), in the Global North in particular, focusing on the diversion from the rights that previously came with a permanent employment but which are now increasingly rare benefits (Standing, 2011). Similar to Standing, Wacquant (2008) acknowledges the diversity of the precariat, who are exposed to an 'advanced marginalization' that diminishes the possibilities for class consolidation. There is a lack of arenas that previously contributed to mobilization, such as trade unions, and there is also a lack of representatives. Consequently, the precariat also miss out on having a 'language'—a repertoire of shared notions and symbols that they can imagine as a collective identity and future (Wacquant, 2008, p. 245). Nevertheless, within other strands of precarity research, 'precarity is used as a central motif by various activists and social justice movements' (Waite, 2009, p. 413). As the inequalities and polarization on the housing market risk becoming permanent, we now witness the rise of a new housing precariat in the Global North. Thus, through documenting the housing precariat in Malmö, this article intends to shed light on the need to politicize the housing market conditions in times of increased housing inequality as part of new urban enclosures. The empirical examples of the impact of housing precariousness on individuals' lives give body to the concept of housing inequalities.

The consequences of a de-politicized housing debate must be regarded as a failure for a society based on general welfare distribution. Precarious housing is the result of a dysfunctional housing system, not just as niche of an otherwise functioning market. The argument of adequate housing as a human right by, for example, UN Habitat (2014) or constitutional formulations has proven to be insufficient to hamper housing precariousness. We must contextualize such ambitions politically and economically and question whether the market is able to organize housing for all.

The article is structured as follows. It first presents the context of the Swedish housing market and the city of Malmö and the methodological approach. In the next two empirical sections, it focuses on the 'access to a key', which symbolises the experience of urban and housing enclosures, and on the lived experiences and individual suffering of being precariously housed. Finally, it concludes by returning to the introductory discussion.

Housing precariousness in Sweden

In the 1990s, Swedish housing became increasingly market-oriented, previous ambitious housing politics based on the Social Housing Investigation (Bostadssocialautredningen 1933–1947) were abandoned, and the Ministry of Housing was closed down (Hedin *et al*., 2012; Baeten *et al*., 2017). This induced a shortage of affordable rental housing and increased housing costs in all major cities. At the same time, beneficial economic circumstances for house owners led to an increased wealth gap between rent tenures and ownership (Christophers, 2019). The lack of affordable housing and the increase in housing inequalities have formed the new housing precariat. The new housing precariat are diverse but share the experiences of not being able to enter or find housing on the 'regular' housing market. They are often bound to live in sublet flats on temporary, short-term contracts, legal or illegal,[1] or to sleep on friends' sofas (Listerborn, 2018). Research on housing precariousness in relation to housing inequalities in Sweden has so far been limited (Listerborn, 2018; Grander, 2018), whereas homelessness and its relation to institutional frameworks is an established field of research (Knutagård, 2018; Sahlin, 2015; Samzelius, 2020). Current housing research in Sweden has also been paying attention to increased threats of displacement due to renovation plans, so-called 'renoviction' (Baeten *et al*., 2017; Polanska & Richard, 2019; Pull & Richard, 2021); increased segregation (Andersson & Turner, 2014, Scarpa, 2015); and lack of affordable housing (Grander, 2018). Altogether, this research illustrates the shortcomings of the contemporary Swedish housing market.

In 2020, the National Board of Housing, Building, and Planning (Boverket, 2020a) launched new measurement methods for housing shortage, aiming to include precariously housed households. Nevertheless, the board admits the lack of knowledge of how many people actually live without secure housing. On a national level, demographic prognoses indicate a need for 93,000 new housing units by 2020 and then 51,000 annually until 2025 for a population of 10.23 million people. Four out of five municipalities in Sweden (234 municipalities in total) report housing shortage (Boverket, 2018). In Stockholm, with a population of 1,583,374, the situation is most acute as 600,000 people are registered in the housing queue system (bostad.stockholm.se). According to the Tenants Union (Hyresgästföreningen, 2019), up to 85 per cent of young people (aged 20–27 years) who are living in their parents' home want to move out. Further, the Swedish National Board of Health and Welfare (Socialstyrelsen) reports that approximately 33,000 people are known to be acutely homeless in Sweden,[2] whereof some end up in short- and long-term shelters and institutions. They also estimate that they only know of approximately 40 per cent of the people in need of housing (Socialstyrelsen, 2017). Preliminary surveys of the sublet market indicate that around 300,000–400,000 people live in temporary homes, and landlords believe that 10–20 per cent of their flats are being sublet illegally (SOU, 2017). These are all estimations since measuring housing precariousness is complex (Boverket, 2020a), and without being able to specify the number of people involved, we can only assume the number of people living in the grey zone of the housing market. Precarious groups may move frequently and are difficult to reach for surveys. They are seldom organized or represented by any organization. Precarious households

may not have attachment to a specific place or building, unlike tenants that have lived in an area for a longer period and fear displacement. They also move between municipalities.

According to The European Union Statistics on Income and Living Conditions (EU-SILC), approximately 273 million people in Europe are experiencing some sort of housing precariousness, and nearly 10 per cent of the European population (approximately 52 million people) are struggling to afford to live in homes of inadequate quality. Nevertheless, Norway, Sweden, the Netherlands, and Denmark showed the lowest mean precariousness scores (all below 0.45 on average), as large proportions of their populations reported zero elements of precariousness (Clair et al., 2019). Clair et al. (2019) note, 'Sweden performs relatively well in the country comparison, yet it is known that in many areas waiting lists for rented accommodation are very long' (p. 26). However, the queue system is not a trustworthy source for quantifying housing shortage. People may queue even though they have housing, and people in need of housing may not be able to afford the fee for the queue system or are not able to apply for the advertised flats because they often require certain (secure) incomes or because the rents are too high. Consequently, within this field of housing research, there are several methodological limitations (Dewilde, 2015).

The decrease in rental apartments, the increase in tenant-owned apartments, and the increase in housing shortage since the early 1990s are acknowledged as a result of the handing over of the housing market to the private sector, although some de-regulations were initiated already in the 1980s, when the housing shortage was resolved and there was an oversupply of housing (Baeten et al., 2017; Clark & Johnson, 2009; Gustafsson, 2021; Hedin et al., 2012). These political interventions contributed to the growth of wealth among already well-off groups, whereas those who already had little and who rented their homes got even less. In the 1990s, rents increased by 30 per cent as a result of these policies. In the 2000s, wealth inequality increased dramatically, and housing wealth contributed to the largest increase in the Gini coefficient (the most used measure of inequality). Thus, the housing market has been the driving force in increasing inequality in society (Christophers, 2019; Lundberg & Waldenström, 2018). Additionally, rental properties received increased tax pressure and fewer subsidies for new construction, which in turn led to increased rents and a long period where no rental apartments were being built. Further, housing allowance has not increased in line with costs since the 1990s (Grander, 2017).

A first-hand rental contract gives security of tenure, but on the sublet market, there is very little regulation (Statskontoret [The Swedish Agency for Public Management], 2017). Homeless people can get help from the social services, who can rent a flat and then organize a so-called 'special contract' for the homeless person, who then becomes under the surveillance of the social services. However, the social services struggle to set up these 'special contracts' due to lack of housing (Sahlin, 2015). The sublet market is organized through several different web sites and Facebook. The Facebook site 'Lägenheter i Malmö' (Apartments in Malmö) has over 18,000 members. Beside the lack of affordable housing, rents are often too high in relation to income. Most landlords – both private and municipal – demand a stable income and no previous payment default. A temporary job often does not fulfil these

requirements. Up to 28 per cent of the public housing companies demand an income three times the rent, and 34 per cent of them do not accept social benefits as an income (Grander, 2018; Hyresgästföreningen, 2016). Moreover, according to our interviewees, it is often difficult to afford to pay the fee for the queue system, and even if they were in the queue system, the apartments that are offered may be too expensive.

These urban enclosures affect the social support systems. Civil servants from the social services report that they have become the new 'housing agency' for precarious groups (Holmlund, 2017). Women's shelters argue that they cannot accommodate victims of domestic violence due to housing shortage (Unizon, 2017). The Tenants Union claims there is a need for at least 13,000 apartments for young people to be able to move out from home in the Malmö–Lund region (Hyresgästföreningen, 2016). A report from 2020 states that almost one fourth of the population born outside Europe live crowded, compared to only two per cent of those Swedish born (SCB/ULF (Statistics Sweden), 2020) – something that has been increasingly visible during 2020 as people living in over-crowded flats have also been suffering the most during the Covid-19 crisis (Hyresgästföreningen, 2020). In 2007, the government set the goal for housing to have 'long-term well-functioning housing markets where consumer demand meets a supply that matches the needs' (Government, 2007). This indicates a trust that the market will solve the housing situation, where the citizen is a customer. In the following, the narratives from the housing market in Malmö will indicate that this is not the actual case. Instead, the access to a key has become a power game – of being 'worthy' of the key.

Malmö is the third largest city and the fastest growing city in Sweden, connected to Copenhagen through the Öresund Bridge. It has a population of 347,949. Malmö is a post-industrial city with a major shipyard that closed down in 1987. Following that and several other close-downs, the city went through a period of economic decline; however, it has taken several measures to recover through large urban investments (with national support). Importantly, Malmö has a large migrant population: 174 nationalities are represented, 150 different languages are spoken, and 46.7 per cent of the population has a foreign background (SCB (Statistics Sweden) Finance Report, 2019).[3] Half of the city's population are younger than 35 years, and the average age is 38 years. The median income is 15 per cent less than the average in Sweden. The rate of highly educated individuals is 5.5 per cent higher than the average in Sweden; nevertheless, the unemployment rates are the second highest in Sweden, and the dependency on social support is five per cent higher than average in Sweden (up to 17.3 per cent). A mapping of homelessness in 2019 revealed 1,181 households without home, known to the social services (Malmö: The official visitor site of Malmö, 2020). Further, according to Save the Children (2018), Malmö has the highest degree of poor children – up to 25.2 per cent (see also Scarpa, 2015). In 2019, there were 18 economic evictions, involving 33 children (Enforcement Authority, 2020).

Malmö's housing market is much less 'heated' than Stockholm's, and Malmö still has a larger share of rental apartments than average in Sweden. The forms of tenure in Sweden on the national level are 38 per cent rental apartments, 23 per cent tenant-

owner apartments, and 39 per cent single-family houses (Boverket, 2021). In Malmö there are 60 per cent rental apartments, 40 per cent tenant-owner apartments[4] and 1 per cent single-family houses. In 2018, rental apartments in Malmö made up 73 per cent of the housing stock, and tenant-owner apartments only 24 per cent (Malmö: Housing Statistics 2019). However, there has been a decline in rental apartments in the past few years. Since the 1980s, a large number of rental properties in Sweden have been converted into tenant-owned apartments, and the rental housing, both private and public, has decreased from 58 per cent in 1945 to 37 per cent in 2011. Most often, the conversions are the most attractive housing, while the rental apartments are left in the less attractive and increasingly stigmatized outer suburbs (Andersson & Turner, 2014). Statistics from the regional queue site Boplats Syd (2020), which connects 25 different private and public housing companies with tenants, reports a queuing time of almost three years, depending on apartment size and rents. For instance, large apartments with high rents are easier to access, but for a two-room apartment, the average queuing time is up to seven years. Approximately 90,000 people are in the queue system, and the number has increased in the past few years. The public housing company MKB owns 32 per cent of all rental housing, and the rent levels have increased by 50 per cent since 2003, thus making public housing in Malmö the second most expensive in Sweden (Gustafsson, 2021). According to Boverket (2020b), 14.2 per cent of the households in Malmö (20,310 households) are living in overcrowded properties, and 13.9 per cent (19,909 households) have a strained economy. Strained economy refers to not having a disposable income that covers both basic consumption and standardized housing expenses. Basic consumption refers to what is included in the National Board of Health and Welfare's national standard.[5] Between 2020 and 2029, there is an estimated need to build 8,260–9,670 new housing every year in Malmö–Lund; moreover, several of the 25,000 houses built in the 1960s and 1970s are now in need of renovation. When it comes to the owner-occupied part of the housing market, the prices have increased by 38 per cent in the last ten years, which is the highest increase in prices on a national level (Mäklarstatistik, 2021). Having a rather poor and young population as well as a high pressure on the housing market, without being major metropolitan area, makes Malmö a relevant case to illustrate the difficulties embedded in the housing market in Sweden.

This study takes a qualitative approach to grasp this complexity and focus on the experiences and narratives of people lacking permanent housing. We[6] conducted individual interviews in Malmö in 2014–2015 with 49 people (27 women and 22 men, of which 28 were born abroad). The interviews were conducted in the interviewees' homes, at schools, or in other public venues. We used open questions concerning their experiences of finding accommodation, their reasons for moving, the difficulties they faced in relation to housing, the best housing experiences, the meaning of 'home', and their thoughts about the contemporary housing market, which allowed for a broad understanding of their housing situation. The questions did not primarily concern their economy or family situation; instead, the *housing* per se was in focus. *All* informants were concerned about the contemporary housing market and had experienced some form of difficulties in relation to finding housing. However, not all of them could be said to be part of a housing precariat: for some, their housing had

improved over time, especially the elderly informants, and some of the younger informants had parents who could help to buy an apartment. Around 30 of the informants could be defined as living precariously, with similar or related situations. Not all of them are presented here. Instead, a few stories are selected to give a variety of situations that may occur on the precarious housing market. The material has been analysed through searching for key words and repeated 'situations'. The identified situations concerned the lack of available housing options; the role of the key (both having and not having one); the experience of not being 'chosen' by the landlord due to economy, ethnicity, race or gender; the insecurity of housing; and loneliness.

The study is based on narrative urban studies (Fincher, 2007; Sandercock, 2003) to 'reveal' hidden, marginalized, and forgotten experiences (High, 2014). Within housing studies, there is a tradition of documenting housing conditions (Engels, 1872; Nordström, 1938; Riis, 1890). The method in this article derives from both narrative studies and the tradition of documentation. Narratives and stories are subjective and speak from a specific social position, but they have the potential to become political when presented collectively (Sandercock, 2003). Narratives can broaden our understandings of urban lives and the experiences of urban enclosures, which may not be revealed through other methods as they limit the scope of investigation.

The age span of the interviewees was 18 to 86 years, but the majority (53 per cent) were between 20 and 30 years old. The interviewees were selected on the basis of being suspected to have difficulties finding housing and likely to end up in precarious housing: young people, newly arrived migrants, unemployed people, retired people, and people in transitional phases (for example, those on long-term sick-leave or going through divorces). The study is meant to complement the existing knowledge of housing trajectories in Sweden, which have mainly focused on young people and migrants (Grander, 2018; Vogiazides & Kenji Chihaya, 2020). We contacted people through adult education (*Folkhögskolor*), language schools (Swedish for Immigrants, SFI), and associations for seniors, as well as through the snowballing method. Through this broad approach, the collected stories give a varied, but still collective, understanding of the housing condition on the margins of society in Sweden.

Access to a key

A recurring theme in the interviews concerned the issue of the key—literally and symbolically. Having a key allows one to be able to decide who has access to the apartment. Furthermore, a key makes it possible to rent out the apartment in third hand. Even 'special contracts' from the social services were sublet. For several informants, the key was also a symbol for dignity and independence. This section focuses on different experiences of the key's role, experiences which illustrate the materiality of the precariousness and the microspaces of precarious everyday life (Ettlinger, 2007). Initially, experiences of being marginalized through the access to the key (or lack thereof) will be presented and then further analysed in relation to ethnic or racialized discriminations and gendered experiences. Sexual harassments on the sublet housing market appeared as part of the precarious housing situation. Being

dependent on a partner for housing can also lead to devastating consequences, considering that the housing market historically has been gendered due to economic inequalities (Simonsson & Sandström, 2011).

Precariousness is a social position where people are at a greater risk of experiencing situations where they feel vulnerable, exposed, excluded, and neglected. Lena,[7] a 20-year old who has been moving around from home to home since she was 17, explains the role of the key in a concrete way:

> If you live with someone and do not have your own keys, you have to organize almost your whole day after the other person. You do not really know what to do with yourself. Someone else controls one's life, so to speak.

The lack of keys leads to a lot of practical issues. Lena further explains, 'You often have to call when you are outside. Throw down the key. And if your mobile dies, you have to throw stones at the windows and such. Hope someone wakes up'. Thus, the lack of access to a key delimits the individual's independence. The lack of access to where one stays—even if only temporarily—emphasizes the person's position as marginalized.

In precarious housing, the renter is constantly made aware of the temporality of their housing situation, and this insecurity shapes the everyday practices and organization of their life. Their living conditions are arbitrary and dependent on somebody else's good will. Rabi, a 30-year-old man who came to Sweden as a refugee but now has received a residence permit, could never be sure about his status as a tenant. The access to the key was the concrete example of this:

> He [the subletting landlord] sometimes got angry and said, you get two keys and I have one. He said he would come now and then, and I asked, why? If we take the apartment, you must not come here. What does it mean to save a key? Why come sometimes? I pay the rent that is on the contract. He said I had to pay SEK 300 extra for him to buy bus tickets. Why should I? I feel it will come a day or night when he says 'out'.

Several scholars have pointed at the racialized aspects of the housing precariousness (Clair et al., 2019; Desmond, 2016; Dorling, 2014; Roy, 2017). The results from the interviews indicate that regulations and transparency to prevent discrimination seem to be non-existent on the sublet market. Prices are negotiated on the spot, often depending on how many people are interested in the flat, but also based on ethnicity. According to a survey on discrimination in the Swedish housing market, 30 per cent of Swedish Roma in Malmö claimed that they had been denied renting or buying due to their ethnicity (Diskrimineringsombudsmannen, 2008). One interviewee, a 25–year-old man, claims that no landlord wanted Roma people as tenants. He himself is dependent on friends who rent apartments for him, as he is not accepted as a tenant even though he had the economic means.

Thirty-year-old Sara tells of a temporary residence that lasted no more than three days due to a confrontation regarding racism:

> Yes, it became a problem when my boyfriend came to visit me there. She, the girl who rented out—it was a house—she who had the house, she threw me out, and I understood that she did it because my boyfriend was a foreigner. Or, actually, she said it when I asked her. So, I only lived there for three days.

The interviews indicate that women tend to find housing more easily than men on the sublet market and that Swedish men tend to find housing easier than men with a migrant background. However, for women, the risks of being harassed are mentioned. This is supported by an article in the Tenants' Union magazine *Hem&Hyra.* One woman summarizes her experiences as follows:

> I would say that 80 per cent of all responses came from men who had a completely different purpose than renting a room. Some started by asking questions about the room and the apartment then soon moved on to asking if I was single and wanted to meet. (Malin Predikaka in *Hem&Hyra*, 2016)

Anna, 23 years, experienced the insecurity of not knowing who has access to the keys while she was renting an apartment:

> I lived in an apartment, and the owner tried to do something with me several times. He had a key. When I was sleeping alone at home, he opened the door and came in. He owns the building. So he came to me when I was sleeping, opening the door and coming in and stuff. I know it's illegal. I don't know how he dared. I was scared. I didn't dare stay there alone. I began to think that he could come any time. In the evenings and nights. It was a really terrible thing.

The key comes with power, and this power is sometimes used to reinforce existing gendered and racialized relations within the everyday microspaces of the sublet housing market that construct the unequal housing market.

The above examples illustrate situations where people are struggling to *enter* the housing market, but the access to a key could also be fought over within a household. The following narrative illustrates the gendered aspects of precariousness and how the urban enclosures are reinforced by gendered confinements. When Milla, in her forties, broke up with her partner (with whom she had three children, including a month-old baby), life became complicated. Her partner was on the lease and therefor had a right to the key. Milla had not signed up to the queue system, and she could not afford to buy an apartment either. She had no work and could not get help from the social services: 'They said that as long as you live under the same roof as your husband, we expect him to give you money. And he didn't. So I had to move out quickly'. For two years, Milla struggled to find a place to live. She had to move between the hotel accommodations that the social services could offer her and her month-old baby, various accommodations with friends, and illegal rental (black) contracts for apartments that cost so much that she had to work illegally in the evenings. In parallel with the extra work, she completed an internship at a company to be able to get a permanent job later.

> For four and a half months, I worked at the company from five to ten in the morning, five days a week. Then I worked on a black [illegal] job from two o'clock in the afternoon to ten, eleven in the evening. To get money for the black [illegal] apartment.

Milla went from living a 'normal' life to living in uncertainty: 'I lived day by day. I had to pay the apartment by working black. It felt like I was illegal, if you can say that'. She became ill during that period, and the pressure of sorting out the housing situation was affecting her relationship with her children since they were staying with the father most of the time. She was constantly responding to different advertisements for rental flats, but most of them were too expensive as competition for cheap

flats is fierce. She made phone calls and searched on the net a couple of times a week, and she put together a list of all the landlords in Malmö—almost 200 names.

> But I had too little income. I got some offers that were really unreasonable. A three-room flat for SEK 18,000, for example. Sure, it was newly renovated and I like that. But that was far too much. I couldn't pay for it myself.

When she finally found an apartment that she could pay for, the problem arose that it was too small based on the landlord's standard of not living over-crowded, which was set as a condition for renting out:

> It suited me nicely; I could pay for it myself. So I said I'll take it. But then the issue was raised that I have three children. And the landlord said we were too many for the size of the flat, which was a two-room flat. But then I got angry and told him off. The state does not mind that I live with three children in sixteen square metres, and suddenly there are problems when I live on fifty-five square metres. Thirty-two square metres was also reasonable, but apparently now it's too small. Then I said something like 'rent out an apartment I can pay for. Do you think it is crowded, then I will complain'. I think that is why they backed down; they felt like I wasn't going to give in. And since then, I've lived here.

After she received a first-hand contract, Milla's health issues disappeared. Now the power relation has shifted. She has a first-hand contract herself, and her new partner is in the same situation as she once was:

> I think, what happens if we split up? Then it will be like hell. So, you can say that my partner now lives on my good will. And I don't like that at all. And it is tragic indeed. There are many who move here, and they are completely dependent on some private person.

Milla's story illustrates that the existing conditions on the housing market exclude people who cannot afford the rent, even though they work. Her story also describes the unpredictability of housing precariousness. In an unequal housing market with a shortage of affordable housing, the access to a key becomes a power game. As stated in the introduction, the contemporary housing market in Sweden is a result of political and economic forces, but in the everyday life, individuals may experience this as a result of a personal shortcoming or personal vulnerability. In the following, the emotional and social aspects of the precarious housing situation will be illuminated.

To be strong enough …

Dorling (2014) writes that 'those who are most adversely affected by housing policy believe they have little power to alter politics. And usually they are right. They are the least powerful' (p.13). A re-occurring theme in the interviews is the expression of experiencing loneliness and hopelessness, as well as the importance of networks. Elisabeth is around 20 years old, and she moved to Malmö with her boyfriend from a small town to start a new education. They tried all the channels they could possibly think of to find housing but failed. She describes herself as naïve and too much of a coward to accept an illegal contract, which left her with very few choices.

> For example, we had contact with a person who had a one-room flat. But it turned out that this person had a 'special contract apartment' [through the social services] that he

rented out to stay with his mother for the time. We were so desperate that we were close to taking it. But it felt bad. Because there are people who really need that more than us. We couldn't rent a special contract apartment black. But we were very close.

Through the help of a family member, she got in contact with a retired couple who were willing to rent out a room in a three-room flat, to help them out. The rent is cheap, only SEK 3,000 per month, but her boyfriend is unemployed, and the retired couple do not work, so they all spend a lot of time at home. This creates a bit of tension.

> Every day I dream of having my own place in life. Get to be my own person and be able to decide for myself what I should have. Something as pathetic as having my own sheets, which I myself have chosen to have. It feels very pathetic. Feels like I've never had my own place in life. Only lived on others. Living with others. With their means and their things. And I long for it. But then I chose this education. So I'm not really going in that direction. I don't have the money yet. I can't make it. But that's what I dream about. A big dream and just to cope on my own. It's not easy in today's society.

She describes her situation, 'I sort of have to choose. I have to choose between living and having a life. And that is a great injustice'. That is, she can either have an apartment in the town she came from or have an education and hopefully a job she strives for in a larger city, such as Malmö. Now, an apartment of her own is just a dream:

> Only a flat. I often think about it. Should it be so much to ask for? All you need is a toilet, a stove, and a kitchen fan. It's so exceptionally little to ask for. No, the next ten years …. If I continue to do what I do now, I will not be able to live normally for a while. That's it.

As Clair *et al.* (2019) point out, the state of uncertainty is part of precarious housing. What could be added to this definition is also the embodied frustration of time—the question of *when* the situation will improve is part of the precarious housing situation.

The feeling of hopelessness for the future is expressed by several people. Ludwig, 25 years, moved to Sweden from a European country to find work. His housing trajectory is long and complicated. Money is often the main problem, but he has also encountered discrimination:

> They demand a certain income. Three times the rents. I often had to sleep at other people's places. With friends and so. Never had anything permanent or something I can call my own. So, I stayed with my closest relative for almost a year. Tried to put myself in housing queue – several of them. Even paid membership to be in the queue. I joined the tenants' union. […] I have been very close to getting a contract. But as soon as the landlord sees my name or appearance, it is over.

This situation lasted for a couple of years, where he lived on sofas and floors, one week at a time, sometimes in a car: 'You thanked for what you got. And right then, I thanked very much. It wasn't that much to get to sleep. I had to take a shower, brush my teeth. I didn't feel so good. But at least I wanted to be clean'. He describes this situation as getting short of breath: 'I got no air! I didn't even know where to shower. I went into Q8 [petrol station] and stuff just to rinse off and such. It was horrible'. Eventually, a friend of his was able to take a mortgage to buy him a flat, which they

renovated themselves and sold, and then he had enough money to be able to get a first-hand rental contract through his friend. He is now very happy with the landlord, who he knows personally, and if he cannot pay the rent on time, they sort it out in between them as the rent is rather high and his income insecure. This story illustrates the embodied lived experience of precariousness.

Precarity does not mean to be passive. On the contrary, these examples illustrate how active one has to be to find housing. Living precariously means developing a certain expertise on how the 'hidden' housing market works. Ludwig's story is a prime example of how to find ways through the principles of the housing market and the racialized power relations that exist on the sublet market. Precarity, as described in those interviews, holds more nuances than just being subjected to a risk or vulnerability. It is an active social position with a specific competence to network, to sustain, and to find the openings in an enclosed urban space.

Several of the interviewees had been in contact with the social services, but most often, they had not been able to get housing through them as they did not qualify for 'social problems' (i.e. drug abuse or mental illness) to get support for housing. When social security is not enough, friends and networks are extremely important. Twenty-year-old Lena says,

> I've lived in many places that have been crowded and lived with many in the same room. Many apartments with mould. And lived in such a walk-in closet. When I lived in the small storage room, or closet, it was probably most crowded. I couldn't even lie down straight in there.

For this walk-in closet, she paid SEK 3,500 per month. She was sometimes close to ending up on the street, but she never did, thanks to friends: 'I've never slept outside. I am very grateful for that. For my friends. But not for authorities that *could have* done something. We are let down by the not-welfare society'. Lena feels let down by the authorities and the state. The state is responsible through the constitution (Chapter 1, §2), which states that the municipalities are obliged to make annual plans (Bostadsförsörjningslagen) to make sure the housing supply is adequate. These voices from the precarious housing market in Sweden illustrate the failure of the 'system shift' to become market oriented.

These stories are diverse but together illustrate a housing market that does not cater for everyone. What all the 49 interviewees in this project have in common are the claims that (1) new housing is only for the rich and too expensive for 'ordinary' people; (2) first hand contracts are very difficult to get, so there is hardly any use in trying; (3) the sublet market is insecure; and (4) the illegal rental market is a common way to get hold of a flat, despite the risks. Some of the interviewees ended up buying a flat; several hoped that if they could stay long enough in the sublet flat, they would be able to 'take over' the first-hand contract (which is possible if the landlord accepts it).

Conclusion: a new housing precariat

Experiences of precarious housing markets in different parts of the world resemble each other in terms of lack of affordability, security, quality, and accessibility (Clair *et*

al., 2019). However, the geographical context is important to bring into precariousness studies, and this article contributes with empirical examples from a country with an established welfare state, where the majority live with a high housing standard. Sweden is often used as an example of a model welfare society, but housing has been excluded from the traditional pillars of welfare and handed over to the private market. Existing safety nets, like the social services, are not a functioning support; further, there are no social housing schemes directed at certain poor segments of the population as in other European countries. The Swedish housing system is instead based in a traditional general welfare housing regime (Bengtsson, 2015), but it has turned into a market-led system since the early 1990s. As Lind & Lundström state (2007, p. 129), 'State engagement is substantially less in Sweden than in the homelands of market liberalism, Great Britain and the United States'. Hedin *et al.* (2012) further argue that '[a]lthough Sweden remains one of the most equal societies in Europe and in the world, neoliberal politics have rapidly transformed the provision of housing, exacerbating the impacts of increasing income inequality (p. 460). The shift from a primarily rental market to a tenant-owner market has furthered this polarization (Christophers, 2019). Even though Sweden is in many ways still a welfare society (Kildal & Kuhnle, 2006), the neoliberal transformation of the housing market stands out. Hedin *et al.* (2012) conclude, 'The circumscription of neoliberalization in Sweden has been effectively circumvented in the field of housing, with tangible consequences for many at both ends of an increasingly polarized society' (p. 460).

More research on the precarious housing situation in Sweden is needed to understand the consequences of this political shift on the housing market. Dysfunctional housing politics reinforce inequalities and enclose existing neoliberal power relations. As Hodkinson (2012) states, 'to be enclosed is to be commodified, objectified, dehumanized' (p. 509). In particular, this article adds insights into the gendered and racialized aspects that clearly affect housing precariousness. Some of the interviewees in this project come from middle-class families and could get support from their parents to buy an apartment; this adds to the embedded inequalities on the housing market, where some find the way into the market and others struggle for a long period of time. However, the situation in Malmö is far from being the worst in Sweden: the shortage of affordable rental apartments is much greater in Stockholm, and the prices of tenant-owner apartments are rocketing (Andersson & Turner, 2014). Nevertheless, looking at a medium size city such as Malmö indicates the 'normality' of the situation.

As Wacquant (2008) argues, the housing precariat lack a 'voice' or spokespersons, and they often find the housing system impermeable (Dorling, 2014). The historical importance of the Tenants Union illustrates the possibilities of social mobilization, and a new housing movement is on the rise in Sweden (Gustafsson *et al.*, 2019; Listerborn *et al.*, 2020), but it needs to expand to include the new housing precariat. As the stories in this article illustrate, there is a lot of mutual support amongst people that find themselves in precarious housing situations. At the same time, there are exploitation and complex relations between 'landlords' and tenants, which is also in line with Desmond's (2016) findings. What people may experience as a personal failure is rather a failure of a dysfunctional housing market. Precarious subjectivities do

not constitute a unified social actor, as they are diverse, but this should not deny the possibility for solidarity (Waite, 2009). By documenting housing precariousness, this article aimed to illuminate a marginalized social position. Through the notion of the precariat, this article makes visible the everyday survival practices in a heated housing market in times of neoliberal housing politics. Precarity, then, holds a political potential and a possibility to search for radical consciousness as part of 'a critical geography of precarity' (Waite, 2009).

Notes

1. Illegal in this context means that one cannot sublet a rental flat without consent of the landlord, and not overcharge. If one has a lodger, the owner still has to live in the flat. A 'bostadsrätt' can be sublet with the consent of the association that owns the building. There has to be a legal contract for such transaction. Both landlords and tenants may overlook these rules, either because they ignore them or because they are not aware of them. Frauds on the housing market, like the selling and buying of contracts, is a common illegal act.
2. The National Board of Health and Welfare's definition of acute homelessness refers to persons without housing after an institutional stay, short-term housing with family, relatives or other private solutions and the secondary housing market. https://www.socialstyrelsen.se/stod-i-arbetet/missbruk-och-beroende/hemloshet/
3. In Sweden the category foreign background means that the person are born abroad or are born in Sweden, but with both parents born abroad.
4. The tenant-owner right means that the tenant is part of an owner-association (Bostadsrättsförening), which owns the property where each member has his or her own flat. These flats can be sold on the open housing market, but the buyer needs to be approved by the association. These flats can also be rented out on a sublet market if approved by the association. This is a major reason why AirBnb is not so widespread (yet) in Sweden, as many associations refuse to allow owners to rent out their flats on AirBnb. AirBnb is defined as a hotel business.
5. The national standard is established annually by the government and constitutes the sum of the personal costs for all members of the household and the common household costs. The national norm takes into account the composition of the household and includes costs for food, clothing and shoes, leisure and play, hygiene, child and youth insurance, consumables, newspaper and telephone (National Board of Health and Welfare).
6. The interviews were conducted with the help of the research assistants Emil Pull, Alban Jashari, and Dina Krivokapa. The results from this research are presented in Swedish in Listerborn, C. (2018). *Bostadsojämlikhet. Röster om bostadsnöden*. Premiss förlag.
7. All names are fictitious.

Notes on contributor

Carina Listerborn is a professor in urban planning at Malmö University. She is one of the founders of the strong research environment CRUSH – Critical Urban Sustainability Hub (2014–2020), which is a national research network that puts the housing question in the centre of sustainability issues. She is the vice-chair of the Institute for Urban Research (2018–). Her main research interests are feminist urban theory, public spaces, urban conflicts, neo-liberal planning, 'housing from below', and housing inequalities.

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