



Universal and Selective Housing Regimes as Broad and Narrow Policy Fields. A Conceptual Proposal and its Application to Sweden

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Abstract

A fundamental distinction in welfare state research is the one between universal and selective policies. Consequently, housing researchers often categorize national housing regimes under one of these headings. However, since housing is typically distributed via markets – although with state correctives – and not directly by means of state distribution, the borderline between universal and selective housing policies is seldom clear-cut. This article proposes a framework that can be applied both to housing and other welfare sectors, based on the distinction between a broad and narrow policy field and applicable to institutions, discourses and outcomes on different political levels: national welfare regimes, sector regimes (like housing) and policy instruments.

In the article, this framework is applied critically to the Swedish housing regime, which is often understood as being universal. Swedish housing policy and its central policy instruments are analysed in terms of universality and selectivity, together with the housing discourse and the social and economic outcome. The article also discusses how the development of recent years, for example, the increased commercialism of public housing, the spread of so-called social contracts and the recurring ideas about “social housing” can be understood in terms of universal and selective housing policy.

Keywords

housing regime, policy field, selectivity, universality, Sweden

Sammendrag

En grundläggande distinktion inom välfärdsstatsforskningen är den mellan generell och selektiv politik. Även nationella bostadspolitiska regimer diskuteras ofta med hjälp av dessa kategorier. Men eftersom bostäder normalt distribueras via marknaden – om än med statliga korrektiv – och inte genom direkt statlig tilldelning, är gränsen mellan generell och selektiv bostadspolitik sällan entydig. Artikeln föreslår ett teoretiskt ramverk som kan tillämpas både på bostadspolitiken och på andra välfärdssektorer, baserat på distinktionen mellan ett brett och snävt politikområde, och tillämbart på institutioner, diskurser och utfall på olika politiska nivåer: den nationella välfärdsregimen, sektorsregimer (som bostäder) och enskilda policyinstrument.

Detta ramverk presenteras i artikeln och tillämpas därefter kritiskt på den svenska bostadspolitiska regimen, som ofta förstås som generell. Svensk bostadspolitik och dess centrala policyinstrument analyseras i termer av generalitet och selektivitet, tillsammans med den bostadspolitiska diskursen och det sociala och ekonomiska utfallet av den bostadspolitiska regimen. I artikeln diskuteras också hur de senaste årens utveckling – till exempel den ökade marknadsanpassningen av den allmännyttiga bostadssektorn, spridningen av så kallade sociala kontrakt och återkommande idéer om “social housing” – kan förstås i termer av generell och selektiv bostadspolitik.

Nøkkelord

boligregime, politikfelt, selektivitet, universalitet, Sverige

Introduction

A fundamental distinction in welfare state research is the one between universal and selective policies. This distinction is often applied also in comparative housing research leaning on the premise that housing is regarded as one of the pillars – albeit perhaps a wobbly one – under the welfare state (Malpass, 2008; Torgersen, 1987). National housing regimes are often categorized as either universal or selective (Bengtsson, 2001). However, housing is typically not distributed directly by the state but via markets – although with state correctives, which is arguably the unique policy theory of housing provision (see Bengtsson, 2001; Bengtsson & Grander, 2023). In consequence, the borderline between universal and selective housing policies is seldom clear-cut.

This article proposes a conceptual framework on universality and selectivity in housing regimes, as well as in other welfare sectors, *based on the distinction between a broad and narrow policy field*. We construct a framework applicable to institutions, discourses and outcomes on different political levels: the national welfare regime, sector regimes (like housing provision) and policy instruments.

The article is partly based on Bengtsson (2001), where the model was first introduced. This was, however, a conceptual paper, and in this article¹, we revisit the model, develop it further and apply it empirically to the Swedish housing regime, which arguably can be seen as “a most likely case” for universality in housing and welfare policies.

Thus, the aim of the paper is twofold. First, it proposes a framework for analysing welfare and housing policies as described above. Second, it applies that framework critically to the Swedish housing regime, which is often understood as being “universal” (Bengtsson, 2001; Borg, 2019; Grander, 2017). Swedish housing policy and its central policy instruments are analysed in terms of universality and selectivity, together with the housing discourse and the social and economic outcome. Of course, housing regimes have important normative implications. This paper, however, does not take a normative stand on universal vs. selective housing policies, neither in general terms nor in the Swedish case.

The main contribution of the paper is to make it possible to analyse and discuss universal and selective housing policies within the same framework as other welfare state sectors, like health and education, which are based on (universal or selective) state allocation. In previous welfare state research, housing, despite its specific logic of correctives to the market, has often been discussed in the same terms as such sectors – and has sometimes been left out completely (Bengtsson & Grander, 2023).

We start with a short introduction of how universality and selectivity could be understood and applied in an analysis of welfare state regimes. Based on previous research, we argue that such an analysis could be done on several levels, where housing regimes are located on the “policy field” or “sector regime” level. Based on research on universality and selectivity in housing, we propose a conceptual framework for such analysis. We then apply that framework to Swedish housing policy, which has been seen as the prime example of a universal housing regime. We analyse the Swedish housing regime, first on the level of institutions and discourse, and thereafter on the level of outcome. We also discuss how the development of recent years, for example, the increased commercialism of public housing, the spread of so-called social contracts and the recurring ideas about “social housing” can be understood in terms of universal and selective housing policy.

1 The article’s main analysis is inspired by Bengtsson & Grander (2023) – published in Swedish. In this paper the argument has been further developed and adapted to an international audience.

Universality and selectivity in welfare regimes

Welfare policies of different countries are often described as either universal or selective, in the sense that policies (including benefits, subsidies etc.) are seen as directed either to the whole population (universal) or to the most disadvantaged groups (selective). In this article, we rely on Rothstein's (1998) definitions, according to which "universal" and "selective" are contrasting ideal types. "Universal" stands for policies that include all citizens without economic means-testing, while "selective" stands for the opposite, means-tested support directed at the economically weakest part of the population (Rothstein, 1998, p. 18f.).

While the dichotomy universal-selective is well established in contemporary research, alternative concepts are also used. Hadenius (1987, p. 161f.) combines the distinction between universal and selective (he uses the closely related concepts "institutional-residual") with the conceptual pair "generous-restrictive" to indicate the aspired standard level, thus reminding us that an institutional or universal welfare policy need not necessarily be generous – and a residual or selective policy need not be restrictive.

The main principle behind a universal welfare system (or a "welfare state regime", a concept popularized by Esping-Andersen (1990) in his seminal work on categorization of welfare states) can be exemplified by the overarching aim of the Swedish post-Second World War welfare state, formulated by Gustav Möller, Swedish Minister of Social Affairs during the 1930s and 1940s, as "only the best is good enough for the people". This overarching aim of the welfare state implied that there would be no special public services or measures adapted for, for example, the working class. The normative – or moral – logic inherent here is the one of solidarity, where all citizens participate in welfare programmes both as contributors and recipients, albeit to varying degrees depending on need and ability.

In a universal system, there is no problem if the state gives to a citizen with one hand and takes back with the other. On the contrary, this apparent inconsistency is an important part of the overall normative logic. According to Margaret Levi's theory of "contingent consent" (Levi, 1993), universal systems of government intervention are easier for citizens to accept than selective ones. The reason would be that universal systems do not draw a clear and unequivocal line between "us" as contributors and "them" as recipients, and do not to the same extent as selective systems depend on strictly controlling – sometimes in stigmatizing forms – the needs and resources of prospective aid recipients.

Conversely, the normative logic behind a selective system is that of charity, about "taking care of your neighbour", but – important to stress – with the help of the state. The well-off pay and the less well-off receive. In this perspective it becomes crucial that the state's support is directed to those really in need and not to anyone else.

Selective and universal welfare policies are thus based on two different logics. In both cases, the aim is to guarantee, e.g., care, education and pensions for people with limited financial resources. A selective policy is aimed directly at this target group and thus becomes more precise. On the other hand, such "precision bombing" risks making it easier to identify the citizens who get access to the means-tested measure, which can contribute to stigmatization of these individuals or groups. Margaret Levi's and Bo Rothstein's research indicates that a selective welfare policy may also have lower legitimacy than a universal one, since all citizens who meet the general qualification requirements (for example, being sick or having children) participate to some extent both as financiers and beneficiaries, in accordance with the normative logic of contingent consent. The Swedish child allowance is an often-cited example of this. This research also asks questions about whether lacking legitimacy may risk the quality of selective welfare elements. Richard Titmuss's (1974)

famous words “services for the poor are poor services” are often brought up in the discussion of universal and selective instruments in the welfare state.

Universality and selectivity have a clear connection to the historical development of the welfare states. Countries that Esping-Andersen (1990) described as *social democratic* in his categorization of welfare state regimes often have universal welfare policies (Rothstein, 1998). For example, the Swedish and Danish welfare regimes, with clear roots in social democratic traditions, are usually described as universal. On the other side of the spectrum, countries that are categorized as having *liberal* welfare states, such as US and the UK, are often associated with selective policies, targeted directly at the well-being of the most disadvantaged households.

Again it must be emphasized that the pair of concepts “selective” and “universal” welfare policies is ideal-typical and sometimes misleading. Titmuss (2006) has launched the concept of “positive selectivism”, which can be useful for a more nuanced and pragmatic application. According to Titmuss, universal solutions are never sufficient to reach all groups – additional resources for vulnerable groups, in addition to the universal elements, are necessary to even out inequalities. This can be related to Skocpol’s concept of “targeting within universalism”, i.e., extra benefits to less privileged people within a universal policy framework (Skocpol, 1991, p. 414). Another version of this is what Marmot (2010) has called “proportional universalism”, that is, a policy based on universal measures but with a scale and strength that is proportionate to the needs of those with the least resources.

Thus, in practice, welfare policy almost always contains elements of both universal and selective logic. For example, in housing policy, where the welfare services are typically distributed via markets with state correctives, a number of different market mechanisms and allocation principles operate in parallel, regardless of whether the overall housing policy is seen as universal or selective. In the empirical part of this paper, we will see several examples of this from Swedish housing policy.

Universality and selectivity on different political and theoretical levels

The concept pair universal–selective can be applied at either *political* or *theoretical* levels of analysis.

Political level of analysis

First, the ideal types of universal and selective policies can be applied to a number of different *political levels* in society. Here, we will focus on three levels of particular importance for housing policy: *the nation-state* in its entirety, a specific *policy field* or *sector* (such as housing) and a single *policy instrument*. (This categorization is not exhaustive, for example, another level that can in principle be analysed in terms of universal and selective is programme.)

On the first level, the *nation-state*, we find welfare state researchers such as Titmuss and Esping-Andersen. The research subject here is the institutions and the normative logic of the national welfare state, and the approach is often comparative. Here, the distinction between universal and selective is based on a number of different taxonomies used to classify existing welfare states (cf. Esping-Andersen, 1990; Titmuss, 1950). On the second level, the *policy field*, we find sector and policy specialists who conduct research on education, healthcare, pensions – or housing. Here, too, the distinction between universal and selective is central, both in the academic and political debate. The third level, the *policy instrument*, is the home ground of public administration and implementation

researchers. Here the distinction between universal and selective seems to have been given less attention. The *political* debate on housing policy, in contrast, is often situated on the level of policy instruments, and more specifically focused on various forms of subsidies and regulations.

Unfortunately, the different political levels are not always kept apart, neither in research on the welfare state nor in the political debate. Of course, there are connections between the levels. A welfare state cannot be universal if all policy fields are selective. Likewise, a universal policy field cannot be based on selective policy instruments alone. But it is equally important to emphasize that the connection is not absolute. A welfare state can be called universal even if some policy fields have an essentially selective focus, and conversely, an essentially selective welfare state can include policy fields, programmes or policy instruments that have universal target groups. Consequently, the arsenal of means for a mainly universal sectoral policy may well include certain selective policy instruments, and vice versa.

In sum, a single policy instrument, however significant it may be, can be no more than an indicator of whether the entire policy field within which the instrument operates should be described as universal or selective. Nor can the dominant governance logic within a welfare sector be taken as a basis for whether the welfare state in which the policy field is included should be described as universal or selective. As discussed above, according to Levi's theory of contingent consent a non-paternalistic universal policy has the best chance of achieving legitimacy among citizens. One can then ask whether this relationship between universality and legitimacy applies at all political levels. Indeed, if one looks at the mechanisms proposed by welfare researchers, it should. For example, "perceived substantive justice", "perceived fair distribution of costs" and "perceived procedural justice", discussed by Rothstein (1994, p. 171 f.) should function as legitimizing mechanisms not only at the level of the nation-state but also at the policy field and policy instrument levels. If this is the case, a differentiation between the levels could help us understand why certain policy instruments have higher legitimacy than the sectoral policies of which they are part – and vice versa.

Theoretical level of analysis

The second important distinction that needs to be made has to do with the *theoretical level* of analysis. As far as we understand, there are two – and only two – possible starting points for classifying a national welfare state, a policy field or a policy instrument as universal or selective. The first alternative is *discourse*, or more precisely the discourse on political goals and means, institutions and policy theory. The second alternative is to take a starting point in the *outcome* in the form of the effects on the citizens and society of a certain welfare state, sector, or policy instrument.

Both theoretical approaches can – in principle – be applied to all of our three levels of political analysis. In practice, however, it is more difficult to identify outcomes than ideas, something that applies in particular at the policy field level: The effects of an entire sector are normally more difficult to isolate than the effects caused by a single policy instrument. When it concerns the welfare state as a whole, budgetary data and aggregated national statistics can be used to analyse to what extent the outcome should be described as universal or selective, depending on which categories receive the state support. When it comes to housing policy, which is implemented via the market, this type of measurement based on the distribution of financial state support is less relevant.

Universality and selectivity in housing regimes

Following Jim Kemeny (1981) we argue that housing should be considered a “sector regime” – which could have several sub-sectors (cf. Stephens, 2020b). Kemeny defines “housing regime” as “the social, political, and economic organization of production, distribution, and consumption of housing” (Kemeny, 1981, p. 13). In the literature on the relationship between housing and welfare, which often derives from Kemeny’s well-cited research (e.g. 1995, 2006), the opposing principles of universality and selectivity are central aspects. The principles could be related both to the notions of the “right to housing” (Bengtsson, 2001) and to stratification (Esping-Andersen, 1990), i.e., how housing policy and housing systems differentiate between social groups, for example through means-testing and thereby in various degrees promote residualism in housing.

However, the dominant policy theory of housing provision, which could be defined as “state correctives to the market” (Bengtsson, 2001; Bengtsson & Grander, 2023) makes it difficult to maintain the classic dichotomy between universal and selective to the housing question. What would make a policy universal or selective within a welfare sector where the utility is not distributed directly by the state but indirectly via voluntary market contracts?

The problem with seeing housing policy as a traditional case of welfare policy is that we risk disregarding the fact that the housing market – in accordance with the dominant policy theory – must simultaneously satisfy consumer demand and citizens’ politically defined need for housing. To take this dualism into account, a universal housing policy cannot be defined as the state directly providing housing to all citizens, but the definition must be adapted to the way the housing market functions. In contrast, a selective housing policy is more akin to a selective school or healthcare policy, where the public provides a utility only to those citizens who cannot afford to request it on a free market.

Thus, when discussing universal and selective housing policies, a different logic is needed. And such a logic is what we will now propose.

With a selective housing policy, like in other sectors of welfare policy, the “right to housing” would mean that the state is expected to provide housing only for households with limited resources and to do so through some form of direct allocation outside the regular market-based system of housing provision. With a universal housing policy, on the other hand, the “right to housing” would instead mean that the state is expected to provide corrective measures to the housing market, so that the market can meet the need for housing for all types of households, regardless of economic situation. Instead of setting up legal guarantees, a universal housing policy aims to support households in their position as market actors. This can be done via financial support or through tenure legislation. Formally, such rules can be seen as restrictions on the freedom of contract between landlord and tenant or between seller and buyer, but they can also give the individual household more market power within the general framework of landlords’ property rights.

While a selective housing policy has links to the liberal welfare regime in Esping-Andersen’s typology, a universal housing policy could be linked to the universal principles of the social democratic welfare regime. However, where there is a shortage of cost rental housing (as there invariably is), access must be rationed in some way. “Housing for all” means that everyone is eligible in principle, but the relevant question is who actually gets access to housing. The lines of inclusion and exclusion – what we might refer to as stratification – must be drawn, and they are not always drawn in favour of those least able to

access adequate housing through the market. As Esping-Andersen (1990, p. 23) observed, “it [the welfare state] is, in its own right, a system of stratification. It is an active force in the ordering of social relations”.

Thus, in housing provision, with its deviant policy theory of correctives to the market, the line between universal and selective cannot be drawn as distinctly as when the distribution of a utility is based on state allocation. In no country do citizens have a universal right to appeal to the state for housing. With such a definition of “universal”, all existing housing policy regimes would be selective. If we still want to use the established distinction between universal and selective housing provision, the concepts must be specified in a different way, more precisely so that it becomes possible to include a policy field that aligns with market correctives, without the basic reference to the difference between “solidarity” and “charity” being lost.

Housing provision as a policy field

One feasible way to achieve such definitions is by using the concept *policy field*. The policy field for a specific sector can be defined and measured as the proportion of the concerned citizens within the sector to which the policy is directed. In these terms, a universal sectoral policy has a broad policy field, which in principle includes all affected citizens, while a selective policy has a narrow policy field that only includes a smaller percentage of the affected population as recipients, typically citizens with limited financial resources. On the conceptual level, we do not see it as necessary to further operationalize the concepts “affected”, “sector” or “policy field”, but in empirical contexts it would probably be appropriate to start either from administratively determined boundaries or from socially constructed criteria.

Using the concept of policy field makes it possible to describe a policy that operates via the market as either universal or selective. A universal housing policy would then aim to make it possible for all citizens, regardless of financial resources, to find acceptable housing in one and the same housing market. A selective housing policy, on the other hand, would only aim to affect housing provision for citizens with modest financial resources. Paraphrasing Gustav Möller, this would mean that “only the best housing market is good enough for the people”. In a universal housing policy, the role of the state is to adapt the housing market in such a way that the demand from all types of households could be met on this market. This could also be described as a “universal market policy”.

A selective housing policy, on the other hand, is aimed at “the others”, those who are considered to be in need of “our support”. During the first half of the twentieth century, “the others” were mainly poor working-class families with many children. Today, such a group of “working poor” is expanded with, for example, immigrants and the unemployed, but also young people who want to leave their family home. Regardless of the exact composition of the target group, it is the *breadth of the policy field* that determines whether a certain housing policy is universal or selective. The size and orientation of subsidies (at the policy instrument level) is then but one of several indicators of this breadth.

The difference between a universal and a selective housing policy is thus related to whether the policy and the politicians are interested in the entire housing market or only in a limited part of the households and the housing stock. What a universal housing policy has in common with, for example, a universal school policy is the broad policy field. In both cases, a universal policy targets the majority of the citizens concerned. *Directly* to all households with children of school age, when it concerns education, or *indirectly*, via the market, when it concerns housing.

Defining the universal-selective divide in terms of the scope of the policy field also means that the relation of the concept pair to *degrees of de commodification* (e.g. Esping-Andersen, 1990, p. 21f.) needs to be reconsidered to include not only direct state provision but also state correctives to the housing market.

A conceptual framework for understanding universality and selectivity in housing regimes

From what has been discussed above, we first suggest that an analysis of universality and selectivity can be utilized on two theoretical levels: on the level of discourse and on the level of outcome. Second, we suggest that the analysis can be done on (at least) three political levels: The nation-state, the policy field and the policy instrument. Third, we suggest that the analysis could be based on the concepts of broad and narrow policy fields – more specifically by seeing housing as a policy field and analysing whether the policy is interested in the entire housing market or only in a limited share of the households and the housing stock. Such a framework for analysing universality and selectivity in housing regimes is illustrated in Figure 1.

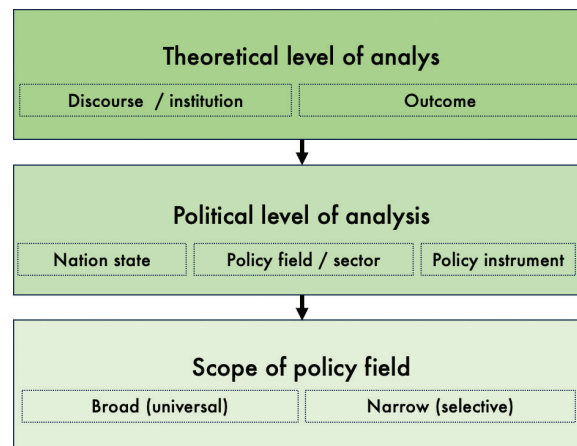


Figure 1. A conceptual framework for understanding universality and selectivity in housing regimes

Again, the distinction between universality and selectivity is ideal-typical and all existing welfare and housing regimes are combinations of the two. Moreover, it is difficult to measure outcomes for housing policy with its particular policy theory of market correctives and its diversity of actors – unlike the organizationally more bounded bureaucratic implementation of a policy sector based on state allocation to citizens. This is possibly what lies behind Wilensky’s (1975, p. 7) resigned formulation “housing belongs but data are thin” when he excludes housing from his comparative analysis of welfare states.

In the following, we will argue that Sweden’s housing regime is still a case where the universal ideal type seems to have some relevance. Based on this and the historical background, Sweden can be seen as a “crucial” or “most likely” case for studying welfare state and housing regimes (cf. Eckstein, 1975; Gerring, 2007): if we cannot find elements of a universal housing regime in Sweden, where else could we find them? This is the starting point for our empirical analysis in the next section of the paper, where we discuss the Swedish housing regime as a policy field, together with some of its most important policy instruments. We do so first on theoretical level of political discourse and institutions and then on the outcome level.

The case of Sweden's housing regime – still universal?

In this section, we will apply our framework, summarized in Figure 1, to the Swedish housing regime. We start by analysing the theoretical level of discourse, both the sector and instrument levels, before looking into the level of outcome (cf. Figure 1). See Bengtsson & Grander (2023) for more details and references (in Swedish).

Universality and selectivity in the discourse and institutions of Swedish housing policy

The literature on the gradual change in Swedish housing policy over the past decades is rich. For example, Turner (2001) describes the 1990s housing policy changes and their consequences for the societal economy, Grundström and Molina (2016) present an overview of the changes from the 1990s to 2010s which they describe as a transition from the people's home to lifestyle housing, while Grander (2018) analyses the marketization of public housing and the adjustment to the EU's legislation on competitiveness. Christophers (2013) argues that the combination of regulated and neoliberalized elements has created a "monstrous hybrid" of a housing market. Regardless of these incremental, yet substantial, changes, we will argue that the basis of the housing regime in terms of universality and selectivity has remained the same.

At the *sector level*, Sweden's housing regime must still be seen as clearly universal. The strongest indicator of this is the fact that there is no nationally regulated sub-sector where housing is distributed based on means-testing. Until recently the Swedish term for such a sector, "social housing", was even used rather pejoratively in the housing debate.

When it comes to *policy instruments*, as we argued above, in practice universal housing regimes also include instruments of a selective nature. So which policy instruments are universal and selective respectively in the Swedish housing regime? The most important universal institutions in Swedish housing policy have historically been the broad systems for *housing finance* – with or without subsidies and credit guarantees, together with the universally oriented and municipally controlled public housing companies. These institutions were introduced after the Second World War and are largely still alive today – despite significant changes from the 1990s onwards. The system for housing finance has often been asymmetric – that is, different for different target groups – but their overall purpose has been to support a universally directed housing market including neutrality between tenure forms, and thus to enable everyone to demand good housing. For example, the differentiated loan conditions for different categories of recipients that were formulated in the post-war housing policy, as well as the interest subsidies for housing and rental properties had the general purpose of creating equivalent conditions between tenants in multi-family buildings and residents in private homes (Bengtsson & Grander, 2023).

While such state systems for financing housing construction have largely been removed, the model of *public housing* is still the prime example of universality. This institution is the basis for the universal housing policy in Sweden, making it possible for all citizens, regardless of financial resources, to find acceptable housing in one and the same housing market (SFS 2010:879). In terms of discourse, public housing is still the most universal institution in Swedish housing policy. In housing studies, a universal housing policy is often illustrated by the Swedish rental market without any formal means-testing (Stephens, 2020a). As we will find below, in terms of outcome the universal record is less convincing.

The governmental *credit guarantees* are what is left of the universal financial support to housing production. They serve to reduce the developer's need for equity capital investment and top loans, at the same time providing the creditor with protection against credit losses

(SFS 2020:255). Credit guarantees can be provided for new construction of housing, for arranging housing in buildings that have previously been used for other purposes, for the alteration of existing housing buildings and for the acquisition of houses for conversion to cooperative tenure. They can be issued to all types of recipients and for all forms of provision, and they should thus be seen as a universal policy instrument.

A recent state subsidy aimed at a certain type of recipients is the *investment support* for rental housing and housing for students. It existed in various versions during the period 2015–2021 but was the subject of political disagreement, which is reflected in its on-and-off status. In the right-wing budget of 2021, it was again decided to wind down the investment support. The investment support was introduced with the aim “to promote the supply of rental housing and housing for students” (SFS 2016:881). Since 2018, the support has addressed all actors who build rental properties with a rent ceiling. The subsidy was introduced with the aim of reducing the housing shortage in places where this is particularly serious. The homes were not reserved for households with low incomes. Instead, the aim of the rent ceiling was to create a larger range of apartments that households can demand regardless of income.

According to rules, which came into effect in 2020, the projects must contain a mix of apartment sizes and at least 10 per cent of the homes in each project must be small (no more than one room and kitchen). The municipality must be offered to rent or convey at least 12.5 per cent of the apartments in the project with “social contracts”, managed by the municipalities’ social services (see below), and/or to persons under 31 years of age. These changes certainly added a selective element to the subsidy. All in all, however, the investment support must be seen as universal, and it builds on the tradition of previous subsidies with the aim of adding more rental housing to the housing market.

The most important of the subsidies aimed at individual households is the *housing allowance*, which has existed in various forms since 1947. Today it is simply formulated as a cash benefit aimed at families with children and at young adults (18–28 years) with low income. The size of the allowance is mainly based on three variables: gross income, housing costs, and number of children at home. A corresponding means-tested support is available for the elderly population.

Clearly, the housing allowance does not meet any criteria of universality and it was introduced as a selective policy instrument in the universal policy field of housing. In recent years, according to many observers, the housing allowance has not fulfilled its objective to lift households above the poverty line (Englund, 2022; Flinkfeldt, 2022; Riksrevisionen, 2017).

Another policy instrument aimed at the individual household is the *secondary housing market*. This special housing sector has emerged at the municipal level as additional support for people who are unable to fulfil their housing needs in the regular market, for example, due to problems related to mental illness, drug addiction or what the social services usually call “complex social problems”. For these individuals and households municipalities offer support by having their social services rent apartments from the housing companies (both private and public) and in turn sublet them to their clients via “social contracts” (see e.g., Sahlin, 2006). The social contracts lack formal tenure security and exist in different forms in different municipalities. One form is so-called transition apartments that may be converted into a first-hand contract after a trial period, but there are also short-term contracts where tenants are expected to find housing on the regular housing market after the contract period has ended.

Like the housing allowance, the secondary rental market is an element of housing provision that is clearly selective. The social contracts do not address all income groups, nor

are they available to those who do not have a complex social problem. However, as research has shown (See e.g., Grander, 2017; Runquist, 2021; Sandberg & Listerborn, 2023) the contracts have been used in different ways in different municipalities. In many municipalities, the strained housing market has meant that the contracts are increasingly granted to people whose only problem is that they do not have a home. These people cannot enter the regular public or private rental market. Either they lack sufficient queuing time, or the income required to sign a rental contract.

Yet another selective policy instrument is the municipalities' right to issue *rent guarantees* for households that are not in an economic position to find housing in the ordinary rental market sector without having the type of social problems to qualify to the secondary market. Within this system, the municipality can guarantee a property owner the outstanding rent payment, should the tenant fail to pay. For this, the municipality receives some compensation from the state. However, according to a recent survey, only one in five municipalities make use of this possibility (Boverket, 2021).

In sum, what we have described above is that the Swedish housing regime – seen as a policy field – has been built on a number of different policy instruments that can be said to be both selective and universal, sometimes both at the same time. This confirms our thesis that it is difficult to draw a strict boundary between a universal and a selective housing policy. Rather, it is a sliding scale where all housing regimes, including Sweden's, have features of both selectivity and universality in their policy instruments, even if we argue that the overall discourse in Swedish housing as a policy field is clearly universal, since it lacks a nationally regulated system for social housing with means-testing. This is the main reason why we consider Swedish housing policy to have a broad policy field in discursive and institutional terms.

Universality and selectivity in the outcome of Swedish housing policy

Thus, at the level of discourse the Swedish housing regime should still be perceived as universal, even if the principles have begun to be questioned in recent years. But what about the outcome? Of course, a universal policy field cannot be based on selective policy instruments alone. In the previous section we established that many of the policy instruments that built the Swedish universal policy, both the universal and selective ones, have undergone significant changes or been dismantled. How has this affected the outcome in terms of universality and selectivity?

With the introduction of the investment support in 2015, the universal policy made an interesting comeback: 45,000 homes were granted investment support during the period 2018–2021. As the critics point out, it is difficult to say anything about whether these apartments would have been built even without support, but it is clear that this subsidy is a universal instrument that has contributed to the construction of homes with lower rent levels. After the support was dismantled in 2021, there is no special support for housing construction – neither universal nor selective.

Public housing in Sweden has seen a radical decrease in its market share – from 25 per cent of all housing stock in 1990 to 16 per cent in 2022. Moreover, as highlighted by Grander (2017), the existing public housing is directed at an increasingly smaller part of the population, as a large share of the public housing companies apply income thresholds or other requirements that shut out the poorest part of the population. In this way, the current public housing acquires distinct features of selectivity, albeit of another nature than in selective housing regimes that aim to specifically include the lower income groups, a pattern that

has been labelled “social by default” in previous research (cf. Magnusson & Turner, 2008). As Grander (2017) argues, in terms of outcome the universal nature of public housing can be questioned today as increasing income barriers are shutting out households with low or irregular income.

The number of households subject to housing allowance has continuously decreased over the decades. Although this subsidy is fundamentally selective², as fewer households can request it – using Hadenius’s (1987) terminology – it has become increasingly less generous and thus less effective as a complement to the universal policy.

One way to measure the outcome on the policy field level is to see how many people fall outside the universal housing supply via the market. Besides the 33,000 persons who are homeless according to the latest mapping (Socialstyrelsen, 2017), some recent attempts have been made to calculate the size of the group of households that cannot achieve a home on the formal housing market but still do not qualify as homeless, which has been called the “gap” between the supply of housing and what can actually be demanded in economic terms. According to the Swedish National Board of Housing, Building and Planning, 462,000 households are overcrowded and roughly 56,000 of them also have strained housing finances, which makes it difficult or impossible for them to find housing in the regular market (Boverket, 2020). An analysis of the housing market in Malmö found that 33,000 households in the city of Malmö (of its 165,000 households) have unsafe housing, most of them due to overcrowding; 18,000 of them cannot meet their housing needs on their own and need some form of housing support from the authorities. Furthermore, 7,000 of these households are not legally entitled to housing assistance and thus fall outside both the market and the social welfare system (Tyréns, 2020). Even if this report only covers Malmö, the numbers clearly indicate that the Swedish housing regime is not universal in its outcome.

The Swedish housing provision with its universal claims obviously has a “blind spot” that has arisen in the gap between housing and social policy. In this blind spot, we identify households that cannot manage their housing within the framework of the combination of universal and selective instruments in the Swedish housing regime – but they cannot get help from the social authorities to get adequate housing either. Although the Swedish housing regime, with its universal discursive goals, has had the ambition to capture this group, in practice they represent an intermediate group of “inbetweeners” (Grander, 2023) that gets stuck in a gap between housing policy and social policy – or between discourse and practice.

Another way to evaluate universality is to analyse the outcome in terms of what a universal policy is supposed to counteract. The main arguments against a selective policy based on needs assessment can be summarized in the risks of segregation and stigmatization. The stigmatization argument was found already in the foundation of the Swedish universal housing policy in 1945, while “a varied household composition” in order to reduce segregation became an explicit housing policy goal first in 1974. If the universal policy had been fully successful, we would not have economic, demographic, or ethnic segregation between different residential areas, nor would we perceive it as stigmatizing to live in certain residential areas. At the very least, Sweden should not be worse off in these respects than other comparable countries, especially not those with a selective housing policy. However, both economic and ethnic housing segregation in Sweden is obvious (see e.g., *Delegationen mot segregation*, 2021; Vetenskapsrådet, 2018). And it is certainly close at hand to assume it

2 Cf. Nordvik & Sørvoll (2014) for a discussion of universality and selectivity in the housing allowance in Norway.

as stigmatizing to have one's address in one of the sixty or so residential areas designated by the police as vulnerable or risk areas (Salonen, 2023). Although we cannot for certain trace these patterns back to the universal housing policy, it is at least clear that the policy has not fulfilled its promises of a society freed from residential segregation and stigmatized housing.

Another way to reason about the outcome of the universal policy is to study its actual costs. Today, there are no subsidies to the universal public housing companies, either from the central state or from the municipalities. The investment support, aimed at all rental housing providers and considered by us a universal subsidy, burdened the state budget with SEK 2–5 billion annually over the period 2016–2023 before it was cancelled. Of the selective policy instruments, the housing allowance has cost the state around SEK 5 billion annually in recent years. This means the economic support for rental housing is comparatively sparse. The largest expenses for the housing sector are instead aimed at homeowners, in particular the interest rate deductions for owned homes and tenant-ownership. SEK 17 billion was paid toward this in 2020. The second largest contribution is the deduction for renovation and extension of individually owned housing, which amounted to SEK 11 billion in 2020.

All in all, the state's expenditure on housing provision amounted to around SEK 35 billion in 2020. In addition to this are the municipalities' costs for housing provision, for example, the "social contracts". Turner (2001) pointed out that housing provision had become a net income for the public sector during the period 1990–2000, not least because of the now-abolished property tax. Today large parts of the remaining subsidies are selective, either directed to those with limited incomes (housing allowance and social contracts) or to those with relatively good incomes (deduction for living in tenant-ownership and owner-occupied homes). Thus, the features of "inverse selectivity" are largely not supporting the least well-off.

To sum up, Swedish housing policy has never been completely universal – it has always depended on selective policy instruments. But overall, the selective instruments have both decreased (housing allowance) and increased (social contracts), while the universal instruments have been cut (public housing) or removed (investment support). Even if the universal discourse still dominates, the outcome of the Swedish housing policy has become inversely selective – or "exclusive" – since it actually disadvantages households with low incomes and favours households with large resources, not least housing assets.

Concluding discussion

In this paper, we have argued that the universal–selective distinction is central in international research on the welfare state, but in order to be applied to housing policy, the pair of concepts must be adapted to include not only direct state allocation of utilities but also state correctives to the market. We have proposed a framework that starts from the concept of policy field, which can be defined and measured as the proportion of the concerned citizens to whom the policy within a certain policy sector is directed. In these terms, a universal sector policy has a broad policy field, which in principle includes all concerned citizens, either through direct allocation or – as in housing policy – via a market with state correctives. A selective policy, on the other hand, has a narrow policy field that typically only covers citizens with limited financial resources. This definition can be applied both to the discourse

on the analysed policy field and its policy instruments and to the outcome in terms of the effects on citizens and society of the institutional mechanisms.

Based on our empirical analysis we argue the post-war Swedish housing policy can be described as universal, despite the fact that it has always included means-tested housing subsidies as an important policy instrument, and despite the incremental yet influential housing policy changes since the 1990s (Christophers, 2013; Grander, 2018; Grundström & Molina, 2016; Turner, 2001). And even if we find that the housing policy has changed in a selective direction, the Swedish housing regime – and its welfare state in general (Grander & Stephens, 2023) – should still be perceived as universal rather than selective. However, while the discourse on housing policy still has strong universal elements, the outcome of the housing policy has become less universal in recent decades. This relates to the fact that the institutional pillars on which the universal policy has been based have been eroded. Most importantly, the public housing sector is now in practice directed at a smaller part of the population, which has given the sector clearer features of selectivity and possibly increased the stigmatization of the sector. Together with the weakened housing allowances this has created problems of accessibility and affordability.

Today a large part of the state support for housing in Sweden is selective, directed either to those who have limited incomes (housing allowance and social contracts) or to those who have relatively good incomes (deductions for living in tenant-ownership and owned homes). In other words: a double selectivity aimed primarily at other people than the economically disadvantaged.

In sum, an increasing number of households fall outside the universal housing supply via the market. According to the Swedish National Board of Housing, Building and Planning, close to half a million households in the country are overcrowded and a tenth of these also have a strained housing economy that makes it difficult or impossible to enter the regular housing market. Inspired by figures like these, some participants in the housing debate now call for a shift towards a more selective housing policy, inspired by “social housing” solutions from other countries. Yet, the universal housing discourse still seems hard to change.

We claim that the application of our framework, summarized in Figure 1, has given us a more nuanced understanding of the Swedish housing regime than the traditional ideal types of “universal” versus “selective” housing. Our analysis has also illuminated and suggested solutions to some of the remaining difficulties in distinguishing between universal and selective policies on different levels even with our model.

It would be interesting to apply our framework comparatively. By opening up and specifying the concepts of universal and selective it may be possible to find interesting variations (and similarities) between housing regimes and policy instruments, whether traditionally labelled universal or selective. One obvious project related to this special issue would be to revisit the housing regimes of the Nordic countries in light of our framework (cf. Bengtsson, 2013).

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