

HOUSING **POLICY** 

HELENA **MATTSSON** 

**RJ 2024** 

FAILURES?

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# Housing Policy

HELENA MATTSSON

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#### HOUSING POLICY

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Foreword: Failures?

"Try again. Fail again. Fail better." Samuel Beckett's words are now legendary. There seems to be no crisis, setback or adversity from which it is impossible to learn. Failure carries its counterpart – success – within. Listen to the countless biographical radio programmes about fiascos that turn to triumphs, Google for failures, see how self-help books are structured. Perhaps it has always been this way – or is this a consequence of our era's accelerating demands for success, growth, advancement and evolution?

The American historian Scott A. Sandage, who researched the cultural history of failure in the US, claims that failure has become personal since the mid-nineteenth century – you don't just fail, you are a failure. He even talks of a nation of winners and losers, in which everyone is either the one or the other. Failure is thus a constant and shadowy companion to the American dream, an ever-present component of the American experience. Sandage links this to several factors, including modern society's perpetual evaluation and our time's statistical exposure of private lives. In the nineteenth century, the

innovation of statistics collection seemed to reveal in real time previously hidden – or at least obscured – connections relating to the population and society. In the US, this also coincided with the credit institutes' division of the populace into those who were creditworthy and others – which is to say, losers. In addition, Sandage sees a link with the rise of meritocracy. The statistics demonstrated, incontrovertibly, that the masses were nothing other than mediocre.<sup>1</sup>

Sweden is also a nation of mediocrity, just like every other nation, and here too - even if we are not as influenced by the idea of an American dream - mediocrity is associated with a lack of success, rather than a normal distribution. There are people who believe that we are now living in an age of perfectionism, placing sky-high expectations on ourselves. Nothing other than flawless will do, and everything that doesn't make it is pretty much a failure. These growing demands for ultimate excellence are regarded by the Public Health Agency of Sweden as one reason for the current rise in mental illness.<sup>2</sup> The same trend seems to be occurring in the rest of the West, and perfectionism is said to have increased since the 1980s.3 In his most recent book, the British psychologist and researcher Thomas Curran writes of a hidden epidemic that is haunting the modern, capitalist Western world, where the tougher demands we wrestle with mean that we are increasingly likely to fail – and are particularly

likely to dread this failure.<sup>4</sup> That fear inhibits us, Curran claims.

Our contemporary individualism, enthusiasm for evaluation and constant searching for something that is occasionally vague but better – yes, "more perfect" – makes us ever-more vulnerable to failure. However, in itself, of course, failure is nothing new. Quite the opposite, setbacks and adversity are part and parcel of being human.

Mistakes, errors and a lack of success have, for centuries, comprised the very foundation of science and research as we know it. Trial and error. We could even claim that, fundamentally, science is about daring to get things wrong and then learning from your mistakes. A researcher makes predictions and finds regularities, patterns and laws in what appears to be chaos. The periodic table and the discoveries of Newton, Linnaeus and Einstein are just a few examples; new theories replace old ones, errors are found, and systems improved or discarded. Faults and troubleshooting are part of the process, and what the Enlightenment, modernity, progress, was all about was this: taming and mastery through rules, predictions and – yes – finding mistakes.

We are now seeing indications that fewer scientific breakthroughs are occurring – at least if by breakthrough we mean scientific achievements that move our knowledge in a completely new direction. This is happening despite our faith in research and all the global resources invested in it.<sup>5</sup> Is the lack of breakthroughs a failure of our times? And, if so, is it our fear of failure that makes us less bold and thus less likely to explore new directions?

We could ask ourselves whether anyone now believes in progress and the future in the way that people did in the 1960s. In this way, we live in a darker world – or are we just less naïve? And there are fiascos, for individuals and for societies, that are difficult to learn from, and where the lesson is perhaps just to put it all behind you and move on.

Still, if we swept all those fiascos under the rug, if all our setbacks were hidden and forgotten, we would not have made any progress. We are somewhere between these extremities, daring to see the mistake for the shambles it is, sometimes with no lesson to be learned, and to use it. In this essay collection, six researchers from the humanities and social sciences take a closer look at failure and the unintended consequences of success.

They range from what the constant evaluations of modern life do to us, to medical advances that inadvertently change the perception of the body and create illegal markets. In this essay, the architectural historian Helena Mattsson writes about the Million Programme, which was considered a failure from day one – but, as she shows, it was not that simple.

Almost everything we do has unintended consequences, and it is far from obvious what constitutes a failure – particularly when little time has passed. According to Walter

Benjamin, the angel of history sees the past as a long chain of catastrophes, while being propelled back-first into the future on a storm called progress.

Someone who continues to read Samuel Beckett's famous lines on having another go, soon realises that he is not delivering an optimistic call for success, but rather a pitch-black description of failure:

Try again. Fail again. Better again. Or better worse. Fail worse again. Still worse again. Till sick for good. Throw up for good. Go for good. Where neither for good. Good and all <sup>6</sup>

Jenny Björkman

### Notes

- 1. Scott A. Sandage, *Born Losers: A History of Failure in America*, Cambridge, MA: Harvard University Press, 2005.
- 2. Public Health Agency of Sweden, "Varför har den psykiska ohälsan ökat bland barn och unga i Sverige?", Solna: Folkhälsomyndigheten, 2018, www.folkhalsomyndigheten.se/publiceratmaterial/publikationsarkiv/v/varfor-har-den-psykiska-ohalsan-okatbland-barn-och-unga-i-sverige/. See also "Young people drowning in a rising tide of perfectionism", *The Conversation* 5 February 2019, https://theconversation.com/young-people-drowning-in-a-rising-tide-of-perfectionism-110343.
- 3. Thomas Curran & Andrew P. Hill, "Perfectionism is increasing over time: A meta-analysis of birth cohort differences from 1989 to

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- 2016", Psychological Bulletin vol. 145, no. 4, 2019, pp. 410-429.
- 4. Thomas Curran, *The Perfection Trap: The Power of Good Enough in a World that Always Wants More*, London: Cornerstone Press, 2023.
- 5. Michael Park, Erin Leahey & Russell J. Funk, "Papers and patents are becoming less disruptive over time", *Nature* no. 613, 2023, pp. 138–144.
  - 6. Samuel Beckett, Worstward Ho, 1983.

### ERRARE HUMANUM EST



## Housing – a policy failure?

In 1923, the architect Le Corbusier announced "Architecture or Revolution" in *Vers une architecture*. His thesis was that, for the first time in history, humanity had lost control of its tools; what had previously been held by human hands had been refashioned and was out of their grasp. The human animal is breathless and confused – to escape this crisis, humans must understand "how to use their tools".¹ For Le Corbusier, technology, the new machines, were what drove development and turned all of life upside down, from production and work to family life. The "machines" to which workers and intellectuals now devoted their professional lives were of no use to them in their private lives, and sooner or later they would assert their right to "a machine for living in": a good home.

It was the home, one designed for contemporary needs, that Le Corbusier emphasised as the most vital element in the survival of society. The home was the place in which a democratic human being could evolve, where the individual and society met and where industrial production was intertwined with the family's reproduction. Le Corbusier

<sup>←</sup> The centre of Skärholmen, 1968.

identified private land ownership as a fundamental barrier to the creation of a designed living environment that fulfilled contemporary requirements, and the only way forward was to change ownership structures. In his view, there was nothing more disheartening and frustrating than someone being denied the resources that the time had to offer. There were only two options: architecture or revolution. Either housing had to be designed to meet the needs of contemporary people, or a revolution that overthrew society was looming.

Today, a century after Le Corbusier's descriptions of the rise of modernity, both utopian and dystopian, we seem to be facing similar problems.<sup>2</sup> Contemporary technology, rather than being a democratic tool, is in danger of slipping out of our hands, and the housing issue has once again been handed over to private capital. We could ask whether, given how society is currently organised, the creation of the constructive and sustainable housing programmes that Le Corbusier called for is even possible, as they require a long-term housing policy.

In 1923, when *Vers une architecture* was published, Sweden had one of Europe's most market-driven and segregated housing systems, which exacerbated the differences in living standards between social classes and groups. However, during what was, in retrospect, a short period of barely fifty years, from the mid-1940s to the early 1990s, this was replaced by a system in which housing was seen

as a human right, one that was to be protected from market logic and was governed by policy as part of a larger scheme for society. Building homes was a design task – an architectural project – that included both private and communal spaces. Residential design, both as an idea and a built artefact, has thus been closely linked to the emergence of modernity and the built environments of democratic society. Historically, there are many examples of how space impacts the relationship between individuals and society, from the British urban planner Ebenezer Howard's garden city to the German architect Ludwig Hilberseimer's city of interconnected "living spaces".<sup>3</sup>

Over the years, the welfare state's social engineering has received extensive criticism with regard to how life was regulated and how the citizens were controlled by the state, through mechanisms such as building standards and legislation. Unlike contemporary housing policy, in which the intention to build a democratic society is conspicuously absent, at that time housing was integral to social policy's objective to create a society based upon solidarity. People and society were to change by way of their homes; housing was part of a biopolitical project in which architecture was a means of shaping citizens' lives. The current housing crisis is rarely said to be about the design of space, about how rooms are organised and what this can entail for everyday life. Reflections on how a home relates to urban public spaces – the boundary be-

tween private and public spheres – are also rarely debated, despite these issues being crucial to a democratically designed living environment. We can ask ourselves, to which social project does contemporary housing construction belong? Which subjects are created when design is governed by price per square metre, geographical location and potential increases in value, rather than by housing policy? What does it do to us as people, when architects and urban planners compete with stylists and estate agents in designing our living environment?

Surely the fact that a century of development has led us back to a housing crisis that, in many ways, resembles the crisis of the early twentieth century must be described as a failure? But this question has many answers, depending on your perspective. What is a failure for some is often a success for others, and there are many winners while others have lost the game of housing policy. Moreover, in many contexts, failure is described as a creative element, one that leads the way to new solutions and drives so-called development. Still, for housing and housing policy, it is difficult to see how failure has brought about innovation – although the idea of failure has had massive consequences.

The Million Programme, a reform programme that aimed to construct one million homes using government subsidies in 1965–1975, is often regarded as housing policy's greatest failure. However, I want to turn this

perspective around, to focus on the current lack of understanding for housing as a potentially revolutionary force in community building. Housing as a tangible idea for a democratic society has given way to market logic and discussions about standards and regulations. Today's failed housing policy can even be regarded as an intellectual problem rather than a "construction problem", as the concept of a home has become wing-clipped; the lack of a "radical political imagination" in housing policy is perhaps the biggest policy failure of all.<sup>4</sup>

I do not deny that many Million Programme areas have problems, like many other residential areas, but as Friedrich Engels stated in The Housing Question (1897), this is not the only question that will solve the social question - on the contrary, the housing question can only be solved by solving the social question.5 Architecture, homes and design always deal with issues that are bigger than building houses. The home links the small scale and the large scale, creating the spaces that enable everyday life. National and global infrastructures, such as water, electricity, transport, heating and broadband, also come together in the home. It is part of a larger societal, economic and technological network. As Engels pointed out, on its own the individual home, or the building's design, will never change society, but if the will is there, housing construction can be part of a larger societal infrastructure project that is guided by politics rather than market logic.

The Swedish situation cannot be considered in isolation; it must be located in relation to changes in the global economy and the shift towards new governance practices, such as new public management (NPM) in the 1980s. Similar trends exist in most European countries, as well as in the United States. Large-scale public housing programmes, such as France's Construction Plan (1971-1976) and the US's Operation Breakthrough (1969–1975), aimed to reduce construction costs and improve housing quality by rationalising construction using new technology.6 Their failure to do so due to financial constraints became the basis for the generally accepted view that the market must have a more active role in housing construction, and these public initiatives were thus regarded as failures in both France and the US. As architectural theorist Anne Kockelkorn has pointed out, discussions about housing are more about its image than its reality. There are many similarities with the situation in Sweden, although there are great differences between national projects, and what may seem to be a homogeneous modernist project has local variations, both in physical design and in the narratives created around these areas. Still, how does the dystopian narrative of failure influence the public debate about architecture and housing - what can be thought and said? Here, I will discuss how we can understand failure as a trope in Swedish housing construction, how it paved the way for a deregulated housing market and the emergence of a new

housing ideology, in which public housing became economic assets on the financial market.

### The narrative of failure

Many events have been identified as the death of Modernism in architecture and the end of the utopian notions of a constructed society. For the architectural theorist Manfredo Tafuri, the decisive moment came as early as 1930 - the year that the Stockholm Exhibition introduced Modernism to Sweden - and the Siemenstadt housing estate in Berlin.8 He argues that the alliance between the state and capitalist culture meant the loss of Modernist architecture's role as a force for societal change. Charles Jencks, a leading figure in Postmodernism, instead highlights societal problems, identifying the 1972 demolition of the modernist Pruitt-Igoe housing estate in Saint Louis, Missouri, as the absolute zero of modern architecture. In a Swedish context, we could point to the completion of the Stockholm suburb of Skärholmen, which was inaugurated on 8 September 1968. The following day, an article with the headline "Tear down Skärholmen!" was published in the leading Dagens Nyheter newspaper. If it were possible to pinpoint a specific event that created the narrative about the social democratic welfare state's failed

housing policy and construction, it could well be this article by Lars-Olof Franzén. The article is short, but the way it depicts the Million Programme as a gigantic failure is a good example of how collective disappointment can be created.<sup>9</sup>

The text opens with a magnificent scene, describing how distant buildings bring the hope of something new: "the terraced high-rises of Skärholmen emerge from the greenery with breathtaking whiteness, as if the landscape and the city's architecture are finally supporting each other". The following sentence then deprives the readers of all this, and Skärholmen's skyline turns out to be "a backdrop surrounding an urban centre that is one of the most inhumane to have been built". Skärholmen's square is described as a frigid stone environment in which individuals and groups are at the mercy of a meagre emptiness. In a corner "of one of these revolting piazzas", Franzén presents the idea of the underprivileged individual versus the strong state. A "shy young man" reads out a manifesto, asking "where is there place for humanity here?". Like a Messiah, people gather around him; finally, everyone joins him in resounding applause and the dawning realisation that "what they were inaugurating was the slums of the seventies". There was nothing to do in this dystopian environment, all Skärholmen's centre could be used for was "rolling disposable glasses so a terrible noise bounces off the walls. Tear it down!"10

The article sparked intense debate in the Swedish press, with contemporary architecture and urban planning portrayed as a great failure, symbolising a deep crisis in the Swedish welfare state. In the last three months of 1968, almost thirty articles were published linking social democratic policy to the concrete of the Million Programme, thus establishing the image of a power-hungry and bureaucratic "concrete socialist". These dystopian images of a society with totalitarian architecture can be regarded as an early example of a changing discourse, in which criticism of community building coincided with criticism of the social democratic welfare state.

But how should we understand the emergence of this trope of failure? What were the driving forces behind this growing narrative? To gain a broader understanding of this, we must look behind the completed buildings and estates, focusing on the processes that resulted in the Million Programme. Of course, the policies of the social democratic welfare state were important in designing the Million Programme, but there were also other forces that drove the final design of large-scale residential areas in the late 1960s. Swedish corporatism gave strong lobbying and professional organisations a decisive influence over the planning process, so stakeholders who advocated the expansion of consumption, traffic and the standardisation of construction had a major impact on the final design.<sup>11</sup>

When the centre of Årsta, in Stockholm, was planned in the 1940s and built in the early 1950s, *Dagens Nyheter* called it "dollhouse democracy". It was seen as a failure, both economically and societally, with public institutions such as libraries, theatres and cinemas taking up too much space and pushing out shopping. As the architectural historian Lucy Creagh has shown, by the time Vällingby centre opened in 1954, planning ideology had changed. Stockholm's Merchants Association was involved, with the result being that the area allocated to shops was seven times larger than in Årsta.<sup>12</sup> This ideological shift had an even greater impact in the planning of Skärholmen, where there was three times as much shopping again.

The City of Stockholm's planning office sent the first plan for Skärholmen out for consultation in the early 1960s. The Merchants Association, with Moderate Party politician Gösta Bohman as its representative, highlighted its central role in the planning of Vällingby and rejected the presented plan as based on "old principles". The association leaned on visions of a future in which the increasing use of private cars had led to the disappearance of small independent shops. Despite noting, in the same response, that a large shopping centre did not satisfy the needs of the residents, the association's arguments were based on an inevitable future.

The original plan's proposal to mix different types of housing, such as a garden city with more densely built-up areas, was seen as obsolete - the car-using society of the future would lead to different housing types being divided up: multi-family houses and detached homes in separate areas. Just as many other reforms have been legitimised by the idea of development and economic growth as something in the control of nature, that we humans cannot influence, so large-scale urban construction was legitimised. A similar response to the consultation came from the Stockholm Chamber of Commerce, which also added that public transport needed to be reduced precisely because car use was increasing. The general plan for Skärholmen thus underwent a number of revisions before the final version of 1963. One important factor in the final result was a report from the Stockholm School of Economics, in which the authors assumed that virtually everyone would own a car, dramatically increasing the need for parking spaces.

There were also other pressure groups, such as the Swedish Road Association, the car lobby with Volvo at its forefront and, not least, the construction industry.<sup>13</sup> The construction industry had initiated a debate on "construction hassle" at the end of the 1950s, and pushed through changes to the Building Permit Act so that a type of building or construction component could receive national approval. This meant that a building permit was not sitespecific, instead it applied anywhere in Sweden, so the industry did not have to consider local and site-specific

conditions. This paved the way for the uniform and largescale construction that characterised large parts of the Million Programme.

In summary, the demands that businessmen, the automotive sector and developers placed on Skärholmen were: a centre located next to the motorway, fewer small shops, detached homes separate from apartment buildings, greater distances between metro stations, more parking spaces. The requirements were based on mathematical models, while social considerations were glaringly absent. The technocratic methods that have often been characteristic of large-scale public construction's inhumanity were actually largely due to free enterprise.

We know that the state and capital often are in the same boat, but the impact this has had on the design of our housing is less well known. Looking back at the debate following Skärholmen's inauguration, it is clear that architects, urban planners and politicians bore the brunt of it, while stakeholders who acted by exerting pressure and were less visible in the corporate decision-making process often flew under the radar. The idea that the state was responsible for large-scale urban development while free enterprise advocated small-scale, variation-rich and decentralised development is a perennial myth in the criticism of state regulations and building standards.

Social democratic governance thus had many failings when it came to housing construction, although this was perhaps not primarily due to too much control by the state, but too little. The idea of a home as a human right, not to be governed by market logic, had clearly not been a success, and its final design was in the hands of wealthy stakeholders and the narrative of the "inevitable" car-based future.

The criticism that took off with the "Tear down Skärholmen!" article was continued in stories about other Million Programme areas, such as Rapport Tensta from 1970, which was written by three journalists from Expressen, including Olle Bengtzon, who continuously provided critical reporting on contemporary housing policy.14 Rapport Tensta and other features depicted these new estates as permanently unfinished and rapidly deteriorating. Journalists often used images from construction sites, with children playing on muddy roads, half-finished buildings in the background and no vegetation, evoking images of slums. The criticism of the Million Programme was written in parallel with the areas' construction, so failure became a narrative that, from the very beginning, came to frame the understanding of Million Programme areas as being different from other successful, or at least less unsuccessful, areas in the outskirts of the big cities.<sup>15</sup>

The perception of Million Programme areas as societal enclaves, which differ both socially and in terms of buildings, has persisted. Researchers have described how the media image of the Million Programme has stigmatised them; first they were identified as permanently unfinished, later as dirty and littered, then as polluted by crime and delinquency and, finally, entirely characterised by immigration and immigrants. Towards the end of the twentieth century, the welfare state's housing policy and housing construction, which had aimed to mould new citizens who would create a booming post-war society, was seen in a completely different light. The narrative that emerged not only labelled the buildings as failures, but also their inhabitants. And there we remain.

# The 1980s – anxious searching and playful experimentation

The post-war welfare state had clear limitations. The labour movement's prioritised position meant that other groups, such as those based on gender and ethnicity, were not given the same prominence. As sociologist Nancy Fraser, among others, has shown, a new political landscape was created in the 1970s and 1980s when previously excluded groups took their places. She claims that the critique of the welfare state's norms and regulations coincided either with politics that sought a stronger social safety net, or with politics that tore down that safety net to make room for market forces.<sup>17</sup>

We can see a similar development in the discourse on housing. In the 1980s, projects to provide release from earlier standards and regulations found themselves in what Fraser calls an ambivalent situation – between marketisation and social safety nets. The period was typical of the postmodern search, in which the new economy coincided with a new zeal for design; many architects had felt constrained by building standards and regulations and seemed to be one of the groups working for liberation.

In the criticism of the modernist housing project, political and economic regulations were sometimes perceived as an obstacle to the development of society (and housing), while at other times the focus was on "aesthetic deregulation" - breaking what was perceived to be a Modernist design norm - to open up for more variety in the built environment. Not infrequently, these perspectives merged to create a discourse in which criticism of architecture overlapped with that of the social democratic welfare state. Political "failure" thus gained a form and an aesthetic. Concepts such as citizen influence, freedom of choice and variety were at the heart of the paradigm that emerged in the 1980s. The decade was dynamic, characterised by both anxious searching and playful experimentation. Radical new ideas about housing emerged and, at the same time, the 1980s home became a battleground for different ideologies.

Around 1980, many initiatives aimed at finding new ways toward different regulatory structures and aesthetic expressions. One example was a competition called "The good home in the 1980s' economy". This was organised by the Swedish Council for Building Research, and wanted to encourage alternatives to the systems for building standards and loans that were believed to be driving costs upwards. Another example is the urban planning around Stockholm's Södra Station, where deviations from previous housing standards were tested. One of the earliest

and most symbolic initiatives was the Swedish Architects Association's exhibition *Boplats 80*, which was shown in the summer of 1980 in Kungsträdgården in Stockholm.

The exhibition celebrated the fiftieth anniversary of the Stockholm Exhibition, which introduced functionalism as an umbrella term for both new architecture and the new construction of housing. *Boplats 80* aimed to return to housing as a radical political force in times of social upheaval. Similarly to Le Corbusier's argument for the general right to a "machine for living in" as the only way to prevent a revolution, the future of housing was again portrayed as threatened, and Ralph Erskine, the exhibition architect, depicted *Boplats 80* as a Noah's Ark, built by the Architects Association and filled with architecture that had been saved from destruction. These were the elements people had at their disposal to build their new homes.

The early 1980s was also when women entered the architectural stage, and the perception of architecture and of the profession itself were re-evaluated. At *Boplats* 80, two contributions by Bo i gemenskap (Live together) and Kvinnors Byggforum (The women's construction forum) stood out, both of which sought to develop the form of collective housing. Many of the solutions presented at the exhibition walked a fine line between collective responsibility and individual responsibility. A great deal of effort was put into finding a way to combine variety and

empowerment within the public framework. The universalist objective of post-war Swedish housing policy - that the policy was aimed at everyone rather than a particular category – had arisen to avoid segregating people by class or groupings, but it also formed a barrier to housing development. For example, government subsidies did not cover collective functions that targeted a small group of people, such as in a small commune. This resulted in the large-scale collective service centres of the 1970s, such as the Fältöversten block in Östermalm, Stockholm, or Servicehuset in Sollentuna. The policy also prevented experiments with collective housing and the development of a sharing economy as part of building the welfare state, and the regulations also made it difficult to establish alternative forms of tenure to those already in existence - tenancy rights, tenant ownership, cooperatives. Regulations were not relaxed nor new models developed until the 1980s.

The relatively short period of playfulness and re-evaluation of the 1980s thus influenced ideas about the spaces, management and forms for home ownership, but far from all of them were realised. Altogether, these norm-breaking ambitions helped reinforce the decade's enthusiasm for deregulation as a route to individual choice. Demands for political, economic and aesthetic deregulation coincided, despite the starting points and potential solutions being framed differently. The critiques that sought greater

freedom of design did not necessarily entail support for the economic and political deregulation of the housing market.

As a counterpoint to the notion of Modernist housing construction's failure, a new dominant idea about the ideal home as varied and individualised was created during the 1980s and 1990s, and applied to the home's organisation and appearance. The measures that had previously governed requirements gave way to "performative functions": the "kitchen" became the place where the function of "preparing food" could be performed, and products rather than spaces became the focus. If the room could accommodate products, a function was made possible, rather than certain there being functional measures that controlled product design. The "living room" became a place where the function of the "sofa group" could be performed. Externally, varied facades represented a vibrant and creative (urban) life, with architects and planners speaking of the urban space's walls. A new housing paradigm had taken hold: this was the opposite of the so-called failed housing of the large-scale Million Programme (Modernism).

### The end of housing policy

In 1985, the same year that the *Bo85* home exhibition in Upplands Väsby, outside Stockholm, introduced deregulated Postmodern housing architecture on a large scale, Sweden's Social Democratic government made a crucial decision: the deregulation of the Swedish credit market. The Riksbank's proposal to remove the final remnants of regulation was passed and the lending ceiling for banks, finance companies and housing institutions was removed, allowing real estate to be mortgaged to a much higher value than before. Stadshypoteket, which financed housing, immediately borrowed SEK 300 million. This brought about the beginning of hysterical speculation and loans – money and ideas appeared to be flowing.

From the mid to late 1980s, Swedish property prices soared in comparison with the rest of the Western world, and share prices climbed. The changes in Sweden followed the same trend as the rest of the world but were even more dramatic, which was also reflected in the subsequent crisis.

It seems almost ironic that the architect Adam Backström, son of one of the leading figures in the housing

construction of the welfare state, Sven Backström, was a pioneer in Swedish property speculation in the early 1970s. His actions on the housing market resulted in his properties receiving inadequate or non-existent maintenance, and later gave rise to the Lex Backström law. This gave municipalities the opportunity to regulate the acquisition of rental apartments, in order to discourage trading with housing.<sup>19</sup>

In the 1980s, virtually all Western capital and currency markets were deregulated in line with the internationalisation of business markets, the declining influence of nation states, and the global mobility of capital. In Sweden and places like the United States, the United Kingdom, Norway and Finland, deregulation led to a dramatic increase in consumption. Property prices also rose – until the bubble burst, triggering an economic crisis. In his memoirs, the former minister for finance Kjell-Olof Feldt (Social Democrats) writes that the power shift from the nation state to the financial markets, from state regulation to private initiatives, must be understood not only as a result of the banks' increased lending opportunities, but also as a consequence of many borrowers' belief in the projects for which the money was to be used.<sup>20</sup> This is where architecture enters the picture.

The aesthetic boom, the visual language of Postmodernism, the emerging experience economy and architecture's ability to materialise ideas, futures and imaginary realities

were all forces that interacted with the new deregulated financial market, contributing to projects being realised. In the midst of this euphoric liberation for Swedish architects -a matter of freeing themselves from Swedish building standards and from domestic offices - the investment appetite of the property company Allhus AB's owner Leif Nordqvist merged with the deregulatory appetite of British prime minister Margaret Thatcher. The closure of the Greater London Council in 1986 and the designation of neighbourhoods as regeneration areas, with favourable tax regimes for private investors, resulted in the area around the Elephant & Castle tube station in South London being converted into plots of land that were put on the market with no overall plan. In line with the new ideals, Nordqvist invested in one of the plots; this was financed by high mortgages on other properties owned by Allhus AB. The office building, clad in a fashionable façade of pink marble and polished granite, was designed by English architect Paul Cayford. By the time it was completed in 1992, it had already played a decisive role in Sweden's economic crisis.21

Two years previously, Allhus had defaulted on payments to the real estate company Nyckeln which, in turn, led Nyckeln to default on payments to the bank – starting an avalanche of bankruptcies in the property market. In September 1992, the marginal interest rate was raised to 500 per cent and Sweden's overheated property market

collapsed.<sup>22</sup> Bankruptcies and closures followed; in just two years, one thousand Swedish companies went bankrupt.

At this time, the new centre-right government had also been busy, closing the Ministry of Housing and distributing the responsibility for housing across seven different ministries. The welfare state's housing policy, which had been built up and realised over fifty years, from the 1930s to the 1980s, was utterly restructured. The turnaround was a systemic shift as radical as that of the 1930s. Although changes to norms had taken place over time, the early 1990s was an ideological cut-off. The home and its architecture changed from a regulated field of policy and a control mechanism for the state to become a market asset, an object for speculation.

Two government inquiries, *Solidarisk bostadspolitik* (Solidarity in housing policy) from 1974 and *En avreglerad bostadsmarknad* (A deregulated housing market) from 1992, can be regarded as symbolic turning points in the approach to housing.<sup>23</sup> The 1974 inquiry identified social segregation due to economic inequality as one of the most pressing problems. Housing should be subordinate to political interests and kept out of the free market through tax systems and building regulations. The 1992 inquiry instead regarded housing as part of the market and as no longer needing protection from profit-making interests. Tax cuts were to compensate for the abolition of public

loans and other financial benefits that had been linked to "solidarity-based housing construction".<sup>24</sup>

Over the almost fifty years between 1948 and 1991, when housing was a policy area, a regulatory framework for minimum quality requirements was established for all housing built using state subsidies.25 This meant that Swedish housing, from an international perspective, was high quality in terms of its function, light and layout. This is now disappearing, and we are approaching a new low in terms of the level of ambition of the few remaining regulations that protect individual homeowners. The Swedish National Board of Housing, Building and Planning's 2023 proposal for regulations on homes' fitness for purpose is almost absurd, as it contains no actual guidance. The regulations state that a dwelling should be designed according to its size and the need for separate rooms – but what does that mean? As housing researchers Folke Björk and Erik Stenberg point out, the proposal lacks any meaning.26

In the book 14,495 Flats, the architectural firm Secretary clearly demonstrates the impact of deregulation. Functional requirements have been drastically lowered since the 1980s, and the book provides examples of bedrooms that are so narrow you have to use different doors to reach both sides of the bed, wardrobes without windows that are intended for use as bedrooms, passageways that are counted as rooms – and what used to be the number of

rooms plus a kitchen is now the number of rooms including the kitchen. One room, the kitchen, has thus disappeared and become what Secretary call "the wall of everything", or an infrastructure. All regulatory change, desirable or not, has the potential to make living space more efficient.<sup>27</sup>

Throughout the post-war period, building regulations have been criticised for being so expensive that they are a barrier to growth and development, but – as the sociologist Rob Imrie and the urban theorist Emma Street point out – this criticism is often anecdotal and based on caricatures of the relationships between regulations, design and development processes.<sup>28</sup> In hindsight, it is clear that the demand for deregulation actually entailed re-regulation. The state is still present, but distant, through so-called self-regulation, in which stakeholders are obliged to perform the analyses and evaluations that were previously done by public authorities. Responsibility has been transferred from the authorities to individual stakeholders.

#### Failure as a driver

Housing construction takes place over long periods and lessons take time to be implemented, as they often require that existing control mechanisms are reoriented. Discussing housing at the population level, rather than as individual buildings, entails greater responsibility; housing failures affect hundreds of thousands of people. The reforms and experiments of the early 1990s, as housing policy was dismantled, have not increased the quality of what is produced. Instead, they lowered the average standard and thus worsened the housing environment. However, the failure of housing policy can be discussed from several perspectives.

One way to highlight this failure is to put a spotlight on the political objectives of the deregulated housing market in the 1990s. Dismantling housing policy meant that the objective of housing construction was integrated into economic policy, so the problems surrounding rents and housing costs for people on low incomes became an issue of the redistribution of wealth and income. The Swedish government's objective from 1992 states that "the residents' preferences and needs govern the demand for housing and thus also the housing market". The government failed to achieve this objective for the general population, or "the residents" as it was formulated.

In the 1990s, these residents came to be regarded as consumers. This also applied to tenants, according to SABO (now Public Housing Sweden), where the aim was that they could control the production of housing by acting and making choices in the housing market that was under construction, and which we still live with. And yes, Swedish tenants became consumers – not only indirectly, by controlling the production of housing through choice, but also in an economic sense, by buying their rental properties. Still, this only applied to a small part of the population, concentrated in the centre of the big cities. What happened to all those outside the bright lights of the new market of free choice, all those who were unable to choose or buy their homes? The wishes and needs of the residents were not what governed the housing market that took shape.<sup>29</sup> Given the government's words about how both the demand and the market for housing should be governed by the residents' needs, the deregulation of the 1990s must be regarded as a failure.

This brings us to the next perspective on failure, what I call the narrative of failure, which is how a narrative about a failure is created and what its consequences are, using the Million Programme as an example. Here, I want to

highlight two ongoing processes: the marketisation of the Million Programme areas - where entire areas become objects for future returns - and a new politicisation of housing. Close to Stockholm, Husby is one of several examples of how residential areas have become investment objects for global companies that have no connection to or interest in the local context. The neighbourhood was built by public Svenska Bostäder in the early 1970s and sold to private Wallenstam in 1996. Since then, the area has been sold on to eleven private companies, and in the last fifteen years to international venture capital companies such as Blackstone – a company that in 2021 had SEK 270 trillion in assets, which can be compared to Sweden's GDP of SEK 5 trillion at the time. 30 Urban researcher Ilhan Kellecioglu's Rapport inifrån "Hemblahelvetet" (Report from inside the "Hembla hell") gives a voice to local residents and paints a picture of a contemporary residential area seen from the inside. While Husby's value was upgraded with each sale - from a 2014 housing stock valuation of SEK 1.2 billion (owned by D. Carnegie) to SEK 12 billion within the Hembla company in 2019 (owned by Vonovia) - conditions for residents have deteriorated and maintenance has lapsed to the point that residents speak of the area becoming a slum and how "standards are falling".31

Property valuations have relatively little to do with concrete reality; they are determined on the expectations of increased future value, which is dependent on the representations and narratives used in the descriptions of the object for sale. If an object has a low value, there is great potential to increase its value through quite insignificant measures. The housing market is now inscribed in this logic and the "failed" areas of the Million Programme have become a potential asset for international trade, governed by economic calculations that predict its future increase in value. This is not a matter of selling apartments to individuals, but of selling entire neighbourhoods to global corporations. Instead of being governed by the desire to plan a socially functional society, the future of these areas is determined by visions of the owner's future economic gain.

Architecture that was regarded as a failure, a burden on society (such as the Million Programme areas), has now become a market asset and a "successful" investment for the buyer, while the residents are forced to take the hit. The phenomenon has been discussed by many researchers; the business economist Stig Westerdahl's book *Det självspelande pianot* (The self-playing piano) is an excellent overview for anyone who wants to gain insight into housing's new economic conditions.<sup>32</sup> When housing becomes a financial asset for the owner, management and maintenance are governed not by the needs of the residents, but by calculations of expected returns. Extensions and rebuilds, restorations and conversions – often performed with architects' help – increase the value of the stock,

which is then sold on. The owners prioritise increased financial value for a low investment cost, which means that quality often suffers. The important thing is to create a new narrative that talks of "high quality", "luxury" and a "modern lifestyle". The reality is a far cry from the old public housing ideas about residents' input and participation in management and decision-making. The second phenomenon driven by the idea of the failed Million Programme is a new politicisation of housing. Swedish politicians are now finding inspiration in the Danish policy of forced demolition of buildings in areas that cannot meet the statistics for the ideal composition of residents.<sup>33</sup> But the fact that "better" buildings, ones that are more exclusive and more expensive but not necessarily of higher quality, bring in new residents with higher wages and greater social capital does not, of course, mean that those who have been forced out cease to exist. The idea that the problems will disappear if the buildings disappear is fundamentally contradictory, and neither the political nor the public debate is focusing on what happens to the people who are forced to move. More remarkable is that, in this new politicisation of the living environment, housing is being transformed into a tool for a repressive strategy, legitimised by the "narrative of failure". Both physical and social infrastructures are destroyed, which counteracts construction with long-term sustainability.<sup>34</sup>

# The crossroads of housing policy?

In the early twentieth century, Le Corbusier's ultimatum of "Architecture or Revolution" was countered by housing policy. In line with his argument, in the early days of the modern welfare state, housing became a driving force in the construction of a new society. Things now look radically different. Large stocks of public housing have been transformed from part of a solidarity-based housing policy to private assets in a financial market. However, housing has not only become a commodity but is increasingly seen as a tool for political control at the collective level, such as the demolition of individual residential buildings and neighbourhoods divided into zones with differing rules. The narrative of the failure of Modernist housing construction and migration as a "major societal problem", or what political scientist Peo Hansen calls the "migration myth", are often linked.35 Has housing become a catch-all diagnosis for complex societal problems, ones often so intertwined that differentiating between them is difficult?

Since Skärholmen becoming established as a "slum area" in the late 1960s, this narrative has followed Million

Programme areas into our time, even if they are now called Somalitown, Chinatown, ghettos or vulnerable areas. If dystopian images dominate descriptions of the public housing stock, the opposite is true for private housing. Instead, here we see an idealisation of personal lifestyles that foregrounds climbing the property ladder. These different but stereotypical representations of the home rarely allow for discussion of its interior and exterior spaces as an issue of democracy. We are confronted with one-dimensional images of the home in lifestyle advertising or in frightening scenes from "vulnerable areas". As social and economic inequality grows, so does the distance between the images of home, and we could ask whether we will soon reach the end of the road, where the ghost of Le Corbusier waits and whispers: architecture or revolution?

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## Riksbankens Jubileumsfond: promotes, inspires and participates

Research within the humanities and social sciences is necessary to understand and manage societal challenges, nationally and globally. Riksbankens Jubileumsfond (RJ) is an independent foundation that supports and promotes high-quality research in the humanities and social sciences. This year, 2024, the foundation celebrates 60 years of its activities. Over the decades, thousands of research projects have received support, in various forms and to differing extents, and RJ has become established as one of Sweden's most important research financiers.

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### RJ 2024

Failures?

Editor: Jenny Björkman

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"Tear it down!" This concise call was leading newspaper Dagens Nyheter's reaction to the inauguration of Skärholmen, a Stockholm suburb, in 1968. Criticism of the 'Million Programme' is as old as the areas themselves. Failure became a trope that has framed the understanding of these neighbourhoods from the very first.

Because the Million Programme was regarded as an incarnation of the social-democratic welfare state, these ideas about failure have clear party-political implications. But when the plans for Skärholmen were sent out for consultation, it was business organisations that wanted the scale to be greater, with fewer small shops, more parking spaces and longer distances between metro stations. Was state governance actually too weak? What was the real failure of housing policy?

In 2024, Riksbankens Jubileumsfond publishes an essay collection under the title *Failures?*. Architectural historian Helena Mattsson writes about failure as a driving force for housing policy.

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