

From Universalism to Discretion?

A study on accessing rental housing through queues in Sweden

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Abstract

The universality of Swedish housing market has been questioned, and stricter rental policies as well as vague allocation methods have led to an increase in segregation and residualisation. The general idea for distribution of rental housing in Sweden is allocation through queues, where apartments are by rule offered to the applicant with the longest time in the queue. However, there are no obligations for landlords to use a queue system, and other methods for allocation exist, e.g., matching. This study examines the mechanisms that are hindering people from accessing a first-hand rental contract, and how these interplay with the universal model of housing.

Keywords

Housing queues, Sweden, political economy, universal housing policy

Foreword

Coming from Finland, where the term “housing queue” is not part of everyday vocabulary, the whole idea of having to wait in a queue for up to 10 years to access housing felt absurd. Since Finland has a selective housing regime, where rental apartments are not predominantly allocated through queues, a contract can be signed with a couple of days’ notice. In contrast, a universal housing regime and controlled rents are supposed to guarantee affordable housing for all but for many people getting “inside” the rental market is a challenge, and expensive and precarious housing conditions are the only alternative available. Both of us have experience of lodging, staying with friends, and second-hand rental contracts before finally getting our own first-hand contracts for student apartments (after having almost completed our bachelors’ studies).

Our own experiences of being shut out of the first-hand rental market as young immigrants has been a starting point for writing this paper. The writing process has been insightful as we have come to realise how little we knew about different possibilities for accessing rental housing when moving to Sweden. Only now have we found out about other allocation methods that exist and that there are no obligations for using a queue. A question that has arisen when writing this paper is: why are the queues still the main allocation method if other methods, that enable people to access rental housing without a decade’s wait in a queue, are available?

With this paper we wish to raise awareness of different possible ways to obtain a first-hand rental contract and highlight the mismatch between discourse and reality. We hope that this can help other people in need of housing to navigate the rather complicated Swedish housing system.

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Introduction

Unlike most other countries, Sweden has a universal housing regime, meaning that the welfare state is “expected to correct the general housing market, so actors on the housing market can provide housing for all types of households, regardless of their economic situation” (Grander, 2017, p. 3). Therefore, a so-called ‘social housing’ sector targeting groups of people who cannot acquire housing on market conditions does not exist. Instead, the rental housing market is expected to provide adequate housing for all, and rents in both private and public sectors are controlled and collectively negotiated through so-called ‘use-value rents’. This means that price as an allocation method, i.e., that vacant apartments go to the highest bidder, cannot be used. The general idea is that rental apartments are allocated through a housing queue based on length of time in the queue (Kopsch, 2020). There are however no legal obligations for landlords or property owners to allocate apartments based on a queue system, nor is there a unitary system for seeking rental apartments. Thus, landlords are free to choose their letting requirements and how to allocate their apartments, as long as they do not discriminate applicants (Boverkets, 2009). Despite there being no obligations for property owners to use a queue system as allocation method, queues are still the most prominent way to obtain housing and the public queues are dominant in the general discourse.

A universal approach to housing would in an ideal world resemble how Kenn (1996) described the housing market in Sweden:

” A country where everyone lives in decent housing which costs less than 25% of their income? A country where everyone has the choice between rental housing, cooperative housing, and single-family housing? A country where lack of individual financial resources does not relegate one to living in central city slums? A dream world? No. Affordable, quality housing for all exists in Sweden.” (p.63)

Since this glossy image of housing in Sweden was painted a lot has happened, and today the outcome for people in need of accommodation is a market with housing shortage and where young adults, people with low or irregular incomes and immigrants have vast difficulties accessing housing. On top of that, there is an increase in homelessness and segregation, the cost of living is rising (Grander, 2021; Grander & Bengtsson, 2023) and there have been reports about discrimination on the rental housing market (Abbas & Ziegerer, 2022b; Diskrimineringsombudsmannen, 2021). In light of all this, housing scholars have questioned the universality of the Swedish housing market and it has been described as a “monstrous hybrid” of state regulation and neoliberal elements (Christophers, 2013). Scholars have particularly been pointing towards the changing role of public housing and the municipal housing companies (Borg, 2019; Grander, 2018; Gustafsson, 2022). As a consequence of gradual market adaptation and after the change in legislation 2011, public housing has been a subject of patterns of residualisation, meaning that there is an increase in the concentration of poor households in the public rental sector, leading to “an ambiguous model with universal discourse, but selective outcome” (Grander, 2017, p. 15).

The queues as an integral part of gaining access to rental housing has gained little attention in research and most of earlier studies on the topic are reports in form of case studies conducted by municipal housing companies or state agencies. Grander (2020) has highlighted the role of letting requirements in Swedish municipal housing companies, but studies with a broader

perspective on the system at whole are absent. The National Board of Housing (*Boverket*) stated in a report on the topic from 2009 that knowledge about property owners' allocation methods is very limited, and reports concerning the issue have mostly been focusing on public housing or municipal housing agencies (Boverket, 2009). Furthermore, research about access to housing has mainly focused on alternative ways to find accommodation when a first-hand rental contract is out of reach (Grander, 2021; Listerborn, 2021). There seems to be a general understanding that in order to gain access to a first-hand rental contract, one only has to wait in the queue and eventually it will be your turn. However, since there are no regulatory frameworks for how or where property owners should allocate their accommodations (Boverket, 2009), there is no 'one queue' for all apartment vacancies. Property owners can have their own letting system, be connected to a housing agency, advertise on marketplaces, or use a combination of methods to reach out to potential tenants. This creates confusion and difficulties for people in need of housing, as it is difficult to navigate the, allegedly fair, queueing system. In an attempt to scrutinize the advantages and disadvantages of such a system, this paper sets out to investigate how the queueing system works. The research questions aimed to be answered are: *What are the mechanisms keeping people outside of the first-hand rental market? Does the queueing system contribute to or counteract the universal model of housing?*

Glossary

In order to be able to navigate through the paper, some general concepts that reoccur are explained below.

The National Board of Housing	A central government authority that manages developments within housing, building and other planning-related casework.
Public housing	Municipally owned rental housing.
Property owner	A person or business that owns dwellings.
Housing company	A business that owns and leases dwellings.
Landlord	When property owners or housing companies leases apartments, they are referred to as landlords.
Housing agency	An organization that establishes contact between a housing applicant and housing provider, can be public (municipal housing agencies) or private.

Letting system	System used by landlords for letting vacant apartments on their own.
Allocation method	The method(s) used by housing companies/landlords when allocating housing. E.g., time in queue, lottery, ‘first come, first served’.
Rental policy	States the minimum requirements a tenant must fulfil in order to be able to sign a contract.
Letting requirements	Specifies the minimum requirements described above, e.g., accepted types of income.

Rental Housing in Sweden

The introductory chapter has presented the problem and aim of the paper. Following is an inquiry into housing policy and Swedish rental housing, with emphasis on how the queuing system has come to be, how the queues operate and how the allocation process works. Before moving onto presenting results, materials and limitations of the research are discussed.

Within housing research, state and the market has been described in terms of needs and demand, where the state is supposed to take care of the needs and the market of the demand. Needs may be political goals for housing standard and costs. As mentioned earlier, Sweden has a universal housing policy where the state provides correctives to the housing market. It is market contracts that are the main mechanism for distributing housing, and contracts are voluntarily set up by landlord and tenant. Housing is thus seen as an individual good that “should be distributed in accordance with individual consumer preferences” (Bengtsson, 2001, p. 257). Within this logic of housing as an ‘individual good’, state allocation may be seen as too paternalistic and so, the market has been left to fulfil both housing demand and housing needs. According to the universal policy theory of housing, no household should be left outside of the housing market, i.e., even worse-off households should be able to find adequate housing in the general market. In contrast, a selective housing policy has divided the housing provision into two parts, where one is a free and open market, and the other one a ‘protected’ sector aimed at less well-off households. The ‘protected’ sector is run with state intervention, and a right to housing in a selective housing policy implies a “legalistic safety net for households that find it hard to cope in the market” (Bengtsson 2001, p. 262), whereas in a universal housing policy the right to housing implies a social right where the state supports the household in its position as market actor. In Sweden, the state has supported households mainly through tenure legislations and subsidies, in practice meaning that it is the municipal housing companies that should provide rental apartments for the general public and their various needs (Bengtsson, 2001).

There is a substantial amount of research written about the current state of the Swedish housing market, commonly in the name of neoliberalism. However, scholars have also called attention

to the many regulatory elements still existing and therefore described the system more as a hybrid of neoliberalism and state regulation (Christophers, 2013; Grander, 2017). Christophers (2013) declared a decade ago that the political-economic configuration of the Swedish housing system represents “a complex hybrid of Weberian ideal types” (p. 887), meaning that the system is neither centralised and regulated, nor marketized and deregulated. Christophers identifies the marketisation of the tenant-owned apartment sector, the marketisation of the public rental sector and the dissolution of tenure neutrality as vectors of neoliberalisation, but recognizes rent regulation, rules for subletting and the queuing system as regulatory frameworks keeping Swedish housing form being completely neoliberalised. But does the queuing system still work as a regulatory framework? Since the change in legislation 2011, that made municipal housing companies act on ‘business-like manners’ and on the same market terms as private rental companies, the role of public housing has changed as the traditional subsidies directed towards the municipal housing companies have been removed. Grander (2017) has described Swedish public housing in the aftermath of this change as *New public housing*, characterised by raised income barriers and stricter rental policies. This has in turn led to an increase in ‘social contracts’, where municipalities rent apartments from public housing companies and in turn, sublet to people who cannot gain access to housing through the regular market. The drawback here is that groups with moderate or irregular income, who are not eligible for a social contract, are shut out of the system, making ‘the ideal tenant’ someone with high and regular income, or no income at all (Grander, 2017, 2021).

The Queuing System

The idea to queue for housing was developed in the post-war era when, as a means to mend the acute housing shortage, the government set up municipal housing agencies through which (theoretically) all apartment vacancies were channelled and allocated based on length of time in the queue (Christophers, 2013). A housing agency is an organization that establishes contact between a housing applicant and a housing provider. I.e., a housing agency does not have any housing stock, but merely provides a service, most often based on a queue system, for accommodations to be advertised and where people can apply for vacant apartments. There are both public and private housing agencies, where the public agencies are administered by a municipality. According to current legislation, a municipality shall arrange a municipal housing agency if so is needed to support the housing supply, and if apartments are allocated based on length of time in the queue the agency is allowed to take out a yearly fee for the service (Grander & Bengtsson, 2023). There are however no obligations for housing companies to use a public housing agency, and currently there are only seven public housing agencies in Sweden (Boverket, 2023). In recent years also private housing agencies have emerged. Property owners can also choose to have their own letting system, and not at all use a housing agency. The Tenants’ Association (*Hyresgästföreningen*) recommends that apartments should be allocated through public housing agencies as these operate more transparently and counteract discrimination on the housing market (Boverket, 2009). Using a housing agency is however not a guarantee of a fair system as landlords can freely set their letting requirements which enables them to filter among the applicants.

Stockholm County has one of the largest public housing agencies in the country, with 200 private and public landlords connected to it. The housing agency, simply called the Stockholm Housing Agency (*Bostadsförmedlingen i Stockholm*), is administered by Stockholm municipality but allocates apartments throughout the County. They state that they allocate

about 75 % of vacant apartments in the region and in 2019 – 2020 there were 674 720 people registered in the queue. In 2022, 19 530 accommodations were allocated through the housing agency (Bostadsförmedlingen Stockholm, 2023a, 2023b). Apartments are allocated based on time in the queue and since 1997 the queue has been open for registration to people all over Sweden. In order to keep the time in the queue there is a yearly fee of SEK 200 (Bostadsförmedlingen Stockholm, 2023d). The largest private housing agency in Sweden, *HomeQ*, operates nationwide and in 2020 there were about 320 000 people registered (nationwide) in the queue, with 100 property owners using the platform (Boverket, 2021). Anyone with a Swedish Bank-id can register in the queue free of charge, as it is the property owners that pay in order to advertise their apartments on the website. People who are registered get one point for each day, but apartments are not necessarily allocated based on the point system (that resembles a queue) as property owners can choose if they wish to allocate based on points, a ‘first come, first served’-principle, randomised selection or matching (Abbas & Ziegerer, 2022a; HomeQ, 2023a). These alternative allocation methods will be described in detail further on.

The amount of people registered in a housing queue is often used by municipalities and planning offices as a measurement for future housing needs. However, being registered in a housing queue in Sweden is not necessarily a sign of needing housing as many people are queuing as a way to secure future housing needs, for instance in case of a separation (Kopsch, 2020). For example, only 13 % of registered people in the Stockholm Housing Agency’s queue are actively looking for an apartment (Bostadsförmedlingen Stockholm, 2023e). A person who fills the criteria for being active in a queue, such as paying a yearly fee or signing in on a personal page every year, can be registered in a queue as long as they wish (Kopsch, 2020). Reports have however shown that being active in search for housing is beneficial for acquiring rental housing. This does not mean that there are shortcuts for getting an apartment, but registering in several queues and actively looking for vacant apartments enhances individuals’ chances of finding accommodation. Accessing rental housing is thus first and foremost an individual responsibility (Boverket, 2009). The length of someone’s time in a queue is typically only reset when a contract is signed, or if the applicant does not pay the required fee or update their personal profile within the required time. When a person signs a contract and the queue is reset, they are able to register again in the same queue and also, in some cases, in internal queues with the landlord. Due to this, many people with a long queue time are not in direct need of an apartment as they already have somewhere to live. Therefore, there exists outsiders and insiders of the queue system, as people who are already ‘inside’ the system have more options to choose an apartment that matches their preferences both in location, price, size, et cetera (Kopsch, 2020). One problem with housing queues is then that people with short queue times, most often immigrants and young people, always end up last in the queue and as outsiders of the system (Boverket, 2009). Nevertheless, there have been no attempts at changing the queue system and queueing as allocation method is argued to be an effective way to counteract income segregation. Because the Swedish system combines queues as an allocation method with rent regulations, rents are kept lower than they would be on a free market which, in theory, means that even lower income segments can access housing through the general market (Kopsch, 2020).

The Allocation Process

The Swedish National Board of Housing (2009) has in a report combining case studies in three municipalities in different parts of Sweden with statistics from the Stockholm Housing Agency investigated how different landlords allocate their apartments and to whom. The three main ways to allocate rental apartments are: length of time in queue, ‘first come, first served’, and matching. Allocation based on queue time means simply that the person who has the longest time in the queue gets the apartment whereas when ‘first come, first served’ is used, length of time in the queue is irrelevant, as it is the time of application that counts, and even a person who lacks time in a housing queue can get a first-hand contract. Matching is a method where time does not matter, and landlords ask applicants to fill in information about for instance type of household, income, and preferences for size and location. Based on the applications, landlords then choose who gets offered an apartment (Boverket, 2009). In addition to these, lottery as an allocation method is used by some landlords. In a housing lottery every person who applies for an apartment gets a randomized number and the contract goes to the person who gets drawn in a lottery, despite of their time of registration (Kopsch, 2020). Like ‘first come, first served’, lottery is an allocation method that enables getting a first-hand contract without having been registered in a housing queue for a long time. Allocation through length of time in a queue is argued to be the most just allocation method as it is transparent and contacts or any personal attributes do not affect chances of getting an apartment, since the contracts are by rule offered to the applicant with longest time in queue. Length of time in the queue is the main allocation method for public housing (Kopsch, 2020).

When matching is used, landlords require applicants to fill in an application and the allocation process can work in two different ways. The first option is that applicants fill in a form with questions that the landlord uses as a ground for choosing tenants and contact the ‘right tenant’ when a vacant apartment is available. The second option is that applicants fill in an application to a specific apartment that is announced on the landlord’s website. Matching is said to be used to create social mixing within a specific house or neighbourhood and is mostly used by private landlords. Matching is, however, blamed to enable discrimination as who gets an offer for a vacant apartment is based on a personal evaluation and is less transparent than a queue. It is also difficult to evaluate whether somebody has been discriminated against when apartments are allocated based on matching as the process is based on personal evaluations and internal values, and attitudes of the person going through the applications might affect the allocation process (Boverket 2009).

Even within a queue system solely based on length of time in the queue, different kinds of priority rules exist to enable people who are in acute need of housing to have quicker access to accommodation. Priority rules are crucial for the system to work, but it can be difficult to decide who gets priority and who does not (Kopsch, 2020). Other factors than time in queue that have been taken into consideration in the allocation process are, for instance, the applicant’s preferences for apartment size, maximum rent they can pay, and an assessment of priority needs that can rank above time in the queue. When the system was set up, the priority needs were: “single parent households; immigrant households; households dislocated because of various emergencies, such as fire; and families in heavily overcrowded flats” (Christophers, 2013, p. 899). Nowadays, it is possible to apply for a priority status through the Stockholm Housing Agency for apartments located in the City of Stockholm. Priority can be given to a person who has been living in the city at least two years based on medical or social grounds, or to a person

who is living under a threat. Priority needs are always based on individual evaluations and the rules are set by the municipality (Bostadsförmedlingen Stockholm, 2023c).

Even when sticking to the ‘fair’ queue system, allocation process can be influenced by regulation through rental policies. Rental policies state the minimum requirements that an applicant has to fulfil to be able to sign a contract. There are no rules for what requirements are reasonable and landlords are free to choose what requirements to include in their rental policies as long as they are the same for all and do not discriminate people based on gender, ethnicity, religion, disability, sexual orientation or age (Boverket 2009, Sveriges Allmännyttta 2018). In his analysis of Swedish public housing, Grander (2020) discloses how municipal housing companies have changed their rental policies, making them stricter, in what can be seen as an attempt to increase the reputation and reduce the stigmatization of public housing. Housing companies can also have different requirements in certain neighbourhoods in order to try to prevent agglomerations of people receiving welfare benefits or to create a social mix (Boverket 2009, Sveriges Allmännyttta, 2018). According to the limited research on the topic (Annadotter & Blomé, 2014; Boverket, 2009; Grander, 2020), letting requirements are relatively similar throughout the country and between landlords, however, differences can be found between public and private companies. Letting requirements are often similar all over the country regardless of the state of the housing markets, and in a case study the Swedish National Board of Housing found that there were no significant differences between municipalities that had a balanced housing market, housing shortage or oversupply of housing. The biggest differences were instead found between municipal and private housing companies (Boverket, 2009). Letting requirements are a crucial part of accessing housing in Sweden and if a person does not fulfil the criteria set by the landlord, a contract cannot be signed despite the length of time in queue, i.e., time in queue is no guarantee for getting an apartment. The letting requirements are not always clearly stated and the Swedish National Board of Housing has criticised that many housing companies do not explain their requirements clearly enough, and webpages are built upon that people understand how the system works. Thus, gaining access to rental policies can be challenging and sometimes require being registered as an applicant. It is also often not clearly stated what kind of allocation method(s) is used (Boverket, 2009). Letting requirements often include minimum required income, something that is different to many other countries with a selective housing regime with a means-tested rental sector targeting lower income segments with an income cap, which is absent in Sweden (Kopsch, 2020).

As previously stated, property owners are free to choose what system to use for allocating apartments. When housing companies can choose where to allocate their apartments, it gives latitude for tweaking the selection criteria in accordance with the landlords wishes, as has recently been revealed by the CEO of a private housing company in an interview with the local newspaper in Malmö, *Sydvenskan*: “We want to have control over the composition in our houses. We have built a lot of bicycle houses and walking houses. We have experienced that we get more interested and committed tenants when we have allocated lifestyle accommodation through our own queue” (Abbas & Ziegerer, 2022a, *author's translation*). As has been pointed out, there is a significant amount of discretion in allocation procedures, and landlords whose stock is being allocated are able to influence how the allocation works in practice by changing the rental policies to match the ‘right’ type of tenant (Christophers, 2013; Grander, 2017, 2020).

Methods and Limitations

The research is based on a case study of housing queues in Stockholm County that consists of 26 municipalities. The choice of place to study stems from the authors' experiences of living and trying to find accommodation in Stockholm, with no prior knowledge about the Swedish housing market. Thus, we had a vague idea of which alternative ways to find housing exists. This vague idea was the starting point to making an inventory of all different ways of gaining a first-hand rental contract within the county, beginning with our own knowledge about queues we have heard of or been using ourselves. Then we turned to different websites¹ with advice for finding accommodation, and additional googling. Using a method of snowballing we soon had found 51 websites that in a way or another distributes rental housing. Only services for first-hand rental contracts have been included in this study. We then proceeded to do a document analysis on the websites and rental policies when available. The inventory includes housing agencies, letting systems and assistants that allocate housing somewhere within Stockholm County. Some operate nationwide, whereas some are very limited in geographical scope. The material is extensive but worth keeping in mind is that it does not necessarily cover all the queues within Stockholm County and some additional services has been found after finished data analysis. Also, Stockholm is the most extreme example of the current state of Swedish housing market with long queues and in other parts of the country getting a first-hand rental contract can be considerably easier.

The information gathered in the inventory includes:

- what type of service is provided, i.e., if it is a housing agency, letting system or some other form of assistant
- whether they are public or private
- when they have been founded
- if they operate locally or nationwide
- requirements for registration and/or being active in the queue
- cost for registration and/or being active in the queue
- letting requirements, and
- average length of time in the queue.

There have been difficulties finding all the information listed above from all websites included, and some remarks on our data is therefore in order. When it comes to requirements for registration or letting, we have only included the information that is available on the websites and/or in the rental policies. In some cases, rental policies have only been available for people registered in the queues and we have decided not to register ourselves in the queues to gain access to this information, since according to recommendations this information should be easily accessible to have a just and transparent allocation process. Therefore, there is a marginal of error about the requirements. Also, information about when different queues or housing companies were founded, as well as the average time in queue required, is information that is often lacking. It has also not been easy to find rental policies even for those companies that are included in our analysis and often a search with the words 'rental policy' (*uthyrningspolicy*) has not given any results.

¹The websites we looked at are: <https://jagvillhabostad.nu/bostadssokarsidor/> and <https://www.su.se/utbildning/livet-som-student/studentbost%C3%A4der-i-stockholm>

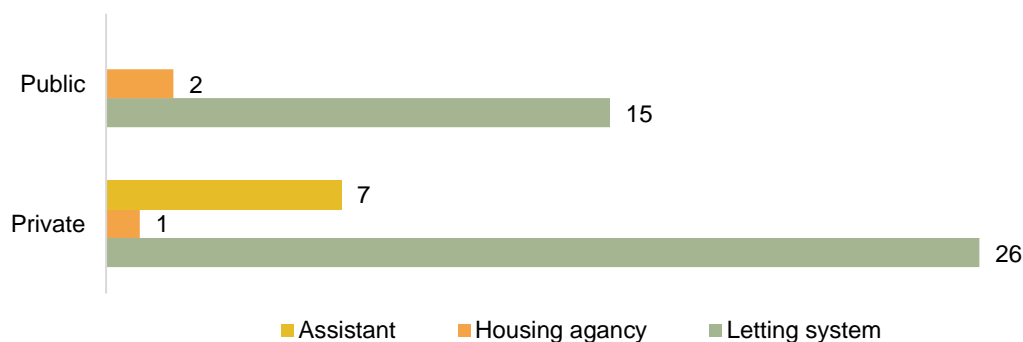
From the start, there have been differences between the public and private housing companies and agencies regarding availability of information. As several private landlords do not have their rental policies available on their websites their letting requirements have not been included in the analysis. It would have been interesting to complement the material by conducting interviews with representatives of these companies to gain insight into how they choose to allocate their apartments, something that has not been done due to time constraints. All landlords, public and private, require a minimum income, and whilst some accept tenants on different types of welfare benefits, others do not. If a type of welfare benefit has not been stated in the rental policy as an accepted type of income, we have in our results classified it as ‘not accepted/not specified’ for public housing, and ‘not specified’ for private landlords. This difference is because the public housing companies have more extensive rental policies available on their websites, where they state which type of income is accepted and which is not, whilst the private landlords’ rental policies are vaguer. It is also common, for both public and private companies, to state in their rental policies that they reserve the right to choose the right tenant to the right apartment. As housing agencies do not decide the letting requirements, for the agencies included in our study, only the requirements for registration in the queue have been included.

Barriers Within the Queue System

In this chapter, the research results are presented and analysed according to four themes: (1) *requirements for registration*, that is the first obstacle for people in need of a first-hand rental contract; (2) *prioritisation* which functions both as a barrier and solution for accessing rental housing; (3) *letting requirements*, which is identified as the third obstacle for accessing a first-hand contract; and finally (4) *the ideal tenant* as depicted from rental policies. The subsequent chapter discusses how businesses helping people navigate the queue systems might be dismantling the queue system’s function as a regulatory framework. Before expanding on the thematic results, a more general quantitative overview of the results is presented.

A total of 51 different services for distributing rental housing via first-hand contracts have been found. These include 3 housing agencies, 41 letting systems, of which 15 are public and 26 are private, and 7 assistants that help people find queues and/or accommodation. The distribution of the different types of services is illustrated below in figure 1.

Figure 1. Services for distributing housing.



Out of the housing agencies operation in Stockholm two are public, the Stockholm Housing Agency and the Sigtuna Housing Agency (*Sigtuna Bostadsförmedling*), and one is private, HomeQ (operates nationwide). The public housing agencies primarily allocate apartments based on length of time in the queue, and in 2022 the average time in the Stockholm Housing Agency was 9 years, the shortest time being just under a year and the longest time being 20 years (Bostadsförmedlingen Stockholm, 2023b). The Stockholm Housing agency operates in the whole County whereas Sigtuna Housing Agency allocates apartments in Sigtuna municipality only and in 2022 the average time in queue required for a first-hand contract was 10 years (Sigtuna Bostadsförmedling, 2023).

The seven so-called assistants can be divided into two different categories: assistants for subscription for vacant apartments and assistants for administrating queues. The first category of assistants consists of services that offer a subscription for the applicant to receive notifications about available apartments that are not allocated based on time in queue, i.e., lottery and ‘first come, first served’. Five such services are included in the study. The second category includes services that on behalf of the applicant register them in all the free queues in Sweden (or in a specific region if wished for) and keeps the profile updated on behalf of the applicant to prevent them to lose time in any queue due to inactivity. Two such services have been found.

Alternative allocation methods other than queue have been found from 13 different housing companies or queues. Often these methods are used in combination with a “normal” queue where apartments are allocated based on time in queue. For instance, the Stockholm Housing Agency has a function called *Bostadssnabben* for allocating apartments on ‘first come, first served’-basis even though the main allocation method is time in queue. However, some of the housing companies using matching to allocate their apartments have no queue at all.

Allocation method	Number of services
Lottery	3
First come, first serve	3
Matching	7

Table 1. Allocation methods other than longest time in the queue.

Requirements for registration

All the services (apart from those only using matching) require people to register and create a profile to be able to apply for vacant apartments. All services have relatively similar requirements for registration. However, certain differences can be observed between private and public housing companies. A Swedish personal number is required in most cases, although it is not always clearly stated in the requirements. Some services, mostly public, also accept coordination number and six of the private services require applicant to have a Bank-id. Having a Bank-id requires a Swedish bank account and thus automatically shuts out newly arrived immigrants from being able to register and queue for getting an apartment. In 13 of the 17 public queues, it is possible to register as a minor whereas only 7 of the 27 private queues allow

this. Only three of the public queues require the applicant to be at least 18-years old in order to be able to register in the queue. However, in several municipal queues only the people who are already living in the municipality can register in the queue at the age of 15 – 16, but for people not residing in the municipality there is an age limit of 18 years. The youngest age required can be found at a private company that allocates student apartments in all of Sweden, where it is possible to register in the queue at the age of thirteen. Most of the queues, both public and private, are free of charge and the only requirement for being active in a queue is to regularly log in to the webpage and update the personal profile. The time interval for this varies between 6 – 24 months, and if a queuer fails to log in during the set time period, the queue time is reset or deleted. The queues that are not free of charge, charge a yearly fee that varies between 100SEK and 350SEK and most of these are municipal housing companies. Failing to fulfil the criteria set by each landlord can lead to losing the time in queue. Majority of the assistants need to be paid for, but services that are free of charge also exist. Price for the assistants range from 17SEK to 349SEK per month depending on the type of service and subscription.

Prioritisation

Different priority rules and selective requirements for being able to get an apartment exist within the system. As mentioned earlier, priority rules are crucial for the queue system to work, but they can also function as a barrier for other groups who do not fulfil the priority criteria. Some of the queues have additional specific requirements, such as membership in a student union at a university in Stockholm County, or pension savings at a company that owns rental apartments. It is also common, as described above, for public housing companies to have different types of priority rules for people already residing in the municipality. One of the most common ones is the possibility to register in a housing queue at a younger age and thus be able to “collect” longer time in queue than others of same age residing outside the municipality. Even specific queues for student apartments or apartments meant for elderly/retirees exist throughout the County. In some municipalities inhabitants get 1.5 or 2 queue points (days) for each day they are registered in the queue whereas others only get one for each day. One municipal housing company, *Ekerö Bostäder*, has a system where priority will always be given to a person already living in Ekerö municipality even if there would be a person with longer time in queue but who does not live in Ekerö. Similarly, *Järfälla* has four internal queues for those living or working in Järfälla municipality, and for others, the apartments are allocated through the Stockholm Housing Agency. Sigtuna Housing Agency has a generous priority system for people of age 18-24 or above 65, and for people with reduced physical capacity living in Sigtuna municipality who receive 3 to 10 years extra queue time. Selective queues and priority rules make it easier for some people to gain access to rental housing whereas they shut out others.

Letting Requirements

Simply being registered in the queues is not a guarantee to getting an apartment, as applicants need to fulfil the letting requirements decided upon by each landlord. Letting requirements state for instance minimum income accepted and are relatively similar between public and private companies, however, only 11 of the 27 private companies in the study have clear letting requirements available on their websites or in their rental policies. All the private landlords included require applicants to not have any payment remarks but only roughly half of them state that debt is also not allowed. This does not necessarily mean that debt is allowed in private rentals, as if looked at the public requirements (figure 2), only one company allows debt, and

from earlier studies we know that private landlords tend to have stricter rental policies and letting requirements (Boverket, 2009). All the companies, both public and private, have requirements on income stated on their websites or in their rental policies. For public housing the most common income requirement is the so-called normal amount defined by the Enforcement Authority (*Kronofogden*). Normal amount means that after having paid the rent, the tenant should have enough money left for a reasonable standard of living and be able to pay for food, clothes, phone services and electricity. This amount is decided each year by the Enforcement Authority and for 2023 it is 5 717SEK for a person living alone and 9 445SEK for couples living together. For private landlords it is more common to require the tenant to have a yearly income of 2 to 3.5 times the rent.

In addition to requirements on income and personal economy, common requirements by both public and private landlords are good references and not to allow the future tenant to have other form of accommodation at the same time when living in their apartment. This is something that most often has to be proved with documents about a terminated rental contract or sold property. Good references indicate that no reports of late rent payments or causing disturbance in former accommodations are allowed. The letting requirements for public and private companies are summarised and presented below in figures 2 and 3. In addition to the listed requirements, landlords often require the tenant to have a home insurance and it is common to set restrictions on accepted commuting distance.

Figure 2. Letting requirements by public housing.

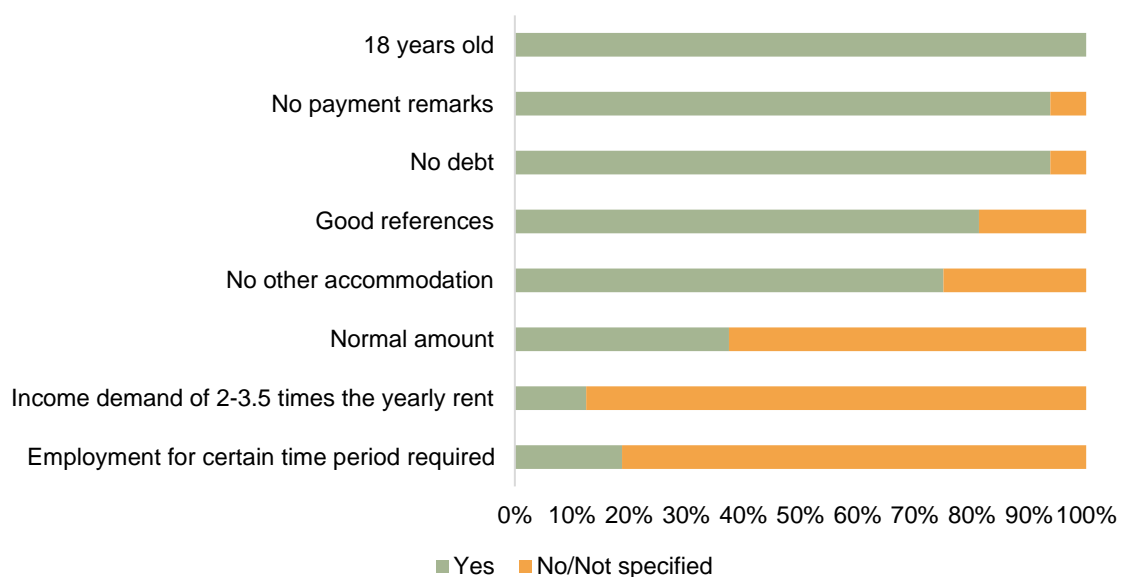
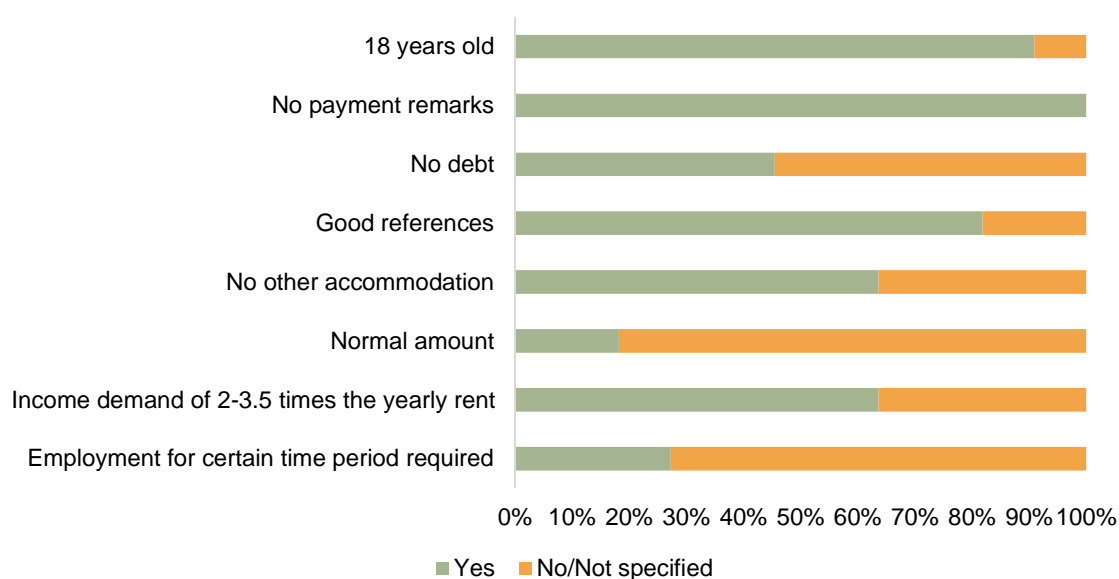


Figure 3. Letting requirements by private landlords.



The Ideal Tenant

Critically reviewing the letting requirements and rental policies that landlords use, it becomes evident that there is an image of an ideal tenant to whom landlords prefer to let their apartments. This applies to both public and private housing companies, although the private housing companies can be seen as having stricter requirements for their ‘ideal tenant’. The basic requirements, as discussed above, are that the tenant has to be 18 years old, have no payment remarks or debt, have good references from previous landlords and a stable income. What counts as income varies between landlords, especially regarding what types of welfare benefits are accepted as income. In public housing it is more common that welfare benefits are accepted as income, whilst private landlords are more restrictive, as can be seen in figures 4 and 5. It is also noteworthy that private housing companies do not specifically state which types of welfare benefits are counted as income, merely that income support does not count. Thus, most restrictions are set in regard to accepting income support as income. Even some of the public housing companies, who should cater to all people, do not accept income support as income, which is the last resort for people without sufficient income. Only one of the private companies states in their requirements that they allow tenants on income support. This supports earlier research about public housing undergoing a process of residualisation.

Needless to say, there are people who do not live up to these demands. As mentioned in the beginning of the paper, researchers have pointed out how young people, immigrants, and people with low or irregular income have to look for housing on the secondary market. The housing agency HomeQ has noticed landlords wish to control who they let out their apartments to and describe on their website how property owners can avoid the ‘wrong’ tenant by using their service. Letting to the wrong tenant can cause troubles such as unpaid rents, property damage, disturbance leading to other tenants moving out, and the company emphasize how difficult it is to get rid of such tenants and furthermore how much time and resources landlords must spend on getting rid of unwanted tenants. To avoid this, letting requirements and different allocation methods can be used to filter among tenants’ applications (HomeQ, 2023a, 2023b). It is also impossible to know whether rental policies are followed or not and in most cases

landlords state in their policies that they reserve the right to choose the right tenant for the right apartment.

Figure 4. Accepted types of income for public housing.

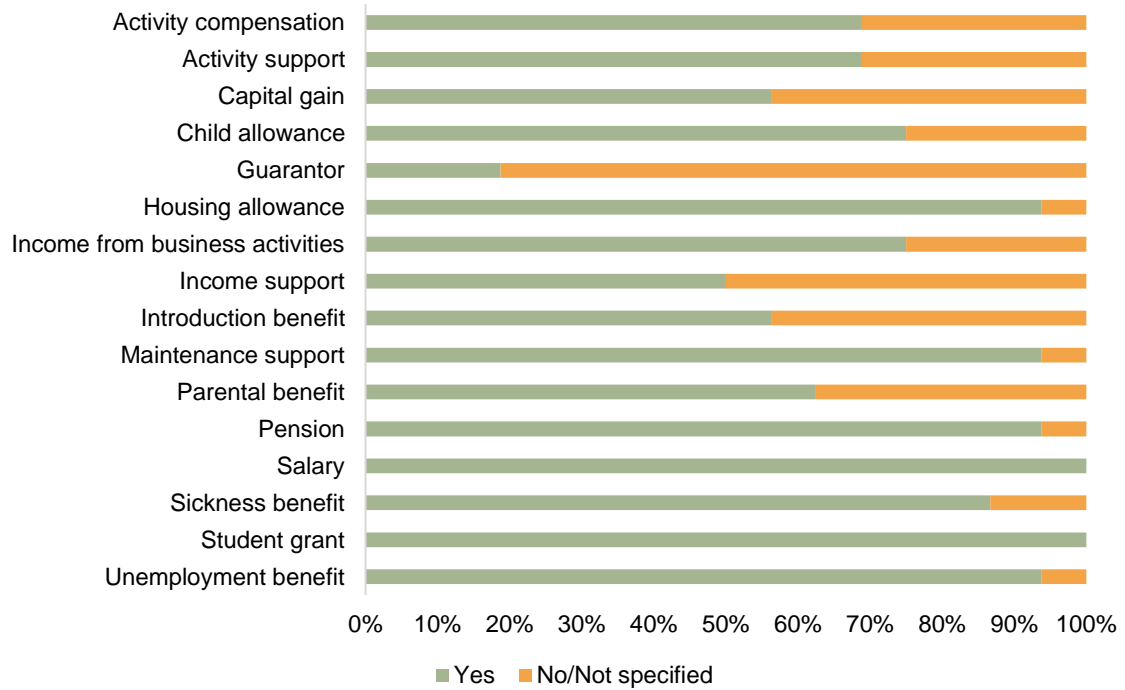
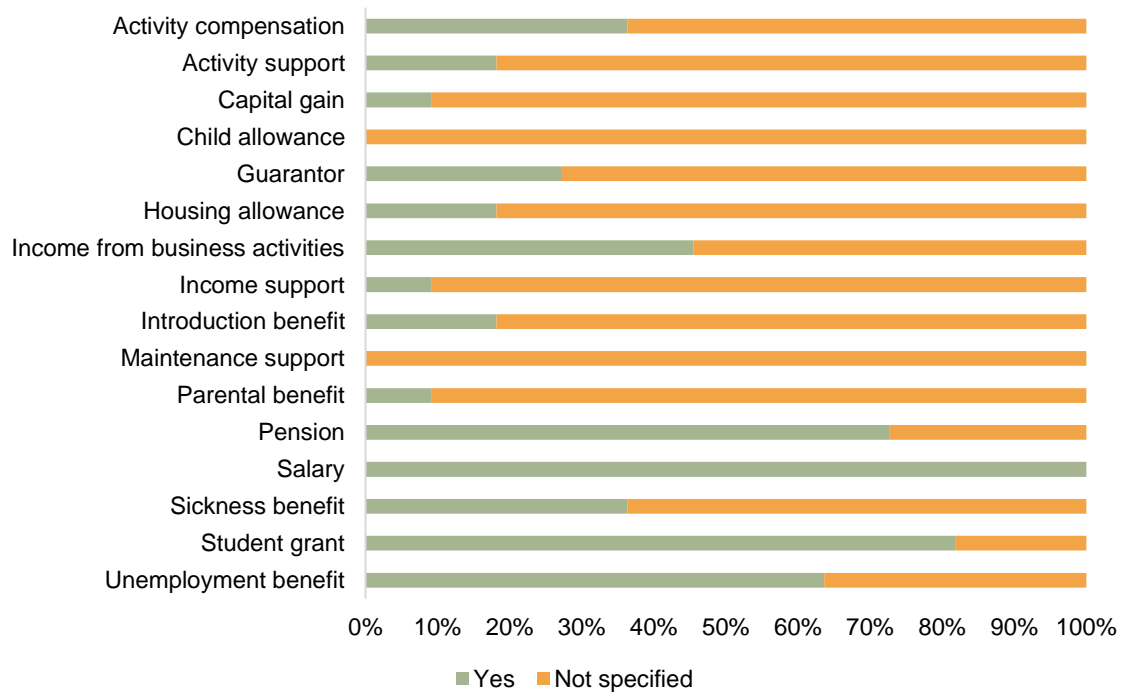


Figure 5. Accepted types of income by private landlords.



Making Business out of Queuing

As initially stated, the Swedish system of accessing rental housing through queues has been described as a regulatory framework keeping the housing market from becoming completely neoliberalised. However, since Christopher's article from 2013, the rental market has seen an emergence of number of private companies making profit out of the queue system. The private housing agency HomeQ, founded in 2016, has become a popular distribution channel among landlords throughout the nation, and several assistants for helping people to register in queues or subscribe apartments allocated through lottery or 'first come, first served' have been established in late 2010s.

Unlike municipal housing agencies, where it is the queuers who pay for using the service, HomeQ is free of charge for the people registered in their queue and it is the landlords who pay for using the housing agency. The service has a user-friendly interface for the housing companies making it easy to choose which allocation method and how strict letting requirements to use that can be differentiated between different objects. At HomeQ, time in queue is not necessarily used as allocation method as landlords can choose if an apartment is offered to person with longest time in queue or use matching based on the extensive information applicants are required to upload on their personal page to be able to use the service. It is difficult to gain insight to how many apartments are allocated based on time in queue, and how often other methods are used. Therefore, using HomeQ enables landlords to skip the 'strict' queue and use a more selective allocation process to have more power over to whom let an apartment. This option seems to be attractive enough for landlords to pay for instead of using the public housing agencies that are free of charge for housing companies to use.

The private housing agency is also an attractive option for applicants to use as it is free for queuers and enables queueing in whole of Sweden which is often not possible in public queues that are geographically limited. Out of the same reason, two of the assistants, *Dibz* and *Hyreslätt*, were founded to make it easier for people to queue for rental apartments in all of Sweden. These services state on their websites that they were founded to help people to navigate the queue system and try to make it possible for people without long time in queue to get a first-hand contract. All the three services mentioned were founded by groups of students who found it difficult to find a rental apartment when they moved to a new city to study. All of them offer a solution for this as they enable queueing in all of Sweden which makes it easier to move to a different city later in life without starting from "zero". As mentioned previously, a majority of the queues that are free of charge require applicants to log in to their personal page and update their information every 6 to 24 months. If the applicant fails to do so, they risk losing their time in the queue as they are seen as inactive. As a solution for this, *Dibz* and *Hyreslätt* help people to administrate all these queues since it is common to be registered in several queues at the same time to increase chances of finding accommodation. These services offer to keep applicant's profiles updated without needing to manually log in to each site and keep in mind when it is time to update the profile. This kind of services operate nationwide and include all the queues that are free of charge. Thus, people using these services are often registered in many queues through which they do not wish to access housing, as people's preferences for a future home are often geographically limited. These services are not appreciated by the housing companies that do not charge for their housing queues since the sudden increase in number of people in queue makes it more difficult to use the number of

registered people in the queue as an indicator for future housing needs. This because of many of the people queuing through these services are not actually interested moving to other part of the country, and several housing companies are actively working against these services and try to prevent them to be able to administrate people's queues (Ljungqvist, 2020).

When the time in queue required to access a first-hand contract can be as long as 10 years, people who are in acute need of an apartment might rely on the different businesses founded to help people to increase their chances of finding an apartment. In addition to the services presented earlier, assistants for subscribing vacant apartments allocated by using other methods than queue also exist. For a fee, often between 200-300SEK per month, these automated services notify the customer via email and/or text messages when vacant apartments through lotteries or 'first come, first served' are available. This means that the applicant does not need to keep in mind when such apartments are advertised online and can thus increase their chances of getting an apartment without queuing for a longer time. However, these assistants can make people feel lured as the assistants only help to establish contact between landlords and applicants but is not a guarantee for getting an apartment. This was also stated on one housing company's website:

" There are services on the internet that take advantage of the tough housing situation in Stockholm, by claiming that they help people to get a contract for a fee. Since many people are disappointed that they do not get the contract they have expressed interest in, we want to make it clear that we do not have anything to do with such sites. We don't mind if they help you find us, but we can never guarantee that you who bought the service will get a contract with us." (Wählin Fastigheter, 2023, translated by author).

The examples describe above, can be seen as a sign of the queue system's regulatory power crumbling, and thus making the housing market further neoliberalised. It is however landlords who decide letting requirements and which allocation methods to use and therefore create demand for the services presented in this section. As it has been stated earlier, the current system is difficult to navigate and finding information about possible solutions for finding a rental apartment can be demanding. Therefore, as long as the current rules apply, these services will likely increase in popularity and become greater in numbers. A question then arises, how just is the queue system in relation to its original idea of just and transparent allocation of all rental apartments that prevents segregation, as the system is becoming more splintered and marketized?

From Universalism to Discretion

At least on discourse level, the belief that Sweden has a universal housing regime where everybody can demand rental housing despite their financial or social status, is strong. On a policy level this might still be true, but as shown in this study, landlords hold the power to freely pick the tenants for vacant apartments, as legal frameworks for allocation and letting requirements are loose. Despite that the Stockholm Housing Agency states that they allocate about 75% of vacant apartments in the County, there are many companies who choose to skip the queue and use other distribution channels or allocation methods. There is a lot of discretion around how these process work and in reality, the outcome of who gets an apartment is more selective than what is implied.

As the Swedish National Board of Housing has stated earlier, the current system where property owners can freely choose how to allocate their apartments and to whom rent out a vacant apartment, makes it difficult for a person in need of housing to gain insight how the system works. As illustrated in this paper, information about which allocation methods are used, and what the letting requirements are, is often difficult to gain access to. The study supports the findings of the Swedish National Board of Housing that property owners' websites are built upon that the applicant is expected to understand how the system works and require good knowledge of Swedish. Finding all the different possible ways to access rental housing and gaining insight into how apartments are allocated has been challenging even for the authors of this paper who knew what to look for on each webpage. How difficult is it then for an average citizen to gain access to all this information? There exists an emphasis on individual responsibility and proactivity that relies on both social and cultural capital. What becomes crucial here is *who* knows about the queues, and *how* this knowledge is accessed?

As stated initially, the general discourse is that in Sweden apartments are allocated through queues, and in Stockholm the housing agency is the most popular one, as can be observed from the percentage of allocated apartments and number of people registered in the queue. In the light of the original purpose of housing agencies to allocate all vacant apartments, the current state of the Swedish rental market can be seen as a failure. In this study, 51 different services for distributing first-hand rental contracts have been found but even after analysing the results additional services have surfaced. This is an example of the splintered nature of the system as "one main queue" does not exist anymore. Additionally, when the allocation process and requirements are not clearly stated, it is difficult to evaluate if somebody has been discriminated against. Especially matching as an allocation method has been described as problematic in the light of a universal housing policy. It is difficult to prove that matching leads to discrimination but there is a lot of discretion around this allocation method, and it is by far the most selective one and does not fit well within the universal model of Swedish housing policy. Letting requirements can also allow for discriminatory practices to take place when a certain type of income, e.g., pension, is not allowed. The letting requirements furthermore lead to discretion in the allocation process, as it does not matter how long time in the queue someone has if they do not have the right type of income or have a history of mismanagement. Therefore, landlords are in control over the supply of rental housing regardless the universal approach to housing.

Conclusion

This study has examined the barriers for accessing rental housing in Sweden. The mechanisms keeping people from accessing a first-hand rental contract have been identified as: 1) requirements for registration; 2) prioritisation of applicants and tenants; and 3) letting requirements set by landlords and property owners. These mechanisms create an image of the ideal tenant – a person with moderate/high income, no debt, good references, et cetera – and people who do not fit into this categorisation are left outside of the (first-hand) rental housing market. These mechanisms within the current queuing system allow for landlords and property owners to pick tenants, which indicates a more selective model of housing that fails to cater to all people. However, these mechanisms are rather discrete and in combination with the well-rootedness of the general idea about the Swedish welfare model, people seem to not question the fairness of it.

Despite its good intentions, how the queueing system operates today, the disadvantages seem to overpower the advantages. In accordance with previous research, this study questions if the Swedish housing market in practice is as universal as intended. By examining the queueing system and bringing forth the mechanisms allowing landlords and property owners to select tenants, the study has shown that the current state of the queueing system can be seen as counteractive to the universal model of housing. What has been observed in this study is a model that moves from universalism to discretion. Thus, the queueing system might not be working as a regulatory framework anymore and Swedish housing is indeed undergoing a neoliberal shift where access to housing is first and foremost an individual responsibility.

Future research

During this study, new perspectives and questions on the issue have arisen. Topics that we would have liked to include in this study but did not fit within its scope are; if there are changes over time about how many apartments that are allocated through housing agencies, and if allocation process has become less transparent over time. In addition, interviews with landlords and representatives from housing companies would be of importance for getting more accurate results on for instance letting requirements. Furthermore, the concept of making business out of queueing could be elaborated and expanded to the second-hand rental market where businesses, similar to the assistants found in this study, exist. Lastly, this study has focused on the Stockholm County that is the most extreme example of the current state of Swedish housing market and studies with other geographical scopes are welcomed.

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