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Bordering Homelessness

Investigating Children's Housing First as a selective policy in a
neoliberal housing regime

By Sofia Esfandi

Abstract

This thesis investigates the model Children's Housing First as a selective policy in the neoliberal housing context in Sweden. The two research questions are (1) how is Children's Housing First operating as a selective housing policy? and (2) to what extent does Children's Housing First reinforce or challenge neoliberal components in the current Swedish housing regime?

Children's Housing First is a selective housing policy initiated by the NGOs Save the Children and Skånes Stadsmission which aims at combatting homelessness among families who are categorized as structurally homeless. The model mediates leases to these families by matching them with landlords which provides them with a permanent contract. Families in structural homelessness have been excluded from the Swedish housing sector because they can't access housing through financial means or with other resources such as queuing points. These families are also denied housing support from social services because they are not considered to have enough problems. Applied methods are document analysis on one policy document and semi-structured interviews with two professions from the NGOs Save the Children and Skånes Stadsmission.

The empirical findings indicate that Children's Housing First operates as a selective housing policy through collaborations with various actors but mainly with landlords. Collaborations come with a set of compromises, primarily the negotiation of including trial periods to the leases. The model believes in voluntary commitments from the families and that the support families receive are tailored to their needs. The model is reluctantly using the homelessness definition outlined by the Swedish National Board of Social Affairs and Health, however the definition is also an important instrument in determining who's eligible to take part in the model. Children's Housing First challenges neoliberal components by viewing housing as a right rather than a commodity. The model also strives toward longterm housing solutions by demanding permanent leases which are allocated through needs rather than by queuing points or other means. CHF's aims for structural

change by advocating for adjustments to landlords' rental demands. Despite its' ambitious objective, the model has not been successful in changing the marketization elements of the neoliberal housing regime.

The case of CHF reveal that the withdraw of the publics' responsibility means more reliance on market forces and civil society to solve the homelessness situation. The line between the publics' obligation and where other forces begin, lays in the homelessness definition, where the separation between who's socially or structurally homeless determines who receives support from the public and who doesn't.

This thesis contributes to the field of Swedish housing policy and homelessness studies by filling a wide research gap as well as examining how a selective housing policy operates in an increased market driven housing regime.

Key words: children's housing first, selective housing policy, neoliberal, homelessness, Sweden

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1. Introduction

The Swedish housing regime has historically been characterized by universalist housing policy and state intervention. However, in recent decades, neoliberal reforms has led to increased marketization and privatization in the housing regime (Hedin et al 2012), making it more difficult for economically disadvantaged groups to access affordable housing (Grander 2017). Simultaneously, evictions are on the rise with an increase of 10 % from the year 2023 to 2024 and an increase of 21% from 2022. Of the 3042 evictions in 2024, 391 were children. The primary reasons for evictions are failure to pay rent (Kronofogden 2025). As also seen in the latest mapping of homelessness, families with children are increasingly being excluded from the housing sector due to structural factors such as poverty and lack of resources. This group is referred to as structural homeless families, which are unhoused due to financial constraints rather than social problems such as addiction or mental illness (Socialstyrelsen 2023).

Families in structural homelessness are stuck in a catch-22 situation and fall between the cracks of existing housing policies. On one hand, they do not qualify for housing in the secondary housing sector, which is housing provided by social services, as these social housing programs targets people in acute homelessness who are struggling with substance abuse or mental illness. On the other hand, these families lack the resources to secure housing through the housing sector which leaves families stuck in a vicious cycle of structural homelessness (Rädda barnen 2017).

In respons to these challenges, civil society actors such as Save the Children and Skånes Stadsmission have developed Children's Housing First (CHF). A model inspired by Housing First which targets families in structural homelessness. So far the model has been implemented in Malmö and Helsingborg. The intention of CHF is to mediate permanent contracts directly with landlords and therefore surpass the queueing system and trial periods. In this regards, Children's Housing First differs from housing provided by social services which only offers time-limited leases on the

secondary housing sector (Rädda barnen & Sveriges stadsmissioner 2022). This model is worth studying for two reasons. First, the model was developed and initiated by civil society, rather than as a public housing policy. Second, the model represents a selective strategy aimed at addressing homelessness among families. As such, it challenges the historical trajectory of Swedish housing policy, which has largely been shaped by universal principles and state intervention. Moreover, since families are particularly vulnerable in becoming structurally homeless, the model also raises the question which role it has in the current neoliberal housing climate. As it's arguably this particular housing landscape which has led families to become structurally homeless in the first place.

1.1. Approach, aim and research questions

The tension between universal and selective housing policies reflect a broader ideological debate about the role of the state in relation to the market and civil society in securing the right to housing. The shift from universal housing policies toward more selective housing interventions in Sweden, raises important questions about the long-term sustainability of such policies. And if selective policies, in the context of the neoliberal housing regime, offers a meaningful challenge to, or if it operates within the constraints of an increasingly market-driven housing regime.

This thesis seeks to examine the emergence of selective housing solutions within Sweden's universal housing landscape, by using the Children's Housing First (CHF) model as a case study. By situating CHF as a selective housing policy in contrast to Sweden's more universalist housing traditions, this paper aspires to understand how CHF functions within the current housing context and whether it aligns with or challenges the neoliberal turn within in the Swedish housing sector.

This master thesis has two aims. The first aim is to investigate the model Children's Housing First. The second aim is to contextualize the model in relation to the current housing context in Sweden. The first aim relates to the first research question, in which the purpose of investigating the

model is to understand the model's practical implications as a selective housing policy. The descriptive nature of the first research question is intentional and necessary simply because the model is new and there's little research on the topic. The study's second aim, formulated in the second research question, allows for a more analytical approach. Here, CHF functions as a lens through which the neoliberal elements of the Swedish housing sector are under scrutiny. By investigating these dimensions, this study contributes to the broader debate about housing justice, the public's role in securing housing and the broader structural issues in the neoliberal housing landscape that perpetuate homelessness.

By examining CHF's potential to address structural inequalities within the Swedish housing context, this study aims to clarify whether such selective policies can offer a pathway to more equitable housing solutions, or if they serve as a temporary fix within a deeply flawed structure? Through document analysis and semi-structured interviews along with feminist epistemology, the study aspires to answer the following research questions:

1. *How is Children's Housing First operating as a selective housing policy?*
2. *To what extent does Children's Housing First reinforce or challenge neoliberal components in the current Swedish housing regime?*

1.2. Disposition of thesis

This thesis begins with an introduction to the theme of the thesis as well as introducing the research questions. Chapter 2 functions as an extended glossary for key concepts and definitions which the reader can use as a guide to return to, throughout the thesis. Chapter 3 outlines the background to the homelessness situation among families in Sweden as well as presents a brief historical background to Swedish housing policies, dating from the turn of the last century and up until today.

Chapter 4 presents Children's Housing First in depth and goes through the different steps of the model. In Chapter 5 previous research on Children's Housing First is presented. The theoretical framework consists of neoliberalism and intersectionality which are explained in chapter 6. This thesis will use document analysis and semi-structured interviews as methods. A description of the research process along with considerations regarding positionality, reflexivity and ethics will be found in chapter 7. The empirical analysis in chapter 8 is divided into two subsections which corresponds with the two research questions. Finally conclusions and further research are summarized in chapter 9. After the references in chapter 10, this thesis includes two appendices which are the interview guide in English and in Swedish.

2. Key concepts and definitions

This chapter is dedicated to key concepts and definitions. The intention behind this chapter is not to read it from top to bottom, but to rather continuously return to the different concepts, as a glossary and a guiding map, when they occur in the rest of the thesis.

2.1. Regimes, sectors and systems

This thesis deliberately excludes the colloquial term "housing market" when referring to the housing context in which CHF operates in. The primary reason for this, is that such a term alludes to a neoliberal understanding of housing as a commodity on a market. In order to avoid using terminology that reiterates this narrative, the thesis will instead use terms such as housing regime, housing system or housing sector. The only exception to this rule are when the term "housing market" is quoted in the interviews with Save the Children and Skånes Stadsmission in chapter 8.

Housing regime is understood as "the set of fundamental principles according to which housing provision is operating in some defined area (municipality, region, state) at a particular point in time" (Ruonavaara 2020, p. 10). In this thesis, the term housing regime refers to the broader structure which includes all forms of tenure as well as housing policies and institutions. When referring to the specific housing context in which families in structural homelessness function within, which is the rental stock, the term housing sector will be used. For other specific segments which are not rentals, the term system will be used instead. The terms housing sector and secondary housing sector are not to be confused to be the same, as the first refers to the rental contracts available for everyone, whereas secondary housing sector refers to the specific segment of social contracts only available for people who are given a lease through social services (see section 2.4).

Therefore, I make a distinction between housing sector (specific - rentals), housing system (specific - everything but rentals) and housing regime (general - whole housing stock). The aim of these definitions are not only about separating between different tenure forms but also to facilitate

an analytical structure that goes beyond a technical understanding. Here, the terms also encompass the conditions and policies presented within and between tenure forms in the Swedish housing context.

2.2. Homelessness definition

The Swedish National Board of Social Affairs and Health defines homeless in Sweden in four different categories. Their definition on homelessness is what other entities such as social services and NGOs, rests upon and are therefore central to policy practices related to homelessness. The description of the following four categories presented below are all sourced from the latest homelessness report (Socialstyrelsen 2023). The source is announced at the top in order to avoid redundancy in referencing after each paragraph in the text below.

Situation 1 - Acute homelessness. This category includes people living in assorted shelters including emergency and women's shelters, hostels etc. People in this category are often referred to as socially homeless because they are in need of social support and interventions related to addiction, mental illness or domestic violence. Persons in this category are often the target group for temporary leases through social services.

Situation 2 - housed in institutional facilities. People in this category are housed in various institutional structures but will leave this facility within three months. Facilities included are treatment for mental illness, compulsory-, open- and closed psychiatric care, compulsory care for addiction as well as youth homes or juvenile detention centers, or adults within the prison or jail system.

Situation 3 - housing through social services. Housing arrangements in this category is referred to as the secondary housing sector (see section 2.4) and consists of people who have been provided a rental contract through social services. The tenant is renting the apartment through social services and not directly from the landlord and therefore, it's social services which is the holder of

the lease. These contracts are often temporary and come with a set of conditions and limitations in protected tenancy. People who have been granted a Housing First contract also belong in this category.

Situation 4 - short term accommodation. Unhoused people who are involuntarily and temporarily living with friends, acquaintances and relatives. People in this category are either without a housing contract or may be subletting for a maximum period of three months. Persons in situation 4 are referred to as structurally homeless because the main reason for their situation is due to the lack of means and resources to enter the housing regime. The target group of CHF belong to this category.

2.3. Universal and selective housing policy in Sweden

This subsection will focus on the definition of universal and selective housing policy. For a more in-depth description of universal and selective housing policy in relation to the historical background in Sweden, see section 3.2.

Universal housing policy refers to the spectrum in which policies, benefits and subsidies are targeting the population as a whole, whereas selective housing policy on the other hand, is concerned with a certain portion of the population. Traditionally, universal housing policies have prevailed in Sweden, while selective measures aimed at disadvantaged groups have dominated housing policies in countries like United States and United Kingdom. In the UK especially, households affected by selective policies are frequently labeled as "social housing" (Bengtsson & Grander, 2023). The difference between universal and selective housing policies is not only about whether the policies focus on the whole housing stock or certain sections of it, but it also entails the degree of state intervention in the whole housing regime or to limited parts of it (Bengtsson 2001).

Although the universal approach has been the norm in Swedish housing policies, Bengtsson & Grander (2023) argue that it is debatable whether it ever was entirely universal even if the aim has

been to enable the whole population to access good housing. Elements of selective politics such as housing allowance and social contracts have served as a foundation alongside the universal policies. Although universal and selective housing policy are often described as a dichotomies, a socially sustainable housing regime is one in which the two types of policies complement each other on different scales (Grander 2024). Whether Sweden is shifting from a universalistic based housing regime to a selective housing regime is up for discussion, as universal ideals are still prominent in the Swedish housing regime. However, the need for selective housing policies rises, when people have difficulties in finding housing (Bengtsson 2001).

2.4. The secondary housing sector

The secondary housing sector is the segment within the regular Swedish housing regime, which houses individuals and families who are in acute homelessness (situation 1) and sublet a lease from social services. These apartments are not clustered to a certain neighborhood or building but are scattered apartments within the whole housing regime. In the secondary housing sector, municipal social services lease apartments from housing companies, in order to sublet the apartments to homeless people. These leases are short-term contracts without protected tenancy. Leases often come with a set of rules and conditions where the renter have to prove that they're housing ready within the trial period (Knutagård 2018).

As seen in the implementation of Housing First in Sweden, the rate of individuals taking over leases in the secondary housing sector, is very low. One reason for this, is the procedural approach called "the staircase model", in which persons have to prove themselves ready in order to advance to the next step in the programme. In Housing First, it's not uncommon that the trial period spans over two years, which further postpones the transition from the secondary housing sector into the regular housing regime. Not only does this keep people in a state of extended homelessness (as by definition they still belong to the homelessness situation 3) but the continuation of living within the

confines of the secondary housing sector simultaneously excludes people from accessing other segments in the housing regime (Knutagård & Kristiansen 2013). Although Children's Housing First and Housing First address two contrasting categories of homelessness (Rädda barnen & Sveriges Stadsmissioner 2022), the emergence of such selective initiatives must be examined in the context of a neoliberal housing regime where there's an undeniable economic incentive that comes with keeping people within the circuit of the secondary housing sector as opposed to providing them with a permanent contract from the start (Knutagård & Kristiansen 2013).

3. Background

This chapter will provide background on the homelessness situation among families in Sweden and Swedish housing policy to provide insight to the historical context in which CHF operates in.

3.1. Homeless families in Sweden

When it comes to statistics on homelessness in Sweden, the data is quite insufficient. The most comprehensive and recent mapping on homelessness done by an official registry took place during week 16 of the calendar year in 2023. There's a likelihood that there's even a wider pool of undocumented cases of homeless families living in Sweden, especially those who are invisible by virtue of residing with friends and family, instead of staying at shelters.

According to the latest mapping on homelessness, 1832 minors were homeless and approximately 1000 of these were living with their parents in shelters. The most common factor leading to homelessness among parents with children, is domestic violence but the report also states that structural factors play a big role in homelessness among families. Families tend to a larger extent face challenges in finding housing due to insufficient or low income, not enough queue points, having records of non-payment or difficulties in meeting the tenants requirements set by landlords. Most families in Sweden are either living in acute homelessness (situation 1) or have temporary accommodation with friends and family (situation 4) (Socialstyrelsen 2023).

3.2. Swedish housing policy

Below follows a compressed historic overview of Swedish housing structure and housing policy from 1900 up until today.

At the turn of the last century Sweden was facing a housing crisis on two fronts. The first taking place in the rural areas, where an increasing amount of people were either emigrating to the USA or to the expanding cities. The depopulation in the countryside had on the other hand led to an

escalating housing situation in the cities where people were living in cramped households in intolerable conditions. This was especially evident in smaller industrial towns where many workers had migrated for employment. As an attempt to halt the escape from the countryside, the state stimulated the construction of detached housing with a plot of land appropriate for subsistence farming, by offering credits with long repayment plans. Administratively, housing went under the Swedish Board of Agriculture which was more concerned with trying to encourage and incentivize people to stay in the countryside rather than solving the housing crisis in the cities. In general, housing was looked upon as something that the market was to provide and the role of the state was to only intervene with selective policy measurements during emergencies (Boverket 2007, p. 37-40).

Arriving to the 1930's, the Swedish housing crisis had intensified to the degree that it was considered to be among the worst in Europe. Further industrialization continued the internal migration from the rural to the urban. The situation heightened during the great depression when many workers became unemployed and were still living in cramped accommodations without any electricity and proper sanitation. The housing regime was still unregulated and lacked guidelines on what constituted as a standard of living and adequate building quality. The minister of social affairs Gustav Möller appointed an investigation on how to solve the housing crisis which led to the notorious Swedish governmental official reports on housing *bostadssociala utredningen SOU 1945:63* which went on from 1933-1947 and would lay the foundation for Swedish housing policy in the post-war era. However before the report could present its result, the housing shortage still needed to be handled. The situation in the cities seemed to be especially dire for poor families which both had many children and were living in what many called slum-like conditions. The Swedish state thus intervened through a selective initiative by offering preferential loans for construction companies to build affordable rental apartments aimed at less privileged families. Families living in the so called *barnrikehus* were also given rental discount based on the number of

children in the family. This rental discount can be seen as a forerunner to the housing benefit. In exchange for the construction companies to build *barnrikehus* pro bono on municipal land, they had to adhere to municipality demands. This conditional relationship from local policy makers led to many municipalities starting their own housing companies which both built and managed *barnrikehus*. Familjebostäder i Stockholm established in 1936 became the first municipality owned housing company (Grander 2020, p. 47-50).

When the Swedish governmental official reports on housing was finalized after the second world war it stated that the housing shortage was a consequence of a housing regime that had failed to adjust to the demographic changes due to urbanization and expanding families. As a result there weren't enough modern apartments whilst at the same time there were too many out-dated apartments that weren't meeting the housing standards or qualities of the day. Therefore it wouldn't be enough to only build new housing, the outdated housing also had to be demolished in order to make room for modern accommodation (Boverket 2007, p. 50-51).

The official report was most influential in regards to two major questions. The role of the state and if housing policy should be based upon a universal or selective principal. The report advocated for state intervention and suggested that the state should take on the financial risk for the housing regime and not private enterprises. The idea was that this would guarantee longterm planning and encourage houses to be built even during recessions, as constructed previously had stagnated during both the great depression and second world war. Moreover, the report proposed that in order to counteract speculation and strive for a housing regime which was less sensitive to economic fluctuations, the municipal housing companies that had been established to build *barnrikehus* should have a leading role in construction and managing houses. On the debate on universal or selective housing policy, the report concluded that a universal housing policy was more favorable. A selective housing policy could lead to stigmatization of poor people and the creation of slums. The report stated that housing should be available for everyone and that families that needed

support should get access to financial aid through governmental benefits rather than by living in a certain category of housing (Grander 2020, p. 50-54). In order to understand how radical the recommendations of the governmental official reports on housing was, one must take in consideration that the housing regime up until this point was unregulated, had little state intervention and didn't have cities as their main point of concern. The construction of housing was more a question of stimulating the economy by providing employment and not necessarily a means to raise peoples living standards. The housing report contributed to the question of housing become an affair that centered around social politics such as life quality and family in cities as posed to the countryside. What before and during the war was signified by selective housing policy primarily targeted towards families, farm workers, fishermen and retirees, was now shifting towards a more universal housing policy targeting the general population (Boverket 2007, p. 49-50).

As a direct consequence of the governmental official report, municipalities were appointed responsible for providing housing. As a result, many municipalities started their own housing companies which both built and managed buildings. Already by 1950, Sweden had over 100 publicly owned housing companies (Grander 2020, p. 53). However since municipalities had varied economical abilities and knowledge capabilities, the role of the state was to be responsible for the loans provided to build housing (Boverket 2007, p. 59). The preferential loans which enabled the construction of *barnrikehus* gradually phased out and was completely abrogated in 1948. The Swedish government instead offered preferential loans to municipal companies which mounted to 100% of the expected value of the building, whereas private companies and housing associations only could borrow 85% and 95% respectively. The argument for this was that more public ownership would lessen speculation on the market but keeping the private companies would contribute to healthy competition (Grander, 2020, p. 52).

In the period 1946-1974, after the second world war and up until the oil crisis, Swedish housing policy became more intertwined with Swedish welfare policy (Boverket 2007, p. 49). With

the slogan "good housing for all" the Social Democratic Party centered housing policy as a foundation for which the welfare state could be built on. Even during the prime era of *barnrikehus* in the 1930s and the 1940s before the breakout of the war, many private companies, co-ops and housing associations that built *barnrikehus*, had close ties to the labor movement and/or to the Social Democratic Party (Grander 2020, p. 53-54).

Despite investments and expansion in housing in the immediate years following the war, nativity followed by further industrialization, urbanization and labor immigration had by 1960s led to another acute housing crisis. The universal housing policy with a firm state interventionist hand was now going to be put to the test as the government presented the Million Programme. The goal was to enroll a large scale construction operation in which the housing crisis was going to be built away with one million units in the suburbs of cities and towns with flourishing industries in the ten year period of 1966-1975. However the objectives of the Million Programme was twofold. Not only was the aim to build new modern housing, but also to demolish old outdated housing. The role of the state in the Million Programme was thus to provide beneficial loans for both the construction of and the demolishment of buildings. It's in this process in which old historical parts of Stockholm, Gothenburg and Malmö were being leveled to the ground to give room for new modernistic buildings. As the municipal housing companies became forerunners of constructing the Million Programme homes, other companies such as HSB (which was started by workers) and Riksbyggen (which initiated by Swedens labor organization, LO) also became prominent housing companies during these years. As a consequence, the Million Programme made publicly owned housing the most dominant stakeholder in Swedish housing regime with 24% of housing under public domain in 1975 (Grander 2020, p. 54-55).

Although the Million programme was ambitious, it succeeded in providing over a million housing units and thus solving the housing crisis to the degree that housing shortage was a faint memory in the 1970s. Since a third of the houses built during the Million Programme, were

detached houses or townhouses, there was a fairly large section of affordable homes in different tenure forms to choose from. Coupled with beneficial interest deduction for people who had mortgages, many households especially families who were in need of larger housing, went on to abandon renting for owning. This left many apartments without tenants and since the municipal housing companies had received loans which corresponded to 100% of the expected value of the building, they had no collateral to handle the loss of income from empty apartments. In order to fill apartments with tenants, the municipal housing companies started to find occupants through social services. Thus establishing the secondary housing sector. Many of the tenants provided through social services had financial difficulties, were immigrants or had low or no income, which in turn led to bad reputation and stigmatization of the Million Programme (Grander 2020, p. 55-56). This was precisely what the governmental report of 1947 wanted to avoid, that certain parts of the housing regime became labeled as social housing.

After the Million Programme, the shift of housing policy went from focusing on construction to be more about administrating and developing the current housing stock. As a result, state intervention was no longer deemed necessary, as municipal housing companies and other actors were now considered to be responsible for managing their own buildings (Boverket 2007, p. 87).

In the 1980s, the Swedish housing regime experienced a number of structural and economic changes. It's during this decade when the seed of neoliberal housing policy is planted and thus for many considered to be starting point of a paradigm shift that would lead the housing regime becoming the subject of speculation. When the credit market became deregulated in Sweden in 1985, the state's role in providing loans became less important, since housing companies could now finance their projects through the stock market. During the same era, many municipal housing companies financed the renovations of older buildings in the housing stock by either selling their building to a price below market value to private companies, or selling apartments to the tenants themselves, which turned them into condominiums (Grander 2020, p. 60).

The conversion from a universal and state interventionist housing policy to a more decentralized regime with minimal state presence, was further deepened in the 1990s. When the Ministry of Housing was annulled in 1991, it sent a clear message that housing no longer was a question for the state but rather completely up to municipalities to handle. This final divorce between the state and the housing regime, further abandoned the suggestions of the 1947 governmental report on housing, which declared that state intervention was necessary to both ensure housing and to minimize financial risks. The state's responsibility for housing was instead left to individual actors in the housing regime, in which the different municipal housing companies were one of the main stakeholders (Grander 2020, p. 62). Concurrently, municipal housing companies were under the banner of neoliberal ideals, increasingly being run like private companies and tenants were looked upon as customers. (ibid, p. 67).

With the withdrawal of a national housing policy, the pendulum swung from universal to selective housing policy which was increasingly being focused on providing housing for less privilege groups in society. The main instrument for selective housing policy in the 1990s were expanding the housing benefit to target households with low income and households with disabilities to remodel their home according to their functional needs (Boverket 2007, p. 92). Due to the economic crisis in the 1990s, homelessness was on the rise for the first time since the second world war (Grander 2020, p. 64).

In the new millennium the Swedish housing regime was geographically asymmetrical. Due to urbanization and a postindustrial society, many rural or former industrial regions such as Norrland, had vacant houses and apartments whilst the metropolitan areas was for the first time since the Million Programme, experiencing a housing crisis. The situation seemed to be especially severe for university towns where smaller apartments suitable for students were in high demand but also accessible apartments for the elderly and people with disabilities (Boverket 2007, p. 114).

In 2011, municipal housing companies were, according to new legislation, required to compete on the same conditions as private housing companies. As a consequence municipal housing companies had to demand a faster return on investments than before. One of the ways in which this has been manifested itself, is where municipal housing companies build new apartments, which are often in prime locations of the city, in order to secure profits by minimizing the risk of empty apartments (Grander 2019). Moreover, the risk taking, in particular the case of municipal housing companies, has minimized, since passing of the 2011 law. One of the paths to reduce risks has been for landlords to introduce stricter rental demands. In doing so, the landlords make sure that their tenants can afford to pay rent and have the ability to afford higher rents, especially if they're in prime locations (Grander 2020, p. 80). This has resulted in a new form of selectivity which is in contrast to the historic universal housing regime where the goal was to provide good housing for the whole population. This new selectivity is increasingly excluding low-income households from the housing regime (Grander 2019).

4. Children's Housing First

In 2019 the engineering company AFRY, Malmö University, Save the Children and Skånes Stadsmission received financing from Vinnova, Swedens innovation agency to evaluate existing models of combatting homelessness. The goal was to generate a model based on Housing First but with a focus on families. After the project ended in mid 2020, Save the Children and Skånes Stadsmission went on to further develop a model that is now commonly known as Children's Housing First. The target group of the model are families with minors, who have Swedish civic registration number and therefore have the right to be listed in the national registration. Children's Housing First hinges on four pillars. (1) The rights of the child must be met (2) housing is a human right (3) empowerment and participatory influence and (4) self-sufficiency. Furthermore, the purpose of the model is to provide families in structural homelessness with longterm housing. By ensuring longterm housing, the families will be better equipped with maintaining social networks and create conditions for the children to manage school. The support that the family is entitled to through the program, is tailored to their needs and centered around the rights and needs of the children (Rädda barnen & Sveriges Stadsmissioner 2022).

There are two main differences between Housing First and Children's Housing First. The first is that they target different categories of homelessness which require different degrees of support. Housing First is aimed at people in homelessness situation 1 whereas Children's Housing First is aimed at people in situation 4 (see section 2.2). This distinction is not only crucial in regards to which families are eligible for Children's Housing First, it's also the reason why they are denied housing support from social services. Social services, whom mainly provide housing for people in acute homelessness (situation 1), considers families in structural homelessness (situation 4) to "not have big enough problems" as their main issue is that they don't have anywhere to live. The second difference is that CHF provides a permanent lease directly with the landlord whereas a lease

through social services, comes with a trial period and conditions, where the tenant is by definition still homeless as they are tenants within the secondary housing sector (Rädda barnen & Sveriges Stadsmissioner 2022) and thus belonging to homelessness situation 3.

People in homelessness situation 4 are not without a roof over their heads, however they don't have a stable housing setting (Socialstyrelsen 2023). Therefore, the goal of Children's Housing First is to provide families who are structurally homeless (situation 4) with long-term housing and over time a more stable financial situation. The idea is that with permanent housing, comes the ability to maintain social networks, proper schooling and meaningful leisure for the children. Housing in this model is seen as the first step of getting families out of their financial constraints (Rädda barnen & Sveriges Stadsmissioner 2022).

The model contains seven steps (see figure 1). The first step is to reach families who meet the criteria of the model. These families can directly come in contact with Save the Children or Skånes Stadsmission or be forwarded by municipality, housing counseling or through other NGOs. The second step is an information meeting to identify the family's needs such as size of accommodation, closeness to care facilities and school but also to identify if the family have specific needs related to disabilities. After this step the family will be matched with a landlord and sign a lease. When it's time for the family to move in, they receive a counselor from either Save the Children or Skånes Stadsmission whose function is to aid the family in their new housing environment by setting up goals and individual planning. The counselor also functions as a bridge between the landlord and the family to ensure that the family will be able to maintain as tenants. The idea is that the support from the counselor will gradually lessen and evaporate completely so that the family finally arrives to a state of independence where they no longer need support from the counselor, thus no longer structurally homeless (Rädda barnen & Sveriges Stadsmissioner 2022).

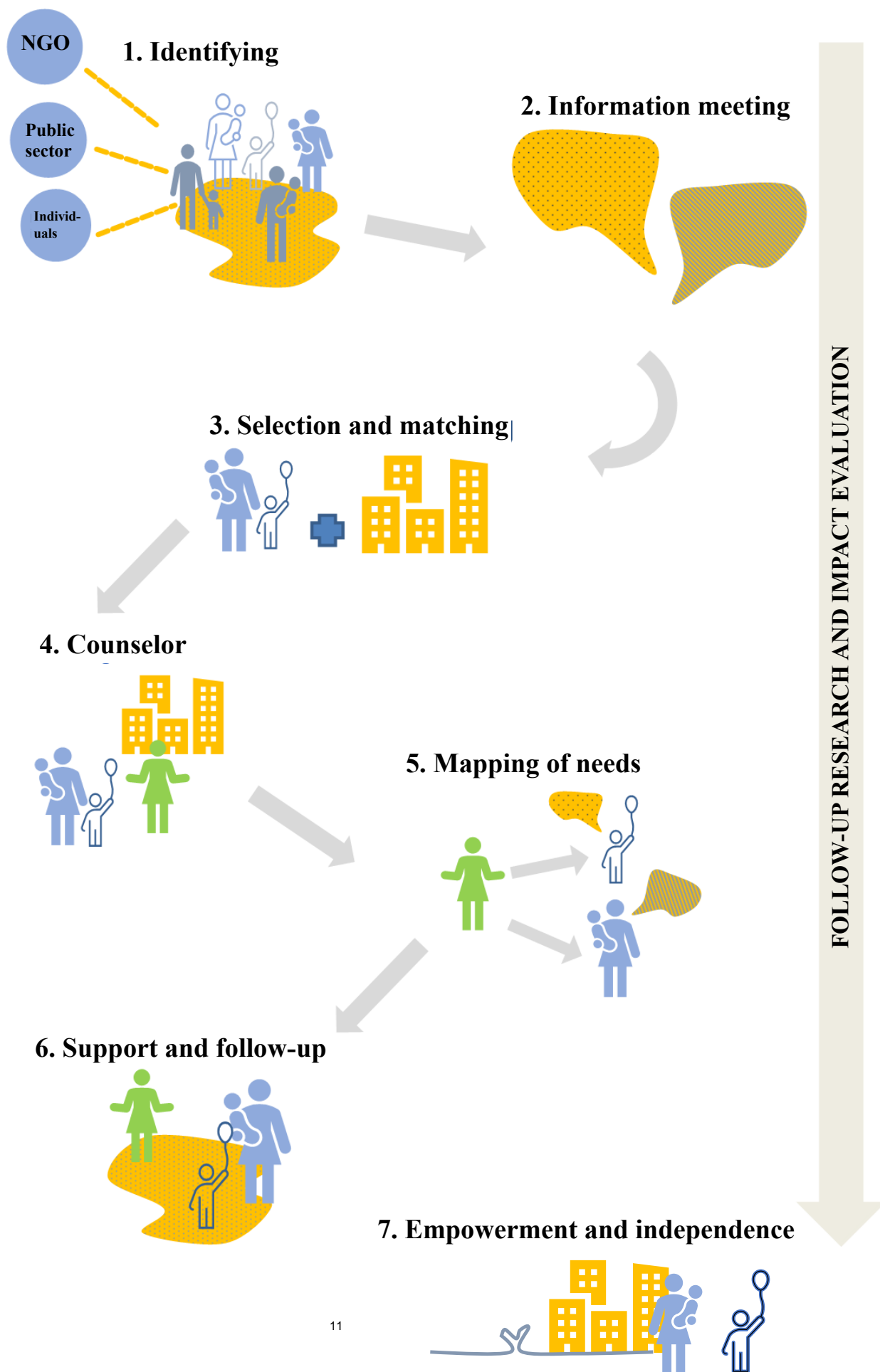


Fig. 1. Overview of CHF process. Image is from Rädna barnen & Sveriges Stadsmissioner 2022, p. 11. The author has replaced Swedish text with own English translation.

5. Previous research

Given that Children's Housing First is a newly developed instrument to combat structural homelessness, there has been very little published on the model itself. This chapter will therefore mostly focus on presenting findings in the evaluation report and describing the housing context for which the model is operating within.

The only published academic paper about CHF, is an evaluation report on the model's first year of implementation. The evaluation report states that the model has had a successful implementation. During this time the model has provided 13 leases with 9 different landlords in Malmö and Helsingborg. Interviewed families have expressed how receiving housing has been the foundation to enter the job market and to plan for the future. A year into their lease, only a few families were still financially dependent on welfare. One key element of success can be attributed to the model's first step, the screening process. In this step the NGO's assess which families qualify to participate, meaning they identify which homelessness situation apply to the family. Several families who participated in the model had been rejected by social services because they were deemed as not having enough problems in that they were homeless with functioning family dynamics but has dysfunctional financial means to enter the housing regime. At the same time, families who live in homelessness, often develop stress and mental illness as a direct result of their situation. This can blur the line between who's socially and structurally homeless. This could potentially run the risk of denying eligible families to partake in model because they don't fit into only one homeless category (Grander 2024).

A big challenge for the model has been to find affordable housing for the families. Grander (2024) calls this "the matching paradox" where the needs of the families (e.g. a certain number of rooms) don't align with a rent that they can afford or a rent that's below the maximum cap for which social services cover the rent. The paradox lies in the fact that the apartments that the

families can afford are often too small for them and the apartments that are bigger and meet their needs, are too expensive. This has resulted in CHF accepting smaller families with one or two adults and maximum two children, instead of bigger families with more children who would need bigger apartments, which in turn would be either too expensive for them to pay on their own or by social services.

Furthermore, the evaluation report interviewed 7 out of 13 participating families in CHF. Besides lacking financial means to enter the Swedish housing regime, all interviewed families had another common denominator. The interviewed families had all migrated to Sweden in "recent years" which meant that they had limited knowledge of the Swedish housing regime, not enough queue points and constraints when it came to the Swedish language (Grander 2024). The report doesn't state if the non-interviewed families also had migration background or how recent "recent years" is but it has been shown that the socio-geographic segregation in Sweden and particular in Stockholm, is not only parallel to wealth but also to ethnicity and migration. In the case of Stockholm, the districts with a high concentration of people born outside of Sweden, are also the same districts with high ratios of relative poverty (Lund Hansen et al 2015, p. 35). The high participation of people with migration background in CHF is therefore not a coincidence as it mirrors a certain tendency of ethnicized and economic segregation in the general Swedish housing regime. However the question regarding if all participating families have migration background is still unknown. If this is the case, then it also raises questions of which implications this has for the definition of structural homelessness and whether this ethnic factor indicates that these families are in need of another layer of support in CHF.

The housing landscape in which CHF is operating within, can be described as new public housing, which in turn is a result of neoliberal housing policy. In new public housing, potential tenants appears to consists of three main groups. The A group has the economic resources as well as the formal requirements to sign a rental contract. The C group accesses housing through the

secondary housing sector. The B group are individuals with low wages and precarious employment who have difficulties in getting access to permanent contracts and to the secondary housing sector, as they don't meet the strict income criteria set by landlords, nor do they have enough problems according to social services to be given a lease within the secondary housing sector. New public housing doesn't offer housing for all as it caters to the most well-off group A and most vulnerable group C but leaves the broad population of group B with increasing difficulties of entering the housing sector. In this instance, selectivity in new public housing diverges from traditional selective housing policies, in such a way that it doesn't only target the most disadvantaged segments of the population but also the most affluent one (Grander 2017). Families in CHF thus belong in the B group, which suggests that the housing context in which the model operates within, is progressively, excluding the target group of the model.

6. Theoretical framework

The function of the theoretical framework in this thesis is to conceptualize Children's Housing First and to situate CHF within the housing regime in which it operates in and to understand which problems the model is trying to solve. The theoretical framework was developed using an inductive approach, drawing from previous research. By implementing an iterative strategy that enabled going back and forth between theory and data (Clark et al 2021, p. 20), the theoretical foundation of the thesis was consistently refined. This chapter begins with a general comprehension of neoliberalism before it discusses how neoliberal policies have shaped the Swedish housing regime and which three core components define the Swedish neoliberal housing regime. The final section of this chapter adds an intersectional discussion in order to deepen the understanding of neoliberalism as a theory and ideology.

6.1. Neoliberalism

The main reasons for structural homelessness as explained in the document about CHF, are caused partly by a housing shortage in metropolitan areas, partly by "changes in policies implemented in the 1990s, when market forces were given more influence, which have resulted in a sharp increase in housing prices" (Rädda barnen & Sveriges Stadsmissioner 2022, p. 2, own translation). These changes are referring to the introduction of neoliberal forces in the Swedish housing regime.

To encompass neoliberalism is quite an endeavor as it in one regard can mean everything and nothing. Examining the general meaning of the term, it refers to a liberalization of markets and trade as well as minimal state power and intervention in the economy (Mayhew 2015). However, for the purposes of this thesis, neoliberalism is more precisely understood as a political project which results in the creation of uneven geographies and increased social inequality (Harvey 2005, p. 115-116, 118).

Zooming in on the Swedish context, housing was for large sections of the 20th century, one of the main pillars of the welfare state and seen as a basic need and right. By nullifying deregulation legislation, housing shifted from being a basic human right that the state is responsible for allocating, to a commodity, like any other on a (global) market. Furthermore, neoliberal reform also upended tenure neutrality which was one of the cornerstones of universal housing policy (Hedin et al 2012). Not only did the commodification of housing lead to housing mainly being viewed as an investment where the exchange value is higher than the use value, it also led to the home becoming an expression of individual distinction and the right to choose housing that aligns with one's true self. This has become especially true for the most privileged groups in the housing regime, which before 1990s could choose from apartments, townhouses or detached houses. Today this group has a wide range of housing typologies to choose from, such as senior housing, eco-housing, housing complexes for residents with an interest in horse riding, dockland housing and "boviera" retirement homes. For the less privilege groups however, the housing regime in Sweden has become economically and ethnically segregated and increasingly difficult to enter (Grundström & Molina 2016).

Although it's clear that neoliberal policy has shaped Swedish housing regime in the last decades, it has not annihilated all the regulatory frameworks. Rent regulation, queuing systems for rental properties and restrictions on apartment letting and sub-letting are still functioning as antidotes to a completely deregulated housing regime solely based on market principles (Christophers 2013). This dual structure of neoliberal strains and regulatory components in the Swedish housing regime can be described as circumscribed neoliberalism, where a completely unregulated and a solely market driven housing regime has not been fully realized (Harvey 2005, p. 115). But even this "monstrous hybrid" enables a housing regime which facilitates socio-economic inequalities and segmentation (Christophers 2013). Arguably it's precisely the version of circumscribed neoliberal housing regime which has been even more effective in reproducing social

and economic polarization in both ends of the spectrum, as the Swedish housing regime has gone from being one of the most regulated to becoming one of the most liberal and market-oriented housing regimes in Europe (Hedin et al 2012).

So far I have argued that the housing regime in Sweden can be described as circumscribed neoliberalism. But which characteristics does it include? Drawing from Christophers (2013) three primary vectors of neoliberalism, which are grounded in Wacquant's framework on four institutional logics of the neoliberal state, I will outline three key components of neoliberalism present in the Swedish housing regime. Christophers (ibid) first vector - marketization of the tenant-owned apartments, plots out how the abolishment of Tenant-Ownership Control Act enabled tenant-owners (not renters) to sell their occupancy rights in accordance with market value. Before, when the act was in effect, it limited pricing to not go above the tenant-owner's share of the association's assets, which in turn was not based on market value but on the property taxation value. This (along with the deregulation of the Swedish credit market) did not only increase speculation but also added to the transforming of housing to a commodity. However the housing provided in CHF are not tenant-owned apartments, they are exclusively within the rental stock. To better fit this thesis's purpose, this vector is therefore understood by its fundamental implication namely, the shift from housing as a right to housing as a commodity.

Christophers (2013) second vector is the marketization of the public rental housing sector where the municipal rental companies housing stock has been sold off, either to the sitting tenant or other private companies, converting rental apartments into tenant-owned apartments. The other aspect of marketization in the public rental housing sector has been the enforcement of legislation in 2011 which enables the previously non-profit municipal companies to operate according to businesslike principles. This aspect is probably the most relevant for CHF participants, as the lack of affordable housing and the high threshold of landlords' rental demands, are a direct consequence of the rental companies adhering to businesslike principles (Grander 2020, p. 80).

The last vector is dissolution of tenure neutrality. As one of the main pillars of the universal housing policy in Sweden, tenure neutrality's aim was to prevent that a certain form of housing to be favored over another. However, through tax reforms such as interest subsidies, the removal of property tax and shrinking housing allowances, homeownership became the more privileged form of tenure (Christophers 2013). Again, housing offered through CHF are rental apartments, but the dissolution of tenure neutrality can further widen the disparity between renters and homeowners. As low-income groups don't have the financial means to access homeownership, they are therefore confined to rental apartments. Not only does this concentrate low-income groups to rentals but it also limits their possibilities in actually finding housing, because they are limited to only one form of tenure. In contrast, as the higher income groups have access to all forms of tenure, they also have access to the entire housing stock, even the sought-after low rental apartments in attractive locations. In this way, the dissolution of tenure neutrality is both relevant and central to the access of housing in CHF.

6.2. Intersectionality as a lens

According to the evaluation report of CHF, all the interviewed families had at some point migrated to Sweden (Grander 2024). This suggests that the exclusion in the neoliberal housing regime can be synthesized alongside other structural factors. Thus, it's helpful to expand the neoliberal framework through an intersectional lens in order to understand how structural homelessness interplay with other circumstances. By analyzing social relations through various forms of discriminatory factors such as gender and ethnicity, hidden power struggles, privileges and disadvantages can become more visible (Crenshaw 1998). With these glasses, this thesis understands the Swedish version of circumscribed neoliberalism as a housing landscape which affects various groups differently depending on their social position and access to resources. The thesis recognizes that this uneven

impact can therefore perpetuate existing inequalities by further entrenching disparities within the housing regime.

To sum up the discussion, this thesis concedes that CHF is operating in a housing regime that is comprised of circumscribed neoliberalism where wealth is extracted from poor to rich, where universal ideals have been abandoned and state intervention is omitted as market forces are increasingly setting the terms and conditions for tenants. As a result of such regime, uneven geographies of class, gender and ethnicity has shaped the Swedish housing landscape, thus given rise to families in structural homelessness. Components of neoliberalism in the Swedish housing regime consists of three facets (1) commodification of housing, (2) marketization of rentals and (3) dissolution of tenure neutrality.

7. Methodology

This thesis is using qualitative methods such as document analysis and semi-structured interviews. The research design is the case study and the philosophy of science applied in the thesis is feminist epistemology. Data collection includes both primary and secondary qualitative data. The primary data consists of semi-structured interviews with Skånes Stadsmission and Save the Children. Secondary data collection consists of one policy document describing the model. The data was analyzed by using abductive thematic analysis which resulted into seven themes. The subsections below will outline the scientific process of this thesis.

7.1. Research design

The basic element of the case study is to define what the unit of analysis is. The case is often associated with a specific location, the location itself is not part of the object of analysis but rather the backdrop of the problem. Therefore, the crucial element of a case study is to reveal the unique features of the case (Clark et al 2021, p. 59-60). In this thesis, neoliberal elements in the Swedish housing regime is the unit of analysis, Children's Housing First is the lens in which this unit is analyzed through and Malmö and Helsingborg are the locations in which CHF is operating in, but they are not central to the analysis.

I believe that the case study is a suitable research design to use in this thesis because it offers a deep investigation of a phenomena. This benefits the study in two main ways. Firstly, big concepts like neoliberalism can be difficult to define, as such the case study can aid to embody and exemplify the object of analysis. Secondly, since there has been very little research on CHF, the case study can also facilitate to fill existing research gaps.

7.1.1. Document analysis

Documents applicable for document analysis are data which "have not been produced at the request of a social researcher" (Clark et al 2021, p. 498). This study only reviewed and analyzed one document called "*Barns bostad först - en modell*" (Children's housing first - a model (own translation)) (Rädda barnen & Sveriges stadsmissioner 2022). There's a section in this document which includes a research reflection by docent and associate professor Martin Grander at Malmö University. This chapter is not part of the document analysis since it's produced by a social researcher and not written by the NGOs who has published the report.

The fact that CHF is a new model comes with its own set of advantages and limitations. In terms of finding and selecting documents, the process is quite straight forward, as I only found one document and therefore didn't partake in an exclusion process. I found the document by searching for official documents on the website of both Save the Children Sweden and Skånes Stadsmission but only found the above mentioned document on Save the Children Sweden's website. I also searched on the general internet but couldn't find any documents about the model. Because the model is not implemented by social services in the municipalities, I wasn't expecting to find any other official documents about the model itself and didn't make an effort to contact the municipalities Malmö and Helsingborg to ask for official documents. The obvious limitation of analyzing only one document is the question of validity. Official documents from private sources have a strong likelihood of being authentic. They can however have a bias in their representativeness and credibility (Clark et al 2021, p. 506-507). The question here is therefore not about if the information or the intention is correct, but if the document is biased in some way. When reviewing the document, I found it to have strong credibility and validity mainly because the information comes from primary data from the organizations' operational work with families they

come in contact with on a daily basis. I also couldn't find a specific bias in terms of the representativeness in the document.

7.1.2. Semi-structured interviews

The qualitative interview offers flexibility as well as a high degree of reliability and validity (Clark et al 2021, p. 425). Interviews as a method to retrieve primary data is especially convenient for subjects like CHF, where the research gap is quite wide. Consequently, this flexibility has been key in determining which type of interview is appropriate for the thesis. Quantitative structured interviews for one, doesn't allow for the same flexibility. Unstructured interviews have the opposite problem, with too much flexibility and therefore the conversation might head in a direction which is outside the scope of the research questions. However if this study was executed in an inductive manner, the unstructured interview would have been the better option. But since the research questions and the aim had been specified in advance, semi-structured interviews combine the need for flexibility whilst still working within the sphere of the study's aim. The challenge during the semi-structured interview is to balance between a focused interview with a clear path and allowing new paths to emerge during the interview (Valentine 2005, p. 120). The interview guide can therefore support the interviewer in keeping track of the aim, whilst simultaneously being open "to shape the questions around the needs of the interviewee" (Clark et al 2021, p. 433).

The interviews were conducted at the respective organizations' offices with a professional recording device. During the interviews I took notes on themes and questions that came up, so I wouldn't lose track of key findings that I wanted to ask follow-up questions on. Each interview took about an hour. Since all the interviews were conducted in Swedish, the interview guide was first formulated in English and then translated to Swedish by the author (see appendix 1 and appendix 2).

7.1.3. Structure of interviews

During the process of designing the interview guide I have aimed to create a structure which would allow me to gain access to the participants perspectives and knowledge but at the same time allow for flexibility to explore other topics and themes that come up during the interview (Clark et al 2021, p. 428). Therefore, I decided to structure the interviews into four sections, where the first and the forth sections are more brief and treated as a form of introduction and conclusion. The middle two sections ask questions specific to the two research questions (see appendix 1 and 2 for interview guide).

In the first section, I introduce the study's aim as well as seek consent to conduct and record the interview. I also allow the respondent to introduce themselves and explain their role in CHF.

The second section addresses the first research question: *How is Children's Housing First operating as a selective housing policy?* This part includes a dissection of the different steps of the model, in order to understand how the model has been implemented on a practical level. The selectivity of the model has primarily to do with the target group and therefore a substantial portion of the questions in this division are related to characteristics and support needed of the targeted families. Adopting an intersectional lens and building on previous research from the evaluation report (Grander 2024), some questions place more emphasis on the participating families' migration background and the extent of single mothers in the program. Therefore, attempting to make a clearer connection between the target group of CHF and how different factors plays a role in the families' need for support.

The third section focuses on the second research question: *To what extent does Children's Housing First reinforce or challenge neoliberal components in the current Swedish housing regime?* In this part, the questions expands beyond CHF and examines the model's role in the broader housing landscape. In order to avoid misunderstandings and to ensure that the interviewee understands my questions, I refrain from using theory-laden terms (Clark et al 2021, p. 428) such as

neoliberalism and neoliberal housing regime and even the word housing sector when referring to the specific segment within the Swedish housing regime, as it might make the interviewee associate to something entirely different than the understanding of the terms in this thesis. Instead, I open this part of the interview by asking the respondent to describe the housing regime in which CHF is operating within. This is partly to let the interviewees present terms that they feel comfortable with, which I then intend to use during the rest of the interview, but also to ensure that the conversation remains accessible and that both parties are aligned in the understanding of the housing landscape surrounding CHF. The main focus in this section is to comprehend how CHF function in relation to the neoliberal components which I have outlined in the theoretical framework (see section 6.1).

The fourth and final section serves as a reflective conclusion, allowing the interviewee to share any additional perspectives or thoughts that may not have come up earlier, assuring that all relevant points are covered. This section include three open-ended questions which might lead to more follow-up questions depending on what the respondent decides to bring up. Of all the four sections, this one is the most unstructured of them all.

7.1.4. Sampling

At the start of the work with this thesis, I had an informal meeting with a representative from the Regional Council Board in Skåne (*Länsstyrelsen Skåne*) which had financed the evaluation report (Grander 2024) and arranged a webinar on CHF which sparked the initial pursuit of this thesis. The informal meeting provided an opportunity for me to obtain information about the general housing situation in the region of Skåne and CHF. The meeting was very helpful in providing the background to the context in which CHF is operating in. Inadvertently the meeting also initiated a type of snowball sampling. The textbook version of snowball sampling is to do an initial sampling with a small group which then recommend other relevant potential participants (Clark et al 2021, p. 383-384). In this case, the representative from the Regional Council Board in Skåne, knew who was

working with implementing the model and exchanged our contact information. This turned out to be only two people, one from Save the Children Sweden and the other from Skånes Stadsmission. Since I already knew from the beginning that the sample size was going to be small, I was able to adjust the scope of the study by narrowing the research questions. A small sample size can generate issues of generalizability in a study (Clark et al 2021, p. 387). However since the aim of this study is not to provide representative or general conclusions, a small sample size is not seen as an issue. The small sample size rather mirror the scale of CHF and thus underlines the importance of focusing on those who are at the heart of the model's day-to-day operations. Therefore, this study focuses on NGOs due to their central role in the model's implementation, rather than including landlords as they are involved only in the final steps of the process.

In sum the sampling size consists of two interviews with two separate people from each involved NGO and one policy document which was produced by the same two NGOs.

7.1.5. Data analysis

Abductive thematic analysis diverges from an inductive and deductive approach. It's neither data-driven nor hypothesis-driven, but engages both with the empirical results and theoretical framework. Abductive thematic analysis therefore avoids positivist notions of searching for an objective truth or trying to fit the data within the existing theoretical framework. The aim is to find the most logical and pragmatic conclusion. This method of analyzing data is particularly useful for exploring phenomena that lack established theory or where there is a significant research gap (Thompson 2022).

Below I will present the process of how the data analysis was carried out by drawing inspiration from Thompson's (2022) eight step approach to abductive thematic analysis, which is not to be regarded as a manual with a one-size-fits-all but rather as a guide in conducting thematic analysis. The steps include (1) transcription and familiarization, (2) coding, (3) codebook, (4)

development of themes, (5) theorizing, (6) comparison of datasets, (7) data display and (8) writing up.

In this thesis the transcription of the two conducted interviews was executed in two iterations. The majority of the transcription was done through the online software Notta which uses ai to transcribe. Since the interviews don't include any personal or sensitive information, I conceded that the usage of ai transcription wouldn't raise any ethical considerations. However ai transcription from Swedish speech is far from accurate therefore I also had to manually edit the transcribed script in a second cycle of transcription. During the transcription process I deliberately excluded fillers (words like um, sorta, kinda etc.) for a more cleaner script which would allow for a more smoother coding process.

Coding and establishing a codebook was done manually and organized by a spreadsheet. The same coding procedure was applied for both the document and the transcribed interviews. After this, the code was organized into these seven themes:

Aiming for structural change	Compromises	Theory: neoliberalism & intersectionality
Relationship to the authorities	Relationships are key	
Homelessness definition	Providing support	

The transformation from code to themes was aided by the understanding that "a theme is an extended phrase or sentence that identifies what a unit of data is about and/or what it means" (Saldaña 2015, p. 199). Due to the abductive approach, most themes were found in the data itself whilst others such as homelessness definition and theory: neoliberalism & intersectionality (which also had informed the interview guide) are directly drawn from theory and previous research.

Finally in the writing up step I decided upon building the analysis around quotes from the interviews and the document. In doing so, I also had to, parallel with writing up, translate sentences

from Swedish to English since all of my source material was in Swedish. I've translated all of the quotes myself without any help from translation softwares or tools.

7.1.6. Anonymity

In order to ensure the anonymity of the interviewed professionals, a deliberate effort has been made to not provide any identifiable information such as names and accurate job titles. Instead, I've created generic job titles as a substitute for the interviewees' actual professional roles. However the organization in which they are representing is still accurate and therefore unchanged. The professional from Save the Children will be referred to as head of programme and project coordinator is used to reference the professional from Skånes Stadsmission.

7.2. Feminist epistemology

The position of the researcher in traditional epistemology and philosophy of science, is to observe from a distance without being influenced by their own moral, social or political values, in order to accurately extract knowledge. Science and scientific methods are in and of itself thought of as objective and neutral notions that should lead to the same results, regardless of who the researcher is (Crasnow & Intemann 2024, p. 37-38). Feminist epistemology challenges this positivist notion of the researcher as a "tabula rasa" by understanding that knowledge is situated and that the "god's eye view" is highly shaped by the position of the researcher (Haraway 1988). Situated knowledge also rejects knowledge as timeless and universal which asserts that knowledge is true everywhere and always. Instead, it recognizes that knowledge is spatially and temporally bound (Crasnow & Intemann 2024, p. 21).

How does one carry out feminist epistemology in a research project? By knowing better. Knowing better corresponds to knowing more justly. It necessitates that knowledge production is open to all, that practices of knowledge production take in consideration the needs and interests of the people involved in the research and affected by the knowledge produced. Furthermore, it can

also entail bringing to surface areas of knowledge production which serves the interests of disadvantaged groups. The reflexivity in knowing better includes highlighting the methods and steps through which knowledge is produced (Crasnow & Intemann 2024, p. 123-124).

7.3. Positionality, reflexivity and ethical considerations

To be reflexive is to be aware of the researcher's own position, critically examining the way in which one produces knowledge and conducts research, as well as which implications this might have for one's research and the of power of knowledge production within it (Crasnow & Intemann 2024, p. 125-126).

I have in this thesis reflected upon my own position as a researcher and how I can incorporate knowing better in the research process. As for my own situated knowledge, as a case officer working with granting the Swedish housing benefit (*bostadsbidrag*), I have had first hand contact with less privileged groups in the Swedish housing regime. This situated knowledge is perceived as an asset, since I have in-depth knowledge of the operationalization of selective housing policy. However this knowledge can also limit the level of curiosity and ability to explore other avenues, which might've been the case for someone else who is not so enmeshed in the machinery of social welfare and benefits. Therefore I'm aware of this knowledge position by balancing the benefits of such a position but also being aware of the trap of taking preconceived knowledge for granted.

In terms of understanding my own privilege, I recognize that I both benefit from certain privileges whilst at the same time, I'm somewhat of an insider within the topic. My privileges mainly come from my current position as a middle-class, university educated and governmental agency employee which is a very specific experience, and quite the opposite of the target group of CHF. However, as a child of immigrants, growing up with socio-economic difficulties and enduring periods of structural homelessness during my childhood, my family and I would've most likely

been eligible for CHF if the model existed twenty years ago. I believe that these two experiences has added a depth to the understanding of how selective housing policy is rolled out in a practical way and given insight to the lived experience of CHF participants.

Lastly, I have carefully considered the choices of methods in this study from two parameters. By first asking myself which methods will be the most appropriate for a topic which has very little research and primary data and, secondly by contemplating which methods are inclusive and non-hierarchical for the interviewees. I argue that semi-structured interviews allows for collecting primary data by going to the architects and operational staff of CHF and that the flexibility of semi-structured interviews provides the opportunity for a more conversational-like interview, which is centered around the interviewees' needs.

This study will not investigate or include any sensitive personal information nor interview people in vulnerable positions. The interviewed people are professionals working at established NGO's which talk about the model in general terms without going into specific details about the families involved in the programme. The material used in the document analysis is also primary data from the NGO's in form of an official report. Other sources used for other sections in the thesis, come either from academic settings or official reports from governmental agencies. Therefore, this study doesn't raise any substantial ethical concerns.

7.4. Reliability and validity

The case study is often criticized for being unable to produce representational and generalizable results (Clark 2021, p. 61) and that qualitative studies risk being too subjective and difficult to replicate. However it's important to remember that the intention of the case study isn't for the findings to be representational but rather to generalize theory (ibid, p. 369-370). In this thesis, neoliberalism is under scrutiny and CHF is a lens through which the theory of neoliberalism is

being examined though. In this way, the case study goes beyond making general assumptions by creating possibilities for a phenomena to be investigated from multiple angles. Resting on feminist epistemology, this study therefore challenge the positivist notion of the objective researcher and recognize that doing research is not neutral and that I bring my specific set of glasses to the research. I see it as an asset to be able to be reflexive in my practice, to think critically about theories, data and my own process, and to never take my or others' positions for granted as truths. I believe that this perspective adds, rather than restrains the research process and outcome, therefore ensuring academic reliability and validity.

8. Empirical analysis

This chapter presents the empirical findings and discusses these by answering the two research questions. Each subheading corresponds with one specific research question.

8.1. CHF as a selective housing policy

The first research question is formulated as *how is Children's Housing First operating as a selective housing policy?* As previously mentioned (see section 4), Children's Housing First targets families with minors living in the homelessness situation 4. These families are referred to as structurally homeless, meaning that the main reason for their exclusion of the housing regime is due to the lack of financial or other resources like queuing points for instance (Socialstyrelsen 2023). In order to be eligible to partake in CHF, families must be assessed as belonging to the homelessness situation 4 and have the ability to be listed in the national registry with a Swedish civic registration number (Rädda barnen & Sveriges Stadsmissioner 2022). A key feature of the model is to identify which homelessness situation is applicable to the families. As the different homelessness categories stipulate whether families qualify for support from social services or not. Put blatantly, families in homelessness situation 1 (socially homeless) qualify for support from social services but not families in situation 4 (structurally homeless). However the line between these two situations is quite blurry.

"I would say that the definition is something that both we and [Skånes] Stadsmission struggle with. If you want to be strict, I would say that you're structurally homeless a pretty short period. Then of course there are different variations on this scale, but many get some sort of stress, mental illness and then there's also those who have other issues such as domestic violence and the consequences this has for people. So, it's problematic. The definition [...] It's problematic because, as I mentioned, you're not structurally homeless for a long time but you are often referred [as such] in contact with the authorities, as if you're still in it even though research confirms that it turns into something else so in this sense it's problematic" (Head of programme, Save the Children 2025).

What's addressed here is that there's a dissonance between where the two homelessness categories overlap and when they are seen as separate from each other. This becomes especially evident when the NGOs' conclusions differ from that of social services, as there's a potential risk that these families are denied housing solutions by both social services and through CHF.

"What we've seen in our mapping... my colleagues who are social workers, many have experience from working in social services, say that we don't draw the same conclusions as the municipal [social services], who's in need of support and who isn't. So many of the families that we've gotten to know and whom we've mapped, we've assessed that they need social support. In so, our conclusion is that the municipal [social services] are stricter and stricter in their assessments" (Project coordinator, Skånes stadsmission 2025).

CHF was initiated as a response to the changes in social services' housing support, which no longer includes people in structural homelessness. Hence, the core of CHF as a selective housing policy is to assist people, who no longer can rely on the welfare safety net, in obtaining housing.

"It [CHF] came about because social services no longer granted financial support for this group so we saw that okay, this group still needs help so we identified it. [...] Whilst those who are defined as socially homeless are the ones who still get support from social services so the definition is really about meeting the need so that everybody can have housing" (Head of programme, Save the Children 2025).

The homelessness definition according to the Swedish National Board of Social Affairs and Health is reluctantly used in order to define the target group of CHF whilst understanding that such a definition is problematic. On the one hand, CHF is against the usage of categories, on the other hand, the homelessness definition is also the tool to which they can determine who's is eligible for CHF and who most likely doesn't qualify for housing through the secondary housing system.

"It's based on a division of people, between if you're socially or structurally [homeless], that you're not helping people who are homeless or unhoused toward a solution, but you, you get categorized. That's a problem in and of itself. That it isn't obvious that everybody, as we work with, families with children, should have somewhere to live" (Project coordinator, Skånes stadsmission 2025).

CHF is operating exclusively within one tenure form, the rental system, what I in this thesis call housing sector (see section 2.1). Grander's (2017) term New Public Housing is similar to what I call housing sector, however New Public Housing refers specially to the public municipal rental companies, whereas my term housing sector, refers to the whole rental stock, regardless of private or public ownership. Grander (2017) argues that the threshold to access housing in New Public Housing (see section 5) has become harder for people who have low or irregular income. Furthermore, the selectivity in New Public Housing is increasingly targeting the most well-off and the poorest groups in society but excluding the vast majority of people. The target demographic of CHF is found this vast majority. Therefore, the selective logic of CHF isn't to focus on the richest or poorest populace but rather the category of homelessness which is seemingly being denied support, and in this regard, become the most in need of support. As such, the homelessness definition is an instrument to ensure that the families participating in CHF belong to this group. In this sense, CHF is distinct from both the traditional understanding of selective policy (caters to poorest) and the selectivity in new public housing (caters to richest and poorest).

Collaboration is one of the fundamental principles of how CHF functions. The aim of these collaborations are described as "together we reach an output in which neither party could achieve on their own" (Rädda barnen & Sveriges Stadsmissioner 2022, p. 2, own translation). The main collaborative partner is the landlords which provide leases, but the model also collaborates with IKEA and a law firm for legal advice on protected tenancy (ibid.). According to the conducted interviews, IKEA has provided both financial and practical support. IKEA contributed financially in the early stages of formulating the model and practically by providing furniture and assembly services.

The recruitment of landlords are mainly through previous contacts and relationships. Skånes Stadsmission shared in their interview that they initially selected landlords that they had previously worked with, in other projects. For both NGOs it was clear that in order to get access to the

apartments, the relationships with landlords are key. Similar to landlords, families in CHF are also recruited in a similar fashion.

”The selection is within our own existing projects where we’ve been able to build relationships. We have a certain amount of knowledge about the family” (Head of programme, Save the Children 2025).

One consequence of relational recruiting is that the families are cherry picked. The evaluation report states that one possible explanation to the model’s success is that the families are chosen and assessed as housing ready by the NGOs (Grander 2024). This raises a concern that CHF might only suit a certain type of family and not the majority of families in structural homelessness. At the time of writing, Stadsmissionen in Gothenburg is starting to enroll CHF in Gothenburg. The interviewed professional from Skånes Stadsmission shared that Stadsmissionen in Gothenburg are looking into the possibility of expanding relational recruiting with applications, which would make the model accessible even for families who are not engaged in their projects.

Even though the collaboration aspect is an important pillar of CHF, collaborations also come with compromises. The essence of the model is to match families with landlords so the families can sign a lease. Out of the thirteen leases mediated through CHF, two included an initial trial period which allowed both parties to terminate the lease. Representatives from both NGOs express how landlords are concerned about the level of risk they take in participating in CHF. From the landlords’ perspective, the trial period would minimize the risk of accepting a tenant that normally wouldn’t meet their renting criteria. However the NGOs usage of trial periods differ between them. Save the Children who supported the two families with trial periods, use the trial period as a strategy for compromise.

”The function it [trial period] fills is that it makes the landlords feel safe enough to try because I think that they believe that they are taking a risk. Whilst really, it’s basically getting access to apartments and I thought; here we have also succeeded this way by ”okay, we approve this trial period” but we’re also very clear that the goal is that this family will get a permeant lease [...] I think we also need to be a little flexible. You can’t be tied to just one alternative because here it’s really about a family getting housing [...] I

think that you have to meet somewhere in the middle” (Head of programme, Save the Children 2025).

Skånes Stadsmission on the other hand, navigated the landlords’ fear of risk by instead setting demands.

”We turned to the landlords and asked do you want to be in on this? At that time our strategy towards landlords was to have as many of them [on board] as possible and that they only needed to provide one apartment each during the first year. In working with this [CHF] it has been really important that it’s permanent. You should enter the housing market for real and get a permanent lease. We as an organization didn’t want to work with subletting leases [...] We’re been very clear that we don’t believe in it [trial period]. That’s our standpoint. It’s something we’re very proud of getting through, that landlords agreed to it” (Project coordinator, Skånes stadsmission 2025).

Save the Children who agreed to trial periods in two instances, shared in their interview that both families’ trial periods was transformed into permanent leases before the trial period ended. Although the outcome of these trials periods was fruitful, such an agreement still depend on the landlords willingness to take social responsibility. Not to mention that families in a trial period lease would, per definition still be in a state of structural homelessness.

Another facet of CHF is the level of support provided within the model. Due to the nature of the families being defined as structurally homeless, they are deemed to be needing little to no support. Since their main issue, so to speak, is that they don’t have anywhere to live, the support given in CHF is limited to practicalities rather than social or mental assistance.

”The primary [support] is the apartment. They don’t have enough queue point or financial means to be accepted [by landlords] to enter [the housing regime]. Other than that, it’s been various things, preschool placement. The easiest thing has been to direct debit the rent. To be in contact with social services, the social insurance agency. We’ve arranged the financial stuff. Some are very resourceful; for some it’s really been to have somewhere to live and then everything else has solved itself” (Project coordinator, Skånes stadsmission 2025).

Although the support that CHF provides to the families, are voluntary and tailored to the family’s needs, the councilor juggles the role of both educating and supporting the families in becoming

housing ready. ”When needed guide the family to ’housing-school’ to receive a good foundation in order to be prepared for challengers in relation to their accommodation. This can for instance be to make sure that the family receives the correct information regarding tenant rights and obligations, civic orientation and so on” (Rädda barnen & Sveriges Stadsmissioner 2022, p. 16, own translation). Emphasis is placed on the voluntary and without demands when it comes to getting support in CHF.

”We don’t believe that you have to earn something, we don’t believe in that. If you look at the staircase method, that you’re supposed to earn something. We believe that if you get housing, everything else will fall into place later” (Project coordinator, Skånes stadsmission 2025).

The staircase approach which is mentioned in the above quote refers to a method often used by social services in Sweden. In this approach, clients are first put into temporary housing to become ”housing ready” rather than immediately receiving a longterm housing situation. The staircase approach has been criticized for being conditional and thus making it hard for people to actually become housing ready and leave the secondary housing sector with a permanent contract (Knutagård & Kristiansen 2013).

One striking difference between CHF and other selective housing policies, is the adaptability and consideration of the local context. In both the document (Rädda barnen & Sveriges Stadsmissioner 2022) and the interviews, it’s clear that the model should be adjusted to fit different contexts and responsive to potential changes in the future.

”I believe that when you work with people you also need to be flexible and we constantly need to adjust according to our surroundings, and so of course what we wrote a few years ago can quickly become outdated. However I think that the foundation and CHF’s guiding principles will still be relevant but then you probably need to tweak different things and adjust to the environment [...] we see how evictions are on the rise, we see how harder it becomes on the housing market, how more people are becoming poorer. All these things are connected and based on that I believe that we also need to adjust the model accordingly” (Head of programme, Save the Children 2025).

The focus on flexibility in relation to the local context, is what differentiates CHF compared to other selective housing policies, such as the housing benefit. The housing benefit which targets young adults without children or low-income households with children is implemented on a national scale through the Social Insurance Agency. The housing benefit doesn't consider the local context in its implementation as the same rules applies for everybody, regardless of where they live in Sweden (Försäkringskassan 2025). CHF's ability to be more attuned to local contexts is of course, due to the different demands and liabilities imposed on a governmental agency as opposed to an NGO. A governmental agency must practice uniform application of the law, whilst an NGO don't have an obligation toward the public. The flexibility that comes with an NGO implementing a selective housing policy can be viewed as both an asset and a weakness. From the participating families' perspective the flexibility can offer a pragmatic solution without the bureaucracy of the state. However the same flexibility can also mean that there are no guarantees to housing and that the implementation of the policy can differ between NGOs, as seen above in regards to the usage of trial periods.

According to the Swedish constitution 1 kap 2 §, the public is responsible to secure the right to housing (SFS 1974:152), not NGOs. More precisely, the municipalities shoulder this burden in the law regarding the municipalities housing responsibilities (SFS 2000:1383). What role NGO's play in relation to the municipal housing responsibility is not stipulated anywhere but when it comes to CHF, social services or the municipality in general, have not been particularly involved. In the interviews with Save the Children and Skånes Stadsmission, social services don't partake or collaborate in CHF. The municipal executive committee in the city of Malmö has granted financial means to Skånes Stadsmission to work with CHF. Save the Children is without any financial support from the public. Both NGOs describe their role in relation to social services as a complement and not necessarily aiming to substitute the work of the authorities.

”As an organization Skånes Stadsmission and our organizational values, we don’t want to, we’re not looking to take over the public’s role, but rather we would really like to challenge and complement [...] we don’t want to take over it [responsibility] and build a parallel track because we believe that the public has a responsibility” (Project coordinator, Skånes stadsmission 2025).

People in structural homelessness often been tap-dancing between different welfare provisions such as the primary provision, social services and NGOs. The effects of exclusion from the housing sector is tricked down to social services to provide housing. However, since social services no longer provide housing support for this homelessness category, people in structural homelessness have nowhere else to turn but to NGOs, where they must try to solve a structural problem through individual measures (Sandberg & Listerborn 2023). It’s evident that CHF fills a void that has been created since social services decided not to provide housing support for people in structural homelessness. Although, there seems to be an ambiguity on whether CHF is a complement to social services or if the municipal housing responsibility is increasingly relying on other forces in society, such as civil actors to provide housing for disadvantaged groups. The fact that social services no longer provide housing support for families in structural homelessness, doesn’t automatically provide homeless families with greater opportunities to find housing or that they’re less homeless than people in other homeless categories.

8.2. The neoliberal housing regime

The second research question *to what extent does Children’s Housing First reinforce or challenge neoliberal components in the current Swedish housing regime?* will be answered by first departing from the theoretical framework.

One major benefit of using abductive thematic analysis is that it allows for going back and forth between empirical findings and theory. Since a number of questions asked during the interviews were influenced by the theoretical framework, the findings in the data can be directly

traced to theory. The defined neoliberal components in the Swedish housing regime as described in section 6.1 are (1) the shift from housing as a right to housing as a commodity, (2) marketization of the housing regime and (3) dissolution of tenure neutrality. The intersectional framework deepens the understanding that these neoliberal components interact with other structural factors such as class, gender and ethnicity. The following chapter will focus on housing as a commodity and marketization of the housing regime. Since CHF only operates within one tenure form and mentioning of tenure forms doesn't appear in the document nor the interviews, this constituent is not discussed below.

Children's Housing First hinges on four pillars. (1) The rights of the child must be met (2) housing is a human right (3) empowerment and participatory influence and (4) self-sufficiency. Furthermore, the purpose of the model is to provide families in structural homelessness with longterm housing. By ensuring longterm housing, the families will be better equipped with maintaining social networks and create conditions for the children to manage school. The support that the family is entitled to through the program, is tailored to their needs and centered around the rights and needs of the children (Rädda barnen & Sveriges Stadsmissioner 2022).

In CHF housing is not considered to be a material resource in and of itself, but rather a crucial means to be able to access other aspects of society. On an individual scale this can translate to increased well-being for the family. On a societal scale, the families have a better foundation to enter the job market and the children are able to advance in school. The idea is that families in CHF, through securing the right to housing, can access other avenues in society, increasing the families' well-being and children's right to livelihood, stems from the capabilities approach. This framework expands the meaning of well-being and quality of life as something beyond material resources and happiness, to the capabilities one has to access opportunities and essentially choosing the life they want (Sen 1993). The capabilities approach in CHF goes beyond simply putting a roof over one's head, it also recognizes that providing the families with a permanent contract in accordance with

their needs will create the best circumstances for them to access their capabilities. Housing in CHF, is therefore more than a commodity, it's the foundation of a good life. In this regard, CHF goes against neoliberal housing tendencies which primarily sees housing as a commodity rather than as a home.

The second component of the neoliberal housing regime is effects of marketization. Since 2011, municipal housing companies in Sweden are obligated to act according to market principals and generate profits. In many metropolitan cities, municipal housing companies have been constructing new apartment buildings in expensive and attractive areas of the cities. Because of the need to yield profits, the expected turn over time has become shorter and thus led to apartments with high rents available only for people who can afford them (Grander 2019). The most prominent way in which the effects of marketization appear in CHF are challenges in finding longterm affordable housing.

”What we’ve tried with CHF is that if you receive an affordable apartment, then the chances of staying are quite good [...] but if you enter [the housing sector] and get placed into an expensive and newly built apartment and become dependent on welfare, then society needs to provide additional support and allocation of resources. In a perfect world you want to enter the housing market and have an alternative that suits your finances. [...] I believe that the model suits cheap apartments because that’s what we’ve demanded. We have not considered the expensive apartments from the landlords. We’ve said that it must be a permanent contract where you can live longterm” (Project coordinator, Skånes stadsmission 2025).

The difficulties in finding cheap housing intersects with challenges in finding spacious apartments. The matching paradox addresses the linkages between affordability and sizable apartments, where the cheap apartments are often too small and the apartments with the appropriate number of rooms, are too expensive for families in CHF. The matching paradox in CHF can therefore run the risk of families ending up with apartments leases that they can’t afford, which in turn can lead to the families becoming structurally homeless yet again. On the flip side, families receiving affordable leases through CHF, live in too cramped apartments and can’t afford to move to a bigger and

suitable apartments, which also counteract the core values of CHF, which is to provide longterm housing solutions (Grander 2024). This dilemma has in a few cases, led to the end of collaborations with some landlords who were unable to provide apartments with an appropriate rent.

”Some landlords have said that they want to join CHF. They’ve even signed the letter of intent, but they haven’t been able to provide an apartment with a reasonable rent. We haven’t been able to make a match even though they want to be in on it and we want them to be on board. We couldn’t, the apartment was too expensive. At that point we told them that it doesn’t work to match them with the families” (Project coordinator, Skånes stadsmission 2025).

The lack of affordable housing is not only linked to a shortage, but also to the allocation and access to such apartments.

”There’s a shortage of affordable housing for everybody. There’s a shortage of this type of housing and to some extent you could work with allocating these [cheap] apartments differently and then we’re speaking about what’s fair. Is the municipal housing queue which operates with mathematical justice, fair? It’s fair but there are other ways of justice, like social justice. I don’t think that the solution is to build more housing because new housing is too expensive for this target group. Of course more [housing] needs to be built because everybody needs somewhere to live but I think that we need to find other ways of allocating the existing apartments [...] My first thought is that [CHF] diverges against it [market driven solutions] because we allocate apartments through need and not by who has the ability to demand one, it’s not only about supply and demand” (Project coordinator, Skånes stadsmission 2025).

Even though the allocation of housing in CHF is based on needs, the access to housing can still be halted by not living up to the rental demands set by landlords. When the housing sector becomes a housing market under neoliberal policy, a home seeker must prove themselves to be an attractive potential tenant in order to be able to demand an apartment. If one’s unable to do so, it’s themselves that are responsible and accountable for their own situation, not the structure as a whole (Harvey 2005, p. 65-66). In a dissertation of homeless single mothers in the region of Stockholm, Samzelius (2020, p. 237, 244) concludes that marketization of housing also entails that the responsibility of housing shifts from the public to the market. This means that in a ”free housing market” homeless

single parent families are not only excluded from aid by social services but they're also failed actors on this so called "market" because they're been unsuccessful at fulfilling their individual responsibility to find housing. Put harshly, they haven't done enough to meet the landlords' rental demands.

Rental demands set by landlords are the criteria in which a potential tenant must fulfill in order to sign a permanent lease. These rental demands can include a stable income without payment notes. Welfare support or a temporary job is often not considered a stable income. It's also not uncommon for landlords to demand that the potential tenant's income is three times the rent (Listerborn 2023). Landlords often set these demands as a threshold to assure that the lease goes to the right type of tenant. This strategy is reminiscent of how municipalities invest and plan the construction of expensive luxury apartments in order to attract "the creative class" (Grundström & Molina 2016). The interviewed NGOs are conclusive in that these families, once they receive their lease, are able to pay their rent and sometimes even traverse from living off welfare, to be able to have income from study benefit or employment. At the moment of writing, the model's running time is just short of two years, none of the participating families have moved from their mediated leases and all of them have been able to afford the rent. There seems to be a greater difficulty in entering the housing sector over the capability to keep staying within it.

One thing that makes CHF stand out among many selective housing policies, is its strive toward structural change in relation to the landlords' rental demands. Most selective housing policies function as an airbag for when people are in need, without aiming to change the structural elements. In CHF however, the model is an instrument to advocate for the landlords to change their rental demands.

"We haven't come so far that landlords have changed their rental demands. Because in CHF, they have made exceptions to their rental demands but not changed them. The idea is that we don't aim at high yields but rather more longterm, show that it's going to go well for these families. That's our strategy regarding that" (Project coordinator, Skånes stadsmission 2025).

CHF is dedicated to prove to the landlords that tenants that normally wouldn't qualify for their apartments, can still be appropriate and good tenants. The model thus hopes to change a fundamental feature which can be seen as an obstacle for these (and other) families in entering the housing sector. Whether the advocacy through the model will lead to actual changes in landlords' rental demands remains yet to be seen, although there have been instances during the implementation, where significant boundaries have been pushed.

”Everybody that moved in during the implementation in Skåne has ended up with a permanent contract so we're very happy and satisfied. I can tell you that even people who've had debt have had the opportunity [to get a permanent contract] which is an incredible movement, maybe not at a structural level but at least on an individual level. I've worked many years with homelessness, and I've never experienced this before” (Head of programme, Save the Children 2025).

When it comes to challenge or reiterate the marketization component in the neoliberal housing sector, CHF struggles with access to affordable and appropriate apartments, both due to the lack of such apartments but also the inability to bypass landlords' rental demands, although exceptions has been made. In this way, CHF reiterates the marketization component by not pushing the boundaries further. This is of course, symptomatic of the model's size and ability to change such structural elements, as it further mirrors the power imbalance between landlords and non-state actors such as NGOs. CHF challenges the marketization constituent by mediating housing through need. However families in CHF are still subjected to rents disproportionate to their income which can either confine them to afford smaller apartments or worse case, become structurally homeless again.

Moving on to examine how CHF reiterates or challenges the conditions in neoliberal housing sector through an intersectional lens. Consistent with the evaluation report (Grander 2024) both NGOs mention that a common denominator among participants of CHF are people with migration background and/or single mothers and some women have also experienced domestic abuse. The

reason behind why these intersectional factors are more prevalent among CHF participants are unclear.

”For various reasons, foreign born have more difficulties entering the housing market. It could be discrimination; it could be that you haven’t been in the housing queue long enough and then I would also say single women with children and women subjected to [domestic] violence” (Head of programme, Save the Children 2025).

In the two NGO interviews, the professionals state that families are not handled or treated differently based upon their intersectional make-up. The efforts in relation to intersectionality are mostly concerned with being inclusive by ensuring that ”certain information will be translated to multiple languages and when needed interpreter will be used” (Rädda barnen & Sveriges Stadsmissioner 2022, p. 16, own translation). In the matching process with landlords, special needs in regard to disability will also be considered (ibid.).

It’s clear that model itself doesn’t adjust to intersectional factors, but does the housing context in which CHF is operates in, exclude people who are subjected to multiple discriminatory factors? Perhaps one piece of the puzzle as to why many families in structural homelessness have experience of migration and/or are single mothers, lays in understanding how this group is excluded from the housing sector through re-categorization. In contrast to people in structural homelessness, municipalities in Sweden are obliged to accommodate newly arrived refugees. Therefore, some municipalities, have re-categorized refugees as homeless in order to forgo the responsibility of providing housing. In Malmö, where social services no longer provide housing for people in structural homelessness, re-categorization has resulted in homeless women with children who are foreign born, to be denied housing, in favor of socially homeless single men, who often are born in Sweden, and struggle with substance abuse or mental illness (Sahlin 2020). In this sense, single mothers who are foreign born are structurally homeless, not only because they lack the financial means and resources to access an apartment, but precisely because they’re single mothers and foreign born. In the neoliberal housing regimes, a foreign born single mother implies that one is not

eligible for housing through social service because one doesn't have "enough problems". At the same time, a foreign born single mother doesn't live up to the landlords' rental demand, because of low occupational mobility and low income which is often the case for many foreign born women in Sweden (Grönlund & Nordlund 2024).

This study is too small to conclude that people with migration background and/or single mothers with children who have survived domestic violence are in a vulnerable position and at risk of becoming structurally homeless. However findings might suggest that foreign single mothers with children, who fall between the cracks of the welfare state, perhaps develop a need for selective housing policies which are particularly focused on entering the housing regime. If these policies can successfully address their needs, it will also have the potential to challenge the neoliberal components in the Swedish housing regime.

9. Conclusions and further research

This chapter will first begin with a summary of the main points from the empirical findings, before deepening the analysis with presenting what the findings reveal about Swedish housing politics and selectivity in the Swedish housing regime. This chapter will end by briefly introducing potential inquiries for further research.

Children's Housing First operates as a selective housing policy through collaborations with various actors but mainly with landlords. The recruitment of landlords and families are done through relationships. The collaborations entail compromises such as negotiating whether a mediated lease from landlords should include a trial period which would minimize risk taking for landlords. The support provided through CHF is tailored to the families' needs and emphasis is placed on voluntary commitments. The model's councilor juggles the role of educating and support the families in becoming housing ready without adopting the staircase approach. CHF encourages adaptation according to the local context, meaning that if CHF were to scale up and be implemented across multiple regions and cities, how the model's operates could vary based on local conditions. In addition, the selectivity in CHF differs from that of new public housing and traditional selective policies, as CHF targets a populace that's neither the richest nor the poorest, but the precarious middle which can't enter the housing sector with their own means or via social services. Although CHF reluctantly uses the definition "structurally homeless" as a criteria to be eligible to partake in the model, the definition's main purpose is to ensure that families falls into a homelessness category which is denied housing support from social services. A strict usage of the definition can reiterate neoliberal tendencies and exacerbate the already vulnerable situation for these families, as it could lead to the possibility of being defined as neither socially nor structurally homeless. Therefore running the risk of not receiving any assistance from social services or the civil society.

The model challenges neoliberal components by viewing housing as a right rather than a

commodity. By demanding affordable housing with permanent leases and allocation through needs rather than by means, the model strives towards longterm housing solutions. CHF's most prominent antidote against marketization of the housing sector, is its ambition and advocacy to change the landlords' rental demands. However it's the landlords' rental demands that are also standing in the way of CHF reaching its full potential and perhaps even become obsolete as it seems as though the threshold to enter the housing sector is more difficult than staying in it. Hitherto during CHF's implementation only exceptions to the rental demands have been made and therefore, the model is still playing within the rules of the game, so to speak, and reiterating the marketization elements of the neoliberal housing regime.

Most of the participants of CHF have a background of migration and/or are single mothers with little or no income, some participants have experienced domestic abuse. This raises questions on whether certain groups, in a housing sector with neoliberal sentiments, become more vulnerable in becoming structurally homeless due to factors such as ethnicity, class and gender. Municipal strategies like re-categorization, in which newly arrived refugees are assessed as structurally homeless and this groups' low income can help to explain why foreign born women with children have a harder time accessing the housing sector.

Universal housing policy with selective features has dominated the Swedish housing politics in the post-war era. For much of the 20th century, housing was a political project in the expansion of the welfare state. Since the neoliberal turn, the role of the state has declined and municipalities have increasingly been left alone to handle the housing crisis. With this backdrop, what Children's Housing First can reveal about Swedish housing policy, is that the withdraw of the publics' responsibility means more reliance on market forces and civil society to solve the homelessness situation. The demarcating between where the publics' obligation to ensure housing ends and where other forces begin, are determined by how homelessness is defined. In particular, the separation between socially and structurally homelessness has, instead of creating clear boundaries to

distinguish the different needs of the two homelessness situations, had the contrary effect of further blurring the lines between them. As families in structural homelessness are often as acutely homeless as those who are viewed as socially homeless, it provokes the question on whether the reason for being unhoused due to structural factors is not a valid enough excuse. Because to accept this notion, would be for the state, whom has the ultimate responsibility, to admit to the fact that it's not the individual nor the market, but the Swedish welfare provision which has fail to provide housing for all.

The exclusion and inclusion in the Swedish housing regime reflects political decisions in determining which homelessness situation is an issue for the public to solve and which situation is an individual matter. Most prominently illustrated by the how social services provide housing for people in social homelessness whilst denying assistance to people in structural homelessness. Here, people in social homelessness are considered to be the responsibility of the public whereas the situation for families in structural homelessness should be resolved through individual virtues or by the market. The homelessness categorization is thus a mechanism in drawing the line between the public and private sphere. It's possibly in this realm where CHF matters the most as a selective housing policy in a neoliberal housing regime. The model bring forth the issue of families in structural homelessness and signals that their exclusion is not a private and individual affair, but a public one, for which the welfare state should recognize and take responsibility for.

Aside from filling a substantial gap in the research, this thesis is contributing to the field of Swedish housing policy and homelessness studies by examining how a selective housing policy operates in an increased market driven housing sector. The empirical evidence in this thesis can be placed in a larger scholarly dialogue about conditions to enter the housing sector and which housing solutions take precedence in the void that's created by the withdraw of the state from welfare policies.

For further research, this thesis encourages the pursuit of investigating how housing exclusion

in Sweden relates to gender and experience of migration, in order to understand the underlying factors as to why many people in structural homelessness are foreign born women. Furthermore, if Children's Housing First were to scale up, a comparative study between different cities and regions would contribute in understanding which types of housing sectors such selective policies, are appropriate to. Finally, further studies could also delve deeper into how selective housing policies from non-state actors differ from selective housing policies implemented by governmental agencies or municipal social services. Such a study could for instance demonstrate opportunities and limitations of such actors and contextualize these in relation to welfare provisions.

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Appendix 1 - English interview guide

Section 1 - Introduction

1. This study aims to investigate how CHF operates as a selective housing policy and its role within the current Swedish housing landscape.
2. This interview will only be used for the purposes of a master thesis at Lund University and will be recorded and transcribed, however only excerpts of the interview will be included in the thesis. The interview as a whole will not be included in or as an appendix of the thesis. Your name will also not be included in thesis but the thesis will mention your role or title as well as the organization you represent. Do you consent to participate in thesis? Do you consent to be recorded?
3. Please tell me your name, your title and what role you've had in CHF.

Section 2 - CHF as selective housing policy

1. Walk me through the whole CHF process from the first to last step.
2. What role does municipalities or social services have in CHF?
3. The evaluation report states that only families with one or two adults and maximum two children have been accepted to CHF, what is the reason for this?
4. How present are other factors such as age, ethnicity, gender, functionality, single mothers etc among the participants of CHF?
5. In what ways do families' migration backgrounds influence their access to CHF?
6. Are there any specific barriers that single mothers face in CHF compared to other family types?
7. In what way are families in CHF similar or different from other families in structural homelessness?
8. Are the families' in need other types of support?
9. Have any of the leases been granted with an initial trial period?

Section 3 - CHF in neoliberal housing regime

1. How would you describe the Swedish housing landscape?

2. How does CHF compare to other housing initiatives in Sweden in terms of access and support for families?
3. What role do you think CHF plays in the broader trend of housing marketization? Does it align with or diverge from existing housing policies?
4. Matchingparadox - How does CHF tackle the lack of affordable and sizable housing?
5. To what extent are the participants of CHF able to pay their rent?
6. How does CHF operate in relation to the secondary housing sector?
7. Which differences in the implementation or the result of CHF has occurred between Malmö and Helsingborg?
8. What incentives do landlords have in participating in CHF?
9. Do you have a screening process for the landlords based on aspects of marketization?

Section 4 - Reflection

1. Is there anything you believe should be changed or improved in CHF?
2. What do you think is the most significant impact of CHF on participants?
3. Is there anything you would like to add or mention before we conclude the interview?

Appendix 2 - Swedish interview guide

Sektion 1 - Introduktion

1. Denna studie syftar till att undersöka hur BBF fungerar som en selektiv bostadsåtgärd och dess roll inom det nuvarande svenska bostadslandskapet.
2. Denna intervju kommer endast att användas till en masteruppsats vid Lunds universitet och kommer spela in och transkriberas. Dock kommer endast utdrag ur intervjun att inkluderas i uppsatsen. Intervjun i sin helhet kommer inte ingå i eller som en bilaga till uppsatsen. Ditt namn kommer inte framgå i uppsatsen men däremot kommer din yrkesroll eller titel och din organisation att framgå. Samtycker du till att delta i studien? Samtycker du till att bli inspelad?
3. Vänligen tala om ditt namn, din titel och vilken roll du har inom BBF.

Sektion 2 - BBF som en selektiv bostadsåtgärd

1. Ta mig igenom hela BBF processen från första till sista steg.
2. Vilken roll har kommunerna eller socialtjänsten i BBF?
3. Utvärderingsrapporten uppger att barnfamiljer med endast en eller två vuxna och max en eller två barn deltagit i BBF. Vad är orsaken till detta?
4. Hur närvarande är andra faktorer som ålder, etnicitet, kön, funktionalitet, ensamstående mödrar etc. bland deltagarna i BBF?
5. På vilket sätt påverkar familjernas migrationsbakgrund deras ingång till BBF?
6. Finns det några specifika hinder som ensamstående mödrar möter i BBF jämfört med andra familjekonstellationer?
7. På vilket sätt liknar eller skiljer sig familjerna i BBF från andra familjer i strukturell hemlöshet?
8. Har familjerna behov att något annat typ av stöd?
9. Har någon av hyresavtalen inletts med en provotid?

Sektion 3 - BBF i ett neoliberalt bostadsregim

1. Hur skulle du beskriva det svenska bostadslandskapet?
2. Hur skulle du jämföra BBF med andra bostadsåtgärder i Sverige när det kommer till tillgång och stöd för barnfamiljer?

3. Vilken roll tror du att BBF har i den övergripande trenden mot marknadsanpassning inom bostadssektorn? Är den i samma linje eller avviker den från den nuvarande bostadspolitiken?
4. Matchingsparadoxen - Hur hanterar BBF bristen på billiga och stora lägenheter?
5. I vilken utsträckning har deltagarna i BBF möjlighet att betala hyran?
6. Hur förhåller sig BBF till den sekundära bostadssektorn?
7. Vilka skillnader i implementering eller resultatet har uppstått mellan Malmö och Helsingborg?
8. Vilka incitament har hyresvärdar att delta i BBF?
9. Har ni en screening process för hyresvärdar utifrån aspekter kopplat till marknadsanpassningar?

Sektion 4 - Reflektion

1. Finns det något som du anser kan ändras eller förbättras i BBF?
2. Vilken är enligt dig den största effekten av BBF för deltagarna?
3. Finns det något du skulle vilja lägga till eller ta upp innan vi avslutar intervjun?