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## **The Potentials of a Strong Social Housing Sector**

*The Case of Turks and Somalis in the Copenhagen Housing Market*

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# **The potentials of a strong social housing sector: the case of Turks and Somalis in the Copenhagen housing market**

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The paper investigates ethnic minority concentration within social housing and the potentials of a strong social housing sector through an analysis of the housing careers of Somalis and Turks in Copenhagen. In a Danish context, the two ethnic groups differ greatly with respect to migration history, socio-economic resources and family characteristics as well as distribution between tenures. It is therefore interesting to study whether these differences lead to differences in housing market choices and constraints. The majority of the interviewed Somalis and Turks made their housing careers within the social housing sector, which to the interviewees offered good housing options and possibilities for shaping their own housing careers. The majority of the Somalis perceived paying interest as being incompatible with Islam. Renting thus allowed them to adhere to their religious beliefs. The advantages of the social housing sector limited the pull of owner-occupied housing. The paper thus questions the use of the home-ownership gap as an indication of a lack of ethnic minority integration.

Keywords: choice, constraints, social housing, home-ownership gap, ethnic minorities

## ***Introduction***

Mass migration and rising numbers of asylum seekers are currently on the political agenda of European countries, leading to national and international discussions on how to deal with this. While focus is presently on the immanent aspects of receiving an increasing number of migrants and refugees, the current situation revitalises the importance of considering longer-term aspects. One such is the housing of ethnic minorities, as access to housing is a primary need and a central aspect in establishing a home and a stable life (Murdie 2002; Gram-Hanssen & Bech-Danielsen 2012).

For ethnic minorities, home-ownership is often considered a sign of integration (Kauppinen et al. 2015; Magnusson Turner & Hedman 2014). However, ethnic minorities tend to be overrepresented in social housing (Scanlon et al. 2014). This is partly explained by the lower average incomes of ethnic minorities, which limits their options in the home-ownership sector. However, the general socio-demographic determinants of home-ownership do not fully explain the gap in home-ownership between ethnic minorities and natives (Kauppinen et al. 2015). This gap might be explained by uncertainty among ethnic minorities about their future employment and income, a wish for return migration, religious reasons for not taking out a mortgage, limited knowledge and understanding of the owner-occupation sector as well as discriminatory practice among banks (Kauppinen et al. 2015; Skovgaard Nielsen et al. 2015; Søholt and Astrup 2009; Søholt 2014). These are all factors which could make it less likely for ethnic minorities to move into home-ownership, limiting the pull of the sector.

Another explanation for the home-ownership gap could be the extent to which other sectors offer good alternatives, thereby limiting the push towards owner-occupation. As ethnic minorities are overrepresented in social housing, this sector is of particular interest. Further knowledge is needed on the reasons for concentration within this sector and the potentials of a strong, social housing sector for the housing of ethnic minorities.

The purpose of this paper is to analyse the combined choices and constraints of Somalis and Turks in the Copenhagen housing market in order to understand the concentration of ethnic minorities within the social housing sector and the potentials of a strong, social housing sector. The social housing sector is analysed in relation to the other housing sectors since individuals navigate within the context of combined opportunities. The Danish case is particularly useful for such an analysis as the Danish social housing sector is strong and of a substantial size. Focusing more specifically on the tight housing market of Copenhagen will underscore the potentials of social housing due to the difficulties in accessing the other sectors.

Previous research on the development of the social housing sector has pointed to its residualisation, whereby the sector increasingly comes to house the poorer and more disadvantaged households rather than working families (Bolt and van Kempen 2013). As ethnic minorities are overrepresented amongst poor and disadvantaged households, the residualisation also leads to a concentration of ethnic minorities within social housing. Much of this research is based on a notion of social housing being the “tenure of last resort” (van Ham and Manley 2009), i.e. an occurrence that follows from constraints rather than choice. Rather than presuming that social housing is the last resort, this paper investigates the potentials of the sector for ethnic minorities.

The study is part of a Nordic project, comparing ethnic residential segregation in Norway, Finland, Sweden and Denmark. This paper concerns the Danish part of the study. Empirically, the paper is based on qualitative interviews with Somalis and Turks residing in the Copenhagen Metropolitan region<sup>1</sup>. The focus is on the differences between two different ethnic groups within the same housing market: Turkish migrant workers, including their descendants, and Somali refugees. Turks and Somalis are interesting cases in a Danish context as they represent major migrant groups in Denmark but at the same time differ in a range of ways, especially when excluding refugees from Turkey from the study. Turks are the largest immigrant and descendant group in Denmark. Somalis is a large refugee group, and at the same time, they are highly stigmatised in Denmark (Kleist 2007). The groups differ in that the points of departure of their housing career in Denmark are different: they arrived at different times, originated from different countries and cultures, migrated for different reasons and were subject to different legislation on arrival (Gram-Hanssen and Bech-Danielsen 2012). Furthermore, the two groups are different as regards their socio-economic situations in Denmark. In a range of ways, the socio-economic situation of Somalis is worse than that of Turks as will be elaborated on later. Finally, Somalis are

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<sup>1</sup> Here, the Copenhagen housing market is defined loosely as the Copenhagen metropolitan area.

almost entirely absent from the home-ownership sector, while approx. one fifth of Turks reside in this sector. This makes the comparison of the two groups fruitful for understanding ethnic differences in the distribution across housing market sectors. The comparison of the two ethnic groups enables an analysis of whether the preferences, resources, possibilities and restraints differ for ethnic minority groups in different situations and of the similarities found, despite the differences.

When analysing ethnic minority housing, some studies focus on constraints and others on choices, primarily (Magnusson and Özüekren 2002; Özüekren and van Kempen 2002; Sarre 1986). The tightness of the Copenhagen housing market indicates that housing is a scarce resource, which imposes constraints on the housing choices of individuals. Conversely, as securing good housing at affordable prices is part of the Danish welfare state model, the welfare state compensates the financially weak households, giving them greater choices, and the social housing sector offers alternatives to owner-occupation and private rental. Thus, the Copenhagen context offers an interesting case for analysing how choices and constraints together influence the housing careers of ethnic minorities.

### ***Preferences, resources, possibilities and restraints***

In its simplest form, the concept of the housing career can be defined as *“the sequence of dwellings that a household occupies during its history”* (Pickles and Davies 1991:466). Clapham (2002) criticises the work on housing careers for its focus on physical, tenure and locational characteristics as well as on price. Instead, he advocates the use of the phrase housing pathways. He argues that research on housing careers presume that preferences are universal and that individuals act upon them rationally. However, this is not inherent in the concept of the housing career. Rather it is a consequence of the way in which it is employed (Abramsson 2003). The same is true with respect to which aspects of the housing career are in focus. Consequently, it is not necessary to disregard the concept of the housing career altogether. Instead, this paper takes into account the critical points of Clapham by acknowledging the agency of the individual in relation to their housing career.

An advantage of the concept of the housing career is that it underlines the similar natures of the housing career and the work career. While downwards and sideways moves also take place (Murdie 2002; Clark and Huang 2003), improvement of the housing situation is the goal. By making a housing career it is possible for the household to improve its housing situation and to adjust its housing situation to the changing needs of the household within the available resources (Bolt and van Kempen 2002; Magnusson and Özüekren 2002; Abramsson 2008). The housing career is influenced by employment and family career, e.g. by family and work careers providing motives for moving (Clark and Huang 2003; Magnusson Turner and Hedman 2014; Özüekren and van Kempen 2002).

The housing career of a household or an individual is shaped by an ever-changing mix of preferences, resources, possibilities and restraints, which together determine the choices

available at a given point in time (Abramsson 2003; Hedman 2011). Preferences are based on the more general goals that individuals or households have in life, transformed into specific preferences (Özüekren and van Kempen 2002). The concepts of preference and choice should not be confused, as they sometimes are in housing research, according to Jansen et al (2011). *“Preference refers to the relative attractiveness of an object, while choice refers to actual behavior”* (Jansen et al 2011:2). Preferences are closely linked to housing needs as needs are subjectively defined. Major determinants for housing needs are household characteristics, societal housing norms and the perceived needs of a household of a given size (Murdie 2002; Bolt and van Kempen 2002). The life-style and values of the household influence preferences as well (Clapham 2002; Abramsson 2003), such as whether they prefer to rent or buy and the percentage of their income they are willing to spend on housing. Furthermore, cultural norms influence the perceived needs of the household, like number of rooms and dwelling layout. In the case of housing, preferences relate both to the housing unit (such as size and tenure), to the housing area (such as amenities and services) and to the wider geographical location (due to place attachment and desired commuting distance for instance) (Howel & Freese 1983; Mulder 2007). A final source of differences in preferences lies in the preference hierarchies, i.e. in the individual evaluation of different preferences against each other.

Resources, possibilities and restraints of the household in relation to housing form a choice set which determines whether preferences and needs can be met (Abramsson 2008; Özüekren and van Kempen 2002). On an individual level, this relates to the cognitive, financial and social resources of the household (Skifter Andersen 2010; Özüekren and van Kempen 2003). Financial resources determine the strength of the household in the housing market and the choices available. Knowledge of the housing market is a key resource as the possibility of attaining a housing unit within a given sector requires knowledge of how to do so. Education can lead to a better understanding of the workings of the housing market (Özüekren and van Kempen 2003). Social resources in terms of networks can create housing opportunities and offer further knowledge supporting the housing search (Özüekren and van Kempen 2002). However, through their social ties within local housing areas, networks may also potentially bind the household to specific areas and the opportunities within them (Dhalmann 2013).

On a structural level, possibilities and restraints relate to the situation on the housing market, the financial situation, the availability of housing (supply), the amount of competition in a given housing sector (demand), access rules of the different sectors, changes in the welfare system and legislation in relation, to housing to name but some of the most important aspects (Bowes et al 2002; Murdie 2002). Furthermore, discrimination can play a major role. Within all the different housing sectors, key gatekeepers function as a restraint in the housing careers of minorities if they exert discriminatory practices (Dhalmann 2013, Skifter Andersen 2010). Mixing policies aiming to reduce the proportion of minorities in certain areas limit the choices of ethnic minority groups as well (Özüekren and van Kempen 2003). Other structural factors relate to the layout of the housing market, i.e. tenure segmentation and the link between tenure and house type (for instance few single-family houses are available for rent in Denmark) (Skifter Andersen

et al. 2013). The opportunity structure in the housing market differs between geographical areas. As households are often tied to specific geographical areas through social and work-related bonds, they make their housing career within these areas and are faced with the specific opportunity structures of the areas.

All in all, preferences, resources, possibilities and restraints together shape the choice set of households (Özüekren & van Kempen 2002). The choice set is dynamic, as preferences, possibilities, resources and restraints change over time due to societal and household changes. It is determined by what is actually possible and what is perceived as possible by the household. Resources, possibilities and restraints influence housing preferences (Abramsson 2003); and restraints can even be internalised to the extent that options perceived as unrealisable are never pursued, and the perceived limitations are therefore never tested (Özüekren & van Kempen 2003). Some studies of ethnic minority housing take either a constraint-oriented or a choice-oriented approach, primarily (Magnusson and Özüekren 2002; Özüekren and van Kempen 2002). However, as Sarre (1986) points out, housing situations cannot be understood as shaped by either choice or constraints. Sarre offers the notion of constrained choice to describe how choices are made within the constraints of a given housing market context and the individual constraints of a given household. This paper builds on this integrated view on choice and constraints by analysing both, as well as the link between them where relevant.

### ***Ethnic differences in housing attainment***

On an overall level, two types of supplementary explanations can be given for the ethnic differences in housing attainment (Bolt & van Kempen 2002).

On the one hand, differences can be caused by ethnic minorities and natives having different needs and preferences in relation to housing (Abramsson et al 2002; Bolt & van Kempen 2003; Skifter Andersen 2010; Dhalmann 2013). The family career of ethnic minorities is different from that of natives, which results in different needs and preferences. Also, some immigrants wish to return to their country of origin or are undecided as to their future country of residence (Owusu 1998). This makes it less relevant to invest in property in the host country. Some have prioritised buying property in their country of origin or to remit money to family, thus limiting their financial means for housing consumption. Furthermore, the preferences of ethnic minorities can be influenced by the housing standards and housing norms of their country of origin. In his influential study of the housing choices of South Asian and Caribbean ethnic minorities in Britain, Peach highlighted that while some may be restricted as regards housing choices, most individuals do have some choices available to them (1998).

On the other hand, differences may also be caused by ethnic minorities being less able to realise their actual preferences. Again, there are several potential causes for this: lack of knowledge of the housing market; discrimination from landlords, agencies, banks and other actors in the housing market; limited social network relevant to the process of house hunting; limited financial resources and an access structure favouring natives directly or indirectly

(Özüekren & van Kempen 2003). Furthermore, the availability of housing is important. Several studies have identified how white flight and white avoidance are relevant in a European context as well (Bråmås 2006; Crowder & South 2008; Andersson 2013): when the share of ethnic minorities in a neighbourhood reaches a certain level, natives leave these areas (white flight) or avoid moving to them (white avoidance). One implication of this process is that better housing options are created for ethnic minorities within these neighbourhoods, while the neighbourhoods preferred by natives become shut off to many. This creates an opportunity structure in the market that affects the choices available to ethnic minorities, making it harder to realise actual preferences (Skifter Andersen et al 2014).

Differences between ethnic minority groups can be explained similarly; these may be caused by differences in housing preferences, based on for instance different preferences for living with co-ethnics and different preference hierarchies, or by different opportunities for realising preferences due to different points of departure and different backgrounds influencing their housing career after migration (Abramsson et al 2002; Bolt and van Kempen 2003; Dhalmann 2013; Gram-Hanssen & Bech-Danielsen 2012).

### ***The structure of the Copenhagen housing market***

As in many other capital housing markets, the housing market of the Copenhagen metropolitan region is tight and not particularly favourable to ethnic minorities due to high price levels, long waiting lists and the importance of networks.

As in many other countries, owner-occupied housing in Denmark has been subject to rising prices, peaking in 2006 (Skifter Andersen 2010). Subsequently, prices have fallen somewhat, but at the same time it has become more difficult to obtain a loan. The Danish tax level makes saving up for a house an unfeasible strategy for buyers. Thus, being approved for a mortgage loan is a necessity. Apart from a capital cost deduction of approx. 30%, policy measures aimed at augmenting owner-occupation are limited. Co-operative housing used to be inexpensive as the price level was linked to the value of comparable rented property, which was kept low by rent control. Consequently, co-operative housing was very attractive and primarily sold to friends and family. Due to changes in regulation, parts of the co-operative housing sector is now being priced at market value and sold through real-estate agents, causing access to this type of housing to be less based on social networks but much more expensive.

Private rental housing built before 1992 is subject to rent control, resulting in prices below market value and a high demand. New rental housing is expensive. General allocation rules apply to neither of these, which make social networks important. Some landlords are reluctant to let their units to immigrants and as demand is high, landlords can afford to be selective (Skifter Andersen and Skak 2008).

The Danish term 'Almen boligsektor' translates into either non-profit housing, public housing or social housing. These terms are based on three key features of the sector. First, it is owned by non-profit organisations. Second, it is accessible to the general public, making it a

public housing sector in that sense. A comparison of selected European countries has shown that Denmark is the only country in which the traditional role as housing provider for a wide spectrum of the population has been maintained (Scanlon and Whitehead 2014). Third, it is also the sector which is thought to secure housing for the most disadvantaged groups, and it has increasingly become a sector for the less resourceful (Abramsson and Borgegård 1998; Scanlon and Whitehead 2014). In this paper, the sector will be referred to as social housing, bearing in mind that it carries the characteristics of a public non-profit housing sector as well.

While social housing is owned by private non-profit housing organisations, it is regulated by the state. Rent is subject to strict regulation. As the rent is calculated on the basis of the expenses of each individual estate, this varies between estates; depending exclusively on the costs at the time of construction. There is no connection between the size of the rent and the quality and location of the dwelling. Therefore, some estates are much more coveted than others, resulting in long waiting lists of more than 20 years<sup>2</sup>. A study from 2004 showed that the average waiting time in the Copenhagen Region was about 18 months (Fridberg and Lausten 2004). Allocation is based on a waiting list, and a small fee is payable for registration. Refusing a housing offer has no effect on your position in the waiting list, irrespective of the number of times you refuse. Internal waiting lists are given preference, making it possible to make a housing career within a housing association. The municipality can allocate vacant social housing units to people of limited financial and social resources who are in an immediate housing need that is not self-inflicted and who have exhausted other options. When refugees have been granted asylum, they are consigned to a specific municipality which is then obliged to offer them permanent housing. This can be done by utilising the municipal allocation right to social housing.

In 2000, a political wish to change the social composition of socio-economically deprived areas led to new allocation rules that are applicable if the municipality and the housing association in a specific area agree to use them (Fridberg and Lausten 2004). The purpose is to increase the social mix of the areas. The rules give priority to people in employment or education (flexible allocation) and permit the rejection of applications by unemployed individuals and couples (combined allocation). This affects immigrants disproportionately as they are overrepresented in areas with flexible allocation and as a larger proportion of them are unemployed (Skifter Andersen 2004). The new allocation systems have reduced the proportion of dwellings allocated by the general waiting list.

Housing policies in Denmark aim to secure good housing at affordable prices with the aid of housing allowances. Housing allowances are needs-based, tax-free and given only to residents within the private rental and social housing sectors. The size of the allowance depends on the

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<sup>2</sup> While the oldest public estates in Copenhagen are from the early part of the 20th century, a large part of the stock was built during the 1950s and 1960s. The stock is of a relatively high standard as the older estates have been and still are subject to renovation. Thus, deprived public housing areas in a Danish context primarily relates to the social composition of the residents in the areas and not to the physical conditions of the building stock.



size of the flat, the rent level, the number of children and adults in the household as well as the income and assets of all household members<sup>3</sup>.

### *Somalis and Turks in a Danish context*

Currently, non-Western immigrants and descendants constitute 5% and 2% respectively of the population of Denmark<sup>4</sup>. Turks are by far the largest group with just over 60,000 of Turkish origin<sup>5</sup> living in Denmark. Approx. 36,000 of these live in the Copenhagen region, 47% being descendants. The early Turkish migrants came as guest workers during the labour shortage of the late 1960s and early 1970s and were followed by reunified family members. Some Turkish Kurds came as refugees. Family reunification still takes place with descendants marrying native Turks residing in Turkey. Almost 18,000 individuals of Somali descent live in Denmark. Approx. 6,500 live in Copenhagen, 41% being descendants. Few Somali descendants have yet reached adult age. Some Somalis came as guest workers, but the majority came as refugees during the 1990s following the civil war. Subsequently, this also led to family reunification. The current socio-economic situations of the two groups differ: the employment rate of Turks is markedly higher than that of Somalis<sup>6</sup>, while divorce and single-provider families are much more common amongst Somalis (Statistics Denmark 2010).

Big differences in tenure distribution exist between Somalis, Turks and all other residents in Copenhagen<sup>7</sup>. 75% of Somalis and 68% of Turks live in social housing, while this applies to only 25% of all Copenhagensers. Copenhagensers, in contrast, are much more frequently found in owner-occupied housing and co-operative housing (42% and 16% respectively compared to 1% and 2% for Somalis and 19% and 5% for Turks). While Turks own their homes more often than Somalis, Somalis more often live in private rental (17% compared to 7% for Turks). In total, more than 90% of Somalis live in some form of rental housing.

### ***The empirical study***

This study employs the concept of the housing career in order to underscore the dynamic nature

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<sup>3</sup> By way of example, the highest level of allowance for people who are not disabled or pensioners is currently approx. EUR 450 monthly for a family of two adults and two children with a minimum self-payment of just below EUR 260.

<sup>4</sup> If nothing else is noted, all statistics are from 2013 to correspond with the conduction of the interviews.

<sup>5</sup> Meaning that they themselves, their parents or their grandparents were born in Turkey or Somalia, respectively.

<sup>6</sup> In 2009, the employment rate of Somalis was 39% while it was 57% for Turks.

<sup>7</sup> The source of the figures is a database of data from Danish registers 1985-2008. The figures are my own calculations of tenure distribution in Copenhagen in 2008 and cover all immigrants and descendants of Somali/Turkish origin and all Danes, aged 16 and above.

of housing<sup>8</sup>. Empirically, the paper is based on in-depth interviews. The interviewees were recruited through as many channels as possible including associations, projects for unemployed migrant women and job centres. Snowballing was used to some extent but limited to finding two or three interviewees through the same source in order to prevent interviewees being all from within the same networks, which is a risk of snow-balling (Small 2008). The interviews were based on a semi-structured interview guide focusing on the housing careers of the interviewees as well as their perception of their housing options and of the housing market in general. The interviews were conducted primarily in Danish but supplemented with English when necessary and possible. In one case, a friend of the interviewee acted as interpreter. The interviews varied greatly in length, from 10 minutes to over two hours, but mostly around 1-1.5 hours.

The interviews were conducted by researchers belonging to the majority. Some researchers claim that as an outsider, the researcher will produce less accurate research (Shah 2004). However, as Tinker and Armstrong (2008) write, ethnic belonging is only one of many characteristics of both researcher and research subjects, which makes them both insiders and outsiders to each other. Furthermore, advantages may be derived from the researcher having an outsider-status: less fear of judgement when touching on culturally sensitive issues; more detailed responses necessitated by the researcher's lack of cultural knowledge; and the possibility of the interviewee acting as the expert, which may have a balancing effect on the power relationship between the interviewee and the interviewer.

Small (2008) employs Yin's work on case-studies on in-depth qualitative interviewing in order to highlight the distinctive logic of qualitative work and to avoid a misguided quest for representativeness. Small suggests that in-depth interview studies be understood as multiple-case studies as opposed to small-sample studies. Each interview represents a single case that can be explored in depth and according to the specificity of that case. This logic is suitable when trying to answer how and why questions. By this logic, it becomes crucial in an in-depth study to cover a diversity of experiences. The diverse situations of the interviewees of this study led to a greater variety of experience as a basis for answering the research questions. The recruitment process in the study focused on achieving such diversity.

The interviews were conducted by the author of this paper and two colleagues. All interviews were recorded and transcribed in order for us to be able to share the material. In addition, field notes were made, transcribed, shared and discussed so as to further secure the transfer of the in-depth understanding gained in the field. Interview transcripts and field notes were coded in Nvivo, based on a coding tree developed jointly by the three of us from the contents of the interviews. This secured a common basis for the analysis of the interviews and organised the material so as to enable the comparing of data: comparing within and between cases, but also comparing with categories and with theory, where relevant. Coding took place in two phases. The first phase was an initial, open coding (Charmaz 2006) of two of the interviews

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<sup>8</sup> Thus, the focus on housing careers does not entail an analysis of the sequences of housing situations that make up the housing careers of the interviewed Turks and Somalis.

in each group, i.e. two Turks and two Somalis. The aim of this was to approach the material openly and to let unexpected categories emerge, as opposed to predefining categories on the basis of theory or previous studies. The second phase of the coding process was focused coding (Charmaz 2006). Based on the open coding, the most significant and frequent categories that had emerged during the interviews were formulated and selected. This led to a focused coding of all the interviews. Through the coding process, categories were developed and new categories emerged. Adjustments to the initial focused coding were made throughout the process, and the interviews coded first were reviewed again in order to secure the complete comparison of the material.

Our selection of quotes for the paper was based on the coding. While a limited number of quotes represent distinctive attitudes, the vast majority reflect statements made by several interviewees; therefore representing more than one interviewee.

### *The interviewees*

A total of 15 Turks and 13 Somalis residing within the Copenhagen capital housing market were interviewed. Of the Turks, three were descendants. Of the Somalis, two arrived in Denmark during their childhood and have grown up in Denmark. The Turks all came as migrant workers or as the result of family reunification with a migrant worker, while all the Somalis came as refugees or as a result of family reunification with a refugee<sup>9</sup>.

Table 1: Characteristics of the interviewees and their housing situations

	<b>Somalis</b>	<b>Turks</b>
Aged 19-30	2	2
Aged 31-59	11	12
Aged 60-	-	1
Single	2	1
Cohabiting with partner	1	-
Married	7*	11**
Divorced	3	2
Widowed	-	1
Living with children***	7	11
Children living elsewhere	4	1
No children	2	3
3-10 years in Denmark	-	1
11-20 years in Denmark	8	2
More than 20 years in Denmark	5	9
Born in Denmark	-	3
Male	5	7
Female	8	8
Owner-occupied house	1	-
Owner-occupied flat	-	5

<sup>9</sup> Turkish refugees and Somali work migrants were not included in the study.

Cooperative flat	-	3
Private rental flat	-	-
Public housing flat	7	7
Subtenant in a room in a flat	3	-
Temporary shelter incl. prison	2	-
In employment	6	7
Studying****	3	1
Unemployed	4	6
Pensioner	-	1

\*Two people did not live with their spouse as the spouse had moved to England. Another three people had been married and become divorced before the current marriage.

\*\* One person was engaged and got married a few months after the interview.

\*\*\* Whether all of the interviewees' children or only some of them.

\*\*\*\* They were all working part time as well.

The interviewees constitute a diverse group, as table 1 shows. Consequently, the data material covers a wide range of life situations. Some of the interviewees were at a later stage in their housing careers, causing the interviews to be primarily retrospective, while others were in the early stages of their careers, primarily focusing on their expectations for their future careers. The diversity facilitated greatly varying answers as to how possibilities and restraints were experienced by the Somalis and Turks making a housing career in the Copenhagen housing market; making it possible to look for similarities despite differences both within and between the two groups.

### ***The role of social housing in the housing careers of Turks and Somalis***

The analysis is divided in two. The first part focuses on the combined opportunity structure of the Copenhagen housing market, analysing the access to housing in a tight housing market. The second part focuses on the specific conditions of the social housing sector.

#### ***Navigating in a tight housing market***

Overall, insecurity, instability, poor housing conditions and limited progress were less evident in this study compared with previous research (Murdie 2002 on Somalis in Canada; Dhalmann 2013 on Somalis in Finland; Sørholt 2014 on Somalis in Norway; Bolt and van Kempen 2002 on Turks in the Netherlands; Magnusson and Özüekren 2002 on Turks in Sweden). In general, the interviewees felt that they had had the possibility of shaping their own housing career and that the options available to them were good. The notion of Peach (1998) that housing careers cannot be understood independently of individual choices is supported by this study.

The tightness of the Copenhagen housing market was, however, clearly felt by the interviewees. One example was two young Somali home-leavers. They had experienced a large amount of change in housing during their young adult lives, having moved around on temporary contracts. However, they perceived this to be the general condition of students in Copenhagen and both felt they had been lucky regarding the options they had had thus far. In general, both

the Somalis and Turks felt that their housing options were the same as those of Danes. A Somali woman explained, *“We [immigrants] are not alone. There are many Danes who also have a hard time finding a flat. [...] It is just the system and the housing shortage that causes it”*.

Owner-occupation and cooperative housing was close to non-existing amongst the Somalis which corresponds to the general figures presented earlier. The interviews offered an explanation for the low share of Somalis in owner-occupied housing: most of the interviewed Somalis saw paying interest as being incompatible with Islam. To some, buying was financially possible, but for religious reasons, they did not see this as an option available to them. In this case, their religion constrained their housing choice. The possibilities within social housing made it possible for them to choose to adhere to their religious beliefs. In contrast, Sørholt (2014) finds that the violation of religious beliefs is necessary for Somalis in Oslo to obtain a stable housing situation. Social control is strong and enforces the unwillingness of individuals to buy: if you decide to obtain a loan and pay interest, you could be stigmatised for not adhering to religious precepts (Sørholt 2014). The sole Somali home-owner said, *“The first two years, I think, we lost quite a few friends just because we had bought the house”*.

The concentration of Somalis within social housing was increased by municipal allocation of vacant social housing units to people of limited resources in an immediate housing need. One cause of this is the break-up of households, which thus often leads to settlement in social housing. For three male Somali interviewees, broken households were related to social or addictive problems and had led to homelessness. They had all been offered housing by the municipality, initially in temporary housing and later in social housing. This was also the case for a single, Somali mother of two who had been evicted from her previous dwelling. The social housing sector thus offers a safety net through the Danish welfare state.

In contrast to the Somalis, half of the Turks lived in the owner-occupation or cooperative sector. None of the Turks mentioned religious concerns in relation to buying. Several interviewees had indeed chosen to buy, despite difficulties of managing the high prices of the Copenhagen housing market. Reasons mentioned were that they wished to make an investment for the future for themselves and their children as well as to gain independence from landlords. The Turkish descendants all saw owner-occupation or co-operative housing as their future tenure. One of them said, *“I would like to own something. (...) It is just different to have your own. (...) I think it is important to invest in the life you have”*. Somalis and Turks clearly had different preferences regarding homeownership. The options of the social housing sector allowed the Somalis to adhere to their religious-cultural preferences. Clearly, home-ownership is not the ideal housing situation of all groups. This makes it relevant to question the often habitual use of home-ownership as an indication of integration within housing research.

For both Somalis and Turks, the general settlement patterns of their ethnic group influenced the settlement of the individual household in ways, which promoted settlement in social housing. First, navigating in a new and unfamiliar housing system can be a challenge due to limited knowledge of the housing market. Understanding written as well as unwritten rules on how to navigate is decisive for progress in a person's housing career. However, as the majority

of both Somalis and Turks live in social housing, the housing market knowledge offered to house-hunters by their social networks was often on the social housing sector, leading to settlement within this sector.

Networks also influenced housing market behaviour through preferences for living close to friends, relatives and/or co-ethnics in general. Several of the interviewees had been recommended specific social housing areas by their network or had chosen areas where friends or relatives lived. A Turkish descendant explained,

*Personally, I usually find that they [ethnic minorities] are better neighbours. The reason is that you help each other a lot more, and that you have a social communal spirit. You can talk better with them, and they understand you better. They are easier to talk with.*

Preferences for living with co-ethnics were present in many of the interviews in line with the findings of Dhalmann (2013) and others. The mechanisms behind this are complex, as rightly highlighted by Dhalmann (2013), and too extensive to explore here. The relevant point to be made here is that the concentration of ethnic minorities in social housing becomes self-reinforcing: currently, ethnic concentration in Denmark is predominantly found in social housing (Skifter Andersen 2016). Therefore, a wish to live with co-ethnics automatically leads to social housing, which further sustains ethnic concentration. Consequently, the general settlement patterns of the ethnic group influence the housing preferences of the individual. Similarly, cultural interpretations at group level such as religious beliefs influence the choices of individuals and are reproduced through them.

Discrimination is a key aspect of the housing market context in which ethnic minorities are navigating. Differences between sectors as to the extent of discrimination can influence settlement patterns across sectors. A Turkish interviewee talking about the early part of his housing career said, *“It was like this back in the 1970s that there weren’t any Danes who were willing to let a flat to us [in private renting]. The distance was too big”*. This had changed according to him, however; the distance had become smaller, which had a limiting effect on discrimination. A Somali woman recounted a more recent experience of discrimination in that she had been evicted from her flat due to complaints from a neighbour who, according to the interviewee, did not like foreigners. However, she had never felt discriminated against by the system, *“The neighbour she removed me [the neighbour’s complaint resulted in the interviewee being evicted], that’s okay. But not the municipality or the caseworker. They help you”*. No other stories of discrimination in the housing market were relayed in the interviews, despite specific questions being asked about such experiences. The flexible allocation rules of the social housing sector were not perceived by the interviewees as discriminatory but as a common condition for everyone. Furthermore, the interviewees did not explain their absence in the private rental sector by discrimination. Rather, as social housing for a range of reasons had been the rental sector in focus, private rental became irrelevant. Some of the interviewees had experienced discrimination in other spheres of their lives and expressed discontent with the negative

discourse on immigrants in the media. However, the vast majority had never felt that discrimination had influenced their housing careers. This is contrary to the findings of other studies (Aalbers 2002; Sørholt and Astrup 2009). The lack of perceived discrimination does not mean that discrimination is absent in the Copenhagen housing market. Rather, it shows that the interviewed Somalis and Turks did not feel constrained by discrimination in their housing career, whether or not this actually did limit their choices.

Previous studies have identified the reluctance of private landlords to let to immigrants as an obstacle to accessing the private rental sector (Skifter Andersen and Skak 2008; Aalbers 2002). However, this study indicates that the picture is more nuanced: if ethnic minorities are not trying to gain access to the private rental sector, discrimination by landlords is never experienced<sup>10</sup>. While the findings of this study are by no means evidence of landlords not discriminating against ethnic minorities, they do warn against presuming that the key cause of the low share of ethnic minorities in private rental housing is discrimination. One reason for avoiding the private rental sector could be the internalisation of restraints: the interviewees know their social position and do not consider options that are out of reach (Özüekren and van Kempen 2003). Or in the words of Sarre (1986): that the constraints are “*embedded in the households’ own aspirations*”, meaning that an adjustment of choice and constraints takes place. Nevertheless, the comparative Nordic study of which this Danish study is a part shows that in the other Nordic countries, Somalis are very aware of the limitations they are facing compared with others (REFERENCE TO BE ADDED AFTER REVIEWING). There is no good reason why this would differ between the countries, and why minorities in Denmark should be less able to identify the obstacles they are facing. An actual difference in obstacles is more plausible. It seems that if the options of the social housing sector are good, the private rental market becomes less relevant and discrimination within it is not experienced. Social housing becomes, in a sense, a buffer for experiencing discrimination.

### *The challenges and potentials of the social housing sector*

As the majority make their housing career in social housing, the organisation of this sector was an essential determinant of the choices and constraints experienced by the interviewees. The interviewees were generally very positive regarding their options within the social housing sector. Thus, this study corroborates the findings of Mee (2007) for public housing in Australia, which she finds to offer security, comfort and control. However, the interviewees did identify challenges to making a housing career within social housing. One of them was timing in relation to both accessing and advancing in the sector.

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<sup>10</sup> In a study by Skifter Andersen (2006), 7% of the interviewed immigrants said that they had tried in vain to get private rental housing; the fairly low share supports the notion that the vast majority of ethnic minorities do not orient themselves towards the private rental sector and thus do not experience the potential discrimination by landlords.

The time frame for access to social housing depended on the specific housing area, in some areas causing an unbridgeable barrier. The interviewees explained that the central and sought-after social housing areas have long waiting lists of up to 20 years. Options in the social housing sector were perceived to be better in other parts of Denmark and on the outskirts of Copenhagen where units were accessible within a shorter time frame (as little as three to six months according to one interviewee).

An inherent condition of the social housing sector is that you must be ready to move when a housing offer is made. A married Somali woman with three children said, *"We waited five years. It takes time you see to get this new flat. We have been saving money so that we can move [when offered a bigger social housing flat]"*. Being on the internal waiting list was the key to making a housing career within the social housing sector as this allowed them to move to bigger and better dwellings (even if it did take time). Some of the interviewees who had a wish to move considered the desired change to be possible within a foreseeable future as they had been told so by the municipality or the housing association. Others were unsure as to the time frame to be expected. While the waiting time until a housing offer might be received has always been uncertain, the flexible allocation rules have made the uncertainty greater for people without employment.

Another challenge within the social housing sector was the adaption of housing to the growth and size of the family. Large social housing flats are sought after and difficult to get. A Somali man living with his wife in a four-room flat with six children said, *"It is not the flat that is small, [it is] the family that is too big"*. Needs are not constant within life phases, one of the reasons being that children grow older. For the interviewees in social housing, this translated into a wish for a larger flat, as their oldest child wanted their own room. This could pose a challenge: due to long waiting lists, a larger dwelling might not be available till the oldest child decided to leave home. At later stages of their career when the children left home, some interviewees wished to move to smaller units with more manageable rent levels. In contrast, the interviewees living in owner-occupied housing did not expect to move again unless this became necessary due to job changes or loss of mobility in old age. As such, owner-occupation led to more permanent settlement. Downsizing in order to adapt to changes in family size was more easily achieved within social housing.

Financially, the rent levels of social housing were perceived by some interviewees to be high, but not to the extent that it prevented a housing career within the social housing sector. The deposit for social housing and the costs of refurbishment on moving out were mentioned by some interviewees as too high and difficult to manage, causing these to constitute a constraint for a progressing housing career. For one of the unemployed interviewees, a cut in welfare benefits had led to problems with paying rent despite the housing allowance. However, the Danish welfare state made the impact of limited financial resources less extensive. Housing allowances aided the unemployed and single parents in managing housing costs, making rent levels affordable. An employed Somali single mother of four living in a four-room social housing flat said, *"If I didn't have the housing allowance, I wouldn't have been able to live like this"*. As housing allowances are only available for residents within the private rental and social housing



sectors, this causes a further increase in the financial difference between owning and renting. Apart from the financial aspects, the Danish allocation rules in social housing add further importance to employment due to the structural constraints imposed on the unemployed in their access to and progress within specific housing areas. An unemployed single Somali mother explained, *“If I work, I quickly get a flat, I am independent, I can pay myself. But we who do not work, we always hold the municipality’s hand”*.

Despite the challenges and conditions of the social housing sector, choices are clearly available as well. A Turkish widow living in a four-room flat with one child at home said, *“I am searching [for social housing] now and I actually get a lot of offers but I turn them down. Some are too small, others too big, yet others too expensive. It is hard to find exactly what you want”*. It was possible for the interviewees to have specific wishes and to influence their career, but the more specific their preferences, the longer they must wait for a suitable offer. In general, the interviewees expressed satisfaction with the opportunities within the social housing sector. Those who were in immediate need of housing were also offered choices and could to some extent act according to their preferences. An unemployed single mother living in a women’s home with her son after being evicted said, *“They ask me at the women’s home if I want to move to Helsingør [a town 45 km north of the Copenhagen city centre] or something; it is easier to get a flat. But I say no thanks!”*. While the unemployed felt too dependent on the municipality and their caseworker, they did explain that choices were available regarding area and size of flat. One Somali man was the exception. He expressed discontent with his current housing situation and the lack of choices available to him. He seemed resigned to not having any way of improving the situation himself. His situation arose through the combination of a large family, his and his wife’s recurrent unemployment and a wish to stay in the very central part of Copenhagen where he had lived since arriving in Denmark approx. 20 years ago. In this case, the restraints became overwhelming. The fact that this interviewee was an exception underlines the potentials of a strong social housing sector.

All in all, the tightness of the Copenhagen housing market clearly influenced the housing options of the interviewed Turks and Somalis, limiting the choices in particular of those who were unemployed. However, the strong Danish social housing sector meant that choices were indeed available and that in the majority of cases, even the unemployed felt that they could influence the course of their housing career. These findings underline the potentials of a strong social housing sector and question the habitual linking of home-ownership and level of integration within housing research.

## **Conclusion**

This paper offers explanations for the concentration of ethnic minorities within social housing and thus for one cause of the home-ownership gap. Furthermore, it explores the potentials of a strong social housing sector for the housing of ethnic minorities, pointing to the implications of social mix policies for ethnic minorities in social housing.

The Danish social housing sector seems to offer stable, affordable housing, the potential for progression and the possibility for people to influence their own housing career. It was possible for the interviewees to shape their own housing career based on their preferences, and the system was perceived as understandable and equal for all. The diversity of the interviewees emphasised this point: while the choices might be better for the more resourceful interviewees, even the unemployed interviewees living in temporary housing situations had choices available to them. For Somalis, renting allowed them to adhere to their religious beliefs. The possibilities of the social housing sector and, for the Somalis, their reluctance to pay interest made owner-occupation less desirable. Clearly, disregarding the choices and preferences of ethnic minorities in relation to housing would severely limit the validity of housing research, even as regards those facing substantial constraints. Choices might be constrained, but they are nevertheless choices that shape people's housing careers.

The paper offers explanations of the proportionally high share of ethnic minorities in social housing and the home-ownership gap. With good alternatives to owner-occupation available, home-ownership might not be a suitable measure for integration. Based on this paper, it becomes relevant to question the use of the home-ownership gap as an indication of a lack of ethnic minority integration. Clearly, owner-occupied housing cannot be presumed to be the housing ideal of all groups in society. Furthermore, the home-ownership sector cannot be understood independently of the combined opportunity structure of a given housing market. This is particularly crucial to consider when comparing levels of home-ownership across national housing markets. A more nuanced understanding of the link between housing and integration is needed.

The findings of the paper warn against presuming that social housing is undesirable and offer bad housing. Clearly, social housing can offer good housing and the possibility to shape your own housing career. This depends on the structure of the social housing sector. Positive characteristics are flexibility, affordability and stability as well as the possibility for progression and for influencing your own housing career. Shaping the social housing sector to fit these characteristics might be a better route to good housing situations for ethnic minorities than striving for equal rates of home-ownership.

The social housing sector can play a major role in allowing ethnic minorities to shape their own housing careers in a tight housing market. This is under pressure from the social mix policy of changed allocation rules, however. The negative consequences of these rules affect ethnic minority groups disproportionately, and the ethnic differences in the constraints faced in the housing market are thus expanded. A risk could be further marginalisation of households with few resources. While valid arguments for the advantages of flexible allocation or similar tools for changing the socio-economic composition of neighbourhoods might exist, awareness of the drawbacks is warranted.

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