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Privatization and Social Change: Housing Policy in the United States, Sweden and the Netherlands

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Introduction

How we understand housing and housing policy has changed continually throughout the Twentieth Century. In the cases discussed in this paper, housing was first seen as a collective need; a governmental responsibility to evade a national crisis. In New Deal America, housing was the solution to rampant poverty, and in post-World War II Europe, housing was required to offset the millions of those made homeless by destructive violence. In either case housing was seen as a political solution to a political situation. The object of study in this paper is then the transition of housing as a collective, political issue to an individualized, market economy issue. The United States, the Netherlands and Sweden have all seen the implementation of market mechanisms and the privatization of housing providers within their social housing sectors. What are the consequences of this shift, and what social trends does it signify? I argue that housing privatization reflects a greater tolerance for inequality and division within the state, and a general public belief in personalized over collective welfare. Furthermore, I believe these trends will only increase as these policies continue.

The United States is significant in this study as it has by far the largest private housing sector, and state policies are mostly, if not all, focused on individual reintegration into the housing market. The Netherlands, on the other hand, has the highest social housing stock in Europe—35 percent—with Poland, Austria and Sweden following with around 20 percent (UN 2006). The Netherlands has also seen a reorganization of its housing policy, evidenced by their decision to make Housing Associations, public providers of social housing, independent and private. Sweden is significant for comparison because it represents one of the most universal cases of welfare provision in Europe. It too, however, is beginning to change the makeup of its social housing stock and is important to analyze in terms of changes in their universal policy.

There is no doubt that social housing in the United States has produced in many cases concentrated areas of poverty exhibited by segregated cities, and little chances for resident mobility. Housing projects are seen as a transition to home ownership, but give limited assistance in actually achieving this goal. These policies were the result of a decentralized public housing system in which the government could work with local banks and private non-and for-profit firms in establishing subsidized housing and the allocation of real estate. However, the racial sentiments among business owners and officials alike, among other factors, created a situation where minorities ended up with little chances for residence in improved neighborhoods. While the certain aforementioned “projects” had subsidized rents, many organizations were able to abandon them to pursue more profitable ventures. Benefits of home ownership aside, it’s important to realize that these types of housing policies directly contributed to the widening inequality gap and created areas of highly concentrated poverty.

Social housing in the Netherlands and Sweden are characterized by more comprehensive government support. As strong welfare states, an attempt was made to provide equal housing for all citizens as an end in and of itself, not as a means to an end. While American housing policy was focused solely on the lowest income brackets, these countries set up housing policies that would benefit most of the middle and lower classes.

In this way, they ensured that cities would have a lesser chance of concentrated housing units for the poor, and at the same time provide easy avenues to improved housing. During the latter part of the 20th Century, however, welfare states across Europe began to change their policies in order to reduce spending and state involvement in social services.

The Netherlands and Sweden were chosen for case study because they exemplify specific social trends occurring in Europe at the time that are related to this shift in welfare. Both countries were experiencing an increase in immigration; the Netherlands from its former colonies Morocco and Indonesia and via the lax refugee laws in Sweden. The decreasing homogeneity in the countries made the election of conservative governments, touting platforms of welfare reform, possible. Citizens began to no longer feel like universal welfare schemes were possible because there were decreased sentiments of universalism. Additionally, both countries were struggling to adapt to pressures from the EU, one critical aspect of which being the liberalizing of markets to provide continental stability in price. Partially as a result of these changes it became widely more acceptable to outsource formerly public services to private firms, and housing policy was no exception.

This paper attempts to draw important distinctions between the changes in the Dutch and Swedish welfare state and U.S. housing policy in order to determine whether all three countries are reaching a certain point of convergence. By understanding past inquiries into previous housing policy, the effects of welfare state transition, and discussions of American public housing, similarities can indeed be found. Secondary sources discussing trends in each of the welfare states, as well as those discussing convergence, were used in the research along with policy reports, journals in policy analysis and finally governmental and non-governmental reports of housing and social demographics. Each type of resource is integral in understanding how privatization is connected to welfare, how welfare is connected to housing policy and finally how housing policy is connected to poverty.

The first section of this paper briefly describes a historical discussion of housing policy in the Netherlands, the United States and Sweden. Additionally addressed will be policy developments in these countries, what it means for welfare provision, and how it relates to the housing sector as a whole. This section demonstrates why certain aspects of the welfare state began to change in Sweden and the Netherlands and also why the United States has remained more or less constant in its policies regarding welfare provision. The second section is split into three discussions. First, an analysis on how privatization affected housing policy in the Netherlands and Sweden is described. Second, an overview is given of the private elements in American housing policy. In the discussion of the former cases, certain aspects of these changes will be highlighted and compared with each other and the latter case of the United States. The third section will discuss how privatization has led to further social problems in the United States, and demonstrates the increasing similarities in the Netherlands and Sweden to the American system. These last two sections together will provide a look at welfare states that will focus on similarities, but also the differences inherent to the specific system.

This paper is therefore focused on several key issues. If housing was seen as a collective responsibility of the state, then the deregulation of these policies signifies a shift in the understanding of state welfare. Unlike social security or unemployment, the social provision of housing was a basic economic right that is now being dissembled. On one hand, this is seen as evidence of an extension of welfare privatization where third parties are seen as better equipped to handle social services than the state. On the other hand, this deregulation is an example of how people's conception of the welfare state has changed. The state is no longer responsible for filling the poverty gaps on the most basic level; people are more concerned with their individual ability to accrue welfare, and are not concerned with broad social problems. This signifies the change in emphasis from politics to markets and from the state to independent providers; a shift that has created and increased inequalities within the housing market.

Literature Review

There are a few levels of discussion within welfare privatization that must be understood to fully develop a specific critique. The first issue that must be addressed is that the concept of privatization itself encompasses a wide variety of ideas and policies; it is important in this regard to acknowledge the different ways in which privatization occurs and to highlight relevant patterns in which to frame the argument. Second, it is important to understand specifically why states decide to pursue privatization as a preferred alternative to public social services. These motives will then affect how and where government is involved and, perhaps more importantly, why they are involved as such. Finally, we need to understand how privatized welfare manifests itself on the ground. These concepts are central to my argument as they outline how privatized policies change universal ideas of economic rights within a state, and in doing so create a structurally differentiated realization of citizenship.

Process and Rationale of Privatization

In short, the process of privatization reflects a shift within a body-politic "of individual involvements from the whole to the part." (Starr 1988: 9). What this means in more general terms is the withdrawal of individual actions and responsibilities from a civic or public sphere and the subsequent growth of a private sphere. Although the definitions of these two arenas is vague, we can understand what this means by applying it to a general example: would you rather donate to a large art museum that may not have what you specifically want to see or own a personal art museum that was very small but had exactly the art you did want to see? In this example the public and private spheres are clearly defined. It may also be clear in this example why the shift of individual involvements occurs. How can we understand this shift within policy and more specifically in the provision of welfare?

In the broadest of explanations, governments pursue privatized welfare policy because there is a genuine belief in the market as an equal playing field. If you let everyone be responsible for their own social services everyone would be able to find them according to their own needs, just as someone can find a car that is right for them: "By finding the incentives that can leverage millions of decisions, government can often accomplish far more than it can by funding administrative programs" (Gaebler, Osborne 1992: 281). What this means is that often public leverage is used to structure the market according to the provision of a specific service. In other words, it is preferential in this line of thinking for a government to use the public need for health care as leverage to provide for a structure of competent service providers. In this way an arena of service is created which is theoretically responsive to rapid change, empowers customers to make choices, and links resources directly to results in true consumer fashion (Gaebler, Osborne 1992). There are two processes that emerge which make this type of model possible; that of policy-driven privatization, and demand-driven by citizens themselves.

Demand-driven privatization is the result of a public need which overwhelms public provision. In cases where the population is too large to be served by government programs, private providers will arise to meet the demand. In these cases, privatization does not result in the reduction of public services; it merely reflects the growth of a public sector. Policy-driven privatization, then, refers to the direct transfer of state assets or production to a private or third party. This is often the result of a state's inability to maintain production of a good or service as a result of deregulation or budget cuts (Starr 1988: 13). As stated before, a firm belief in the efficiency of consumer driven and market based delivery is most often the argument behind policy-driven privatization. It is these concepts that will be most influential in this paper. The importance behind this belief is the argument that competitive efficiency effectively replaces bureaucratic stagnation within public service provision (Gaebler, Osborne 1992).

In summation, policy-driven privatization has allowed for a continuing trend of outsourcing public services to third parties. The principles intrinsic to this line of thought are again outlined by Mimi Abramovitz (1986) in her analysis of welfare privatization: competition among service providers allows the “consumer” of the service the best option out of many for the type they require and gives them the opportunity to choose the one of least cost; cost-sharing gives service providers other private sources of funding such as insurance companies; and the institution of user fees gives service providers a chance to recoup expenses and to re-invest in their organization. Welfare states will also, under this model, find better ways to channel people into the market by giving tax benefits for participation, vouchers and “purchase of service” contracts that are similar to vouchers for individuals engaged in a public social service.

The Third Sector and Unequal Service Delivery

The United States has pursued an aggressive campaign in the deregulation, decentralization and privatization of public services; a campaign which has been more complete and far more progressive than the Netherlands or Sweden. Social services in the United States, including housing, are largely managed by what we can refer to as the "third sector;" government and the private sector being the first two. Although many for-profit institutions are involved in service delivery, the majority of these organizations are non-profit or voluntary. This is what David Osborne and Ted Gaebler (1992) envision in their definitive book "Reinventing Government;" a network of non-governmental organizations who through competition and consumer response will naturally create a more efficient welfare system. Their argument rests on the elimination of unnecessary bureaucracy and large budgets, but also the empowerment of communities by giving the tools required to provide localized service for themselves. Even Osborne and Gaebler recognize, however, the unforgiving nature of unregulated markets and this section will discuss how the third sector can end up serving certain people differently than others.

There are several ways in which the nature of the third sector prohibits or decreases their ability to service segments of the population. Robert Lake and Kathe Newman (2002), who label the third sector as a "shadow state" of service provision, have outlined six characteristics in their study of non-profits in Newark: organizational capacity, spacial coverage, client selectivity, program support, unrecognized need and client preference. Although combined budgets of non-profit organizations may seem impressive the reality is that there are many small-scale operations in a given area with limited networks and support. This limits a single organizations ability to serve a larger community properly because they simply do not have the resources to reach the right people or to run the right programs. The result of this lack of communication is that non-profits are extremely focused on small areas, which seems to fill Osborne and Gaebler's advocation for community empowerment, but in reality has a different effect. An unequal distribution of these organizations means that some areas receive better service than others and some none at all; even an equal "distribution of organizations would not necessarily produce equality in the distribution of organizational capacity since non-profits...differ widely in scale, capacity and programmable focus" (Lake and Newman 2002: 113). Localized non-profits, therefore, lacking the ability to service a wider community will be selective in who they can service. Client selectivity is also related to the limitations of funding, because, in short, non-profits have to severely limit the focus of their programs based on what grants they are able to receive. Many non-profits will refuse service to a client even if their problems are in a related field. This creates a pattern where certain problems are not realized or cared for simply because the "shadow state" operates only in fields that are self-sustainable; client preference, therefore, is also limited.

Therefore, in contrast to Osborne and Gaebler, the deregulation of welfare services will produce the same inequalities we see in the market. Competition in service delivery will limit the organizational capacity to communicate because they are competing for clients. It is in the organization's best interest to serve a localized area, and limit their delivery to certain clients whom they have accepted into their system. The incentive to take on new clients from outside communities or start new programs is severely limited. Basically, the non-profit will do what it needs to do to stay afloat rather than maximize service delivery. All this plays into a system that accepts certain people, but not others. This is described as "differential citizenship" and impacts the scope of inequality prevalent in serviced communities. These policies and their variations only contribute to maintaining a definitive two class system, according to Abramovitz:

> These steps toward privatization weaken the welfare state by (1) shrinking public programs, (2) allowing the private sector to ‘serve’ the least costly, least troublesome, and potentially most treatable clients, and (3) enforcing a two-class welfare state. Purchased services and vouchers drain public programs of those who can absorb the economic risks of the market, while tax benefits offer an alternative to the welfare state for those who earn enough to pay taxes and itemize. Together, these measures separate the well off from the poor, the healthy from the sick, the more educated from the less educated, the more employable from the unskilled (1986: 259).

Giving service providers the ability to choose who they serve creates problems of inequality within welfare provision and will ultimately decrease the amount of services available to those who have the most need. Additionally, with services decentralized, there is less accountability and these organizations are therefore less constrained in whom, or how, they ultimately service.

Welfare State Convergence

The welfare state typology laid out by Gosta Esping Anderson provides an adequate background to public service provision in the three cases. The liberal democratic welfare model, applicable to the Anglo-Saxon countries of Europe and America such as the United States and Australia, are typified by their dependence on the market to provide for their citizens. State benefits are marginalized into specific "need-based" categories which keep only the lower classes dependent on social welfare while at the same time giving enough to ensure their continued participation in the market. Another distinctive feature of this model is privatized welfare. By encouraging employers to provide benefits, the state insures that its citizens will invest their social spending into the market: "the result is actually to strengthen the market since all but those who fail in the market will be encouraged to contract private-sector welfare" (Esping-Andersen 1991: 22). Sweden and the Netherlands are significant here because they exemplify different approaches to welfare provision. The corporatist model used in the Netherlands is a slightly more expansive version of the liberal democratic model. Seen mainly in central Europe, these countries experienced similar developments to liberal states, but have a history of a more effectively mobilized working class. These states are then focused on strengthening welfare benefits and eliminating private-sector welfare organizations. Social and economic inequalities are lessened in these cases, but are limited by class stratification, as benefits are reflective of social class. The Social

Democratic Model provides the most egalitarian process of welfare states, and is primarily evident in the Scandinavian countries of Europe. Keeping these themes in mind, we can see policies as a reflection of the welfare state typology. As we see elements of welfare state deconstruction, we can see that drops in universal policies (such as in the case of Sweden) or widening stratified policies (the Netherlands) will create a situation similar to that of a Liberal Democratic model; a model that is highly commodified, i.e. high dependence on market mechanisms, and also highly stratified, demonstrated by widening inequality.

Since each state is beginning to use private market mechanisms in welfare state reforms, similar characteristics begin to demonstrate a path toward convergence between the United States, Sweden and the Netherlands. How, when and where these changes occur and their consequences are the result of the original makeup of the welfare state, and are also intrinsically related to decentralization, fragmentation and decreased funding. Take the example of the decrease of universal support for socially rented housing in the Netherlands. Previously seen as a tool to provide stratified housing assistance to guarantee a social minimum for each according to their need, a shift can be seen towards a more individualized approach. The effect of this lack of public support, caused by an increase in social fragmentation, can change how the welfare state provides to the population. This then, demonstrates a combination of demand and policy driven privatization.

Market transition in the Dutch welfare state exhibits the same characteristics as those laid out by Abramovitz. In the Netherlands, "the shift from welfare state provision to reliance on market mechanisms brings advantages to people with middle and high incomes...No matter how the policy reforms have been labeled, the outcome is that the social structure is becoming more fragmented, with starker contrasts in social positions" (Schutjens, et al 2000: 506). In this case, there is a disproportionate amount of people within urban centers who rely on welfare as opposed to those who live outside the urban centers. In the Netherlands, a large cross-section of the class population receives social housing. However, when public support decreases for these subsidies, and rents are slowly increased due to the entrance of the housing market, only the lowest margin of recipients will be affected. This group is then further marginalized within cities, a process described as "housing fragmentation." Housing fragmentation has shifted in the Netherlands between 1981 and 1993 to reveal a growing gap in the housing conditions between the low-income recipients and high-income households. These changes are by and large the most evident in large, concentrated urban centers (Schutjens, et al 2000: 506-507).

Therefore, housing privatization can change welfare states to the point where they no longer may be able to fit into welfare state typology. The consequences of these policies, as seen through the lens of the housing market, revolve around how public support for housing can contribute to the increase or decrease of inequality within that market. Privatization reforms, as previously discussed, cater largely to the middle and upper class recipients, because most organizations do not find it manageable to assist the poor. Therefore, the decentralization of state services, increase in social fragmentation and decrease in state funding are intrinsic in the privatization of certain welfare policies, and in effect, change the basic typology of the state. The results of these policies, as discussed in the Dutch case earlier, will change housing conditions, availability and eventually contribute to further social fragmentation and poverty. This paper will therefore discuss privatization as it relates more specifically to each country's housing policy, how these changes in policy affect those who live in subsidized housing, and finally connect all three cases to the ideas of concentrated poverty, social fragmentation and increasing inequality as results of private influence in the housing sector.

Research Design

For this paper, I chose to use historical-comparative methodology to substantiate my analysis. This type of methodology will enable perspective into the past and present policies of the three countries. The sources will primarily be journal articles written in comparable fields, and policy analysis of more specific fields. Because this study also concentrates on the effects of welfare privatization as a whole, I will use sources that do not merely comment on the specific effects of housing policy. Instead, the effects of privatization in many welfare arenas will be discussed to describe overall trends and convergent characteristics between the three governments in respect to how policy is crafted and why it is crafted as such. To help supplement scholarly studies on similar topics, I will also use governmental and non-governmental studies on populations, housing agencies and general economic trends to fill out changes in demographics within the countries. These studies help to understand what exactly is changing within the country without being specific to certain claims or assertions.

These cases were chosen to for a few reasons; all three states are placed into different categorizations of welfare states. They are each based in different ideas of market inclusion into their welfare schemes. Therefore, evidence of convergence could be more insightful as a result. In other words, would states with different approaches to welfare provision still implement similar changes and for similar reasons? Sweden and the Netherlands also have some of the highest stocks of socially rented housing in Europe; therefore, I saw it as substantive to include these cases to demonstrate how countries with previously all-encompassing housing initiatives can change when influenced by certain social trends. The United States was selected to give a basis for these discussions. The United States has a historically minimal approach to housing that is strongly grounded in market-based provision. Therefore, it would the optimal case of which to contrast privatization policies and their effects on the availability and amount of public housing.

The evidence collected from the sources mentioned above will focus on the concepts outlined in the literature review. I will therefore highlight elements of government decentralization, the change in the social composition of populations and resulting fragmentation and the changes in state funding. These factors will lead to how each case pursued elements of privatized housing policy via the outsourcing of responsibilities to non-governmental third parties. This process will then be analyzed according to different pieces of evidence. These can be described as the relaxation of governmental regulations of housing associations, the decrease in construction of public housing and changing or rising rent levels within each case. These trends will help to identify the similarities in housing policy development, and the implications of such policy in regards to the situation presented in the United States.

Findings

The objectives of this first section is to establish what exactly privatization within the housing market means in all three cases. Previous to privatization policies, housing was mostly a reflection of welfare state typology; Sweden maintained universal housing for multiple classes, the Netherlands built a large housing stock which they widely distributed primarily based on need, and the United States has historically emphasized ownership while providing a basic minimum for those who qualified. In the late 1900s we begin to see certain moves away from these models in the European cases; not just in housing, but in many welfare sectors. In some ways these changes begin to mimic the Liberal Democratic system embraced by the United States. Sweden and the Netherlands begin to place emphasis on home ownership, scale back subsidies and regulations, and begin to find entrances for private companies into the housing sector. The first section will therefore describe brief histories of housing provision, and identify certain trends that seem to influence welfare state transition.

Previous Housing Policy and the Approach to Privatization

Policies pursued by the American Federal government function as an example of what the European welfare states would begin to pursue during the latter part of the 20th century. In the 1930s and 1940s, all housing was maintained for the subsistence of low universally working class families. The 1960s, however, saw a drastic redirection of housing towards the lowest income families and at-risk, absolute most difficult cases. These National Housing Acts, in 1960 and 1968 respectively, were based on the fundamental principles of private management via federal financial assistance (Curley 2005: 105; Linneman, Megbolugbe 1994: 645). In this way, housing in America would already have the characteristics of post-reform European welfare states; private companies would receive benefits from the government, and in exchange they themselves would mitigate housing prices and referrals.

Assisted housing in the United States makes up around 2 percent of the actual housing stock, and is entirely run by non-profit organizations. These non-profits are funded by federal programs such as the Low Income Housing Tax Credit (LIHTC) which allocates tax dollars to the states who in turn hand them over to non-profits which can largely be placed in three categories. CDCs or Community Development Corporations focus on a specific target area and encourage economic growth as well as provide housing; area-wide nonprofit housing providers are not geographically specific and specialize in the large scale construction of public housing units; nonprofit financial intermediaries support the construction of units by the other types but do not engage directly in provision (Vidal 2002). These types of organizations represent how governmental policy has driven privatization from the top by directly providing these organizations with tax revenue. It is important to note that CDCs engage in economic stimulus by providing additional support to small businesses and initiatives that will attract investors to troubled areas. In this way, these policies are heavily influenced by the belief that by empowering individuals you will in turn empower the community. Housing in the United States has also been significantly engaged in a demand-side approach. Relative to Starr's analysis of demand-side privatization, a large amount of subsidy dollars are geared towards those who want to be integrated into the housing market from assisted units. Federal Housing Authority loans are also in place to make the entrance into the private housing market equitable and fair (Cope and Trudeau 2003: 786).

What can we learn from the duality of policy and demand? The United States is the perfect example of how individualism can be a replacement in discourse for the collective good. Federal revenue for non-profit organizations represents the charity aspect of social housing; that is, the government will support the private provision of housing for those in abject poverty who qualify. On the other hand, the major focus of federally directed policy and federal programs is to provide an avenue into the housing market. This policy has the goal of decreasing the need for social housing based on demand. In this way, there is no need to guarantee equitable housing because the focus is on the individual's responsibility to maintain self-reliance.

As previously discussed, universal social policies have been a hallmark of the Swedish welfare state. Much like many other European countries this system came to full fruition after World War II and is evident in their early approach to social housing. The “Million Programme” instituted to combat the housing crisis of the 1950’s and 1960’s saw the construction of one million new flats to be integrated into the Swedish housing market (Swedish Institute 1996: 3). Housing allowances were also made available to low income families with children, pensioners, and other at-risk individuals. The housing was regulated by public administrations known as Municipal Housing Corporations or MHCs; instead of social housing being a last resort such as in the United States, MHCs operated units on the basis of stabilizing large segments of the housing market in response to the crisis (Turner and Whitehead 2002). It is important to note here that direct government intervention on behalf of the collective describes the logic behind Swedish Housing policy.

For Sweden, change in welfare provision began to be noticeable during the 1980s and 1990s. It was during this time that economic recession, rising unemployment, and a growing national deficit stopped any chance for further growth (Bergmark, et al 2000: 238). Again we will look at changes in welfare through policy and demand driven privatization, as they are both evident in Sweden's transformation. The decreasing support for public services geared towards the collective good is evident in the demand for private, individualized care. Public debates had already been circling in the country around the efficiency of a state welfare system, and along with the acceptance of refugees, immigration was beginning to rise in Sweden. Many people saw these new citizens and their families as an unrealistic burden on public finances (Bergmark, et al 2000: 241). Public support for certain universal aspects of the welfare state (for example care of the elderly) remained high, but "at the same time, there was a growing opinion in favour of the privatization of different services, and people became more negative towards central authorities" (Bergmark, et al 2000: 244). The conservative People's Party and Centre Party began to challenge the Social Democrats in their universalistic rhetoric. Even Prime Minister Kjell-Olof Feldt, a Social Democrat, began to change the discussion of welfare provision. The rhetoric began to focus on the creation of "quasi-markets" within state services, and what has been called the "Choice Revolution" in Swedish politics (Blomqvist 2004: 144-145). These policies had the goal of increasing the individual's ability to choose services through private firms to ensure their personal social security.

These shifting attitudes and financial constraints ended up altering Swedish housing policy and changing its focus; it is during this period that we see certain elements of policy driven privatization. The state began to move the responsibility of services to the cities and municipalities. The Local Government Act of 1993, for example, placed the burden of provision explicitly on the municipalities, and gave them the opportunity to spend national resources on the services they deemed necessary (Bergmark, et al 2000: 243). In addition, provisions stipulated by the EU required that certain national policies be reduced, for example in terms of state money for housing construction. The Ministry of Housing was abolished in 1996, an effect of the required budgetary reductions (Doherty, et al 2004; Blomqvist 2004). The government also began to purchase certain services from private third parties (Blomqvist 2004; Bergmark, et al 2000). Notice how the rise in individualist rhetoric and the deconstruction of large national umbrella organizations in favor of cooperation with third parties is similar to the American system. The efficiency of market competition and consumer-based provision show a replacement of the collective ideal with the individual.

The Netherlands saw a similar path to privatization, although it was based on different situational factors. The welfare state developed after World War II was based on what was called a system of "pillars." Each pillar represented a different segment of society that would come together to form consensus-based policies to reflect their different needs as they fit into the whole. Housing in the Netherlands was devastated after the war and the government put into action an extremely expansive construction and financing effort for people in need. This large influx of housing led to a direct emphasis on the socially rented sector (Boelhouwer 2001), and these subsidized rentals were implanted also in congruence with housing allowances. The Dutch government, in a similar situation to Sweden, can also be characterized at this time by large amounts of construction and financing.

However, certain changes began to occur within the Dutch welfare state before they did in Sweden. For instance, the oil recession in the 1970s caused increasing amounts of unemployment in the industrial and service sectors of the economy. Again, we see that economic factors resulted in a reduction in state spending and dedication of public funds in welfare initiatives. The influx of Moroccan immigrants during the 1960s and 1970s into the country also strained resources, as many of them were seeking unskilled labor which was no longer readily available. The presence of these immigrants also threatened Dutch conceptions of homogeneity and increased fragmentation and inequality, and the centre left government began to dictate policy that strayed from conceptions of egalitarianism (van Kempen, Schutjens, van Weesep 2000).

Additionally, similar to the developments of Sweden, an aspect of Dutch governance during this period was policy aimed at decentralization. Specifically related to housing, in fact, the government's White Paper 'Housing in the 1990s' transferred responsibility of the housing program to local governments and non-profit housing associations. The important result of this policy was that these associations would now be responsible for their own construction and rehabilitation efforts, and would be forced to borrow on the capital market (van Kempen, Schutjens, van Weesep 2000: 511-512). In these situations, the emphasis on individual responsibility, as individual but not program subsidies were retained, becomes increasingly evident in Dutch welfare policy and also as a reflection of the privatization of these policies.

These three factors in the case of the Netherlands began to effect how they approached welfare provision; and here as well we begin to see that a blend of individualistic, market-based approaches was politically favorable. As these changes began to universally affect the country, the "pillar" model increasingly became to be seen as out of date. This led way to what is known as the "polder model" and is seen as an extremely successful blend of corporatist welfare and free market systems; signifying a political process based on consensus between participating parties, the word "polder" refers to a tract of land used by farmers which were protected by the government through a series of consensus-based debates (Wagret 1972). An example of this new process was the Wassenaar accord of 1982 was one attempt to cut back welfare provisions to make up for budgetary deficit; this policy was directed at the acceptance of decreasing wage hikes in exchange for shorter working weeks. Heralded as an example of successful market-state-worker cooperation, these types of agreements began to mark the entrance of the Netherlands into welfare privatization (Boelhouwer 2002: 221).

The United States has always heralded the efficiency of a consumer based welfare system modeled after an individual's participation in a market economy. While providing subsidized housing for those in the most need through a variety of private non-profit providers, all other efforts are directed towards easing clients out of assisted housing to becoming homeowners or renters in the market. This demonstrates a much more decentralized approach in welfare policy, and a general public understanding that addressing individual needs, not collective needs, are preferable as an approach to solving social problems. We see these trends appear in the Netherlands and Sweden in the 1970s and 1980s as the ballooning post war welfare states began to reform public policy. State governments pursued policies that outsourced public programs in order to streamline spending in the face of declining budgets; public support for centralized public services decreased as preference for individualized private care rose. The question now becomes whether an individualized, private approach to housing affects the social conditions of these countries in a positive or negative way.

Privatization Policies in the Housing Market

As discussed earlier, the United States is engaged in a very specific relationship with subsidized housing. The Department of Housing and Urban Development (HUD) largely provides revenue and communicates with non-profit and for-profit providers who own and operate housing. The extent to which the government depends on these intermediaries is evident the growth in tax expenditures versus budget authority in the past thirty years. What this means is that the government can effectively slash budgets while at the same time promoting private providers ability to provide the affordable housing that they no longer want to include in their budget. This form of policy driven privatization relies on the belief that third parties, given enough financial room from the government, will result in two expected outcomes: first, that private providers will create a more efficient public housing system, and second that this will alleviate the government of direct fiscal responsibility. The actual amount to which the government has pursued this policy is quite astounding. The Housing Assistance budget authority, the actual amount of funding provided by the government to build and maintain affordable housing units, has decreased 48% between 1976 and 2004. In contrast, housing related tax-expenditures, the amount of tax credit given to third party housing providers and private home owners, has increased by 260%. In 2004 these tax expenditures amounted to four times the amount of the budget authority (Crowley, et al 2004).

These providers make up what Lake and Newman describe as the shadow state; a system of private organizations who compete with each other to build and provide housing for low income families. One of the most prominent problems of a system based on third party provision is that since it is not profitable to maintain public housing, many providers choose to sell off their subsidized units and do not replace them. In cities that experience certain amounts of revitalization and rising property values, these organizations have little incentive to keep or increase their subsidized units. In Newark, a city that has been recently revitalized, 7,500 public housing units were recently lost and only a third replaced (Lake and Newman 2002: 111). Of remaining units, clients have to compete for spots within the units as various organizations cater to certain segments of the population and already are responsible to existing clients. Lake and Newman describe these shortcomings: "Households that fail the screening process are excluded because their participation would require a level of organizational support...that resource-poor organizations are unable to provide" (2002: 116).

The other method of public housing assistance concentrates explicitly on the integration of clients into the housing market, in contrast to direct provision: "In terms of housing assistance, large-scale public-housing projects are being phased out in favor of rental-assistance vouchers which allow people to find housing in the private (rental) market" (Cope and Trudeau 2003: 783). Section 8 of the Housing and Community Development Act of 1974, now called the Housing Choice Voucher Program, is the largest federal example of this type of program. The government is focused on market-based initiatives to improve conditions in housing as opposed to supplying the demands themselves. This program has had both negative and positive short-term effects. Although it does allow families to move to better neighborhoods and has demonstrated significant improvements for their children's schooling (Curley 2005: 106), the overall support for the public housing sector decreases as more emphasis is placed on entrance into the unregulated market. Therefore there are even smaller chances for upward mobility because the demand is increasing as the supply is diminishing. In certain cities, the waiting list to even get accepted by housing regulated by HUD has reached 11 years

(Linneman, Megbolugbe 1994: 646).

We can therefore identify several important analytical aspects of American privatized housing policy. Government initiatives to correct deficiencies in public housing are based on an individualist and market-based approach; this is indicative of policy that primarily enforces the goal of personal home ownership over providing universal and satisfactory housing. Finally, these initiatives as a whole contribute to the overall reduction in the stock of public housing itself. The HOPE VI program, as one specific example, has the aim of creating mixed income communities through encouraging higher income homeowners to relocate to impoverished areas. However, these policies have been criticized for pushing out low income residents through rent increases, being a veil for gentrification and actually reducing the amount of public housing. In 1998, for example, 81 HOPE VI site plans included the demolition of 9,923 public housing units (Curley 2005: 108-109). When looking at the Swedish and Dutch cases, we can see these same trends appearing in similar ways.

In Sweden, we can identify two specific developments that correspond to public housing in the United States. The first is that, very similar to the trends in policy during the 1970s, that the government is decreasing direct subsidies while increasing tax credits in the realm of housing provision. Specifically, the Danell Commission redefined government intervention in housing policy in 1992. This new system effectively cut interest subsidies for housing construction in half resulting in an immediate increase in revenue for the Swedish government of 15 billion crowns. Since rents in social housing are cost based these saw a modest increase of 5% although these figures are from 2000, a mere 5 or so years since the reform (Lindbom 2001: 504). This identifies the beginning of a specific trend in Swedish politics, that of policy driven privatization: “there were clear tendencies both to restrict general subsidies…with the objective of reducing public expenditure and to deregulate financial and housing markets to assist the private sector to fill the gap” (Turner, Whitehead 2002: 203).

In general for a comprehensive overview, the present composition of the social housing stock is as follows: 42% of dwellings are owner-occupied single family homes, 40% are rental flats and the remaining 18% are Tenant Owners’ Society flats or TOS-flats. In TOS flats, residents are members who pay a monthly fee for utilities and the association’s dictated costs for rent and mortgage (Doherty, et al 2004: 14). The rental flats are split evenly across private company or individual ownership and MHC (Municipal Housing Company) ownership. MHCs are subsidized rental facilities with the goals of limiting variations in cost or rent hikes within neighborhoods to prevent the exclusion of lower income tenants, however, these dwellings are not directed specifically at low income families. Low income families are the only segment eligible for housing allowances, which factor into their ability to pay for an MHC (Swedish Institute 1996: 5-13).

The case regarding TOS flats demonstrates the Swedish version of privately-managed public housing within urban areas. These exemplify the previously identified trend of rising costs of living due to an emphasis on this type of housing. Additionally, the aforementioned stipulations against government construction have placed this responsibility on housing associations themselves. Property owners have become increasingly hesitant to build public housing because of lack of resources and proper monetary demand. Many build TOS flats before MHC-flats or build extravagant homes with an insured upper-income household demand (Doherty, et al 2004: 20). Several additional changes are now in place to limit the accessibility of public housing, and to increase rent levels along these lines. The entrance into the European Monetary Union caused parliament to enact Tax Reform in the 1990s which drastically reduced subsidies for new dwellings causing the average percentage of income spent on housing to increase from 17-18 percent to about 30-40 percent (Doherty, et al 2004: 20). Housing allowances have come under new regulations. For instance, as of 1997 the maximum income was lowered, and households without children and couples became ineligible.

Since MHCs are subsidized facilities, the decrease in general interest subsidies has forced them to operate within certain market conditions. This has distinct results in these targeted housing projects, a couple of which have an effect on its availability and composition: funding decisions are based on domestic and international competition, reducing constructions as a result of new buildings running deficits, selling parts of existing stock, adapting rents to market conditions and accepting greater social segmentation. This last result is of most importance when evaluating their ability to provide for low income tenants. If a housing company is forced to sell parts of their housing stock due to increased expenditures as a result of a decrease in subsidy they will undoubtedly sell the most attractive parts of their stock. Therefore, the remaining units will be in unpopular areas and have the lowest living conditions, and these units will be ones remaining that still have subsidized rents, in other words, serve low income residents: “They will have little ‘profit-generating’ stock to use for cross-subsidisation and social problems will thus be concentrated in a smaller part of the housing market than before” (Turner, Whitehead 2002: 214). This shows a dramatic shift from a universal housing policy towards a targeted, concentrated social policy. In this way, Sweden shows more similarity with the United States model; target housing at the lowest income clients, and separate these areas from housing in the general market. Both countries are now each aimed at providing a social minimum, and require that those who are not eligible find a solution in the private housing market. These policies are then descriptive of a welfare state which is in transition; from an emphasis on universality to an emphasis on personal ownership and individual responsibility.

The third factor, being the decrease in housing stock, is also evident as a progressing trend in Sweden. The number of MHC rentals is slowly diminishing as they are converted into TOS-flats or demolished as a result of inadequate funding and resources. The National Board of Housing, Building and Planning has estimated that 58,000 units have been sold from 1999-2003 and another 8,000 are planning on being sold during 2004-2005 (Doherty, et al 2004: 14-15). However, Swedish housing is still maintained as one of the most inclusive in Europe. The mere fact that 50% of all rented flats are still owned by MHCs is a significant statistic, and 33% of families receive household allowances as of 1996 (Swedish Institute 1996: 13). These figures should be held in mind although the changes in the housing market do, consequently, reflect a trend in policy with an emphasis on individual ownership, and a catering attitude towards higher income renters and expensive property.

The Socially Rented Sector in the Netherlands has perhaps experienced similar changes, although different in character. As previously mentioned, the massive construction efforts led to by far one of the largest stocks in region, still at 41% as compared with the 20% percent exhibited in surrounding countries (Boelhouwer 2002: 219). This includes buildings the government has built and subsidized, but that are controlled by Housing Associations. Again we can identify the trends of rising rent levels and emphasis on personal ownership, however, the actual decrease in public housing stock cannot be easily identified.

The transformation of the socially rented sector in the Netherlands is that of a drawn out political process attempting to decrease governmental responsibility and simultaneously promote individual ownership and responsibility. One of the landmark housing policies by the Dutch state was the 1974 Memorandum on rent and subsidy. This Memorandum required that the government intervene in the housing market to provide adequate living for medium income families to promote future growth, known as object subsidies. Extra funding for those in the lowest income bracket to promote subsistence living were adversely known as subject subsidies. These policies slowly began to transform as the centre-left government under the head of Prime Minister Den Uyl who's plan to trim the welfare state in relation to housing policy was to promote home-ownership (Boelhouwer 2002: 225). His plan was never realized as the housing market severely dropped post-election, and his government ultimately reinforced social housing. The subsequent centre-right government, however, took Den Uyl's plan to heart and developed a market oriented home ownership program later in the decade to provide assistance those with the ability to purchase their own housing (Boelhouwer 2002: 225). The Dwelling-linked Subsidies order of 1995 also declared that government assistance for the construction of new properties was going to be abolished. The effects of this order would follow similar steps to the process in Sweden whereby Housing Associations would have little incentive to construct dwellings for the lowest income brackets (Priemus 1996: 1897). These steps later led to the final withdrawal of national government from housing policy when there was made

> "a [political] distinction between regulatory and promotional tasks. Under the regulation principle, the responsibility for adequate housing lies with the households concerned, who fulfill that responsibility in interaction with the other market parties. The key concepts in this interaction are deregulation, decentralisation and autonomy. In sum, the ideological message of the memorandum has been made loud and clear: more market, less government" (Boelhouwer 2002: 226).

The Government discontinued its support for Housing Associations, private non-profit housing providers, to encourage financial independence and promote home-ownership for the tenants (Priemus 1996: 1896). The social housing sector had to then establish funds that would be capital interest loans which fluctuated according to the market. Consequently, rents have risen at a faster rate than inflation, and Housing Associations have enjoyed greater distance from governmental regulation. The rental sector in the Netherlands is now far from tenure neutral and has an increasing emphasis on commercially rented housing which is based on a tenant's ability to pay inflating rent over the long term (Priemus 2001: 284-285). Instead of a housing market equalized with governmental subsidies and regulations, the situation as a whole is progressing towards one that is upwardly mobile for higher income residents given their ability to improve their housing situation through government-sponsored opportunities and downwardly mobile for lower income residents (Priemus 1996: 1901-1902).

Implications of Privatized Policies

The privatization policies of the European cases appear to converge at certain points with those of the United States. Each exhibits similar cutbacks and reforms and is subject to “increasingly permeable borders in the spheres of commerce, production and finance [that] have set increasingly stringent limits on state autonomy and national policy options” (Olsen 2007: 144). However, each state is approaching these differently based on the histories of their various welfare states and development. The similarities, however, should be increasingly subject for analysis. The trends discussed in the previous section point to several key aspects in the implication of privatization policy and its effects on the population, especially those of low income. In a broad sense, one may hypothesize that these changes are universal and have more to do with social transformations and the implications of these transformations on policy. First a critical look must be made at the effects of privatized housing policy as they appear in all cases:

Several key points can be made from this analysis. Primarily, a policy shift from emphasis on government subsidies and regulations to private ownership on the housing market allows control of housing options to rest with private owners. A Housing association, now burdened with construction costs and unhindered by rent controls can begin to increase rents to compete with surrounding private owners in neighborhoods; this is already evident in the United States, even in HUD communities. These trends place further burden on renters, while increasing the gains of private owners. The slow transition of public housing to private ownership or to user-fee driven non-profit companies can change the make-up of a neighborhood by excluding and concentrating those who were benefiting from low rents. When the housing stock reaches low points, such as in the United States, this only further concentrates poverty within the remaining communities.

Conclusions and Discussion

Welfare privatization is a continuing trend across the globe, and the short and long terms effects of this are the primary focus of this paper. It is clear that at some point in each of the three cases studied, general state welfare was seen as an outdated and inefficient system to provide for a population. The focus of the welfare state has began to be placed on the individual, and therefore the responsibility for receiving welfare was also placed on the individual. This caused large cutbacks in state spending, deregulation of social responsibility, and decentralization of state services to localities where they could be contracted to third party providers. In housing, these policies became manifest through a shift of accountability away from the state and towards the tenant in finding stable housing. The unfortunate reality is that many people are not able to find or improve their housing situation, and inequality starts to grow as many people become stuck in low-end housing.

When discussing the relationship between American housing policy and inequality, it becomes evident that privatization is somehow related. In basic terms, maintaining a housing policy with a focus on producing revenue creates housing that is stratified along class lines and therefore increases inequality by decreasing resident mobility. In the case of Sweden, we see the transformation of MHC flats as open to all income brackets towards a system where this housing is reserved for low-income tenants only and in the worst, low value, areas: "with general subsidies removed and segmentation increasing in the market…it is obvious that the [Swedish] housing market is facing a choice: to try to keep as much as possible of the traditional 'mainstream' role, or to split the stock into a mainstream part and another more social-oriented part" (Turner, Whitehead 2002: 215). At the same time, a deregulated housing market will cause the destruction of public housing to generate revenue for non-or for-profit housing associations which are no longer secure with the government dole; this is seen in Sweden with the conversion from MHC to TOS flats, in the Netherlands with the commercialization of housing associations and America's HOPE VI projects.

In both the Netherlands and Sweden, rent levels are rising as government subsidies decrease, and housing projects start to fluctuate with the market. The establishment of capital interest loans for housing associations in the Netherlands to pay for social housing resulted in rent levels that rose faster than inflation. Although MHC flats in Sweden remain fairly supportive, their numbers are decreasing, and due to Tax Reform in the 1990s the average percentage of income spent on housing increased from

17-18 percent to about 30-40 percent (Doherty, et al 2004: 20). As seen in the United States, these changes can have a negative impact on low income residents' ability to pay for, maintain, or improve housing. Additionally, this study reveals societal-scale effects of poverty concentration and societal fragmentation that arise from housing privatization. These trends should be taken into account when regulations, accountability, and funding are relaxed to satisfy a social minimum.

It is important that we see these changes in housing provision as a result of governmental policy, and as social change. Policy in the United States focuses on large tax credits granted to private organizations that build and maintain public housing. This is contrasted by the decreasing amount of federal money budgeted to the construction of new housing units. The end result is that, predominantly, private organizations have license over the cost and amount of public housing in the country. Since the United States is categorized as a liberal welfare state, we can acknowledge that giving private contractors the right over welfare is a basic characteristic of federal governance. Federalism dictates that the government is disconnected from how localities supply affordable housing; it is a right of the states, cities or counties. Therefore, privatization is a direct result of policy.

Why do we start to see this pattern in the European cases? Certain relative trends emerge that result in policy that decentralizes and privatizes public housing markets. Decreasing homogeneity in Sweden coupled with budgetary crises allowed for a shift towards conservative government. From there, public housing was subject to policy-driven privatization. The reduction of general subsidies has placed distinct emphasis on MHCs to incorporate their public housing units into the market; no longer able to subsist off governmental funds, this demonstrates that the Swedish government is confidant in market mechanisms to effectively run the public housing sector. In this case public opinion seems to support an individualistic, as opposed to universal, approach to housing policy; this is coupled by a greater tolerance for inequality and segmentation. The Netherlands demonstrates similar trends; however, the fact that the changes were not as sweeping as in the Swedish case is interesting to note. The composition of Dutch parliament did not change drastically between 1980 and 2000, but a centre-right government elected in the early nineties was able to push reforms to liberalize housing markets.

This study is an accumulation of research I thought relevant and pertinent to my study, but that does not exclude the lack of conflicting research or important analyses. In this way, it would be difficult to declare that this study is complete and definite. The lack of substantial housing and population demographics contribute to the limitations of this study. Additionally, a lack of depth analysis of specific policy makes it difficult to properly conclude their effects on housing and welfare in general. In this way, this limits the scope and comprehensiveness of the paper, but allows for broad analyses of these trends as they affect the whole case.

Further study could be performed on the impact of immigration on the changes in welfare provision. Where the majority of immigrants settled, and how they directly influenced shifts in government would be interesting objects of study. A qualitative analysis on feelings of homogeneity and universalism in Sweden and the Netherlands would assist these conclusions. In the same way, more could be said on the influence of the European Union because the specific analysis here is limited. Further study could be performed on the specific directives of the European Union and how it compares to Federalism in the United States. A study such as this would further arguments of welfare convergence, and also speak to the effects of privatization and how it relates to mandates from above. In conclusion, these analyses are now merely a conjecture, as social housing in both the Netherlands and Sweden remains as some of the best and most inclusive in the world. Sweden still has its universal roots intact, and the population is still largely mobilized around general equity for citizens. The Netherlands has clung to its pillar model and it is far away from taking political power away from the multitude of organized groups it tries to appease at various levels.

The signs remain and further research will be required to fully understand the impact of these changes not only in the housing sector, but also across the whole board of social welfare services. We have yet to fully realize if privatized policies will eventually replace public policy and whether they will be effective in implementation. There are far too many players, and too little communication between them to make this type of analysis manageable. However, it will be an important gap to fill in discussions such as brought up in this study if we are ever to understand how privatization affects populations.

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