



**TURUN  
YLIOPISTO**  
UNIVERSITY  
OF TURKU

# HOUSING POLICY IN RETRENCHMENT

Constructing Housing Policy  
in Times of Change

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Hanna Kettunen





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*To Sella*

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HANNA KETTUNEN: Housing policy in retrenchment: Constructing housing policy in times of change

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## ABSTRACT

This dissertation examines housing policy change from a social constructionist perspective. Two processes of housing policy change are analysed together with comparative research on European housing policies. This dissertation consists of four research articles and a summary.

Housing policy is made up of the actions taken by public organisations with the intention to influence the availability of housing, the variety of housing options, material and environmental quality of housing, as well as the cost of housing for the population. Housing is typically described as path-dependent. Buildings and houses are built in a certain location and are practically impossible to move from one place to another. Tenures define the basic rights of possession and exchange, and cannot be easily converted. This poses challenges to housing policy change.

Despite such constraints, housing policies change and take new turns. There is a general trend in Europe for governments to withdraw from major interventions in the housing market, financial support for housing production is being cut, support for housing consumption is targeted at low-income households, and housing markets are being deregulated. In this dissertation, housing policy change is understood as something that is constrained by historical paths and institutions, but driven by ideas, negotiations, framing of problems and actions by active agents. Change can happen gradually when old policies wear out, or at critical historical junctions when there is a window of opportunity.

The aim of this dissertation is to seek answers to the question of how housing policy is shaped in social relations and how policy change is negotiated, framed and justified. The perspective on housing policy in this dissertation draws broadly from social constructionism. This means that the focus is on social processes and emphasising the significance of social, political and economic contexts. The methods used in the articles are policy analysis, discourse analysis and narrative analysis. The data consists of minutes from the Finnish parliament, interviews with Finnish housing policy actors from the 1990s, and policy documents such as government proposals, action plans, working group reports, committee reports and government programmes. In addition to these, the TENLAW project's country reports on tenancy law in thirty-three European countries are included in the data. This dissertation focuses on the European region in general and on Finland in particular.

In Article I we compared tenancy laws and rent regulation in thirty-three European countries. We found that rent regulation still exists in Europe, but a country's welfare regime does not explain rent regulation policies. Rent regulation is rather associated with a country's housing regime. Article II analysed how the liberalisation of rental housing market was justified, defended, criticised and opposed in the Finnish Parliament. It showed how the political climate changed to be more in favour of deregulation during parliamentary proceedings. The process reshaped notions of how rental markets should be organised. In Article III we asked how policy actors narrated this process of change in a housing policy context. We found that the change was constructed as an exhaustion of old policy, but at the same time the change was a result of active actions by policy actors. Article IV examined the abolition of mortgage interest tax deduction as a policy challenging the norm of home ownership. We found that the role of housing policy was constructed as targeted support for low-income renters. Hence, the housing taxation reform presented an attempt to diverge from a history of promoting home ownership.

**KEYWORDS:** housing policy, housing markets, policy change, private rental housing, owner-occupied housing, comparative research, discourse analysis, narrative analysis, policy analysis

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## TIIVISTELMÄ

Tämä väitöskirja tarkastelee asuntopolitiikan muutosta sosiaalisen konstruktio-  
nismien näkökulmasta. Tarkastelussa on kaksi asuntopolitiikan muutosprosessia.  
Lisäksi mukana on vertaileva tutkimus Euroopan maiden asuntopolitiikasta.  
Väitöskirja koostuu neljästä tutkimusartikkelista ja yhteenvedosta.

Asuntopolitiikka koostuu toimista, joita julkiset organisaatiot tekevät tarkoi-  
tuksenaan vaikuttaa asumisen saatavuuteen, asumisvaihtoehtojen monipuolisuuteen,  
asumisen laatuun sekä asumisen hintaan. Asumista kuvataan usein polku-  
riippuvaiseksi. Asunnot ja rakennukset on rakennettu tiettyyn paikkaan, josta niitä  
on lähes mahdoton siirtää muualle. Hallintamuodot taas määrittelevät omistamiseen  
ja vaihdantaan liittyvät perusoikeudet, jolloin myös hallintamuotojen muuttaminen  
on vaikeaa. Tämä asettaa asuntopolitiikalle omanlaisiaan haasteita.

Näistä rajoitteista huolimatta asuntopolitiikka kuitenkin muuttuu ja ottaa uusia  
suuntia. Euroopassa on ollut pitkään vallalla kehityskulku, jossa julkinen valta  
vähentää rooliaan asuntomarkkinoilla, asuntotuotannon tukia leikataan, asumisen  
tuki suunnataan pienituloisille kotitalouksille ja asuntomarkkinoiden sääntelyä  
puretaan. Tässä väitöskirjassa asuntopolitiikan muutos ymmärretään kehitys-  
kulkuna, jota rajoittavat historialliset polut ja instituutiot, mutta jota ajavat eteenpäin  
ideat, neuvottelut, ongelmien kehystäminen ja aktiivisten toimijoiden teot. Muutos  
voi tapahtua vähitellen, kun vanha politiikka on kulunut loppuun tai kriittisissä  
historian risteyskohdissa, jolloin avautuu mahdollisuuksien ikkuna.

Tämä väitöskirja pyrkii vastaamaan kysymykseen, miten sosiaaliset suhteet  
muokkaavat asuntopolitiikkaa ja miten asuntopolitiikan muutosta kehystetään,  
neuvotellaan ja oikeutetaan. Asuntopolitiikkaa tarkastellaan yleisesti ottaen sosi-  
aalisen konstruktionismin lähtökohdista. Keskityn siis sosiaalisiin prosesseihin  
sosiaalisesta, poliittisesta ja taloudellisesta näkökulmasta. Tutkimusartikkeleissa  
käytetään menetelminä politiikka-analyysiä, diskurssianalyysiä ja narratiivista ana-  
lyysiä. Tutkimusten aineistona käytetään eduskunnan täysistuntojen pöytäkirjoja,  
asuntopolitiikan toimijoiden haastatteluja sekä erilaisia politiikkadokumentteja  
kuten hallituksen esityksiä, toimenpidesuunnitelmia, työryhmien ja komiteoiden  
raportteja sekä hallitusohjelmia. Näiden lisäksi hyödynnetään TENLAW-projektissa  
tuotettuja maaraportteja 33 Euroopan maan huoneenvuokralainsäädännöstä.  
Maantieteellisesti väitöskirjassa tarkastellaan Euroopan aluetta sekä erityisesti  
Suomea.



Ensimmäisessä tutkimusartikkelissa vertailimme huoneenvuokralainsäädäntöä ja vuokrasääntelyä 33 Euroopan maassa. Havaitimme, että vuokrasääntelyä käytetään yhä useissa maissa, mutta hyvinvointivaltioregiimi ei suoraan selitä vuokrasääntelypolitiikkaa. Sen sijaan vuokrasääntelyn käyttö on selvemmin yhteydessä maan asuntoregiimiin. Toisessa tutkimusartikkelissa analysoimme miten vuokrasääntelyn purkamista, oikeutettiin, puolustettiin, kritisoiitiin ja vastustettiin eduskunnassa. Havaitimme, että poliittinen ilmapiiri muuttui sääntelyn purkamiselle myönteisemmäksi eduskuntakäsittelyjen aikana. Käsitys siitä, miten vuokramarkkinat tulisi järjestää, muuttui prosessin aikana. Kolmannessa tutkimusartikkelissa kysyimme, miten politiikkatoimijat itse kuvasivat asunto-politiittista muutosprosessia. Havaitimme, että muutoksesta rakennettiin kuva vanhan politiikan väsymisenä. Samaan aikaan muutoksen kuvattiin kuitenkin olleen seurausta aktiivisten politiikkatoimijoiden toimista. Neljännessä tutkimusartikkelissa tutkimme asuntolainojen korkovähennysoikeuden poistamisen politiikkaprosessia, jossa haastettiin omistusasumisen normi. Havaitimme, että asuntopolitiikka kehystettiin pienituloisille suunnatuksi tueksi. Tästä syystä korkovähennysoikeuden poistaminen näyttäytyi yrityksenä luopua omistusasumisen tukemisen perinteestä.

ASIASANAT: asuntopolitiikka, asuntomarkkinat, politiikan muutos, yksityinen vuokra-asuminen, omistusasuminen, vertaileva tutkimus, diskurssianalyysi, narratiivinen analyysi, politiikka-analyysi

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This dissertation is dedicated to the loving memory of my grandmothers Inkeri Risku and Kaarina Joutsiniemi and my mother Reetta Kettunen, who all passed away during the years I worked on my dissertation. I wish you could have seen it finished.

October 2021  
*Hanna Kettunen*

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# List of Original Publications

This dissertation is based on the following original publications, which are referred to in the text by their Roman numerals:

- I Kettunen, Hanna & Ruonavaara, Hannu. Rent regulation in 21st century Europe. Comparative perspectives. *Housing Studies*, 2021, 36:9, 1446-1468.
- II Kettunen, Hanna & Ruonavaara, Hannu. Discoursing deregulation: the case of the Finnish rental housing market. *International Journal of Housing Policy*, 2015, 15:2. 187–204.
- III Kettunen, Hanna. Unlocking the Black Box: Analyzing Policy-Makers Narratives of Housing Policy Change in Finland. *Housing, Theory and Society*, 2018, 35:1, 20-35.
- IV Kettunen, Hanna & Naumanen, Päivi. (forthcoming) The Norm of Homeownership Challenged? Capturing New Elements in the Finnish Housing Policy Discourse. In Erola J. (ed.) *Norms, moral and social structures. Essays in honor of Hannu Ruonavaara*

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# 1 Introduction

Housing is essential for the wellbeing of human beings. To flourish, we all need a place to eat, sleep and call our home. Housing has been considered so important that in all advanced industrialised countries, governments have taken measures to intervene in housing markets in the form of housing policy. Nowhere have housing markets been completely free (Doling 1997). Housing is bound up with the welfare state and it is subsidised directly and indirectly in all industrialised societies (Kemeny 1992, p. 64). This dissertation builds on literature on sociology of housing and policy change from a social constructionist perspective. It sheds light on the process of housing policy change by investigating two policy processes: the deregulation of the rental housing market and the removal of mortgage interest tax deductions. In addition, this dissertation compares European rental housing policies and shows how national policy processes have moulded rental market regulation.

Housing is embedded in social relations. Housing is physical buildings, laws and contracts, but it also defines many social relationships. Housing is not just about dwellings or the households that live in them. It is not just about the interaction between households and dwellings. Housing also includes wider social implications. Social relationships of housing include the relationships between landlords and tenants, or between neighbours, neighbourhoods and communities, for example. The fact that housing has major spatial effects on the social organisation of urban areas, and makes up a large percentage of total household expenditure, gives it a uniquely important place in the analysis of social structure (Kemeny 1992, p. 10).

Housing is usually exchanged in the market, but at the same time it is a commodity that differs from other commodities, because it is a necessity and it typically requires households to spend a considerable amount of their income on it (Arnott 2015). Clapham (2019, p. 44) sums up that housing is a good that is:

- Unique
- Expensive
- An enabler for access to other resources (e.g. schools, health care)
- A positional good that signals social status
- Where the form of consumption varies (e.g. between tenures)

- Where consumption of utility and meaning are involved (affordances)
- Where individual costs and benefits may not align with social ones
- Where outcomes matter to individuals (e.g. minimum physical standards)
- Where outcomes matter to society (externalities, e.g. segregation, disease or social cohesion)
- Important in terms of the distribution of income and wealth

The housing market is based on tenures. The most common tenures are owner-occupation, social/public rentals and private rentals, but tenure forms have different social connotations depending on the socio-economic context (Haffner et al. 2018). How housing and tenures are organised in each country depends on the country's housing regime. There is no generally accepted definition for housing regime, despite the term being used often in housing research. Ruonavaara (2020, p. 10) proposes a definition for housing regime: 'the set of fundamental principles according to which housing provision is operating in some defined area (municipality, region, state) at a particular point in time.' By fundamental principles he refers to 'general, recurring patterns of action that can be distinguished in the various stages of housing provision.' Such principles are embedded in the institutional arrangements concerning housing provision, in political interventions in housing issues, as well as in discourses through which housing issues are comprehended.

There is a general trend in Europe for governments to withdraw from large-scale interventions in the housing market, cut financial support for housing production, target support for housing consumption at low-income households, and deregulate housing markets. These neoliberal features of housing policy (Clapham 2019) have gained popularity in Europe and other parts of the world as well. This has not always been the case, and there have been times in history when governments have taken a more active role in the housing market. Bengtsson et al. (2013) have distinguished four historical phases of the development of housing policies: (1) the introduction phase, (2) the construction phase, (3) the management phase, and (4) the retrenchment or privatisation phase. In the first phase, interventions in the housing market are introduced, in the second phase the main concern is to eliminate housing shortages as much as possible, in the third phase the concern shifts to the management and maintenance of housing, and in the fourth phase the responsibility for housing the population is gradually shifted from public powers to the market. For some time now, European housing policies have been in the retrenchment phase where the state has been withdrawing from the housing market (see also Ruonavaara 2019). Clapham (2019, p. 37) names regimes where state intervention is kept to a minimum, privatisation of the housing system is favoured, and the function of



housing policy is to regulate and steer the market for efficiency as neoliberal regimes.

Neoliberal features of housing policy have also gained ground in the Nordic welfare states. This has been the case even in Sweden, where the state has historically played an important role in housing provision (Clark & Johanson 2009; Christophers 2013). Despite being social democratic welfare states, the Nordic countries differ from each other when it comes to housing regimes (Bengtsson et al. 2013). These differences and especially the differences between Finland and its Nordic counterparts have inspired this dissertation. In addition, when it comes to rental market policies, Finland differs from many other Western European countries as well. This contradiction has driven us to examine the process of change that has led to the current Finnish housing policy. This dissertation consists of four original research articles and a summary. The articles are not presented in chronological order of publication and not even in chronological order of events. Instead, we start from the present-day housing policy to provide a context where Finland lies in comparison to other Nordic and European countries. Then we dive into the past where change took place, in order to understand how change can happen in housing policy. Finally, we come back to a recent policy change.

In order to understand how things are today, we need to look at the past. In addition, change is a continuum where changes in the past mould changes in the present. In Article I we compare tenancy laws and rent regulation in thirty-three European countries. Article II analyses how the liberalisation of rental housing markets was justified, defended, criticised and opposed in the Finnish Parliament. In Article III we see how policy actors narrated this process of change in a housing policy context. Article IV examines the abolishment of mortgage interest tax deduction as a policy challenging the norm of home ownership. This dissertation focuses on the European region in general and on Finland in particular. However, many housing policy and housing market trends described here are in many ways global.

## 2 Housing policy

Housing policy is at the heart of this dissertation. The concept of policy can be hard to define exhaustively. The concept is vague and elusive, but it is nevertheless widely used. More than being just a line of action decided once and for all, policy is a web of decisions and is usually expressed as a series of decisions. In addition, policy may also happen due to non-decisions. Also, policies change over time and the process is dynamic rather than static. Hence, different policies influence one another (Hill 2013). Here, housing policy is understood as actions taken by public organisations with the intention of influencing the availability of housing, the variety of housing options, the material and environmental quality of housing, as well as the cost of housing for a population settled or settling in some defined area (Ruonavaara 2019). Housing policy means that the state takes part, regulates and is involved in the supply and demand of housing. Housing policies usually aim to provide everybody with good quality housing at a reasonable price. The means to achieve this goal vary, but usually it requires the state to take some part in the housing market (Clapham 2019).

The nature of housing as a commodity and a necessity poses challenges for housing policy. Many housing researchers (e.g. Bengtsson et al. 2013, Aalbers 2015, Dewilde & De Decker 2016; Clapham 2019) have noted that there is a general neoliberal trend in European housing policies. This limits governments' housing policy tools. As Clapham (2019, p. 42) argues, the nature of housing as a commodity means that markets will not behave in the manner that can be expected from traditional neo-classical economic analysis. This lies at the core of contradictions and problematic functioning of the neoliberal housing regime. Governments may recognise problems in the housing market but have very few means to tackle them.

According to Clapham (2019, p.12-13), governments and government organisations have different types of mechanisms that they can use to intervene in housing: (1) regulation, (2) direct provision, (3) finance or subsidy and taxation, (4) information or guidance, (5) accountability, (6) defining issues and problems, and (7) non-intervention. The mechanisms vary over time and between places and are usually executed in different combinations. The popularity (or unpopularity) of certain interventions also has an impact on what types of measures governments are willing to take. This dissertation focuses mainly on the types of interventions that

are considered regulation and taxation, but we also examine how issues and problems are defined. Housing policy is typically considered a national concern, but it also has global and local dimensions. For example, housing is not within the European Union's competence as it is a function that is devolved to national governments. Local governments are involved at least to some extent in the making and implementing of housing policy in most countries. Usually, central government sets the national funding and legislative framework and allows local authorities to decide on the specific policy mechanisms to use in their area (Clapham 2019).

## 2.1 How policies change

Path dependency cannot be overlooked in housing. Path dependency means that the nature of policy or an institution is largely determined by its history (Ruonavaara 2012). Buildings and houses usually stay put for a long time and are hard to move from one location to another. Housing tenures define the basic rights of possession and exchange that are fundamental to a capitalist economy. Changes in housing tenures may have a major effect on citizens' wealth and well-being, so deviating from the chosen tenure path may prove difficult. Also, as housing is ultimately distributed in the market it may serve as a constraint to political change in itself (Bengtsson & Ruonavaara 2010). Still, housing policies change and take new turns. The concept of path dependency in housing has been criticised for not explaining change that happens without any sign of sudden tectonic shift (Malpass 2011). Malpass (2011) notes that sooner or later, all policies tend to fail at least to some extent and decreasing returns are as likely as increasing returns. Therefore, path dependency should be understood in a way that allows for change, as housing policies are characterised as much by long-term dynamism as continuity. He suggests that the concept of transformative gradual and incremental change could enrich the idea of path dependency by adding new ways of accommodating and theorising change. These debates over how the nature of housing policy changes borrow from the vast literature on historical institutionalist approaches where change has typically been viewed as resulting from critical junctures triggered by exogenous shocks or gradual incremental adjustments over a long period (Mahoney 2000; Streek & Thelen 2005; Carstensen 2011). However, these perspectives are not mutually exclusive (Mahoney & Thelen 2010). For example, Varjonen (2020) has studied how the sudden reforming of the administration of social assistance in Finland was preceded by gradual institutional change.

In this dissertation, housing policy change is understood as something that is constrained by historical paths and institutions, but driven by ideas, negotiations, framing of problems and actions by active agents. Change can be gradual and incremental adjustments over time or more sudden at critical historical junctures

when a window of opportunity opens. (However, Schmidt (2011) notes that windows of opportunity don't just open up but are actively opened.) Housing policy change can also have elements of both approaches. Here, housing policy change is also understood as a process that involves defining and constructing housing problems and then offering solutions to those problems (Jacobs 2012). This dissertation presents two examples of housing policy change: deregulation of the private rental sector and the removal of mortgage interest tax deduction. Both of these policy changes can be linked to wider long-term economic and social processes, as well as a window of opportunity that opened at the right time.

In addition to institutions, ideas create constraints and opportunities for policy actors (Béland 2016). Policy ideas are policy alternatives, proposals that are embedded in organised principles and causal beliefs (Béland 2005). Campbell (1998) distinguishes four types of ideas: paradigms, public sentiments, programmes and frames. Paradigms are cognitive background assumptions that constrain action by limiting the range of alternatives that are likely to be perceived as useful and worth considering. Public sentiments are normative background assumptions that constrain action by limiting the scope of alternatives that are likely to be perceived as legitimate and acceptable to the public. Programmes are cognitive theories and concepts that facilitate action by specifying how to solve specific policy problems. Frames are normative concepts that are used to legitimise programmes to the public through different kinds of processes. Ideas come from many sources such as politicians, civil servants, interest groups and activists. Some ideas are taken more seriously than others and they make their way onto the policy agenda (Kingdon 2003). New ideas are typically introduced and considered in times of uncertainty when old institutions shake (Blyth 2002). Carstensen (2011) notes that even though it is plausible that ideas matter most in times of crisis, the possibility of incremental yet transformative changes during times of stability should not be neglected. Persistence and continuity are typically considered as characteristics of an institution. This makes institutions seem static and unchanged. But a dynamic component is created in institutions. There is always ambiguity in the ways in which the rules of an institution are instantiated in practice (Mahoney & Thelen 2010). Policy change does not happen solely within institutional constraints, but institutions are shaped and redefined by active actors. They use discursive practices and framing, for example.

Political parties and their members of parliament are in positions where they have ideational power, meaning that they have the capacity to influence other actors' normative and cognitive beliefs using ideational elements. This power may occur directly through imposition or persuasion, or indirectly by influencing the ideational context that defines the range of possibilities of others (Carstensen & Schmidt 2016). Blyth (2002) notes that agents' interests are something to be explained rather than

something that does the explaining. Crises are not self-apparent but need to be narrated and explained. Agents must argue over, proselytise, diagnose and impose on others their view of what the crisis is before collective action to resolve the uncertainty can take any meaningful institutional form (Blyth 2002, p. 9). What is constructed as a problem changes over time when policy actors take part in policy processes and offer ideas to the housing policy agenda. This also changes the focus of housing policy. Jacobs et al. (2003) argue that there are three conditions a housing problem needs to meet to be accepted and acted upon: (1) a convincing narrative needs to be deployed to tell a story of a social problem; (2) a coalition of support must be constructed; and (3) the coalition needs to ensure that institutional measures are implemented.

Kemeny (1992, p. 95) explains the differences in housing between similar industrial societies by the emergence of different kinds of dominant ideologies that reflect the success of certain vested interests that have defined over generations, and the parameters of what is and what is not possible, efficient, desirable, and so on. The emergence of different ideologies has shaped basic social institutions over extended periods of time, and this has led to divergence. As Haffner et al. (2018, p. 10-11) put it:

‘First, housing systems change in interaction with general economic and social processes and these are increasingly connected to global economic changes. [...] Second, housing policy cannot be explained solely on the basis of general global (capitalist) trends, as the effects of national political forces and demographic and economic factors are embedded in the development of the housing systems. Owing to the effects of globalization, national factors have lost some of their importance, but they are nevertheless the main factors that translate into policies and any analysis must take them into consideration.’

Bengtsson et al. (2013) discuss the path-dependent nature of Nordic housing policies when seeking to explain why they are so different from each other. The Nordic countries have chosen different paths at particular historical points, and this has caused deviations from each other in Nordic housing policies. In the formative period of the Nordic housing regimes in the beginning of the twentieth century, different solutions were chosen in each country to deal with specific housing problems. When comprehensive programmes for housing policy were introduced after the Second World War, existing organisations and institutions were utilised to implement the new programmes. This institutionalised the differing housing regimes (Bengtsson & Ruonavaara 2011). One major difference has been the role of the rental sector in housing policy. In Denmark, the main instrument for housing provision has been rental housing in the third sector that consists of housing associations (Nielsen

2010), and in Sweden the municipal housing sector has been a central housing policy instrument. In Norway and Iceland, both the social and private rental sectors have had a marginal role as housing policy has been based on home ownership. In Finland, state subsidies have been targeted at social rental housing and private renting has been market-oriented since the 1990s (Bengtsson et al. 2013; Bengtsson & Ruonavaara 2010; see also Kettunen & Ruonavaara 2021).

### 3 Social constructionist perspectives on housing

Clapham (2019) distinguishes four different approaches to examine how housing policy is made: rational, political, structural and discursive. In the rational approach, policymaking is seen as a process involving finding information and making decisions based on rational analysis. This approach has been criticised for being impossible to achieve in practice as the constraints of time, resources and knowledge mean that analysis is usually limited in some way. The political approach responds to this critique by addressing the political nature of policymaking and analysing discourses held by different groups taking part in the policymaking process. The structural approach is a Foucauldian perspective that focuses on issues of discourse and governmentality. It has been quite popular in housing research. This tradition highlights the historical evolution of discourse and its impact on the distribution of cost and benefits and the constraints on behaviour through the instruments of policy. The discursive approach brings together insights from political and structural approaches to the policymaking process.

Social constructionism is a theoretical perspective that has gained quite a lot of popularity in housing research, especially in the late 1990s and at the turn of the millennium. Kemeny (1984) was one of the first to encourage housing researchers to apply social constructionist perspectives in their research in an article where he applied Latour and Woolgar's work on the scientific process to housing studies. The emergence of social constructionist perspectives stemmed from the notion that housing research was lacking engagement with explicit theory (Kemeny 1992) but at the same time it implicitly relied on positivist epistemology (Jacobs & Manzi 2000). Clapham (2012) has criticised housing researchers for accepting social constructionist approaches uncritically without making it clear which branch of social constructionism one's work is based on. However, social constructionism in housing research can be traced at least to the tradition of symbolic interactionism and the work of Berger and Luckmann (1967; see also Kemeny 1984, Clapham 2012), and the work of Foucault (1972, 1980) on language, power and the construction of knowledge (see also Clapham 2012).

Berger and Luckmann (1967) see social life as being constructed by people through interaction. Through interaction individuals define themselves and the world they live in and through interaction the nature of individuals becomes apparent to themselves and others. For Berger and Luckmann, language is important because it enables interaction about objects and individuals that are not present and allows an accumulation of meanings and experiences to be available in everyday life. Language builds up meaning that serves as a stock of knowledge that individuals use in everyday life and that is transmitted from generation to generation. Through this socialisation, reality tends to be taken for granted. Discourses play an important part in people's constructions of the world. Meanings are produced, reproduced, altered and transformed through discourse and language. However, the nature of social life also enables change. Berger and Luckmann (1967, p. 116) point out that 'because they are historical products of human activity, all socially constructed universes change, and the change is brought about by the concrete actions of human beings.'

Foucault's influence on social constructionism has been through his work on the construction of knowledge as well as language and power. Foucault (1972, 1980) saw the exercise of power as multiple and relational: there is no single source of power, but it is present in all forms of social interaction since it is pervasive. For Foucault, discourse and rhetoric were effective tools for exerting dominance. Hence, Foucauldian perspectives have inspired the use of discourse analysis in housing research (Hastings 2000; Jacobs 2006; Manzi 2012).

Clapham (2012) points out that social constructionism is not a clear and unified tradition of thought with an agreed research *modus operandi*:

'What is generally shared can be summarized as: a disagreement with approaches that assume the objective status of knowledge; a focus on the construction of meaning through social interaction; and the importance of language and discourse in the carrying of meaning (Clapham 2012, p. 178).'

Constructionism is typically portrayed as an antithesis to positivism. This means that social facts are understood as contingent, contested and subject to considerable diversity of interpretation, and not as permanent accomplishments. Therefore, the strength of constructionism is its focus on broad social processes and its emphasis on the importance of social, economic and political context (Jacobs et al. 2004; Jacobs 2012). Social constructionist research views society and social policy as malleable and subject to power struggles. Actors do not merely provide descriptions of events but are themselves constitutive of policy discourses and conflicts. Actors' accounts are not treated as just concrete realities or material truths (Jacobs & Manzi 2000). Hence, research informed by social constructionism seeks to make explicit how certain perspectives become established truths and how claims made by some



interest groups become accepted as realities in the field of social policy, such as why certain definitions of homelessness or poverty become accepted in policy debate and why others do not (Jacobs 2012). When talking about the social construction of specific phenomena, one is likely talking about the idea, the individuals falling under the idea, the interaction between the idea and the people, and the manifold social practices and institutions that these interactions involve (Hacking 1999, p. 34).

Social constructionism has been applied to housing research from different perspectives, such as the construction of social problems, discourse analysis, interactionism and comparative research (see e.g. Clapham 2012; Jacobs et al. 2004; Hastings 2000). This does not mean that all housing problems are entirely discursively constructed (Jacobs et al. 2003). There is a material world to which power struggles, discourses and claim-making is connected. For example, renting or owning an apartment is based on legal contracts that have physical (or material) consequences (i.e. the right to physically live in a given apartment). However, there are also social constructions and discourses attached to owning and renting that go beyond the legal entity or physical apartment. Constructions on what renters or homeowners are like can also have an impact on institutions and legislation and on how they change. If the current legal framework of housing taxation, for example, is constructed as a problem, it may lead to a policy process where this legal framework is changed. This may affect the material options that a homebuyer has, i.e. what type of apartment they can afford. In other words, it is not the person themselves (e.g. tenant) that is constructed, but the idea of a tenant in a social setting. The social setting in which the idea of the tenant is formed is a complex of institutions, advocates, legislation, media, material infrastructure, and so on. Conversely, ideas about tenants can make a difference to the material environment (Hacking 1999, p. 10).

Social constructionism is not an all-embracing theory, but a theoretical perspective that has utility in certain research contexts but not in others (Jacobs et al. 2004, p. 9). There have also been critical notions towards social constructionism in general and in housing studies, especially its 'strong' forms (King 2004; Fopp 2008): if everything is socially constructed then so is social constructionism. In addition, one of the relativist critiques towards constructionism has been that the term 'construction' is usually used as a means of undermining arguments or institutions one disagrees with on moral or political grounds. At the same time, the position one agrees with is not subjected to the same treatment (Travers 2004, p. 22). To tackle this critique, a more moderate or weaker version of social constructionism has been introduced that acknowledges that there is an objective world of social phenomena (Fopp 2008). For example, Sayer (2000, p. 90) makes a distinction between weak and strong forms of social constructionism. The weak form of social constructionism merely emphasises the socially constructed nature of knowledge and institutions, and

the way in which knowledge often bears the marks of its social origins. The strong form of social constructionism also claims that the objects or referents of knowledge are nothing more than social constructions. Hacking (1999) distinguishes between overarching and localised social construction. The former includes claims that almost everything is conceived as socially constructed. The latter means local claims where something in particular is viewed as a social construction. Elder-Vass (2012) suggests that social scientists should be both realists and social constructionists in the form of critical realism that combines both of the supposedly opposing traditions in social theory.

In this dissertation, we have analysed how policies are constructed, discussed and changed, and our approach has been inspired by social constructionism – namely its ‘weak’ forms. In the research articles rent regulation and mortgage interest tax deduction are viewed as social problems that have emerged from housing policy debates. We see social constructionism as having its merits when it comes to analysing policy processes. It helps to capture how housing problems become identified and accepted in housing policy debate. In addition, if housing problems are understood not as underlying realities but to some extent as constructed, it is possible to gain a better understanding of why housing problems appear to change over time (Jacobs 2012). Social constructionist work tends to be critical of the status quo. However, even if the current status of things is not inevitable and things could be different, it does not mean that the status quo is automatically bad (or good) (Hacking 1999, p. 6-7). In this dissertation, the influence of social constructionism is most visible in the methodological selection; hence, engagement with constructionist perspectives is further discussed under the methodology section.

## 4 Private rental housing and owner-occupation

When studying policy processes, the objective of the study is typically a unique sequence of events. The situations are rarely replicated. This means that policy process research is very often case studies using qualitative methods (Hill 2013, p. 9-10). Jacobs et al. (2003) argue that housing policy is a site of contestation in which competing interest groups seek to impose their definitions of what constitutes a housing problem and how it should be addressed. In this dissertation the focus is on two cases of changing housing policy: one dealing with the private rental sector and its deregulation, and the other focusing on tax benefits for owner-occupied housing. This section outlines the theoretical perspectives and previous research on these cases.

### 4.1 Research on rental housing and rent regulation

There are multiple ways to organise a rental market. The focus here is on the private rental sector, but defining private renting is not always straightforward since the definition of the private rental sector varies between countries (Crook & Kemp 2014, p. 5). Also, comparing the size of private rental sectors can be difficult, since national definitions are built into each country's official statistics (Whitehead et al. 2012). Generally, the private rental sector can be defined by reference to the landlord type, in contrast to owner-occupation, by reference to the type of tenancy, or by the way in which households secured their dwelling (Scanlon 2011, p. 15). Haffner et al. (2010) draw a distinction between social renting and private renting using the means of allocation. Social rental housing is allocated according to need but private rental housing is not, because market forces in the private rental sector play an important part in the allocation process. In the private rental sector, the primary determinant of demand and access is therefore the ability to pay.

Kemeny (1995; 2006) divides rental markets into two models: the dualist rental system and the unitary/integrated rental market. The dualist rental system has two different forms of rental tenure: private and profit-oriented, and publicly owned non-profit. In an integrated rental system, non-profit housing companies operate in the

open rental market under the same principles as private rental companies. In integrated rental markets, the non-profit sector can have an impact on the rental market and rent setting by dominating, leading or influencing the rental market depending on the size of the non-profit sector (Kemeny 2006). Kemeny (1995) sees that the orientation towards rental markets is related to ideological and cultural processes. However, as Norris (2014) notes, the orientation towards rental markets is not static but open to development from a dualist to a unitary system or vice versa, and in addition to ideology, practical concerns may have an important role in shaping rental housing systems.

Nevertheless, private rental housing is not a government-free zone. Rental agreements have a framework prescribed by law, and this framework may contain control of rents or control of other aspects of a tenancy agreement. There are also different ways in which the relationship between the private and social rented sectors is established in different countries. As the relationship between the state and the housing market is embedded in the housing institutions, the role of the private rental sector has developed in relation to other tenure types and how they have been promoted. The intensity of government interventions into the rental housing market also varies over time (see e.g. Kholodilin 2020).

Rent regulation as a form of housing policy instrument is central to this dissertation. Lind (2001) identifies three different levels of regulation that affect the relationship between tenant and landlord: (1) general laws, such as contract law, that can be applied to the rental market; (2) specific regulations concerning rental contracts, e.g. regulations on contract termination; and (3) rent regulation, i.e. specific rules concerning the rent that a landlord is allowed to charge. Cuerdo et al. (2014) find three dimensions of regulation: (1) rent control dimensions, both in levels and in changes; (2) items defining the tenant-landlord relationship; and (3) the court efficiency dimension. The first two relate to rental contract negotiations and the third one to their enforcement. This is an interesting perspective to regulation, as laws and contracts also require effective implementation and enforcement in order to have an effect on the behaviour of citizens.

Rent regulation in the private rental market means that the rents of rental dwellings are somehow restricted. In the case of rent regulation, the policy of rent control changes the market and its price structure such that user costs are reduced, and landlords' own assets are less valuable than they would be without rent control policy (Doling 1997, p. 134). Rent regulation is typically established to correct some problems facing the housing market or that are related to the distribution of housing in general. Rent regulation affects the freedom of contract between landlord and tenant, but at the same time it affects their finances. Rent regulation may be targeted at certain areas that are seen as problematic in terms of rental prices.

Rent regulation can be directed either at the level of rents or rent increases, or it can combine both (Turner & Malpezzi 2003). Rent regulation is typically classified into two or three generations of rent control. First-generation rent control means hard control where rents are frozen at a certain level. Second-generation rent control is softer as rents and rent increases are regulated, but some type of rate of return is ensured to landlords. There is more flexibility in second- than in first-generation rent control (Arnott 1995, 2003; Lind 2001). Arnott (2003) also identifies third-generation rent control, where rent increases are controlled within a tenancy but are unrestricted between tenancies. Arnott prefers the term tenancy rent control to third-generation rent control, and Haffner et al. (2012) define tenancy rent control as a form of second-generation rent control. Arnott (2003) sees tenancy rent control as a way to provide a reasonable policy compromise between those who oppose any form of rent regulation and those who favour extensive government intervention.

The type of rent control should depend on what the goal that rent regulation is aiming for is. The landlord-tenant relationship is innately unequal as the landlord has the power to withhold access to a good that is central to the tenant's well-being (Zimmer 2017). Therefore, regulation might be introduced to protect the tenant from this asymmetry. First-generation rent control programmes were typically issued during wartime to prevent profiteering on housing and were successful in achieving this limited goal. However, the politics of rent control resulted in their being retained in many places long after this goal was relevant. So, even when intended as temporary, rent regulation programmes seem to persist (Arnott 2003). This also poses a challenge in designing second- and third-generation rent control systems. Economists tend to highlight the negative and market-distorting side effects of rent control such as misallocation, rental housing shortage and under-maintenance (Jenkins 2009). However, Turner and Malpezzi (2003) note that based on empirical studies, regulation per se is neither good nor bad. What matters are the costs and benefits of certain regulations under certain market conditions. Clapham (2019, p. 23) argues that 'a good housing policy is one that improves individual and collective well-being through increasing the affordances that dwellers achieve from their housing.' That is, the effectiveness of housing policies should be judged based on how they impact dwellers, i.e. those who are or could be housed. As for the private rental sector, if the government does not intervene to balance the power differences between landlords and tenants, the tenants may find themselves in insecure and unsatisfactory situations that are not righted by the free market (Clapham 2019, p. 51).

## 4.2 The role of home ownership

Esping-Andersen's well-known typology and subsequent literature on welfare state regimes has inspired housing researchers over the years (Matznetter & Mundt 2012), and especially the role of home ownership in welfare regimes has interested many (e.g. Fahey & Norris 2011; Stamsø 2010; Van Gent 2010). Esping-Andersen (1990) identified three welfare state regimes based on arrangements between the state, the market and the family: social democratic, corporatist and liberal welfare states. The original idea has been developed further and new welfare state regimes have been identified, such as the South European welfare state (Allen 2006; Ferrera 1996) and the post-socialist welfare state (Aidukaite 2004; Stephens et al. 2015). If we look at home ownership in these welfare regimes, liberal regimes and South European regimes support a large owner-occupied housing sector as presumed. However, in corporatist and social democratic regimes the relationship is less obvious (Ronald & Elsinga 2012). In the post-socialist welfare regimes, home ownership rates are very high (Mandic 2012).

Home ownership has typically been considered as the tenure that households prefer. Renting has been viewed as temporary tenure for young people on their way to becoming homeowners. Home ownership has been promoted in politics as it has been associated with a means of creating virtuous citizens (Gregory 2016) and other positive trajectories. Throughout much of post-war history, home ownership has been widely presented as a social aspiration with economic benefits. This has been changing as neoliberal ideas have been taking hold (Forrest & Hirayama 2015), and the financial practices supporting home ownership have been questioned lately, as is demonstrated in Article IV.

Government support for home ownership has been identified as one driver influencing households' tenure choice. Historically, government incentives seem to have affected home ownership rates (Atterhög 2006). Since the post-war period, home ownership has become the dominant form of housing tenure in most European countries. Home ownership has increasingly adopted a more central role in welfare issues as well. Governments have chosen to support home ownership in many ways. In addition, housing market booms have intensified the integration of housing markets with global economic and micro-household circuits of finance, reinforcing conceptions and uses of homes as market goods (Ronald & Elsinga 2012). Home ownership rates rose markedly between 1970 and 1990. Since then, there have not been significant changes in average home ownership rates (Atterhög 2006). There have been indications that the financial crisis of 2007 and changes in labour have resulted in a stagnation or even decline of home ownership (Arundel & Doling 2017). It seems that especially younger households are cut off from the housing market (Ronald & Elsinga 2012; Lennartz et al. 2016). The era of declining home

ownership in favour of private renting has been referred to as post-home ownership society (Ronald & Kadi 2018).

The interaction of demographic structures and the housing market is an interesting one. In Europe, the trend has been towards high levels of home ownership and an ageing population at the same time. An ageing population has caused fiscal pressures for governments who may be attracted by the potential of home ownership to ameliorate some of these negative consequences (Doling 2012). For example, Kemeny (2005) argued that the retrenchment of welfare may result in increasing home ownership rates as households need to find ways to retain private assets for retirement. The rise of housing equity has offered households, governments and financial institutions the opportunity to view housing as an asset that might meet the consumption needs of older people (Doling & Elsinga 2013). This notion has created a vast literature on asset-based welfare and housing, and at some point asset-based welfare was something of a trend in housing research. However, at the moment ideas concerning the financialisation of housing are gaining ground as it seems that younger generations may not be able to benefit from home ownership in the way that older generations have (Nethercote 2019).

## 5 Finnish housing markets as a case

The orientation of Finnish housing policy is usually described as selective. Its focus is mainly on a limited part of households and on housing stock, as housing policy measures are targeted mainly at those households facing difficulties in finding housing in the open market. Nevertheless, throughout Finland's history, governments have taken measures to intervene in housing markets. Finland has traditionally been a country of homeowners, and home ownership is well embedded in the Finnish housing system and culture (Ruonavaara 2013). Even though about one third of Finnish households live in rental housing (private and social renting combined), renting is regarded as a secondary option and home ownership is regarded as the 'rational' choice (Naumanen et al. 2007, p. 22). This primary nature of home ownership has also had its effects on rental housing policy, even if Finnish housing policy has striven for some kind of tenure neutrality. All in all, since the 1980s, Finnish housing policy has undergone several developments that have been considered as signs of moving away from state involvement in housing (Ruonavaara 2013).

Although the essential idea of Finnish housing policy has been that housing is mainly provided by the market, after the Second World War up until the 1990s, state-financed owner-occupied housing was at least as important a tool for housing policy as the state-financed rental sector. In fact, until the late 1980s the state financed more owner-occupied housing than rental housing (Ruonavaara 2005, p. 228). Both the rented sector and owner-occupied housing were divided into two sections: private and profit-driven, and state-subsidised with means testing, administratively determined prices and controlled transactions (Ruonavaara 2013). Finnish housing policy has also contributed to the success of an indirect form of ownership: housing company owner-occupation. This mainly consists of multi-family housing in blocks of flats and terraced houses in which the ownership of shares in the housing company entitles the resident to the use, control and transfer of the dwelling. Shareholders hold the decision-making power in the company (Ruonavaara 2005). A large share of housing company flats were produced with the aid of state housing loans during the post-war period. They were granted until 1997, when this form of support ended (Ruonavaara 2013). However, the process of retrenchment did not result in the state's complete withdrawal



from support for the owner-occupied housing sector, but the nature of this support changed from direct subsidies to indirect tax subsidies. Still, the focus of housing subsidy policy shifted from home ownership to renting (Ruonavaara 2013).

As in many other countries, the rental housing market in Finland has been dualistic (Kemeny 1995) for a long time. This means that there have been two types of rental housing operating under different principles: (1) social rental housing governed by bureaucratically determined rules of allocation, rent setting and quality control; and (2) private rental housing governed in principle by the laws of supply and demand (Ruonavaara 2012, 2013). When it comes to regulating private rental markets, Finland differs from many other Nordic and Western European countries. There is very little state involvement in the private rental sector in Finland, and, in this sense, there is a resemblance with many Eastern and South European countries, as well as to the UK to a certain extent. However, it must be noted that the role of the private rental sector varies in different countries. As for Finland, contemporary tenancy law has developed in its own right. Finland has seen several first-generation rent control measures relating to the wartime crisis and the subsequent housing shortage. A second-generation rent control system was established in the 1970s. This rent regulation system was designed to let the landlord enjoy a moderate return on invest and at the same time protect the tenant from excessive rents. In practice, this meant that general guidelines for rent levels and rent increases were issued annually, and rents were to be set according to these guidelines. Toward the end, the system was criticised for ‘strangling’ the rental market and discouraging landlords from it. The rent regulation system was demolished at the beginning of the 1990s. Since then, rent regulation has not been seriously considered as a housing policy measure in Finland. Even though high rents and the lack of affordable rental housing are often debated issues, rent regulation is viewed politically as a policy of the past. There are hardly any political initiatives to set any kind of regulation for the private rental market.

When the deregulation of the private rental market was debated in the Finnish Parliament in the 1990s, the initiative was first met with reservations, but as the process proceeded, there was a turn towards a more market-oriented outlook on the rental market (Kettunen & Ruonavaara 2015). The process of deregulation served as a turning point in which rent regulation was redefined as an outdated policy that was incapable of tackling forthcoming challenges. Also, the political dynamics paved the way for the deregulation of the private rental sector (Kettunen 2018). After twenty years of deregulation, the path of the unregulated private rental market has grown strong. The development in Finland is by no means unique, since other European countries have faced similar kinds of trends toward more liberal housing markets. What is interesting in the case of Finland is that all traces of rent regulation have been completely removed. Finland likes to be associated with Western European countries, but in this comparison it stands quite alone, as is shown in Article I.

# 6 Research questions, data and methodology

## 6.1 Research questions

The overarching research question in this dissertation is how housing policy is shaped in social relations and how policy change is negotiated, framed and justified. The perspective on housing policy draws broadly from social constructionism. This means that we focus on social processes and emphasise the significance of social, political and economic contexts (Jacobs, Kemeny & Manzi 2004). Kemeny (1992, p. 32) argues that housing researchers need to question the very manner in which definitions of housing problems are sustained or changed, and the impact that this has on policy.

The papers' research questions are presented in Table 1. Article I addressed the question of how rents are regulated in European countries and whether rent regulation policy is associated with the country's welfare regime. In addition, we asked if the country's type of housing regime can account for its rent regulation. We used the TENLAW project's country reports on tenancy law in thirty-three European countries to group them according to their welfare regime. Subsequently, we took a closer look at the Nordic countries in light of their housing regimes.

In Article II the research question was how liberalisation of the rental housing market in Finland was justified and defended, and criticised and opposed, in the parliamentary debates. We analysed minutes from parliamentary debates and related policy documents. The focus was on social constructions and discourses that were used to legitimise the removal of rent regulation and their counter-discourses. We took elements from political discourse analysis developed by Isabela and Norman Fairclough (2011; 2012).

Article III asked how policy actors involved in the rental market deregulation process constructed change and how they saw their own role in it. We had interviewed ten people identified as key actors in the rental market deregulation process. We applied elements of narrative policy analysis in order to identify a larger story that different stories tell when they are considered together (Roe 1992).

Article IV concerned the challenging of tax treatment of owner-occupied housing and how taxation reform was justified. Our data consisted of nine housing policy documents on housing taxation in Finland. The documents were issued during

the policy process that led to the diminishing role of mortgage interest tax deduction. Our research approach was inspired by Carol Bacchi’s (2012) ‘What’s the Problem Represented to Be’ (WPR) approach.

**Table 1.** Research questions, main results, primary contribution, data and methods.

	<b>Article I:</b> Rent regulation in 21 <sup>st</sup> century Europe. Comparative perspectives	<b>Article II:</b> Discoursing deregulation: the case of the Finnish rental housing market	<b>Article III:</b> Unlocking the black box: analyzing policy-makers narratives of housing policy change in Finland	<b>Article IV:</b> The norm of homeownership challenged? Capturing new elements in the Finnish housing policy discourse
<b>Research questions</b>	(RQ1) In what ways do European countries practice regulation of rents today? (RQ2) To what extent is there an association between a country belonging to a welfare regime and its rent regulation policy? (RQ3) Can the type of country’s housing regime account for its rent regulation policy?	How was the liberalisation of the rental housing market in Finland justified and defended, and criticised and opposed, in parliamentary debates?	How do policy actors involved in the rental market deregulation process construct change and how do they see their own roles in it?	How was tax treatment of owner-occupied housing problematised? What where the reasons and justifications for the reform?
<b>Results</b>	(RQ1) Out of thirty-three European countries, sixteen practise second- or third-generation rent control. (RQ2) There is some convergence between countries in the same regime type, but regime typology does not explain rent regulation policies very well. (RQ3) Rent regulation is associated with the housing regime’s policy orientation dimension.	During the process, the political climate changed more in favour of deregulation. The process reshaped notions of landlords and tenants and how rental markets should be organised.	The change was constructed as an exhaustion of old policy. Actors saw themselves as active players in the housing policy field, exercising the power attached to their position.	The taxation system favouring homeowners was constructed as a problem in the light of the goal for tenure neutrality. There was a notion that the state should not steer households’ tenure choices via taxation. The ideology of homeownership was challenged.
<b>Main contribution to literature</b>	Contributes to comparative study of social relations of housing in the private rental sector.	Case study of the deregulation process as an example of the retrenchment process in housing policy.	Contribution to empirical and methodological understanding of housing policy change by using narrative analysis of policymakers’ interviews.	Case study on housing policy retrenchment where the state disengages itself from the market by removing tax benefits for homeowners.

	<b>Article I:</b> Rent regulation in 21 <sup>st</sup> century Europe. Comparative perspectives	<b>Article II:</b> Discoursing deregulation: the case of the Finnish rental housing market	<b>Article III:</b> Unlocking the black box: analyzing policy- makers narratives of housing policy change in Finland	<b>Article IV:</b> The norm of homeownership challenged? Capturing new elements in the Finnish housing policy discourse
<b>Data</b>	Secondary sources: The TENLAW project's country reports, research articles and government documents.	Minutes of parliamentary debates in the Finnish Parliament between 1990 and 1995 and related policy documents.	Ten interviews with Finnish housing policy actors.	Policy documents: government proposals and government programmes, committee reports, action plans, working group reports between 2010 and 2015.
<b>Methods</b>	Policy analysis	Discourse analysis	Narrative analysis	Discourse analysis: WPR approach

## 6.2 Data and methods

The data used in this dissertation consists of minutes from the Finnish Parliament, interviews with Finnish housing policy actors from the 1990s (former members of parliament, ministers and civil servants) and policy documents such as government proposals, action plans, working group reports, committee reports and government programmes. These materials were chosen because we examined past events and these materials were the ones that were available at this point. In addition to these, reports on tenancy law in thirty-three European countries were included in the data. The country reports were drafted by the TENLAW project. These reports were chosen as they were compatible accounts of private rental sector legislation in given countries and they are available online. The reports were supplemented with previous research on private rental sectors in different European countries.

The methodological choices in this dissertation draw from social constructionist approaches. This means that we understand our knowledge of the world as mediated through language and we are interested in exploring the conflicts and power struggles that actors engage when policies are formulated and enacted. We are interested in how housing problems become identified and accepted in policy debate through language and claim-making. If one does not take for granted that problems are simply reflections of underlying realities, it allows explicit attention to be given to the factors that have been in place before a housing problem becomes accepted and acted upon. These factors include the construction of a narrative to tell a story about a problem, the building of coalitions of support, and the adoption of institutional resources to ensure a response (Jacobs et al. 2004, p. 5). Jacobs (2012) notes that from a social constructionist perspective, the task of research is primarily to seek out the contested subjectivities by which individuals view the world as the basis of understanding the conduct of politics. This means that the interest is in the

ways in which power is exercised and the ways in which social problems come to the fore through the process of agenda setting. The methods used in the research articles are presented next in more detail.

### 6.2.1 Policy analysis

Taking a social constructionist view of comparative housing research can help to avoid deterministic views of a social structure as an external and fixed entity that cannot be changed by coordinated action. Instead, comparative housing research inspired by social constructionism may focus on how power struggles between vested interests can have a decisive impact on what policies are implemented and how outcomes are not foregone conclusions. This approach can show that different outcomes of power struggles are possible, and they have produced significant international differences in housing policy and provision (Haworth et al. 2004 p. 160).

In Article I, we compared rental housing policies in thirty-three European countries. We utilised national reports on tenancy law produced by the TENLAW project as well as previous research on rent regulation in Europe. We evaluated tenancy law in each country from the perspective of regulation of rents. We categorised the countries according to the generation of rent regulation and the typology of welfare state regimes. We defined rent regulation as any type of tenancy legislation that states limitations to rent setting and/or rent increases by private landlords. In addition, we grouped the Nordic countries according to their housing regime.

### 6.2.2 Discourse analysis

Discourse analysis has been applied to housing research since the ‘linguistic turn’ in the late 1990s. It emerged from the dissatisfaction with what was viewed as traditional empirically-based and at times atheoretical approaches to housing studies (Manzi 2012). Hastings (2000) notes that the value of discourse analysis to housing research is in its capacity to be used as a critical tool for unearthing and challenging deeply embedded assumptions and received knowledge.

In Article II the approach was discourse analytic. Discourse is defined as a particular way of thinking and speaking or writing about a specific part of reality shared by some subset of actors in the situation. Discourses are evaluative and contain elements of ideologies, and they often present certain social practices and institutions as legitimate and morally preferable. When a policy is changed, the change needs to be legitimised. One way to do this is to construct a problem for which the change is an answer (Cox 2001, Ruonavaara 1996). Discourses do not

only represent a reality that exists irrespective of them, but they constitute social subjects, social relations, and systems of knowledge and belief (Fairclough 1992). The method in Article II combined social constructionism and the political discourse analysis framework developed by Fairclough and Fairclough (2011, 2012).

In Article IV our data consisted of nine policy documents concerning housing taxation in Finland. The documents were formed during a policy process that led to the diminishing role of mortgage interest tax deduction (2010–2015). Our analysis was inspired by Carol Bacchi's (2012) approach 'What's the Problem Represented to Be?' (WPR), which is a Foucault-influenced analytical strategy that aims at critically scrutinising the ways in which governmental policies produce and represent problems. The WPR's underlying goal is to make the politics involved visible, and for this purpose the approach offers seven interrelated questions to be asked about the problem that is being represented (Bacchi & Goodwin 2016). In our analysis, we drew on these questions selectively. We reflected on what is the problem represented to be in a specific policy, what presuppositions or assumptions underlined the representation, and what was left unproblematic.

### 6.2.3 Narrative analysis

In Article III, we applied narrative analysis to interview material that consisted of ten interviews with Finnish housing policy actors. Narrative analysis has not been widely used in housing research, at least not from a housing policy perspective. Narratives are stories that are accounts of what happened to particular people in particular circumstances and with specific consequences (Herman 2009). We also applied elements of narrative policy analysis, which seeks to identify a larger story that different stories tell when they are considered together (Roe 1992). Stories produced by the interviewees presented the events from multiple perspectives and standpoints and these stories were used to reconstruct the process of deregulation to a certain extent. We formulated a summary of the stories in terms of how interviewees described change in rental housing policy: where it began, how the process evolved and where it ended. At first, we focused on the similarities of the stories and attempted to build a coherent story of policy change. After that we looked at the way the interviewees narrated the actions they themselves and other actors performed. Finally, we used the stories to abstract narratives on the process of housing policy change.

## 7 Results and conclusion

The main results and key findings of this dissertation are summarised in this section. First the results from the four research articles are presented and then some conclusions are drawn.

### 7.1 Rental housing policies in Europe

In Article I we attempted to answer three questions: In what ways do European countries practise regulation of rents today? To what extent is there an association between a country belonging to a welfare regime and its rent regulation policy? Can the country's type of housing regime account for its rent regulation policy (Kettunen & Ruonavaara 2021)?

The comparison of tenancy laws in thirty-three countries showed that there is still a considerable amount of rent regulation in Europe, though in seventeen countries out of thirty-three, the free market reigned in private rental housing. There were ten countries with third-generation rent control and six with second-generation rent control. There seemed to be some association with rent regulation and the welfare state model, yet countries belonging to the same welfare state model did not have similar rent regulation systems. In all countries classified as corporatist welfare regimes, there was some type of rent regulation, either a second- or third-generation rent control system. In the post-socialist welfare states, only two countries out of twelve had some type of rent regulation system. In others, private rental markets were free from regulation. Also, most of the South European welfare states had free markets in private renting; only two of them had some form of third-generation rent control system. From the three countries classified as having a liberal welfare state regime, two had recently introduced new restrictions for rental markets and one had no rent regulation system. In three of the five social democratic welfare states, some form of rent regulation was professed.

In addition to the fact that there are still many forms of rent regulation in Europe, few countries (Scotland, Ireland and Germany) have taken measures to strengthen rent regulation even though the general trend has been towards liberated housing markets. This could be interpreted as an attempt to update rent regulation to tackle present-day rental housing market problems. Looking at the different approaches

taken by different European countries concerning private renting, we came across the question as to why some countries preserve or even return to rent regulation while others have abolished the system as a whole.

To answer the question, we looked closely at the Nordic social democratic welfare states, since they presented an interesting mix of state involvement in the private rental sector. This added some more complexity to the issue of rent regulation. As the welfare state regimes did not shed enough light on the persistence and different forms of rent regulation, we turned to housing regimes. Even though the Nordic countries typically represent the same social democratic welfare state regime, they differ with regard to housing regimes (Bengtsson et al. 2013). We defined housing regime as the set of fundamental principles according to which a country's housing system is organised. We compared the housing regimes of the Nordic countries through two dimensions borrowed from Bengtsson et al. (2013): First, whether the policy is universal (general) and targeted at all households, or selective and targeted at those who need support the most; and second, which housing tenures the policy uses as its main instrument.

The two Nordic countries with a selective housing policy, Finland and Iceland, were the only ones with a free market in private rental housing. This is in line with the implication of selective policy orientation that most households are expected to provide housing for themselves by self-provision or through the private market, and public support is a special policy for those in greatest need. Also, in the cases of Denmark and Sweden and to some extent Norway, it seemed that universal housing policy may coincide with the persistence of rent regulation, despite the pressure towards retrenchment.

## 7.2 Discourses of rent deregulation

In Article II, we analysed how the gradual liberalisation of the rental housing market in Finland in the early 1990s was justified and defended, and criticised and opposed, in the parliamentary debates (Kettunen & Ruonavaara 2015). As mentioned earlier, Finland is an interesting case because it differs from other Nordic countries in the regulation of private renting. Finland has a long history of rent regulation, but the regulation system was abolished at the beginning of the 1990s. In the article, we highlight this significant change as a clear marker of a turning point in Finnish housing policy.

Our approach was discourse analytic because the social and cultural representations of rental housing, rental markets, tenants and landlords are reflected in political discourses, and these reflections mould and remould housing policy and its goals. We analysed what kinds of discourses were employed by identifying how members of parliament described the circumstances in the housing market, what



kinds of goals they set and what kinds of values they attached to these goals, as well as what claims for action they made in order to achieve the desired goals (Fairclough & Fairclough 2012). Rent regulation in Finland was deregulated by two successive governments in three steps. The first step was very gradual as only a very small part of the private rental stock was deregulated. At this point the goal for housing policy was a functioning and balanced rental housing market. Values attached to the goal were equality, social protection of tenants and freedom of choice. The debate was dominated by MPs who wanted to retain rent regulation. Their claim for action was not to deregulate.

The second step had a considerable impact on the rental housing market, as all new rental contracts were excluded from rent regulation. The bill generated lively debates and the opponents of deregulation dominated the scene again. Both supporters and opponents of the bill stated that more rental housing supply was needed, but they argued over the best means to reach this goal. Values attached to the goal were the free-market economy, social protection of the weaker party, and equality between tenures. There were also concerns over the poor status of renting compared to owner-occupation.

The third step introduced a new tenancy law that was based on a deregulated market so that all tenancies were excluded from rent regulation. Now, the discussion emphasised the rights of individual tenants and landlords to negotiate rents and rent increases. There was less talk about the structures of housing market than before.

Throughout the deregulation process there was a consensus that the rental housing market was problematic. The need for change was constructed in multiple ways. There was a battle between a free-market discourse that stressed the liberalised market as the solution to rental market problems, and a welfare state discourse that stressed the increase in social rental housing production. The deregulation process began cautiously, but after changes in power relations in Parliament, the tone of the conversations changed. At first, rental market deregulation was not self-evident as rent regulation was considered somewhat useful under the current market conditions. When rental markets were deregulated step by step, the discourse changed from housing market conditions (how much the state should be involved) to rights of individuals who conclude tenancy agreements. The relationship between landlord and tenant was reshaped, and this legitimised the changes in private rental housing policy.

### 7.3 Policy actors' narratives of housing policy change

In Article III we studied how policy actors narrated the process of change in a housing policy context. The analysis was based on interviews with ten Finnish

housing policy actors, who were actively involved in the process of private rental market deregulation. The article offered a new approach to studying policy change since interviews with policy actors have not been applied in housing research much. The article addressed the black box of decision-making by trying to capture the process where ideas and agendas turn into policies in the hands of policy actors.

We applied elements from narrative policy analysis and constructed the process of policy change narrated by policy actors. The stories were quite similar in content in the sense that the policy actors did not disagree much on how the policy process came about. However, the interviewees narrated conflicts that emerged during the process. From these stories, we abstracted narratives on the process of housing policy change. We identified narratives that the interviewees produced related to the circumstances that preceded deregulation and on the deregulation process itself. This twofold approach was chosen to capture narratives on both institutional constraints and housing policy actors' actions inside the black box of decision-making.

The interviewees produced a narrative that the circumstances around housing policy had changed, as there was a general trend of liberalisation that affected all policy fields. It became difficult to justify the existence of rent regulation. The change was described as inevitable and unstoppable. The idea of liberalisation served as a cognitive lock for rental housing policy change. This cognitive lock has worked well ever since as regulating the private rental market has not been on the housing policy agenda for several decades. We named the narrative that policy actors produced on the gradual housing policy change as the 'narrative of exhaustion'. The interviewees described slowly growing negative impacts that rent regulation had on the private rental sector and a political climate that had become more accepting of liberalisation than before. In addition, they constructed a gradual breakdown of old policy, and this exhaustion of old policy enabled a divergence from the earlier housing policy path.

Although the policy actors described the change as somewhat unstoppable, the private rental housing policy did not change without active actions. The interviewees produced narratives on their active involvement in the decision-making process. Those who originally opposed deregulation talked about resistance and those who favoured it described how they outweighed the constraints of old policy. The exhaustion of old policy created a space for active actions for rental market deregulation. The idea of deregulation found its way onto the housing policy agenda through problem recognition and political events. The diminishing of private rental housing stock enabled problem recognition where the liberalised rental market served as an ideological weapon against regulation policies. There was a clear departure from the earlier housing policy path. Still, the status quo biases created by path dependency of housing policy set institutional constraints for the enactment of the deregulation process. The narratives of policy actors provided insight into how

the actors involved in the policymaking process constructed the change and their own roles in it. The policy actors' narratives were somewhat contradictory in the sense that on the one hand they presented themselves as merely responding to external forces and on the other hand as active players exercising the power attached to their position. The policy actors repeated the story of the great societal change of the 1980s and 90s in Finland, but at the same time they did not want to present themselves as passive. However, they recognised the institutional constraints surrounding rental housing policy. The policy change took place in interaction with pressures for change, institutional ideas and policy actors' negotiations. In the article we argued that the theoretical concepts of policy change resonated quite well with the narratives of policy actors, even though they have been developed for slightly different research purposes.

## 7.4 The norm of home ownership challenged

In Article IV, we studied the abolishment of mortgage interest tax deduction in Finland as a policy challenging the norm of home ownership. We asked how the tax treatment of owner-occupied housing was problematised and what the reasons and justifications for the reform were. The removal of mortgage interest tax deduction has been performed gradually by annual cuts to the level of deduction since 2012. Before that, mortgage interest expenses were fully tax-deductible. The right to deduct mortgage interest expenses will be removed completely in the near future.

Economists have long been critical of mortgage interest deductibility, but until recently the popularity of homeowners' tax deduction held back political demands for the removal of these benefits. However, from 2010 onwards, the academic debate over mortgage interest deductibility found its way into Finnish taxation and housing policy discussions. Following the comments made by economists and the OECD, the dissimilar tax treatment of different tenures was constructed as a problem that created a negative effect for the housing market and the economy. The solution to this problem was the removal of mortgage interest tax deduction.

In the policy documents analysed, the housing taxation system was represented as a policy that favoured home ownership over renting because mortgage interest tax deduction entitlement was granted to homeowners but not to landlords. This was represented as problematic since the state was steering households' tenure choices through taxation. The documents set a target that housing taxation system should be tenure-neutral and should not favour one tenure over another. The justification for this was that there was no plausible empirical research evidence that home ownership created significant positive externalities for neighbourhoods or the labour market. The ideology of home ownership was challenged in the sense that a high home ownership rate did not benefit society. At the same time, the documents disregarded

the positive values and attributes that citizens attach to home ownership that also influence their choices. Therefore, the documents subsumed a purely economic view of human actions.

The effects that mortgage interest subsidies had on wealth redistribution and social equality were also represented as problematic, as mortgage interest deductibility benefited mostly high-income households. According to the documents, the state should not assist the housing of citizens who have enough income or wealth to provide housing themselves. Because of the scarcity of public funds, the state should allocate resources first and foremost to the groups most in need. State support was represented as targeted support for low-income households who primarily rent. This representation validated the dualistic and selective nature of Finnish housing policy where a private, profit-driven market provides housing for the majority of citizens, and state-subsidised, means-tested housing is only for those who are not able to provide themselves with housing from the market. At the same time, the fact that households' capital was highly concentrated in housing was also represented as a problem, as this meant households were incapable of investing in other assets.

In the past, home ownership was promoted in many ways in Finland; first through state-subsidised housing loans and then through a large number of indirect tax subsidies. Through these policies, owner occupancy evolved as the dominant form of housing tenure in Finland. In this sense, housing taxation reform presented an attempt to diverge from a long history of promoting home ownership.

## 7.5 Summary of the main findings

As noted earlier, the study of policy processes is often the qualitative study of a unique sequence of events. This poses a challenge to generalising research findings. However, case studies can test theoretical concepts and add to our understanding of a phenomenon. Here we will summarise the main findings from the research articles and try to offer some general notions.

Finland likes to be associated with Western European and other Nordic countries politically and economically. However, when it comes to policy measures towards the private rental sector, Finland deviates from the pack. Previous research has shown the diversity between Nordic housing regimes (e.g. Bengtsson et al. 2013). This dissertation confirms the findings. Article I demonstrated that there are still rent regulation systems in Europe, namely second- and third-generation rent control. Even though the general trend has been towards more liberated rental markets, some countries have recently introduced new restrictions for rental markets. This could be interpreted as an attempt to update rent regulation to tackle present-day problems. There was some association with rent regulation and the welfare state model, but

regime typology did not explain rent regulation policies very well. It seems that the type of housing regime is better associated with rent regulation policies. This shows that the different ideas and ideologies that have shaped housing regimes still play a role in how rental housing policies are arranged today.

The private rental sector without rent regulation is a housing policy orthodoxy in Finland, and this dissertation shows how this orthodoxy became established and accepted. The case studies in Article II and Article III are examples of a rental sector retrenchment process in housing policy where neoliberal features of housing policy gained ground and limited the housing policy tools that governments have at their disposal in relation to the private rental sector. In Article II we found that what began as a discussion of the state's role in housing ended in a debate on what rights and duties individuals should have. Article III showed that even if the policy actors constructed the rental market deregulation process as an exhaustion of old policy, where change was inevitable and unstoppable, the change still required active actions from them. The change was driven by ideas, negotiations and actions by active agents. Hence, policy change is not something that merely happens, even if the time is right. In Article IV we presented another example of housing policy retrenchment where the state disengaged itself from the market. There was a goal of tenure neutrality that challenged the taxation system that favoured homeowners and this housing taxation reform presented an attempt to diverge from a history of promoting home ownership.

Both cases – the deregulation of private rental sector and the removal of mortgage interest tax deduction – are presented here as cases of state withdrawal from the housing market. Both policy processes share several common features. The discourses around both policy changes were constructed around equality between tenures and freedom of choice. Both policy changes were justified on the grounds that the state should not steer or constrain people's housing choices. Based on these findings, we interpret that Finnish housing policy strives to be both tenure-neutral and targeted at households who cannot find housing from the market. However, both policy changes may seem to be 'inevitable' or 'natural' policy progress, but the comparison in Article I shows that housing policy in Finland could be arranged differently. In fact, there are several ways that a country could arrange its rental markets or owner-occupied housing. This observation could bring new insight to Finnish housing policy discussions. Identifying and understanding the historical path that has brought us to the point where we are today can help to evaluate the current housing policy and set goals for future housing policies.

## 7.6 Concluding remarks

We started with the notion that there are differences in rental housing policy in Europe and that the differences are linked to the historical paths that housing policies in different countries have taken and how these paths have been developing and changing. Therefore, we continued to explore the two cases of change in Finnish housing policy in the 1990s and 2010s. The deregulation of the private rental sector in the 1990s changed the direction of rental housing policy. The gradual removal of mortgage interest tax deduction in the 2010s marked a change in the position of home ownership in housing policy. In both cases the state was withdrawing from large-scale interventions in the housing market. And in both cases the change was not self-evident, but it needed to be justified. The change started with the construction of a problem that needed fixing. Once fixing the problem was on the policy agenda, discoursing the change could begin.

Housing policy change has been at the core of this dissertation. Even if they are path-dependent, housing policies change over time. As shown here, historical paths can constrain change, but they do not necessarily prevent it. Ideas such as deregulation and tenure neutrality are used to construct housing policy problems and making way for policy change. Hence, if change is something that happens sooner or later, it is important to examine when, why and on what grounds change happens. Prior research has shown that there is a general trend in Europe for governments to withdraw from large-scale interventions in the housing market, financial support for housing production is diminishing, support for housing consumption is targeted at low-income households, and housing markets are being deregulated (Bengtsson et al. 2013; Christophers 2013; Aalbers 2015; Dewilde & De Decker 2016; Clapham 2019; Ruonavaara 2019). Housing policy changes are increasingly connected to global economic changes but cannot be solely explained on the basis of general global trends, as national circumstances are still the main factors that translate into policies, and analysis must take them into consideration (Haffner et al. 2018). Here we have examined two examples that present subareas of housing policy. Looking at a subarea of housing policy can help to draw a more nuanced picture of a country's housing policy. Differences between countries can be traced to national housing policy debates and policy processes that deal with certain subareas of housing policy. Looking at a certain policy issue may also reveal larger social constructions.

In the beginning, we posed the question of how housing policy is shaped in social relations and how policy change is negotiated, framed and justified. So, have the two cases of housing policy change – rental market deregulation and mortgage interest tax removal – shaped social relations? There are several stages of social relations that are embedded in housing policies. First, there are the social relations between policymakers and other housing policy actors. Second, there are the social relations between the citizens or dwellers that are housed or need to be housed. Third, there

are the social relations between policymakers and citizens. Here we have mainly focused on the relations between policymakers and housing policy actors who are in a position where they have ideational power and they can influence other actors' normative and cognitive beliefs by using ideational elements (Carstensen & Schmidt 2016), and how they construct the social relations between citizens. We have shown how policymakers and housing policy actors have constructed, defined and justified housing policy problems, and initiated but also imposed change. The social relations between policymakers and other housing policy actors are the setting in which housing problems and new ideas are framed, justified and negotiated. Housing policy is influenced by the discursive policymaking games that are reified in the institutional structure as well as the welfare ideology and the finance system (Clapham 2019). The way renters, landlords and homeowners and their social relations are viewed has an impact on how housing policy problems are framed and what kind of solutions are offered. This has an impact on the ideas that are brought to the housing policy agenda.

The role of the state in housing policy is discursively redefined when housing policy changes. In Finland this has meant that the regulatory role of the state in the private rental market and its supporting role in the owner-occupied sector have faded. The move has been towards self-reliant citizens who find their housing from the market, pay the market price out of their own pocket and negotiate contracts with other self-reliant citizens. The studies in this dissertation are part of the accumulating knowledge on housing policy retrenchment. The role of Finnish housing policy has typically been described as selective and this selective nature has strengthened during the course of the housing policy changes examined here. In the beginning we stated that the role of housing policy is to prevent and tackle problems in housing, and usually it aims to provide good quality housing at a reasonable price. This would require the state to take some part in the housing market, but when most housing provision has been left to the market, the state has limited means to intervene. As noted earlier, governments and government organisations have different types of mechanisms with which to intervene in housing: regulation, direct provision, finance or subsidy and taxation, information and guidance, accountability, defining issues and problems, and non-intervention (Clapham 2019). These mechanisms vary over time, place and combination. In the Finnish housing policy discourses, mechanisms of regulation and tax benefits are presently being constructed as problematic. This underlines the relevance of other mechanisms of intervention and how they could benefit housing policy aims.

## 8 Discussion

Bengtsson et al. (2013) distinguish four historical phases in the development of housing policy. In the introduction and establishment phase, political interventions in the housing market are introduced. In the construction phase, the aim is to eliminate housing shortages by producing as much housing as possible. In the administration phase, attention shifts to the maintenance and management of the housing stock. In the privatisation or retrenchment phase, responsibility for housing the population is gradually moved from public authorities to the market. The case studies presented in this dissertation are placed in the retrenchment phase, even though they are almost twenty years apart. Most European countries are in the retrenchment phase, while some have been there for decades. The retrenchment phase has been viewed in terms of ideology, shaped by privatisation and neoliberalism. Neoliberal trends in housing policy seem to be the dominant discourse in political conversations in many countries (Clapham 2019). However, the general notions of the retrenchment phase and neoliberal trends consist of national policy processes that need to be examined in detail in order to understand what 'retrenchment' or 'neoliberalisation' mean.

Typically, housing costs, whether renting or owning, constitute a major proportion of a household's budget. It determines households' tenure choices and their standard of living. When housing is mostly provided through the private housing market, the market becomes the core determinant of what type of neighbourhood people live in, potentially intensifying the differentiation of communities and areas (Ronald & Elsinga 2012). This is linked to the financialisation of housing, that is increasing dominance of financial actors, markets, practices, measurements and narratives, at various scales, resulting in a structural transformation of economies, firms (including financial institutions), states and households (Aalbers 2017). This limits the options that governments have in terms of housing policy.

There are changes in the roles of tenures. Younger generations seem to struggle to enter home ownership in Finland and elsewhere. When social housing is means tested and at the same time limited in its availability, private renting becomes the 'choice' of young households. This leads to growing demand from young and low-



income households for private renting. This development could reinforce the role of the private rental sector in Finland. At the same time, it could put new pressure on governments to intervene in the rental market as has happened in Ireland, Scotland and Germany, for example. Also, if high rents are constructed as a social problem, ideas may emerge to solve this problem. In any case, the current position of private renters in the housing market requires further research in terms of housing choices, housing affordability and inequality of housing.

In addition, there are no renters without landlords. The increasing role of private renting also requires private landlords. Roland & Kali (2018) have demonstrated that in the British context, it is households with small portfolios and little experience, rather than professional institutional investors, who have driven increases in landlordism. This is a question that would require further investigation in the Finnish context as well as in others. Based on newspaper coverage and discussions on social media, small-scale landlordism as a means of making provisions for old age seems to interest people. However, a recent study indicates that big private rental housing companies own a large share of private rental housing in Finland, especially in urban areas (Häkkinen 2021). The growing number of different types of landlords may put different types of pressures on housing policy. This should also be investigated further, as well as the social relations between tenants and landlords in the Finnish private rental sector.

Whilst writing this summary, a development programme for housing policy has been prepared by the Finnish government. A working group preparing the programme issued its housing policy targets in December 2020. These types of documents contain the construction of housing problems and solutions and new ideas to tackle them. In the light of this dissertation, it would be interesting to analyse whether the new housing policy programme reinforces or challenges the housing policy discourses presented here. Is the Finnish housing policy continuing along its current path or is there some type of change on the way? The effects that the COVID-19 pandemic has had on housing are still unclear. We may see a permanent increase in telecommuting among knowledge workers. This may further blur the division between homes and offices, increase households' space requirements, and have other socio-spatial effects.

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