

Housing Qualities, Spaces and Dispositions for Low-Income Families: Effects on Experiences of Wellbeing, Home and Belonging

Anne Sigfrid GRØNSETH ^{a,1} Karine DENIZOU ^b
Sigrid Elisabeth GLOMDAL ^a Svein Åge Kjøs JOHNSEN ^a
^a*Inland Norway University*
^b*SINTEF Community*
ORCID ID: Anne Sigfrid Grønseth 0000-0003-3248-2617

Abstract. Low-income families often live in cramped and unsuitable conditions, and the housing qualities interplay significantly in processes of wellbeing, homing and belonging as housing can be an obstacle to the parents' transition to labour-market, lead to social exclusion and negatively affect children's schooling. The paper holds that housing quality includes important aspects of health, wellbeing and security, sociality, accessibility of services and facilities, space for leisure activities, central location, cultural heritage and aesthetics that support identity and place belonging. The study focuses on a new form of supported tenancy; tenancy with a referral agreement (tilvisingsavtale). The agreement differs from ordinary municipal tenancy as the referral agreement gives the municipality the opportunity to offer tenancy to low-income families in the private market. This implies that families renting with a referral agreement live in ordinary neighbourhoods and with equivalent housing qualities as other tenants, rather than in neighbourhoods with municipal elder and commonly worn-down housing located in areas known as "municipal neighbourhood" bearing social stigma and marginality. Methods include architectural inspection, drawing and document analysis, home-visits and interviews with residents and municipal welfare workers in a small Norwegian municipality during 2022/23. Exploring links between housing quality, housing tenure and wellbeing, our material suggests housing quality and space as a complex and flexible experience. We find that the residents tend to assess the referral agreement to offer an increased match to needs in their present everyday life compared to earlier housing, a greater sense of wellbeing and belonging, and to stimulate aspirations for the future. Here, we discuss the housing narratives as it raises precarious issues related to experiences of everyday family-life, autonomy, wellbeing, belonging, home and identity.

Keywords. Housing qualities and spaces, low-income families, supported housing, wellbeing, home, belonging

¹ Corresponding Author: Anne Sigfrid Grønseth, anne.gronseth@inn.no

Introduction

This article departs from a small-scale research project on housing and wellbeing among low-income families in Norway [1]. A rural inland municipality in Norway introduced a new form of supported tenancy; tenancy with a referral agreement (*tilvisingsavtale*) in collaboration with the Norwegian State Housing Bank² (*Husbanken/Housing Bank*) and private developers. We explore the effects on wellbeing, home and belonging for low-income families of this form of tenancy. The model of referral agreement differs from ordinary municipal tenancy as the referral agreement provides the municipality with an opportunity to offer tenancy to low-income families in the private market. This implies that families renting with a referral agreement live in ordinary neighbourhoods with equivalent housing qualities as other tenants, rather than in neighbourhoods with older and typically derelict municipal housing located in areas known as “municipal neighbourhood” bearing social stigma and marginality [1].

The main aim of our research is to create knowledge about what impact renting with a referral agreement has on low-income families’ experiences of wellbeing, home and belonging. Knowledge of the families’ own experiences gives insight into the challenges the families have and how renting with a referral agreement affects autonomy, coping and participation in neighbourhood, education, and work. The project has published a full report [1], which makes the basis for this article.

In the following we introduce a few relevant features of housing in Norway and the Housing Bank, followed by our theoretical viewpoint on effects and meaning of housing on wellbeing, home and belonging, and a short description of Ringsaker municipality and the rental model with a referral agreement. Next, we present employed methods of architectural assessment and interviews, before introducing the families’ experiences of housing with referral agreement, and finally a conclusive discussion highlighting a need for a variety of housing models that can benefit a diverse, complex, and vulnerable category of low-income families.

Housing in Norway

Privatization, deregulation, and increased targeting has become an international trend, and these changes are especially evident in Norway [2]. Compared to other countries in Europe – particularly Nordic welfare states, such as Denmark and Sweden – Norway has a high rate of homeownership, a deregulated rental market, a low share of public expenditures on housing and a particularly low share of social housing. In Norway, social housing accounts for just 4% of the housing stock, compared to Sweden (18%) and Denmark (19%) [3]. This implies that the private rental market constitutes a significant proportion of social housing (including public owned and rental housing owned by individuals and leased by municipalities). Research shows that tenants receiving social assistance and ethnic minorities tenants often have short-term contracts and higher rents

² *Husbanken* is the Norwegian governments’ central body for implementing the housing policy. For the time being the Housing Bank manages diverse financial arrangements that support social housing objectives in the municipalities. Since it was established in 1946, has played an important role in both financing housing with long term loans as well as securing a minimum quality standard.

[4]. The rise in house prices and rent is generating increasingly unequal housing outcomes, in a process of stratification and gentrification [5]. In a context where the Norwegian government focuses on ownership as the favourite housing tenure but promotes renting as a safe alternative and aims to strengthen tenants' rights and the municipality's room for action [6], some municipalities work to find new living arrangements for households that do not enter the ordinary housing market, either to own or rent. One of these solutions is through the Housing Bank and its financing of loans for disadvantaged families, as the loans that finances referral agreements.

Low-income families are often socially stigmatized and regarded as unattractive tenants [7], which contributes to high residential mobility. Using Statistics Norway's definition of housing precarity, Von Simson and Umblijs [8] found that young people, migrants and the less educated are more likely to rent instead of own, and to live in crowded housing. Rents in the private rental market are mainly set at market levels, while they are based on average rents in similar dwellings in the same area within the social housing sector. Referral agreements are usually rented out for marked value. Total monthly expenditures are higher in rented accommodations than in those that are self-owned. Differences in rent level are also much lower between urban and rural areas than house prices; as low-income groups are overrepresented in the rental sector; affordability is a main challenge concerning housing conditions in both urban and rural areas according to Statistics Norway [9, 10]

Housing: Affect and meaning for wellbeing, home and belonging

Housing tenancies are important primarily because they determine what types of housing and neighbourhoods are available to low-income families, which in turn contribute to the residents' experience of wellbeing, belonging and social life [11, 12, 13]. In general, inadequate housing is associated with psychological distress and psychiatric illness, long-term negative effects on children's development and disruptions of parent-child relations [14, 15].

Residential crowding is critical for children's development [15]. One study has e.g. found that residential crowding and density affected children's educational outcomes more than housing type or ownership [16]. Crowded dwellings may limit opportunities for rest and may increase the level of family stress [17]. Studies show a relationship between crowded housing and emotional and behavioural problems among children [18], and children growing up in cramped houses tend to have lower educational achievements and lower levels of completed schooling. Features of the physical environment that enable control over one's privacy have been found to be important in promoting residents' wellbeing [19].

In the present context, wellbeing is understood as a dynamic experience and quality connected to interlinked processes between the physical, psychological, and social dimensions. Thus, we emphasize how wellbeing is dynamic and relational, individual, and collective, while also socially and politically structured [20]. From a quantitative perspective, we recognize that wellbeing can also be measured and ranked. The Organization for Economic Co-operation and Development [21] suggests that wellbeing is a set of material social capital factors. Social capital, for example, has desirable qualities at both group and individual levels: namely, liberty and employment, equality and opportunity, social support and cohesion, education and "health and safety", but also income, community, and environment. Together, the qualitative and the

quantitative perspectives on low-income families' wellbeing and belonging offer the opportunity to explore low-income families' experience of a governmentally and spatially organised housing infrastructure. Thus, the housing places low-income families in an ambiguous position within the larger societal structures. These structures interact and shape their experiences of wellbeing, home, and belonging.

Place attachment refers to the bond that can develop between a person and a place [22], and although there is little research considering refugees' place attachment and the association with wellbeing, there is reason to believe that it may be of importance in the promoting of wellbeing [23]. In addition, place attachment may be highly important for engaging with the neighbourhood and community participation [24].

Home is often attached to a place but can also be an imagined space that is associated with certain ideas and feeling; both positive and negative. In this way, houses and dwellings can be experienced as home to varying degrees. A 'home' does not exist "by itself" but is continuously created through everyday activities and practices. This is how we understand 'home' as a process of creation and experiencing ways of "living and belonging" [25]. Rapoport [26] refers to the importance of constructing a home and interior so that it reflects one's own identity. If it is not chosen by the residents or possible to alter, it gives less opportunity to create a 'home'. Home ownership, rather than renting, gives a greater opportunity to present oneself. Equally, long-term rented housing can provide many of the same opportunities. Home has the power to form identity, as people live and create experiences of themselves through home. All together, we see the house or dwelling as an important place to create an experience of home as it relates to and plays into our feelings of wellbeing and belonging, self and identity [27].

Place and rental model: Ringsaker and referral agreement

Ringsaker is one of Norway's largest farming and forestry municipality and is in Inland County [28]. The main type of housing tenure in the municipality is self-owned homes (80%) and detached houses [29]. The average is 2,12 persons per housing, and 5,3% can be considered as cramped [30]. In Ringsaker there are few residents who are rejected for government assisted housing, compared to the country average [31]. This can imply that the coverage of housing is good, and referral arrangements is a likely contributing factor to this.

Since 2015, Ringsaker municipality has tried out a scheme for renting out homes with referral agreements where the municipality, private developers and the Housing Bank together assist disadvantaged households in obtaining a suitable home. The purpose of referral housing is to give the municipality access to more housing for rent. The scheme helps to free up municipal housing for those who need it most. The Housing Bank grants loans to private companies whose purpose is to build, rehabilitate or buy rental housing, on the condition that the developer enters into a cooperation agreement with the municipality on ongoing cooperation and management of the housing. The agreement gives the municipality an exclusive right to allocate 40 % of the homes in a housing project to financially disadvantaged people on the housing market. The municipality's right of referral expires after 20 years. A referral agreement entails no financial obligations for the municipality.

Tenants who have been assigned by the municipality, enter a tenancy contract with the letting company in accordance with the Tenancy Act on ordinary terms, and NAV (Norwegian Labour and Welfare Administration) provides a guarantee for compensation

for the deposit. The rental contract is between the family and the letting company, though as we will show, when considering the families' various and complex difficulties, there is need for municipal economic and other supportive follow-up in this renting intervention.

According to the Housing Bank, "Loans for rental homes for the disadvantaged must contribute to more suitable rental homes for the disadvantaged on the housing market. A home is suitable when it has a satisfactory standard, and the functions and location are suitable for the person who will live there." [32]. The Housing Bank sets the current building regulations (TEK) as requirements for housing quality in rental properties. All the homes concerned by referral agreement are built after 2015 and have a modern standard. In 2010, fundamental changes were made to the building code and corresponding regulations, which means that homes built after 2010 meet a higher technical and functional quality than those built before 2010. That applies for example to the energy efficiency of the buildings and to the ventilation (which means lower electricity bills and better indoor air quality) and to the accessibility (which means step-free access, larger bathrooms, and bedrooms).

Methods: Architectural inspection and in-depth interviews

Exploring the affects and experiences among low-income families with renting with referral agreement we conducted a qualitative study. During fall and winter period of 2022 and into 2023 we inspected the residential areas and did architectural assessments in a selection of homes rented within the referral scheme. The selection represents homes where we interviewed the residents, but also other housing projects with referral agreement. The assessment is based on a combination of drawing³ examination and inspections on site. Pictures were taken when allowed by the residents.

The assessment criteria include requirements in the current building regulations. As these only provide minimum requirements for buildings and outdoor recreation areas, selected criteria from the Housing Bank previous "minimum standard" were added (e.g., size of the living room in relation to the number of residents and a kitchen that can be divided as a separate room with a window). Location (e.g., distance to centre functions, schools, and kindergarten) and qualities in shared outdoor areas, as well as visual and material quality of the housing projects were also assessed. To gain an understanding of how the homes and residential areas are perceived, we have, as far as possible, gathered the residents' own experiences of living and housing quality through the interviews. We conducted semi-structured in-depth interviews with six families in their own homes. Several of the interviewees are immigrants or refugees. Since five of the families did not speak fluent Norwegian, we included an interpreter to follow the interview and assist in translation.

Central themes to be addressed during interviews were 1) how the housing quality and referral agreement suits the family and how it affects their everyday life, participation in actual social arenas, and thoughts for the future; 2) how housing with referral agreement gives opportunity for own adjustments, creates feelings of homeliness, and experience of neighbourhood; 3) how housing and neighbourhood affect the children's everyday life and development, and the relations between parents and

³ Ringsaker municipality kindly provided drawings from the building applications.

children. In addition, we interviewed two municipal employees with a concern for how they conceive the referral agreement to affect the families and their own practices, arranged a one-day seminar and one day workshop with relevant municipal employees for discussions, as well as conversations with one developer.

The interview transcripts were analysed according to reflexive thematic analysis [33, 34]. Reflexive thematic analysis emphasizes the importance of researchers' subjectivity as a resource, meaning that the researchers should engage reflexively with theory, data, and interpretation. The analysis was conducted inductively, in that it was grounded in the data. However, existing research and theory informed the discussion and interpretation of the data.

Ethics

The project was reported to the Norwegian Center for Research Data (NSD), and their guidelines ensured the anonymity of the informants and ethical implementation of the research process.

Limitations

First, this study is of limited scope given that it is a case study of a single, small municipality in Norway, and although there are themes that could be considered universal here, it can be challenging to generalize based on the present results. Second, interviews are subject to interpretations, the participants were visited in their homes which might influence both the perceptions of the researchers and the questions asked. Third, the results are somewhat limited to the demographic interviewed, also interviewing other people, such as single individuals or families with higher income, and having a comparison group might have enriched our analyses. For example, also interviewing residents in the same residential projects who are e.g. ordinary tenants could have been interesting. Fourth, policies do change over time, which could influence the relevance of these findings in the future. Wellbeing, belonging, and home are complex concepts, and there could be other important aspects of these concepts that we did not capture in the present study.

Experiences of housing: Family relations, stability, future visions and neighborhood

Family relations and everyday routines: Making a home

As mentioned, home refers to privacy and recreation, carries within it an emotional attachment and stands as a symbol for the self and family's identity [25 - 27]. A home does not simply exist by itself, but rather it is continuously co-created by the people in the home by everyday activities. As we understand a home, it is a process of creating and experiencing ways of living and belonging [25]. A very central aspect of the home is the people in it and the space allowing the people the home to interact to fit several needs. In our material, family relationships are clearly a central theme when the resident talk about their homes and living spaces.

A single father with refugee background explains that he moved to make room for his newly arrived son in the hope that they would gain a good relationship. He says:

My previous housing was smaller. It was outside the city centre, while this housing is in the middle of city centre. It is more social. There are cafes and shops right nearby. It is easy to take the bus to education and work. I feel more at home here. I would like to do changes, painting, and such, but this is not the most important. This place has become more of a home since my son and I have more space, and we are doing better together.

A single mother with immigrant background and two young children says:

I wanted to move since my earlier apartment only had one bedroom. The children wanted me to go to bed at the same time as them and be quiet the whole time. Now we have two bedrooms, and I can do things in the evenings. We live better together; we are better together. Now we have a home. We can eat, sleep, do homework and play, and I can do my things.

What the families speak of shows that being able to regulate family relationships is important for coping, mental health, and the ability to make home and experience wellbeing. This is supported by research that shows that housing conditions, such as cramped quarters, can contribute to psychological stress and mental health problems, have negative impact on children’s development and have a destructive effect on parent-child relationships [17, 18, 35]. In the interviews it appears that home is something created through relationships and everyday activities and has significance for self and group identity that can contribute to improvement in health and overall quality of life [36, 37], but it also becomes clear that the location and physical aspects of the home, such as an adequate number of rooms or a separate kitchen, are important as well.



Figure 1. Making a home by decorating and keeping it neat and tidy is highlighted as important by some of the interviewees.

Housing providing stability and safety: Belonging, wellbeing and future visions

The housing’s location within different neighbourhoods and areas, physical and aesthetic features, together with symbolic meaning have an impact on the resident’s experience of

living in stability and safety [39]. The physical structures make frameworks for everyday life, for example how the dwelling provides space for visitors or schoolwork. The aesthetic aspects are important for rest, revitalization, and aesthetic experiences such as views of nature or green areas, or the aesthetic qualities of the dwelling. Symbolically, the home is also important for self-confidence and coping, as the home gives associations to both the residents and the others outside. In this sense, housing affects identity, belonging, social position and status [39].

The families express that their home is of precarious importance for experience of stability and security as they refer to need of financial overview and predictability, as well as local continuity and belonging by living in one place for a long time. However, none of the families envision living in their current apartment for long. This is partly explained by the fact that the apartment does not satisfy their need for space, as has also been identified through the drawing survey. In addition, some refer to physical conditions such as poor ventilation, kitchen and living room in the same room, which creates clutter and odours in the living room. Others highlight conflicts with neighbours or economical aspects.

A single mother with immigrant background and three children explains:

If I can get a contract for seven years without increasing the rent, then I can continue to live here. But I cannot save up money to buy my own house. It is just that I do not like to move all the time. It affects badly my children.

Another mother with refugee background and two children says:

We are moving to another house, a municipal home. That is better. The municipality cannot evict you if you fail to pay. It is also better because you can call for help when needed. Living in private rental, you stress a lot about what can be damaged and such, and the rental price keeps going up.

It appears to be an ambivalence in that the trade-off between referral agreements which are renting from the private market and municipal homes, which are renting from the municipality. With referral agreements at least 60% of the neighbourhood is rented out or sold on the private market with no municipal involvement. The housing is in general of better standard, higher pricing, and an annual raise of rental price to fit the market value. This contrasts with municipal homes. There seems to be from our interviews a desire for stability, both economically and in housing situation, location and belonging. These desires can be conflicting in that referral agreements are more expensive than municipal homes and some of the interviewed participants see the agreement as a temporary form to fit their current need for housing. It seems that developing a place of belong and place attachment [22] might not happen with referral agreements, likely because of this current home mindset.

On one hand, housing with referral agreement could create neighbourhoods made up of a mix of tenants with higher and lower incomes and thus offer a less marginalized and stigmatized residential area. This can give experiences of a less exposed and vulnerable social position and increased belonging to the local community. On the other hand, experiences of marginalization and stigma might also be heightened in such areas. This would probably depend upon the mix of tenants and to which extent emphasis has been placed on developing an inclusive living environment, e.g. by facilitating joint activities.

Life projects, coping and autonomy relate to how we plan and handle life events [40]. We can change ourselves through for instance participations in education, work or by changing environment and redecorating. The qualities of the housing and sense of home emerge as significant for the families when it comes to developing life projects and experience mastery and autonomy. The families envision that they will complete education and get a permanent job. With reference to their new housing in residential areas without stigma and higher social status, the families express a feeling that their new housing will make family life better, contribute to increased coping in everyday life and give a sense of belonging. With improved finances and autonomy, they envision to purchase self-owned housing and with this prospect it seems they also achieve an increased sense of belonging and wellbeing.

As one father says:

When I get the chance, I want to buy my own house. The first goal is to become financially independent. Then I want to buy a house more out in the nature.

Housing qualities and neighbourhoods

There are several aspects of the housing that can have an impact on the wellbeing and belonging for children and parents. As mentioned, research indicates that cramped quarters, noise, and chaos are factors that contribute negatively to important indicators of psychological development and wellbeing [17]. The families mention noise specifically in relation to neighbours' complaints: *It is difficult for children to play without disturbing the neighbour who lives below us.* Poor building quality in the house is also mentioned: *I think the quality of the things is poor because it is easily damaged.* Challenges related to quality are also about finances as the families expect to themselves having to replace a cupboard door or similar if such things are damaged.

When it comes to neighbourhoods and outdoor areas, families often mention aspects of health and well-being, such as physical activity and social interaction, as important. However, the families point out that they do not use the outdoor areas much: *We like to stay inside the apartment or go out to playgrounds, libraries, shopping malls or another city.* Some families experience estrangement such as one mother expressed:

Some of the neighbours are not nice. I have experienced the bus not stopping for me because I was wearing a hijab. At school, my children have been teased that "your mother wears a head scarf". I decided to stop wearing the hijab.

Although we note that many of the families have little contact with their neighbours, it still happens from time to time: *I have contact with an elderly lady. She is a very nice lady.* There seems to be less of a desire to participate in neighbourhood activities and socialisation among the residents interviewed than what is to be expected in a Norwegian neighbourhood. This can be related to negative experiences like noise complaints, or the teasing experienced by some of the children. Previous research shows that housing quality and permanent housing among refugees have a large impact on life quality [41]

There is also reason to believe that a lack of place attachment is associated with less community participation [24].

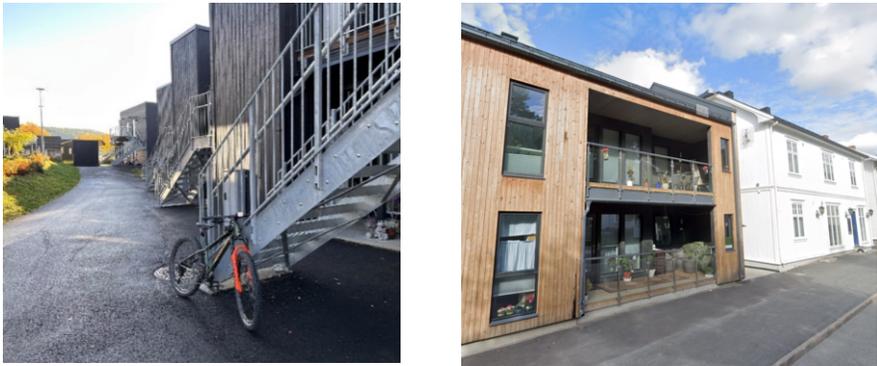


Figure 2. A central location and a modern design are considered as important by the residents.

Conclusive discussion

This study highlights that renting with referral agreement can provide increased wellbeing in families. However, it can also yield challenges, particularly in terms of residential stability and belonging. Most families emphasize that it is positive to live centrally within a short distance to kindergarten, school, work, shops, bus, and other facilities. Many find the housing standard to be satisfactory, in part due to less overcrowded housing, which provides opportunities for privacy, schoolwork and family togetherness during activities and meals, and opportunities for visits from friends. A positive experience is afforded by living in an apartment with a more “modern” housing design and a feeling of living “the way other people live”.

In this study we utilized home visits as a method for gathering additional data, this was of value both for giving context to the qualitative analysis and for taking pictures for documentation and assessment. This supported our findings. The participants’ level of engagement with their living environment was easier to determine by visiting. The families speak of feelings of being less stigmatized and marginalized by the fact that they live in “ordinary neighbourhoods”. At the same time and in contrast, it emerges that housing quality is not always sufficient. This may apply to doors that are crooked, kitchen drawers that cannot be closed and unfortunate floor plans. Unattractive outdoors areas and noise in nearby areas and the like contribute to a reduced sense of wellbeing in some of the housing projects. Several families receive complaints and experience difficulties in the neighbourhood and feel singled out as “inappropriate”, “foreigners” and “inferior” neighbours. Many families point out that renting with a referral agreement is more expensive than renting municipal housing, which contributes to many families planning to move to save money (aiming towards self-owned housing).

Municipal employees confirm that several of the families need follow-up in managing the housing and relating to the neighbourhood. At the same time, it is not desirable to show that the families receive municipal support and follow-up, which would stigmatize them. It seems that the families in temporary housing may experience a “catch twenty-two” situation. The families can choose to live in a new housing with

referral agreement, or switch to municipal housing, which can be perceived as a step back in the housing career, but with the ambition of saving to buy a self-owned housing. Here, we emphasize that it does not seem to be ownership in itself or the form of housing tenure that is central, but the location of the housing and the housing qualities associated with self-ownership that are drivers of the families' experiences of increased participation, wellbeing, home and belonging.

In order to strengthen home and place attachment and discourage relocation, we suggest that the municipality's housing work may be enforced by contributing to increased involvement of the residents in their surroundings, both inside the housing and outside in the surrounding areas. We also see that unintended use of resources can occur when following up families renting with referral agreement, as many families move and need further assistance. We suggest that this should have implications for municipal practices in housing with referral agreements. With an emphasis on home and attachment to place, the issue of ownership or renting may become less crucial. The length of renting and the possibility of personal commitment and adaptations may rather stand out as more important factors for stability in identity, home, belonging and wellbeing.

In our material, it emerges that most families renting within the scheme are refugees. We note that they, despite possible health problems with post-traumatic stress syndrome and migration problems, have a strong drive to achieve increased participation and wellbeing, and as part of this is saving for the purchase of housing seen as important means. More correct, perhaps, we point out that there are families among low-income families who struggle with complex, long-lasting and/or profound individual and/or social limitations and difficulties, and thus find to a lesser extent the opportunities, strength, and drive to aim and fight to improve their housing situation. In such a light, one can ask whether renting with referral agreement is a project that benefit low-income families who have a minimum and sufficient surplus to meet the project's expectations of adapted participation in the neighbourhood, school, education, and work. Considering families who are not assessed as suitable to take part in renting with referral agreement, we still face difficult questions about how and what kind of housing qualities and housing tenure may have the most positive effect on wellbeing, home and belonging also for those who struggle the most.

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