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Managing Refugees' Housing Risks Through Responsibilisation Practices

Eva Wikström [1] and **Madeleine Eriksson** [2]

[1] Department of Social Work, Umeå University, Sweden
[2] Department of Geography, Umeå University, Sweden

Correspondence: Eva Wikström (eva.wikstrom@umu.se)

Abstract

This article examines the concepts of "housing risk" and "responsibilisation," and their impact on housing inclusion for refugees in a northern Swedish municipality. The interviews reveal that local policies often fail to recognize the welfare state's responsibility to ensure housing for refugees, instead shifting this burden to social workers, individuals, and informal networks. Social workers face ethical dilemmas in balancing their roles as defenders of housing rights and extensions of the welfare state. The findings suggest that the discursive framing of refugees as "risky objects" reflects an ideology that discourages their long-term settlement and silences housing inequality. Consequently, managing refugees' housing risks through responsibilisation practices, rather than addressing systemic inequalities and national political failures, risks backfiring. The study calls for a reevaluation of housing policies by acknowledging housing inequalities and incorporating social workers' insights and local conditions outside metropolitan areas.

1. Introduction

Case studies from all over the world suggest that the groups who have the greatest difficulty attaining a safe position in the housing market are growing in number, and that their weak position is becoming grimmer (e.g., Christophers, 2022; Listerborn, 2018; López-Morales et al., 2019). Similar developments can be seen elsewhere in Europe, with considerable challenges to refugees' housing inclusion as they encounter developments involving a shortage of affordable housing and a marketization of housing building and

supplies. In this context, while struggling to gain labour market and housing integration, refugees are also likely to face ethnic discrimination and exclusionary practices (JPE Urban Europe, 2021; Zill et al., 2020). In Sweden, the housing arrangements for refugees differ substantially between municipalities (Sahlin, 2020), with municipalities often failing to create sustainable housing and living conditions (Holmqvist et al., 2022). The right to adequate housing among non-citizen residents, including refugees, has been hindered by the frequently unstable conditions of the Swedish housing market (Borevi & Bengtsson, 2015; Hellgren, 2016). Moreover, the growing volatility in migration regulations and the precarious legal positions associated with short-term residence permits adversely impact access to citizenship entitlements to welfare benefits and impede the attainment of stable employment and housing (Hellgren, 2016). Both Swedish and international research has demonstrated that measures of integration do not stand alone—adequate housing is crucial for refugees' ability to feel at home and create a future in the new country (Ager & Strang, 2008; Kim & Smets, 2020; Mestheneos & Ioannidi, 2002). It is evident that the temporary housing solutions and the housing insecurity they create extend the experience of being put to flight and, more importantly, impede the process of making a place to live into a *home* (e.g., Duyvendak, 2011; Smets & Sneep, 2017). As underlined by Kim and Smets (2020), it is necessary to distinguish between the material dimensions of having a place to live—a house—and living in a home, the latter including emotional and psychological dimensions. Moreover, refugees respond to fear in their original homes by leaving and look for a *sense of home* in their host societies (Kim & Smets, 2020, p. 608). In this text we mostly address the concept of housing, meaning the material prerequisites for a home, focusing on the stability of the housing provision and risks associated with it as housing is the first step towards a place where one can belong and continue to create a sense of feeling at home.

The focus here is on the interrelated processes of local housing provision for refugees and the neoliberalisation of integration strategies in a municipality in northern Sweden. It is a great paradox that Sweden adheres to an increasingly more restrictive migration regime as new inhabitants are needed in all segments of society. However, the policies and planning strategies for attracting new inhabitants to the expansive cities in the north, as well as to the rest of Sweden, stand in contrast to the shortage of affordable housing. Hence, it is essential that there be some degree of welfare-state efforts to build affordable housing and to enhance "job readiness" among the newly arrived; housing integration must be placed at centre stage as one of the important facilitators of the integration process (Ager & Strang, 2008). Swedish integration policy involves institutional and legal goals which emphasise economic self-sufficiency through various instruments in welfare policies to promote incentives for a faster integration (J. K. Larsson, 2015). All the same, the difficulties refugees experience when it comes to attaining affordable housing throw a spanner in the works of achieving this fast integration.

Conceptually, we take as our point of departure the framework of "housing risk." In so doing, we analyse whether the perceptions and management of housing risk in policy practices enhance housing inclusion for refugees. Our application of the concept of risk involves an understanding that risks are socially constructed and vary depending on social, political, cultural, and historical contexts (Douglas, 1992; Hilgartner, 1992; Latour, 1996). A contrasting view emphasises the individual her/himself as a carrier of risks, i.e., a risk object, which entails a focus on identifying and treating the various characteristics that are deemed to place an individual more at risk (e.g., Parsell & Marston, 2016). In this article we employ a relational understanding of risks, as it is shaped by collective and individual understandings that risks are produced and reproduced, and that the policy context is part of not only risk management but also risk construction (see also Boholm &

Corvellec, 2010). Unlike other housing and integration research, which often focuses on cases in metropolitan areas, we analyse the reasonably typical case of Swedish local housing provision practices in a mid-sized city in northern Sweden. Our aim is to focus on the foundational assumptions embedded in the narratives of local officials regarding homelessness among refugees. We analyse what is left unproblematised or silenced in the problem representations of the housing support that is provided, and what the effects of this are (Bacchi, 1999). This approach broadens current perspectives on housing risks and inequalities by prioritising the narratives of local policy-makers and social workers in a municipality far from the metropolitan areas that are considered in the national discourse on houselessness, addressing the intrinsic perceptions of risks and problems associated with housing solutions for refugees.

2. Methodology

To showcase the problem of local housing provision for refugees, we build on a total of 19 semi-structured interviews with politicians (5), social workers and integration officers (9), and people involved in civic society (5) in a northern Swedish mid-sized city during 2019–2020. In addition, we also interviewed refugees (11). The analyses here are based largely on the interviews with the officials and politicians, with the added inclusion of a quote from one of the refugees, later in the text. The interviewees were selected because they were all considered to contribute to the articulation of the local "problem" as well as the political "solution." The sample of politicians reflects the variation of political parties represented in local government. Although their differing views on housing strategies are to some extent based on their political beliefs, we do not seek to analytically explain various expressions anchored in political representation. All interviews were semi-structured, with thematic questions covering the interviewees' work with integration and housing in general. The questions also revolved around moral and ideological issues relating to their work, conflicting issues in the relationships between actors and authorities, and the sometimes-contradictory solutions emanating from various problem representations and conceptions of housing risk. Thematically, questions revolved around their respective tasks and experiences of problematising and solving housing and integration (Patton, 2002). Because this article is focused on assumptions about problems and risks associated with refugees' housing and what ought to be done about it, we took an inductively inspired approach to the gathered material. We coded the data and constructed themes based on the gathered material following the research project's overarching aim: strategies for refugees' housing integration. We categorized the themes and predominant images (Marshall & Rossman, 1999), and early on, introduced "problem views" and "risks" as sensitizing theoretical concepts that we found useful in seeing and organizing the data (e.g., Blumer, 1954; Bowen, 2006). In the second round of analysis, theoretical perspectives were introduced in the analysis process, in which housing risks and responsibilisation emerged as guiding concepts that provided a deeper understanding of how local housing policy for refugees is legitimised and practised.

In our analytical approach, we were inspired by the "what's the problem represented to be" (WPR) approach introduced and formulated by Bacchi (1999, 2009). In this approach, policy-making is a field in which there are struggles over meanings, while the guiding premise of WPR problematisation is that "every policy proposal contains within it an explicit or implicit diagnosis of the 'problem'" (Bacchi, 2009, p. 1). The term "problematisation" refers to a mode of approaching data that involves questioning "accepted truths." How problems are represented matters because the way they are articulated or thought about affects what should be done about them. We regard officials' narratives as an arena for political practices, in this case, narratives about refugees' housing integration. Based on Bacchi's critical policy analysis, we have examined

how officials and policy-makers responsible for housing and integration have represented the problems and the underlying assumptions of the problem descriptions, as well as what is not prioritised or said, or is even obscured. As one of our thematical findings was "risks," we apply a relational understanding of housing risks which involves a theoretical analysis of risk definitions and how they function as a semantic frame in the problem representations that we have encountered.

2.1. The Case

Sweden as a whole needs an influx of migrants and competencies, but the regions in northern Sweden are even more so characterised by a slow population increase and an elderly population, particularly in the inland areas (Sandow & Lundholm, 2023). Several large "green" infrastructural projects have been launched in these regions, and it is estimated that the two northernmost regions must grow by 100,000 people (approx. 20 percent) over the next decade and make vast investments in housing and infrastructure in order to meet the growing demand for labour (P. Larsson, 2022).

The municipality under study has a population of 130,000, predominantly residing in the mid-sized university town of 90,000 that is renowned for its progressive stance on political leadership and citizen welfare. The municipality and city are pseudonymised in the article as the identification of the municipality in focus is not of analytical importance. Instead, we focus on the context around the planning and refugee reception which is taking place on both municipal and regional as well as national levels. The municipality maintains a relatively ample public housing stock and low homelessness rates, in both national and international comparisons. However, similar to the national trend, new housing construction rates have stagnated since the 1970s, and in 1980 we see an increase in owner-occupied housing due to beneficial loans, rents, and subsidies, at the same time as some of the affordable public housing stock is sold to international real estate companies; hence, the housing market has been the main cause of increased inequality in Sweden (Christophers, 2022).

In 2024 the municipality declared a goal of building 2,000 houses per year for the next few years to create "a more well-functioning housing market" (Umeå kommun, 2022, p. 5) as well as facilitate the ambitious population goal of 200,000 by 2050. Although the city is the largest in the region, it faces challenges in global competitiveness and is often perceived as peripheral in the national discourse. Furthermore, despite the need for population growth, the municipality has opted to host relatively few refugees (Swedish Migration Agency, 2022).

3. Residualisation in Swedish Housing Policies

The Swedish housing regime distinguishes itself by being centred around a universal housing policy aimed at all citizens, without a stock of social housing directed at vulnerable groups. The validity of this universal approach is debatable, however, and it is claimed that the Swedish housing policy is undergoing a process of residualisation in which needs-tested selective elements are increasingly being applied (Borg, 2019; Grander, 2019, 2023). Housing construction, in previous decades characterised by government subsidies and support, is dependent on private actors today. Researchers have argued that urban planning strategies are more concerned with projects aimed at attracting tourists and mobile elites outside the immediate area than with improving the quality of life of the region's most vulnerable citizens (Harvey, 1989; Hertting et al., 2022). From this perspective,

it needs to be recognised that the lack of housing for marginalised groups is related to a lack of *affordable* housing, rather than viewing it through the lens of a general housing shortage (Listerborn, 2018).

The Swedish housing regime's universal traits of "housing for all" were heavily tested during the Syrian crisis of 2015–2016 (Borg, 2019; Holmqvist et al., 2022; Wikström & Eriksson, 2023), which led to the introduction of the Settlement Act (SFS 2016:38; The Riksdag, 2016). This Act made it mandatory for municipalities to arrange accommodation for a period of at least two years for those who had had their asylum application accepted and had been "assigned" to a particular municipality. Importantly, it did not comprise *all* refugee migrants who had had their asylum application accepted but only a portion of them, who had previously been staying in accommodation supplied by the Migration Agency (or selected by UNHCR as convention refugees). This meant that the municipalities were not obliged by law to provide housing for refugees who had organized their own temporary accommodation during the asylum process. The uneven practices of housing supply for refugees (Grange & Björling, 2020; Zill et al., 2020) have created concerns about possible "integration paradoxes" as the regulation might direct refugee settlement to local contexts with housing vacancies but no job opportunities, and vice versa. In local responses to refugees' housing needs, municipalities are legally obligated to provide housing for settled refugees for a minimum of two years but have no legal obligation to provide a firsthand contract or to prolong the housing contract beyond these two years. Taken together, these steering mechanisms create a division of housing entitlements that includes some and excludes others, and that involves a subcategorisation of entitlements (Sahlin, 2020).

4. Housing Risks, Problems, and Solutions

A gradual shift has occurred in welfare-state policy areas in the use of measures emphasising individual responsibility for improving one's life situation and for demonstrating an ability to live up to desirable norms of acceptable behaviours and lifestyles (Garland, 2001; Mik-Meyer & Villardsen, 2012; Rose, 1996).

Lorenz (2017) argues that neoliberal policies have promoted the privatization of public services, the retrenchment of public welfare, and restrictive measures such as workfare, constructing welfare as a burden. Increased ambiguity in local welfare-state practices has made social work practices inevitable to create "certainty" under the decline of the welfare state. Lorenz (2017) suggests that managerialism and its focus on quantitative targets, along with the use of regulations for interventions, often lead to a situation in which rationing services becomes a key concern in local welfare practices. In this context, social workers often end up playing the (unintended) role of risk reducers. This influences their often-ambiguous position between clients and the state, trying to balance individual needs, state regulations, and limited resources. They often act as representatives of local authorities, even though they lack the mandate to alter regulations (Lorenz, 2017).

From this perspective, housing risk is a useful concept for analysing the housing support for refugees whom the government regards as requiring intervention for their needs on the housing market to be adequately met (Stonehouse et al., 2015). In our analysis, we view risk as the product of processes that establish a relationship between a risk object and an object at risk (Boholm & Corvellec, 2010). It is an understanding of risk as resulting from situated cognition that establishes a relationship of risk linking two objects in a causal and contingent way so that the risk object is considered, in some way and under certain circumstances, to threaten the valued object at risk. Rather than being assigned an identity of danger and threat, *objects at risk* are constituted around

traits such as value, loss, vulnerability, and need for protection (Boholm & Corvellec, 2010, p. 180). Boholm and Corvellec (2010), draw on examples of relational risks: Children (*objects at risk*) should be protected from the risk of being assaulted, hurt, or killed by dangerous dogs (*risk objects*), and governance, in turn, should strive to develop adequate risk management. There is sometimes agreement in a group or in society as to what is valued, and consequently, what objects should be at risk and how they should be protected. But, since risk is defined through cognition, from another point of view a dog can also be defined as an object at risk that needs to be protected from its careless owner (Boholm, 2009). Hence, risk is not intrinsically a risk unless something or someone is perceived as a risk. Perceptions of risk are shaped by individual and collective understandings, and this within a certain historical, cultural, and political context (Boholm & Corvellec, 2010). What is a risk object for some can be an object at risk for others; likewise, the risk objects of today may easily become objects at risk tomorrow (Boholm & Corvellec, 2010, p. 182).

Neoliberal influence on risk management and governance gives rise to divisions between those who are considered active citizens, capable of managing their own risks within the free market, and those who are identified as belonging to particular "targeted populations" who require intervention in order to be enabled to take responsibility for their own risks (Rose, 1999; Stonehouse et al., 2015). Associated with this view on risk management is the concept of responsibilisation, which signifies a key strategy within neoliberal rationalities (Brown, 2015) that reconceptualises social problems into individual problems. In contemporary modes of governance, responsibilisation is often entangled with the creation of autonomy or independence; that is, making people responsible for what the welfare state used to be responsible for (Phoenix & Kelly, 2013; Rose & Lentzos, 2017). The underpinning idea is that "the strategy of rendering individual subjects' 'responsible' entails shifting the responsibility for *social* risks such as illness, unemployment, poverty etc. into the domain for which the individual is responsible and transforming it into a problem of 'self-care' or self-governance" (Phoenix & Kelly, 2013, p. 425). While tenant responsibility strategies are not new, it is claimed that they are "broadened and deepened" (Flint, 2004, p. 893) by making residents responsible for applying for housing rather than having it assigned to them by housing officers (Flint, 2004). The planning for affordable housing for groups on the margins of the housing market has declined in tandem with the normalisation of private housing consumption, leading to increased regulation and active attempts to responsibilise tenants and communities (Bachour, 2023; Listerborn, 2018).

5. Analysis

5.1. Local Municipalities' Problematisation of Refugees' Houselessness

In exploring the local case, we came across local politicians' and officials' arguments concerning the boundaries of the problem of a municipal obligation to provide refugees with housing; how long they were obliged to provide housing; and what kinds of housing provisions were realizable and realistic. The city has chosen to use a restrictive application of the Settlement Act to solve the housing needs of those refugees it does receive. The housing provision involved a stocktaking of 350 apartments owned by the public housing company. These apartments were rented by the municipality (social services), which in turn subleased them using temporary "special contracts," which involved a requirement that the tenant (the refugee) relinquish his/her right to possession. In the following sections we present a sample of the most crucial and salient solutions for housing and, following Bacchi (2009), "backtrack" the presuppositions or assumptions underpinning the support.

5.2. Problematising the "Refugee and Housing Crises"

In justifications for the restrictive housing solutions, there was a problematisation of *crises* which accordingly obscured what might have been a more generous refugee housing policy. The dedication to this crisis narrative also seems to have functioned as a justification for a municipal objection to increasing the number of refugees accepted there, and to have been used as a defence for a temporary approach to housing provision. This may also correspond to policy approaches common in other European nations during the "refugee crises," which entailed a top-down approach in response to the sudden influx of migrants (e.g., Rast et al., 2020). Locally, the situation in 2015–2016 was perceived as extraordinary, which at first allowed for housing primarily concerning shelter. The interviewees described the situation in terms of a refugee crisis that had "landed in their lap." In Swedish politics the crisis narrative was associated with the pressure that an influx of refugees would have on the welfare services and, not least, the pressure it was expected to place on an already strained housing market (e.g., Gustafsson & Johansson, 2018). The debate involved how far-reaching the municipal responsibility for the refugees was expected to be, and the degree to which an obligatory responsibility for refugees' housing fitted with the principle of municipal autonomy and self-governance (Dekker et al., 2015; Poppelaars & Scholten, 2008).

In the municipal consideration of housing support for refugees, there was a recognition of refugees as a group that is at risk and in need of protection from the risk object, a heated housing market (Boholm & Corvellec, 2010). But at the same time, there was a drift over to a perception of the housing market as being *at risk* of becoming overloaded. Accompanied by the problematisation of a *refugee crisis*, a parallel problematisation concerned the *housing shortage*, put forward as a substantial part of this so-called refugee crisis. The main justification for the time-limited, secondary leases entailed a perception of housing risks associated with the high competition for available housing, long queues for rental contracts (8–12 years), and an increase in housing needs that might obstruct the desirable mobility on the local housing market. The perception of the heated housing market was offered as an argument for maintaining a modest level of refugee reception as well as a "slim line" for housing support. Thus, a central guiding principle for the municipality in order to avoid an expansion of housing risks was to treat all citizens applying for public housing the same, based on the notion of "fair treatment":

> The benefits of this [restrictive, time-limited] solution, in the eyes of the public—they cannot accuse us of prioritising refugees over other groups who are also in need of housing. We cannot risk coming under fire in the public debate—no one can accuse us of creating a VIP lane for the refugees. (Politician)

Hence, municipal leaders were concerned that what might be viewed as a "generous" housing provision for refugees, for instance providing them with a firsthand contract to begin with, would not only risk causing so-called "displacement effects" (*undanträngningseffekter*), pushing aside other inhabitants in need of housing, but would also carry a risk of political opposition and cause them to be accused of creating a "VIP lane" for refugees. Striving to reduce "social risks" such as political discontent, and public debates about "deservingness" and "belonging," local politicians chose what they saw as fair housing support, referring to the "municipal requirement to treat all citizens equally." Here the politicians made an implicit diagnosis of the "problem" (Bacchi, 2009), whereby the management of risk suddenly appeared to be of another paramount consideration: maintaining political balance and legitimacy. We can observe a shifting focus in risk perception here, with a downplaying of the recognition of refugees at risk in defence of a slim line for housing support.

5.3. Responsibilisation of Housing Inclusion

The municipal housing solutions contained underlying assumptions about refugees as well as all other citizens on the margins of housing market, involving the expectation that they would take responsibility for establishing themselves and would compete for housing on the same terms. It was claimed that in providing support, no distinctions would be made in the municipal provision of rights or in expectations for self-governance among either (Swedish-born) residents or newly arrived refugees:

> It's a regular secondary lease contract, and no selective measures and such....Our [the city's] policy concerns self-sufficiency, to look for housing, apply for housing, and be an independent signatory on a housing contract. (Senior official at the integration office)

Two social workers employed fulltime by the municipality were engaged in the whole accommodation chain: from arrival through furnishing the apartments, information and support during accommodation, and finally to preparing for termination of the two-year (maximum four-year) subleases and the process of moving out. The support partly involved preparing the individual for looking for permanent housing on the local private housing market, or elsewhere, for instance in another Swedish municipality with more housing vacancies.

Overall, the housing social support was summed up and referred to as "preventive housing support." It was designed to prepare the refugees for a tough housing market, through measures such as courses held by municipal housing companies and support and information provided by the social services in order to ensure that they quickly registered in housing queues and actively searched for accommodation on the secondary market. The content focused on refugees "learning" about how the Swedish and local housing market worked, thus aiming to strengthen them as competitors in the market. Similarly, as the general Swedish integration narrative contains an expectation that refugees "become integrated" into the economy and the labour markets within two years, there was an emphasis on individuals' own responsibility to independently enter the housing market within two years. At the same time, doubts were expressed regarding whether the two—or four-year subleases were likely to assist the group in entering the primary housing market:

> I suspect that many of them will stay for the full four years. But we [won't wait for four years] before we begin discussing how it's going for them in the housing queue; otherwise, they won't start [looking for housing] until then. I believe that it will go well for the majority, but, of course, a certain percentage will not be job-ready. (Head of the integration office)

Underlying the forms of housing social support is a problematisation of refugees' homelessness based on an assumption that they lack appropriate strategies for navigating the housing market, rather than concerning the market's thresholds, such as shortages of affordable housing as well as discrimination and other exclusionary practices. Moreover, it is also a problematisation of housing risks that is reconceptualised from being socially generated into the domain of individual responsibility. Encouraging refugees to become active applicants on the housing market also entails placing on them a responsibility for their "homelessness," whereby the individual's prospects for success lie in their own capacity for risk management and self-governance (e.g., Brown, 2015). Thus, the solution involving "housing school" suggests a problematisation in which those who are considered "active citizens," capable of managing their own risks on the free housing market, will be able to attain housing (see also Rose, 1999).

In the activities focusing on increasing the refugees' know-how regarding tenancy, there were informational and educational elements that were thematically organised around heating, rental costs, fire protection, waste sorting, neighbourhood sharing projects, cultivation projects, and, not least, issues involving the rights of tenancy. About a hundred of the refugees were accommodated in a newly built complex with small single-person apartments (about 45 m^2). This was considered a prestigious low-cost building project, intended to fit well with the local marketing of the municipality as a forerunner in environmental sustainability in local planning strategies. The import of ready-made modules and cheap building materials from China would keep rental costs low, which would enable the housing inclusion of refugees and students. While the rental costs were lower than average, the rent excluded heating expenses, which was a surprise to the refugees when the first electric bill arrived in their letterboxes. In the interviews and participant observations, we learned that there had been upset reactions from the refugees about the unexpected high living expenses due to the construction of their apartments, which were draughty and poorly insulated:

> Complaints keep popping up, especially when there's been exceptionally cold weather;...a month ago...many people got in touch and said they had expensive electricity bills, and that they were freezing...because once they experienced an expensive bill, they avoided turning on the heater, running the washing machine or even cooking and showering. (Social worker)

The refugee tenants addressed what they experienced as unfair rental costs, for which they requested reimbursement. This response exemplifies a bottom-up response to the unjust rental situation and an effort to create a communicative platform with the housing company and integration office (e.g., Rast et al., 2020). While their protest did not result in financial compensation, it did give rise to several meetings with officials from various municipal departments. The social workers arranged meetings to discuss the issues around heating costs, with two representatives from the municipal department of energy and building being appointed to inform them about how the ventilation and heating worked and the fact that this was to be properly managed by the tenants themselves. The essence of the response from the local government was an individualization of the expensive rental costs, asserting that this was an effect of poor energy management by the refugees—they were not aware of how to manage electricity, water consumption, etc.—rather than being an effect of bad planning or miscalculation regarding the suitability of the buildings' construction for a northern climate. However, the initiative by the refugee inhabitants was an important step in coming together as a group in order to express the inadequacy of their housing situation, hence creating a personalised communication that contested a situation that needed to be changed (e.g., Smets et al., 2021).

5.4. Negotiating the Representations of and Solutions to the Problem in Social Work Practices

As the secondary leases began to run out for a significant number of the refugees who had arrived in 2016–2017, the social services were expected to prepare them for the imminent termination of their leases and the need to seek alternative accommodation. Interviews with social workers demonstrate that this was no easy task. Despite their efforts to prepare the refugees for a "tough housing market," in many cases they were met with ill-prepared and worried tenants, refugees who were shocked to discover that they could not remain in their homes:

> Social worker: What happened on 1 September, once the four years were up, was that we started to send out three-month notices of termination in the usual way.

Interviewer: But what was the reaction of those who were given notice?

Social worker: Anxiety and, well, I would say desperation.

There was concern among the social workers regarding what would happen once the secondary leases ended. At the time the data was collected, those working directly with housing support concluded that, for many refugees, the expiry of the secondary lease would lead to homelessness:

> The four years will begin to expire in September 2020, so should the tenants move out after four years? I'm not sure whether the politicians understand the scale of the problem; many people will have to move, many of them families with children, many sick, disabled people who will be without an apartment. (Social worker)

In the social workers' reflections on terminating the leases, they understood just how the refugees' impending homelessness could easily impede or even derail their ongoing establishment process. As the social workers were brought directly face to face with the futility of a housing search on a heated market, and with the limitations involved with refugees competing on the same terms as other inhabitants, they acknowledged the housing inequality that blocked the refugees' housing inclusion. The social workers recognised that the housing queue is no assurance of equity in the distribution of housing. Inhabitants who were born in Sweden can queue for housing from a young age, more often have the financial means which are required to be approved as a tenant, and are seldom at risk of racial discrimination when applying for vacancies:

> Many of them [refugees] do everything they can, many of them are in the queue with every property owner in town; they go in and check every day and it's stressful…it's also a source of disappointment for those who register their interest in ten apartments and end up number 125 or 340 on the waiting list. (Social worker)

The perception of housing risk by social workers differs from that of politicians. Social workers recognize that refugees are at risk of exclusion from the housing market (Boholm & Corvellec, 2010). However, the unequal terms for housing inclusion laid bare the emotional quagmire of instability and insecurity in which the refugees found themselves struggling, and into which many might be drawn deeper by their frantic search for housing. Aside from the stress, the search would also consume a great deal of time that might be better utilised for studies and other activities of importance to their integration. The emphasis in the housing support on empowering refugees to seek their own accommodation was undeniably ambivalent, in that it could just as easily leave them powerless in the face of a futile search for housing. It did not matter how skilled a housing applicant one was if there were no affordable vacancies. This is clearly an example of how individual efforts come into conflict with the structural circumstances of housing inequality and a general welfare-state retrenchment. Such a retrenchment leaves the responsibility for inclusion to the individual (Garland, 2001; Listerborn, 2018):

> When they say [they're] so worried about future accommodation, [they] can't concentrate on studying, and so on…I usually say: "Try to focus on the moment—yes, there is a housing shortage in [municipality], but keep applying." Some of them visit us several times a day to ask if "there are any vacancies." (Social worker)

The time the housing support facilitated for the refugees in the housing queue was insufficient, leaving those who newly arrived to seek housing on the sublease market, with private landlords, and as lodgers with private homeowners. Without employment or a stable income, it is difficult to qualify as a tenant with private landlords on a market that is largely unregulated, in terms of both rent-setting and the selection of tenants. The fact that refugees face racial discrimination in the secondary housing market was confirmed in our interviews with both the refugees themselves and the social workers. In one of the refugees' statements there is clearly frustration at discovering that there is a probable deselection of him and his peers when they apply for vacancies:

> I've written to various groups and responded to [advertisements for] apartments and rooms. I've written that I am studying and receiving CSN [student financing], that I'm happy to live with others, that I'm conscientious—but I don't receive any replies! They don't answer me—but I see those who were born here get a reply on the same day. I feel genuinely disappointed: Are they afraid of us [newly arrived migrants], that we're not well-behaved? (Refugee)

Following responses to the risk management of becoming homeless, common acts of resilience among the refugees included using social media to advertise for housing (e.g., Smets et al., 2021). The responses to this act of resilience were ambivalent: On the one hand leading to the emergence of informal social networks organising housing solutions in private homes and thus preventing homelessness for several of them, but on the other hand opening for frivolous actors who saw the opportunity to exploit young refugees for domestic labour while offering shelter. In national migration regimes (like Sweden) that rely on state-provided support with limited community initiatives and few NGOs engaging in refugee support, the institutional gaps that occur when state-led refugee reception undergoes neoliberal changes may open up for new mobilizing initiatives, but may likewise place a heavy load on the front-line workers supporting individuals' "crisis management" and self-care (e.g., Bachour, 2023; Lorenz, 2017).

6. Conclusion

A lack of housing has always been an approved reason for a Swedish municipality to be restrictive in its refugee reception. As the availability of affordable homes is also decreasing in smaller places outside prosperous metropolitan areas, more and more people are falling subject to housing risks. To handle this, policy-makers, rather than protesting the removal of state subsidies for affordable housing or the privatisation of public housing stock, are reproducing the representations of the housing problem as an individual problem. This short-term perspective on refugees' housing jeopardises our humanitarian obligation to people seeking refuge and risks backfiring, as Sweden—and particularly northern Sweden—is desperately in need of new citizens. In response to our main research question about the problem representations of and solutions to refugees' houselessness, we conclude that the underlying—unspoken or silenced—assumption, is manifested in a policy practice that avoids a recognition of the local welfare state's responsibility to uphold refugees' housing rights. With a narrow interpretation of the welfare state's responsibility for housing, we find that the municipality has failed to recognise the refugees at risk for housing exclusion, "silently passing on the responsibility" of housing inclusion (and risk management) to the domains of the social worker practice, individuals, and informal networks (Bachour, 2023). Importantly, we find that the politicians' conceptions and communication of risk and risk management vary depending on their political interests and considerations (e.g., Boholm & Cervelllec, 2010). In their suggestions for policy solutions, the identities of *risk objects* and *objects at risk* are reframed and redefined in accordance with

political priorities. It is our suggestion that these political priorities and strive for legitimacy are in line with the overall national tightened immigration policy and the rise of an immigration-hostile political climate. We conclude that the semantic framework around the policy practices and definitions of refugees as *risky objects* reveals an unspoken ideology that refugees are not welcome to stay in this municipality and that, when their right to housing ends, rather than being "lulled into security" they will be prepared for moving on.

The social workers who put the local policy into practice made visible the dilemma of acting within a framework of being defenders of individuals' housing rights and simultaneously serving as an extension of the local welfare state (e.g., Lorenz, 2017). To reduce refugees' housing risks the local housing support that is provided is justified through an ideology of independence and everyone's equal capability to attain housing. Meanwhile, newly arrived migrants cannot queue for housing on the same terms as other residents; they are disadvantaged in a housing market that generally requires several years spent in the housing queue, a social network, and a wage or savings. Although the social workers were aware of the refugees' unfavourable position and grappled with the ethical implications of implementing national and local policies, they lacked the structural presuppositions to alter risk perceptions and address the systemic inequalities.

Although the results of this study are not directly applicable to other local contexts, its insights could potentially be generalized on an analytical level to other situations and contexts (Yin, 1994, p. 10). Common to all of Sweden is a neoliberalisation of the housing market that has resulted in planning that has long prioritised groups with strong purchasing power. Homes have become a commodity that cannot be given away and a problem for the individual, rather than society, to solve. Our case shows how housing inequality is locally silenced or left unproblematised; in this sense, our local case is probably not an exceptional one. Results from comparative studies in other countries in Europe demonstrate that, similar to Sweden, in the policy development since the "summer of migration 2015" there has been a change in mindset, with several national migration regimes having become more restrictive in their rules and more selective in granting residency (JPE Urban Europe, 2021). Fewer groups are recognized as refugees and included in various support for integration, and more demand is placed on refugees' performance in the economy and on the labour market, which is used as proof of one's right to attain residency as well as for housing rights (JPE Urban Europe, 2021, p. 13).

Given the failures of a globalized housing market, local policymakers must take back the initiative of building affordable housing by putting pressure on national governments to reinstate, or invent and invest in, progressive housing policies. Moreover, it is necessary to include social workers' competence and perspectives in social planning to safeguard housing inclusion for the most vulnerable groups, who may well become valuable citizens and workers.

Conflict of Interests

The authors declare no conflict of interests.

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About the Authors

Eva Wikström is a researcher and teaching professor in social work within the field of ethnic relations and refugee integration. Her research involves issues around refugee integration, conditions for refugees' labor market integration policy programs for integration, and social and spatial conditions for inclusion.

Madeleine Eriksson is a human geographer. Her research has evolved around the representations of the rural and the urban, with a focus on the Nordic periphery and urban regeneration, and the disciplining of labor migrants and the housing situation for newly arrived refugees. She currently works on projects on the social consequences of "green" mega investments.