

## **Working Paper: Resisting the Welfare State: Private Interests and Swiss Housing Policy, 1936–1950**

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In 1950 the *Zentralverband Schweizerischer Haus- und Grundeigentümer (HEV)*, the most powerful homeowners' association in Switzerland, rejoiced. "If we [...] called the year 1949 a year of struggle, we may call the reporting year 1950 a year of considerable success,"<sup>1</sup> the association's leaders announced retrospectively with great pride to its members. They added, fiercely: "Our goal is unchanged and unchangeable: the restoration of a free, economically healthy private home-ownership."<sup>2</sup> Indeed, in 1950 the associations of the private real estate industry were able to achieve numerous victories and successfully restricted the federal interventions that had taken place in the wake of the World War II. Over the course of the year, both the prolongation of federal housing subsidies, which strongly benefited nonprofit housing construction, and a popular initiative aimed at restricting trade in agricultural land failed to gather support in referendums (Switzerland has a system of semi-direct democracy). In addition, the Federal Council (the executive branch of the federal government) laid the foundations for a gradual de-regulation of rent controls.

Retrospectively, 1950 appears to have been a turning point. State housing policy was weakened to a degree that allowed the private housing industry to dominate postwar housing development.

Housing regulations were, of course, not limited to national institutions. Housing is fundamentally built at the local level, and regional housing markets are characterized by local contexts. Besides local administrations, diverse actors such as real estate agents, homeowners, tenants, and philanthropic institutions have a massive impact on housing provision. However, as research has shown, increasing welfare state interventions fundamentally restructured the housing markets during the postwar period.<sup>3</sup> In Switzerland however, as mentioned above, these impulses remained weak. Due to the weak role of the federal government, housing policy remained largely in the hands of the cantons (member states of Switzerland) and municipalities.

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<sup>1</sup> Zentralverband Schweizerischer Haus- und Grundeigentümer, Jahresbericht 1950, Zürich 1951, 1.

<sup>2</sup> Ibid., 2.

<sup>3</sup> See among others Harloe, Michael, *The People's Home? Social Rented Housing in Europe & America*, Oxford 1995; Kemeny Jim, 'Comparative housing and welfare: Theorizing the relationship', in: *Journal of Housing and Built Environment* 16:1, (2001), 53-70.

These, however, were often financially overburdened and had inadequate legal planning instruments to control urban development. Furthermore, the majority of them became active only when the federal government introduced measures to support the regional entities. Consequently, the weakness of the federal state was translated into weak local administrations, which gave private firms and corporatist associations the opportunity to shape urban housing markets by their own means.

This paper investigates the influence of capitalist interests on housing policy and on the (restrained) intervention of the central state. More specifically, I show how the associations of the private housing sector successfully restricted the Swiss Federal Government's interference in housing construction in the immediate years following World War II, thus paving the way for private-sector-driven housing construction in Switzerland in the postwar period.

Therefore, the story told here is not the common story of increasing state intervention that has been told for many countries, but is rather a story of non-intervention. Switzerland is a particularly interesting case that can provide insight into the pushback from the housing market against state intervention; this pushback took place in Switzerland long before the 1970s, the years generally associated with a weakening of the welfare state's role in real estate.<sup>4</sup>

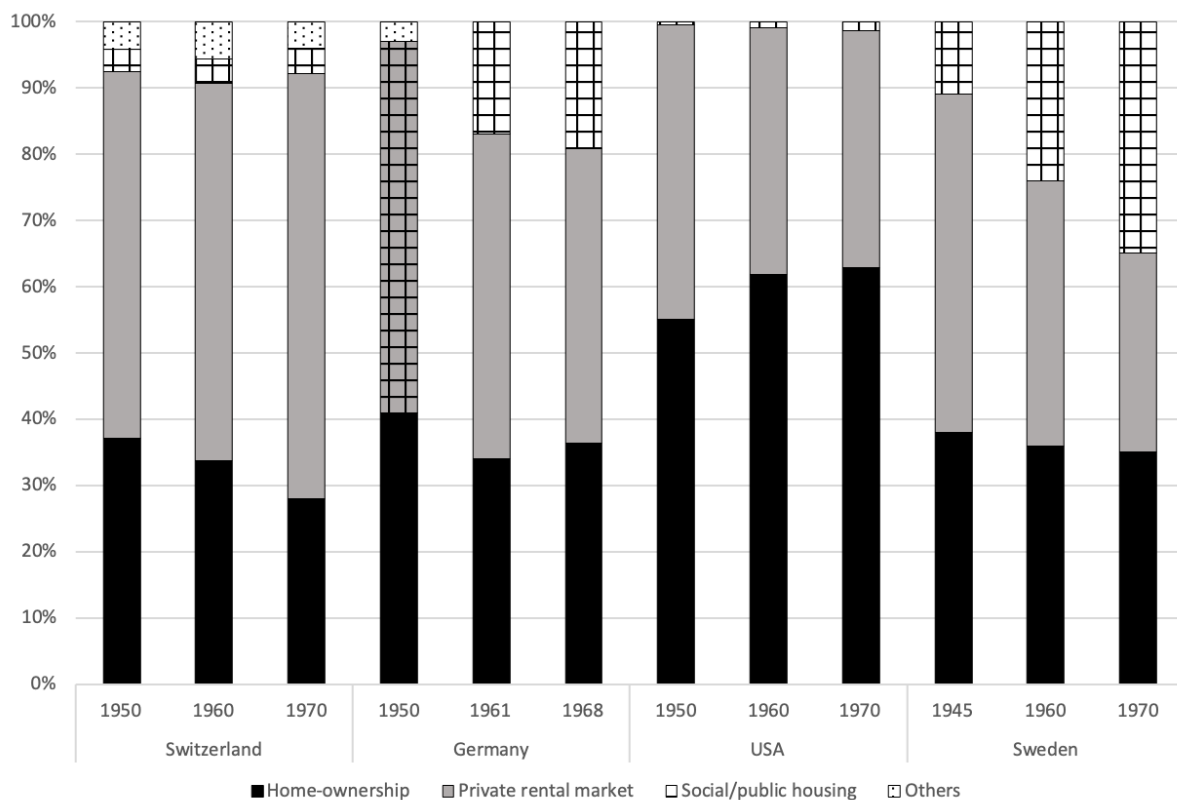
While in most Western countries the postwar period was characterized by intensified state intervention in the housing market and while most Western European countries and the USA developed either social housing and/or supported homeownership, Switzerland kept both instruments to a minimum. In Switzerland, the private rental market ruled supreme; social housing played a subsidiary role, and the home-ownership rate developed into the lowest in Europe during the postwar period.

This development appears clearly in Table 1. Until the year 1970, around two thirds of all dwellings were rented on the free market. The share of dwellings rented on the free market had increased by 10 percent points since 1950 (reliable statistics are only available beginning in 1950). Swiss development fundamentally differed in this respect from those in the other Western countries. In Table 1, the case of Switzerland is compared to selected countries, where alternative development paths are reflected. The aim here is to contrast Swiss development with ideal-typical cases. On the one hand, the countries presented illustrate characteristic trends in the Atlantic World, i.e. the increase in homeownership or social housing. On the other hand, they all show some similarities to Switzerland. The respective housing policies are well reflected in the structure of the national housing market. The first country of comparison is the USA, which, like Switzerland, had a liberal housing market but strongly promoted access to

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<sup>4</sup> For an overview see e.g. the articles in *Antipode 34:3 (2002)*, dedicated to neoliberalism and space.

homeownership beginning with the New Deal legislation of 1933. This federal support is reflected in an increase in the home ownership rate to over 60%. Three decades ago, in 1940, only 43.6% of Americans were the owners of the dwellings they lived in.<sup>5</sup> Second, a comparison is made with Sweden, which was also one of the small, neutral nations with a liberal housing market, but which after World War II promoted social housing policies that differed greatly from Swiss housing policy. By 1970, Sweden's nonprofit housing sector had reached a one-third share of the total housing stock. While public housing had taken on very small shares in both Sweden and Switzerland in 1945, by 1970 the Swedish rental market was dominated by nonprofit housing. Finally, the study considers Germany, with which there has traditionally been a lively transnational exchange of housing policy ideas. The development in the two countries during this period had some similarities; however, there was stronger state intervention in Germany, which is most visible in its higher share of social housing.



Comments: Social/public housing: Switzerland: only housing cooperatives; Germany: 1950: no data available, 1961: cooperative + public owned housing, 1968: subsidized housing; USA: only low-rent public housing.

Sources: Schweizerische Volkszählungen, various years; Statistisches Jahrbuch der Bundesrepublik Deutschland, various years; Bureau of the Census 1975, 642 and 646; Strömberg 1993, 319.

**Table 1: Housing structure in Switzerland, Germany, the USA and Sweden, 1950-1970**

<sup>5</sup> Bureau of the Census (ed.), Historical Statistics of the United States. Colonial Times to 1970, Washington 1975, 646.

The focus of this paper is on the period between 1936 and 1950, which, according to the thesis presented herein, played a key role in the weak housing policy of the post-war period. The paper is structured as follows: In the next section, I briefly present the first federal measures taken in the wake of the World War I, which took place in an international environment of increasing state intervention. Section 2 describes how the liberal Swiss housing market was again subject to comprehensive regulation from 1936 onwards, especially following the outbreak of World War II. The third section presents how the private real estate industry successfully opposed state interventions around the year 1950. The fourth section places the federal housing policy of the postwar period in comparative perspective by contrasting the Swiss housing policy to the countries mentioned above—Germany, the USA, and Sweden. The paper concludes with a short summary.

### **State interventionism since World War I**

During the crisis decades of the first half of the 20th century, the Atlantic World witnessed a shift away from the liberal *laissez-faire* policy and a transition to stronger state intervention.<sup>6</sup> World War I marked a turning point in Swiss policy as well. Inflation, deteriorating living conditions, severe housing shortages, and the collapse of construction activity paved the way for the largest workers' revolt in Swiss history in 1918, and forced the Confederation to intervene in the housing market. In 1917, the federal government introduced rent controls and improved protection for tenants. In the following years, the state further restricted the liberal housing market and introduced housing subsidies.<sup>7</sup>

In its interventions, the Confederation relied on the same instruments as the neighboring countries: tenant protection, rent control, and housing subsidies. Despite different regional and national contexts and developments, municipalities were often confronted with somewhat similar challenges in housing provision in the course of the industrialization and dramatic urbanization that began in the second half of the 19th century. The growing cities often had more in common with other international cities than with the more rural regions of the same country.

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<sup>6</sup> Cf. Harloe 1995, 9; Schulz, Günther, *Perspektiven europäischer Wohnungspolitik 1918-1960*, in: Schulz, Günther (Ed.): *Wohnungspolitik im Sozialstaat. Deutsche und europäische Lösungen 1918-1960*, Düsseldorf 1993, 11-45; Martens, Betsey, 'A Political History of Affordable Housing', in: *Journal of Housing & Community Development* (2009), 6-12, see 8.

<sup>7</sup> Cf. Zitelmann, Reto, '»Nackte, feuchte Mauerwände« und das Dach "stellenweise undicht". Wohnverhältnisse der Arbeiterschaft, Wohnungsnot und Wohnpolitik', in: Rossfeld, Roman/Koller, Christian/Studer, Brigitte (Eds.), *Der Landestreik. Die Schweiz im November 1918*, Baden 2018, 61-78.

Moreover, housing policies were characterized by lively transnational exchanges of ideas. Due to the different socioeconomic and political contexts in different countries, however, the applications of these instruments varied in both the emphasis of the measures as well as in their design. Moreover, the interventions in the various countries did take place at different moments, and were characterized by specific constellations of actors. In a comparative perspective, this resulted in heterogeneous forms of housing provision at both the local and national levels (see appendix for a schematic outline of the different housing policies).<sup>8</sup>

In the Swiss case, the federal measures were fully dismantled by the mid 1920s. Although some cantons and municipalities continued supporting housing construction on their own, local subsidies were suppressed in the early 1930s amid the Great Depression. Even the city of Zurich, which was the Swiss center of nonprofit housing, stopped providing financial aid after 1931.<sup>9</sup>

From a comparative perspective, Switzerland pursued a relatively underdeveloped but by no means unique housing policy. Sweden, for example, also adopted very liberal housing policies and suspended crisis intervention early on; it suspended housing subsidies in 1922 and rent controls in 1923, at a time when housing tended to have low standards and high rents.<sup>10</sup> Those few local entities in the USA that had introduced rent controls also suspended them during this era.<sup>11</sup> In Germany, on the other hand, rent controls remained in place in both the Weimar Republic and the Third Reich, and public housing subsidies were not subject to the same restrictions as they were in Switzerland.<sup>12</sup>

Liberal housing policy and an aversion to state intervention became apparent in Switzerland during the Great Depression. The Confederation adhered to the gold standard at all costs and pursued a restrictive fiscal policy. Unemployment assistance and public work projects received very little support from the federal government.<sup>13</sup> As it was stated by a contemporary

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<sup>8</sup> Cf. Zimmermann, Clemens: 'Einleitung', 8, in: Zimmermann, Clemens (Ed.): *Europäische Wohnungspolitik in vergleichender Perspektive 1900-1939. European Housing Policy in Comparative Perspective 1900-1939*, Stuttgart 1997, 8-15; Pinol, Jean-Luc/Walter, François: *Histoire de l'Europe urbaine. La ville contemporaine jusqu'à la Seconde Guerre Mondiale*, Paris 2012, 159; Rodgers, Daniel T., *Atlantic Crossings. Social Politics in a Progressive Age*, Cambridge 1998.

<sup>9</sup> Cf. Bickel, W[ilhelm], *Wohnungsbaupolitik der Stadt Zürich 1907-1937*, Zürich 1938, 104; Christen, Alfred, *Bauwirtschaft und Bautätigkeit in der Schweiz 1920-1955*, Zürich 1964, 120-140; Kurz, Daniel, '«Den Arbeiter zum Bürger machen». Gemeinnütziger Wohnungsbau in der Schweiz 1918-1946', in: Schulz 1994, 285-304, see 287-88.

<sup>10</sup> Cf. Strömberg, Thord, 'Wohnungsbaupolitik in Schweden 1914-1990', in: Schulz 1993, 305-322.

<sup>11</sup> Cf. Harloe, Michael, *Private Rented Housing in the United States and Europe*, New York 1985, 29.

<sup>12</sup> Cf. Kornemann, Rolf, 'Gesetze, Gesetze... Die amtliche Wohnungspolitik in der Zeit von 1918 bis 1945 in Gesetzen, Verordnungen und Erlassen', in: Kähler, Gert (Ed.), *Geschichte des Wohnens. Band 4. 1918-1945. Reform, Reaktion, Zerstörung*, Stuttgart 1996, 599-723; Schulz, Günther, 'Wohnungspolitik in Deutschland und England 1900-1939. Generelle Linien und ausgewählte Beispiele', in: Zimmermann 1997, 53-165, see 153-158.

<sup>13</sup> Cf. Müller, Philipp: *La Suisse en crise (1929-1936)*, Lausanne 2010.

study of the federal administration in 1938, the support of the construction industry did not play an important role in combating unemployment in Switzerland, unlike in other countries such as Germany or Sweden. In these countries, residential construction, amongst other sectors, was included in anticyclical government investment programs.<sup>14</sup> In Switzerland, not only the federal government but also the local administrations reduced their annual investment budgets, and as mentioned above, stopped subsidizing housing construction. On the other hand, (speculative) private housing construction remained high during the first years of crises; however, after it peaked around 1932, it slowed down. In 1935, construction collapsed catastrophically and many expensive apartments stood empty. However, no significant federal intervention in the housing market took place until 1936. Both the left-wing parties demands for occupational programs and the HEV's demand for assistance for homeowners remained largely unheard.<sup>15</sup>

This reveals an important contrast to the USA, which, like Switzerland, maintained a liberal housing market. However, President Franklin D. Roosevelt's New Deal legislation, in contrast to Swiss policy, introduced major interventions to the depressed housing market. Of great importance was the restructuring of the financing of housing. The new system introduced mortgages with longer terms, lower interest rates, and lower down payment requirements. Although provided by private banks, the mortgages were secured by the state. As the literature has shown, these measures benefited the housing industry and banks greatly. They encouraged speculative housing construction and suburbanization, and also reinforced religious, social, ethnic, and racial segregation by codifying and standardizing the already existing discriminatory practices of the real estate industry. The policies were fundamentally aimed at promoting white middle class homeownership, while comprehensive social housing construction was successfully combated by the private housing industry.<sup>16</sup>

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<sup>14</sup> Cf. Eidgenössische Zentralstelle für Arbeitsbeschaffung (ed.), *Arbeitsbeschaffung und Öffentliche Arbeiten*, Bern 1938, 99-106. However, it must be noted that in Germany and Sweden housing subsidies remained relatively weak before World War II.

<sup>15</sup> Cf. Christen 1964, 187-216; Guex, Sebastien, 'L'État fédéral et les crises économiques du début du XXe siècle à nos jours: la Suisse, un bastion anti-keynésien', in: David, Thomas/Matthieu, Jon/Schaufelbühel, Janick Marina/Straumann, Tobias (eds.): *Krisen. Ursachen, Deutungen und Folgen*, Zürich 2012, 151-169, 156-160; Müller 2010.

<sup>16</sup> Szylvian, Kristin M., 'Housing Policy Across the United States', in: *Oxford Research Encyclopedia: American History* (Online Publication Date: Nov. 2018): URL: <https://oxfordre.com/americanhistorical/view/10.1093/acrefore/9780199329175.001.0001/acrefore-9780199329175-e-596>; Jackson, Kenneth T. *Grabgrass Frontier. The Suburbanization of the United States*, Oxford 1985; Radford, Gail, *Modern Housing for America. Policy Struggles in the New Deal Era*, Chicago 1996.

## **World War II: An exceptional decade of federal housing involvement**

In Switzerland, during the Great Depression, federal interventions in the liberal housing market did not take place until 1936. In the wake of the devaluation of the Swiss Franc on 26th of September 1936, which marked the beginning of a gradual economic recovery, the federal government reintroduced rent controls to protect the currency. Furthermore, from 1936 onwards, the Swiss government subsidized maintenance projects to support the construction industry.<sup>17</sup> Although these interventions were only partly motivated by housing considerations and had little impact, they nevertheless represented a first step towards the regulation of the housing market.

The outbreak of World War II led to stronger regulation. Similar to measures taken by the neighboring countries, one of the first war measures taken by the Federal Council was to reinforce price control. Henceforth, rent increases were severely restricted, and the price of rent for new residential buildings was limited. Furthermore, building materials, whose import encountered increasing difficulties, were rationed. From 1940 the use of steel, and by the end of 1942 the use of cement, had to be approved by the federal administration.<sup>18</sup>

Due to falling profitability, shortage of labor force, and the rationing of building materials, housing construction collapsed. At the same time, the demand for dwellings increased. As a result, a housing deficit emerged that threatened to turn into a serious housing shortage.<sup>19</sup> Cities were particularly affected. In the first years of war, in the major cities of the Swiss-German part of the country, the empty housing stock fell to less than 1%. By the end of 1942, for instance, no more than a mere 49 apartments were offered for rent in the city of Bern, the Swiss capital.<sup>20</sup> Alarmed by these developments, on the 26th of September 1941, 14 major and medium-sized cities under the leadership of Ernst Reinhard, a Social Democratic member of the Swiss Parliament and Director of the Building Department of the City of Berne, submitted

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<sup>17</sup> See Bericht des Bundesrates an die Bundesversammlung über seine Beschlüsse vom 26. und 27. September 1936 über die Abwertung des Schweizerfrankens vom 28. September 1936, in: BBl 1936 II 693-700, S. 697; Bundesratsbeschluss über ausserordentliche Massnahmen betreffend die Kosten der Lebenshaltung vom 27. September 1936; Verfügung I des Eidgenössischen Volkswirtschaftsdepartements betreffend ausserordentliche Massnahmen über die Kosten der Lebenshaltung vom 27. September 1936; Botschaft des Bundesrates an die Bundesversammlung betreffend Erlass eines neuen Bundesbeschlusses über Krisenbekämpfung und Arbeitsbeschaffung vom 10. November 1936, in: BBl 1936 III 117-131, 125-126; Bundesbeschluss über die Krisenbekämpfung und Arbeitsbeschaffung vom 23. Dezember 1936.

<sup>18</sup> Cf. Hausmann, Urs, *Vertragsfreiheit im Schweizer Mietrecht von 1804 bis 2014 unter besonderer Berücksichtigung des Mietzinses. Rechtshistorischer und rechtspolitischer Hintergrund der heutigen Vertragsschranken im Mietrecht*, Zürich 2016, 181-186; Pahud, Robert, 'Eidg. Preiskontrollstelle', 877-887, in: Eidg. Zentralstelle für Kriegswirtschaft (ed.): *Die Schweizerische Kriegswirtschaft 1939/1948. Bericht des Eidg. Volkswirtschaftsdepartements*, Bern 1950, 875-934; Martz, E.: Sektion für Baustoffe, 690-693, in: Eidg. Zentralstelle für Kriegswirtschaft (ed.), *Die Schweizerische Kriegswirtschaft 1939/1948. Bericht des Eidg. Volkswirtschaftsdepartements*, Bern 1950, 689-706.

<sup>19</sup> Cf. Christen 1964, S. 222-228.

<sup>20</sup> Cf. Historische Statistik der Schweiz HSSO, 2012. Tab. R.5. [hssso.ch/2012/r/5](http://hssso.ch/2012/r/5).

a request to the Federal Council. The cities demanded restrictions on the housing market as well as the promotion of housing construction.<sup>21</sup>

The Federal Council finally met some of their demands. On the 15th of October 1941, it authorized the cantons and communes to dispose of unoccupied houses and to restrict rental contracts as well as the right of residence. In addition, in March 1942 it launched a housing subsidies program, which lasted until the year 1950. The subsidies required the participation of the cantons and could be applied for by both private and nonprofit organizations, whereby higher rates of up to 45% of the costs were granted for nonprofit housing construction.<sup>22</sup>

Hence, until 1942, the housing market had been subject to extensive state involvement: tenement protection, rent control, housing subsidies, and construction regulation. The measures taken by the federal government did provoke the displeasure of the homeowner's association but were successful. Rents could be kept low during the war and exerted a moderating influence on inflation. In addition, federal subsidies stimulated residential construction. For nonprofit housing construction in particular, this represented a peak period. The cooperatives had already established themselves as the main recipients of public subsidies in the interwar period. In a nutshell, cooperatives were nonprofit private housing companies that rented out flats on a non-profit basis. State support for housing construction thus took the form of a "public-private mix," which was typical of Swiss political economy.<sup>23</sup> The majority of the cooperative's apartments were located in urban space. A large part of the cooperative housing stock was located in the city of Zurich. The housing estates of the cooperatives were mainly inhabited by the middle classes and not by the poorest population groups. Social housing provided by municipalities remained marginal in Switzerland.<sup>24</sup>

The measures introduced, i.e. rent controls and the rationing of building materials and subsidies, provided the cantons and municipalities with a range of instruments that enabled them to control housing construction substantially. Housing legislature considerably increased the planning scope of local administrations by enabling them to massively expand their

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<sup>21</sup> Cf. BAR E7181A#1978/72#1066\*, Subkommission für Bauwirtschaft; Die schweiz. Bauwirtschaft in summarischer Darstellung des Kostenaufbaus, 1947. Bericht zur Eingabe einiger Städte betr. die Bekämpfung der Wohnungsnot durch Förderung des Wohnungsbaues.

<sup>22</sup> Cf. Hausmann 2016, 213-217; Eidg. Zentralstelle für Arbeitsbeschaffung/Eidg. Bureau für Wohnungsbau (eds.) *Die Förderung der Wohnbautätigkeit durch den Bund von 1942-1949*, Bern 1950.

<sup>23</sup> See e.g. Eichenberger, Pierre/Leimgruber, Matthieu: 'Business Interests and the Development of the Public-private Welfare Mix in Switzerland, 1880-1990', 90-97, in: Nijhuis, Dennie Oude: *Business Interests and the Development of the Modern Welfare State*, London 2020, 84-109.

<sup>24</sup> Klöti, Emil, 'Wohnungspolitik', in: Schweizerische Gesellschaft für Statistik und Volkswirtschaft (Ed.): *Handbuch der Volkswirtschaft*, Bern 1955, 646-651.



influence on construction activity and to control housing development by means of the subsidy requirements.<sup>25</sup>

As the literature has persuasively demonstrated, the wartime period in Switzerland likewise set in motion a "fundamental change in society and the welfare state" which, however, "got stuck half way."<sup>26</sup> In particular, the breakthrough of old-age provision, with the introduction of Income Compensation Insurance for Militia Soldiers in 1940 and Old Age and Survivor's Insurance in 1948, has been deeply anchored in collective memory as a major achievement. It seemed, at certain times, that a breakthrough might be achieved for housing policy as well. However, as will be demonstrated shortly, things developed differently in this respect. At the beginning of the war, there was relatively broad political support for housing market regulations, although there was disagreement over the appropriate design. Opinions were quite ambivalent among public administrations as well, as the example of the *Schweizerischer Städteverband (SSV)*, the network of Swiss cities, illustrates. At a meeting of the SSV on 19th of March 1942, just three days after the Federal Council had approved housing subsidies, Mayor of Berne and Free Democratic Liberal Party member of the Swiss Parliament Ernst Bärtschi declared that it was "delicate" to discuss housing subsidies "within the Städteverband, as only some of the cities [had been involved in the call for subsidies], while others [had] declared their complete lack of interest."<sup>27</sup> It was not until the next meeting in April that the SSV would decide on a positive position and subsequently become a vehement advocate of housing subsidies.<sup>28</sup> The Federal Council, on the other hand, held the view that the interventions were only of temporary nature and must be suspended as soon as the situation calmed down, as they had been after World War I.

While voices from the tenants' and cooperatives' groups described the subsidies as "completely inadequate," the associations of the housing and construction industries took a reserved but critical position. In the context of the wartime economy, the associations did not reject interventions per se, and in some cases even called for them. However, government measures encountered resistance when they restricted capitalist interests. Particular criticism

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<sup>25</sup> Cf. Eisinger, Angelus, *Städte bauen. Städtebau und Stadtentwicklung in der Schweiz 1940-1970*, Zürich 2004, 123-124.

<sup>26</sup> Cf. Leimgruber, Matthieu /Lengwiler, Martin: 'Transformationen des Sozialstaates im Zweiten Weltkrieg', 18, in: idem. (eds.): *Umbruch an der «inneren Front». Krieg und Sozialpolitik in der Schweiz, 1938-1948*, 9-45. See furthermore Studer, Brigitte: 'Ökonomien der sozialen Sicherheit', 944-946, in: Halbeisen, Patrick/Müller, Margrit/Veyrassat, Béatrice: *Wirtschaftsgeschichte der Schweiz im 20. Jahrhundert*, Basel 2012, 923-974; Eichenberger/Leimgruber 2020.

<sup>27</sup> Verbandsarchiv SSV, Vorstandssitzung, Protokoll vom 19. März 1942, 4.

<sup>28</sup> See *ibid.*, Protokoll vom 25. April 1942, 11-14.

was directed at the rent controls, which were strongly opposed by the HEV.<sup>29</sup> With regard to housing subsidies, the *Schweizerischer Baumeisterverband (SBV)*, the most important association of entrepreneurs of the construction industry, concluded at a board meeting on the 12th of July 1945 that "subsidies [...] could not be dispensed with for the time being [...], but] if subsidies were to be granted, private housing construction should not be put at a disadvantage compared to cooperative construction."<sup>30</sup>

### **Resisting the welfare state: rebound of the free market**

Around 1945, the future of the housing policy seemed uncertain. Permanent federal interference was not out of the question. However, at the end of the war, the opponents of state intervention were soon to abandon their restraint. In 1946, when the rationing of cement was suspended, the business associations opposed attempts to continue regulating the construction industry. Without cement rationing, the federal government lacked an effective instrument to control construction. This hampered the efforts to enact an, albeit moderate, anti-cyclical economic policy, which was coordinated by the federal delegate for employment policy, Otto Zipfel, a former director of the export firm Saurer AG. In order to control construction activity and to increase housing construction, which remained unsatisfactory, Zipfel sought to introduce a compulsory construction permit for buildings. The business associations opposed the project with great force. In order to avoid interventions, the associations of the construction industry agreed on self-regulation. They reached an agreement with Zipfel, in which they ensured the production of a minimum number of dwellings within the association structures. In doing so, direct federal intervention was blocked.<sup>31</sup>

The associations of the housing and construction industries subsequently became increasingly aggressive in their opposition to the regulations, which had been discredited as "planned economy" and "socialist." At the end of 1947, the associations of the homeowners and construction industry took the offensive and addressed themselves in a 40-page, publicly accessible "Memorial"<sup>32</sup> to the Federal Council calling for a withdrawal from the war housing policy. The

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<sup>29</sup> Cf. HEV, Jahresbericht 1939, S. 4-5. See also Ringger, Hans: '50 Jahre Schweizerischer Hauseigentümerverband', 17-18, in: Schweizerischer Hauseigentümerverband (ed.): *50 Jahre Schweizerische Wohnwirtschaft. Jubiläumsschrift zum 50jährigen Bestehen des Schweizerischen Hauseigentümerverbandes*, Zürich 1965, 7-30.

<sup>30</sup> Verbandsarchiv SBV, Zentralleitung, Protokoll vom 12. Juli 1945, 9.

<sup>31</sup> See AfZ wf-Archiv I, 6.6.2.1.1 Produktion, Gewerbe, Baugewerbe, Allgemein, 1944-1962;

<sup>32</sup> The memorial was signed by the the Schweizerischer Gewerbeverband, the association of small businesses, the SBV, the HEV, and the Fédération romande des intérêts immobiliers, The homeowner's association of the French-speaking part of Switzerland. Cf. Schweizerischer Gewerbeverband et al. (eds.): *Memorial zu Handen des Bundesrates über Massnahmen zur Förderung des Wohnungsbaues und zur schrittweisen Wiederherstellung des Gleichgewichtes auf dem Wohnungsmarkt*, Zürich 1947.

criticism centered on rent controls, which had limited homeowners' profits and plunged the private housing market into crisis, according to the critics.

The Memorial provoked an intense public debate. The representatives of the tenants and the nonprofit cooperatives addressed the Federal Council with a strong reply and warned in their "counterstatements"<sup>33</sup> of the dangers of rent and price increases.

The debate had important political consequences. The Federal Council put rent control on the agenda, and on the 16th of July 1948 the Federal Price Control Office commissioned a sub-commission to prepare a report on the prospective rent policy. The commission, composed on a parity basis under the chairmanship of the influential economics professor Eugen Böhler, completed over the course of 10 meetings a detailed report on the current state of the rental market and formulated concrete recommendations.<sup>34</sup>

In addition to rent controls, housing subsidies were also debated in 1949. In spring of that year, the Federal Council submitted a bill to the Parliament proposing a final prolongation of the housing subsidies. The majority of the associations and cantons that were consulted supported the proposal, and the parliament passed the bill with strong approval.<sup>35</sup>

At that time, however, various regional subsidies had already been successfully opposed at the ballot box. In 1949, a committee led by the HEV took up the referendum against the federal housing subsidies. The HEV called for a return to "free housing construction" and opposed housing subsidies as unfair, expensive, and harmful.<sup>36</sup> The supporters of the subsidies, on the other hand, warned against the social consequences of housing shortages and unemployment in the construction industry. Furthermore, they accused the HEV, which linked housing subsidies to rent regulations, of actually wanting to push for the abolition of rent controls. The

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<sup>33</sup> The pamphlet was signed by the Social Democratic Party, the Swiss Trade Union Federation, the *Mieterverband*, the tenants' association, and the *Schweizerische Dachverband der Wohnbaugenossenschaften*, the association of non-profit cooperatives. Cf. AfZ wf-Archiv I, 6.6.2.5.1.1. Produktion, Gewerbe, Baugewerbe, Mietwesen, Allgemein, 1943.1952. Schweizerischer Gewerbeverband et al. (ed.): *Exposé zu den Gegenthesen vom 22. Mai 1948 des Schweizerischen Gewerkschaftsbundes, der Sozialdemokratischen Partei der Schweiz, des Schweizerischen Verbands für Wohnungswesen, des Schweizerischen Mieterverbandes, an den Bundesrat betreffend Mietpreiskontrolle*, 1948.

<sup>34</sup> On the activities of the subcommittee see BAR E7181A#1978/72#1108\* Subkommission zur Prüfung des Mietzinsproblems: Protokolle der Subkommissionssitzungen.

<sup>35</sup> Botschaft des Bundesrates an die Bundesversammlung betreffend die Verlängerung der Geltungsdauer und die Abänderung des Bundesbeschlusses über Massnahmen zur Förderung der Wohnbautätigkeit vom 9. Mai 1949, in: BBl 1949 I 901-917.

<sup>36</sup> Cf. Komitee gegen weitere Wohnbausubventionen des Bundes (Hg.): *Zurück zum freien Wohnungsbau! Gegen die Verlängerung des Bundesbeschlusses über die Förderung des Wohnungsbaues. Zur Volksabstimmung vom 29. Jan, 1950*, Zürich [1949].

elimination of rent regulations would, it was feared, increase inflation and thereby harm the export industry.<sup>37</sup>

Apart from left-wing parties, tenants, and cooperatives, the advocates of housing promotion included the SSV, which discussed the housing issue at the board meeting on the 23rd of February 1949 as the "most urgent of the issues affecting the Städteverband."<sup>38</sup> Within the bourgeois parties, a majority pleaded, albeit without enthusiasm, in favor of the bill. Of the most important parties, only the Free Democratic Liberal Party opposed the subsidies, even though various exponents and local parties expressed their opposition.<sup>39</sup>

The associations of the construction industry expressed themselves cautiously against the subsidies. During the consultation process, the associations had advocated for a shorter term, but finally agreed for approval when they met on the 25th of May 1949.<sup>40</sup> Consequently, the referendum of the HEV placed them in a dilemma.

Despite broad political support, the HEV convinced the population of a more private-sector oriented housing construction and the extension of housing subsidies was rejected by the electorate on the 29th of January 1950, with 54% voting against.<sup>41</sup> The refusal was primarily due to voters from rural areas, which had benefited far less from the subsidies than the urban areas had. In the major cities, a majority had voted in favor of the bill.

The vote had important impacts on public subsidy policies. With the end of federal support, the majority of cantons and municipalities likewise abandoned subsidies. From 1958 onward, housing construction was again supported by the federal government by moderate subsidies, but the period during which subsidies were able to influence the housing market significantly had come to an end.<sup>42</sup>

1950 was a pivotal year not only with respect to housing subsidies, but also regarding rent controls. On the 1st of May 1950, a few months after the ballot, the subcommittee of the Price Control Commission published its final report. The report defined as the "final objective of the future rent policy [...] the attainment of a self-sustaining housing market." However, as there was still a severe housing shortage, the commission did not yet see the conditions for

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<sup>37</sup> Cf. AfZ wf-Archiv I, 6.6.2.4.1.1. Produktion, Gewerbe, Baugewerbe, Wohnbauförderung, Allgemein, 1945-1950. Schweizerisches Aktionskomitee für die eidgenössische Wohnbauvorlage (Hg.): Für Wohnungsbau! Gegen Mietpreiserhöhungen! Wohnbauvorlage JA, [ohne Datierung].

<sup>38</sup> Verbandsarchiv SSV, Vorstandssitzung, Protokoll vom 23. Februar 1949, 5.

<sup>39</sup> See AfZ wf-Archiv I, 6.6.2.4.1.1.

<sup>40</sup> Cf. Verbandsarchiv SGV, Baugewerbegruppe, Protokoll vom 9. April 1949, S. 20-21 and Protokoll vom 25. Mai 1949, 33-37.

<sup>41</sup> Cf. Federal Chancellery, popular votes in Switzerland, URL: <https://www.bk.admin.ch/ch/d/pore/va/19500129/index.html> (10.11.2019).

<sup>42</sup> Cf. Eidg. Preiskontrollkommission (ed.): *Die Förderung des sozialen Wohnungsbaues. Bericht der Eidgenössischen Preiskontrollkommission. Sonderheft 63 der «Volkswirtschaft»*, Bern 1956, 6-8.

"restoring the free housing market" as given, and recommended a gradual reduction in rent control.<sup>43</sup>

Eventually, the Federal Council introduced liberalizations of rent control later in 1950, by authorizing a 10% rent increase.<sup>44</sup> However, full deregulation was to take longer than was desired by the associations of the housing industries. As Ernst Fischer, Secretary of the SBV, stated in March 1950 at a meeting of the associations of the building industry, "the rejection of subsidies [...] had resulted in a stiffening of the rent issue."<sup>45</sup> The rent controls received broad support among the electorate, and from 1952 onwards they were prolonged several times in popular votes. The controls were gradually liberalized; however, due to a persistent and extreme housing shortage, the controls were not eliminated completely until the end of the 1960s. Nevertheless, new buildings were exempted from rent control as early as 1953, and therefore the construction of new apartments was again ruled by private-sector principles beginning at that time.<sup>46</sup>

### **Urban capitalism in Switzerland: comparative perspectives**

By 1950, the Leitmotif of postwar housing policy was largely in place. The active regulation of the construction industry had been successfully defeated by the business associations as early as 1946. By rejecting the prolongation of housing promotion in 1950, the federal subsidies were sustainably restricted, and nonprofit housing construction was again limited to a subsidiary role. The final report of the sub-commission of the Price Control Commission finally led to the gradual elimination of rent control and the liberalization of new housing construction.

Consequently, the abilities of the Confederation, the cantons, and the communes to actively control housing construction were once again strongly restricted. Spatial planning instruments also remained weak and met with great resistance. In October 1950, the electorate rejected restricting trade with agricultural land. The first national spatial planning law did not come into force until 1980.<sup>47</sup> At the beginning of the 1950s, housing construction was once again dominated by private actors and operated on the principles of market economy. In the postwar period, far more than 80% of new housing was built without any state subsidies.<sup>48</sup> First

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<sup>43</sup> Cf. Eidg. Preiskontrollkommission (ed.): *Die langfristige Neuordnung der Mietpreispolitik. Bericht der Eidg. Preiskontrollkommission (Sub- und Plenarkommission) zuhanden des Vorstehers des Eidg. Volkswirtschaftsdepartements*, Bern 1950, 93.

<sup>44</sup> Cf. Eidg. Volkswirtschaftsdepartement (Hg.): *Wohnungsmarkt und Wohnungsmarktpolitik. Bericht der Eidgenössischen Wohnbaukommission. Sonderheft 72 der "Volkswirtschaft"*, Bern 1963, 15.

<sup>45</sup> Verbandsarchiv SGV, Baugewerbegruppe Protokoll vom 14. März 1950, 8.

<sup>46</sup> Hausmann 2016, 230-277.

<sup>47</sup> Cf. Koll-Schretzenmayr, *Martina, Gelungen? Mislungen? Die Geschichte der Raumplanung Schweiz*, Zürich 2008.

<sup>48</sup> Cf. Historische Statistik der Schweiz HSSO, 2012. Tab. R.20a <https://hssso.ch/en/2012/t/20a>.

and foremost, private-sector-dominated housing construction built dwellings for the booming rental market, which was increasingly spreading into suburban space and provoking new controversies about urban sprawl, speculation, and capitalist housing construction.

Comparisons with Western Germany, the USA, and Sweden highlight the weakness of the Swiss government. A schematic outline of the different housing policies is presented in Figure 1 (see appendix).

In Germany, war and destruction caused a great housing shortage. The new government of the Federal Republic of Germany echoed the measures taken in the Weimar Republic and responded to the difficult situation in the housing market with strong regulations in 1949 and a major housing promotion program in 1950. As in Switzerland, the share of the rental market remained high in the postwar period, and the German government often relied on instruments similar to those used by the Swiss Confederation such as rent controls, the support of private nonprofit housing cooperatives, the preservation of market-economy structures, and an emphasis on the federalist structure of housing policy. However, interventions in the housing market have been more significant and housing subsidies have been, first, more comprehensive, and second, wider—e.g. in the case of homeownership promotion. Until the 1960s, housing subsidies exerted a massive influence on new construction activity, which strengthened the positions of both the public administrations and the nonprofit housing companies.<sup>49</sup>

In the USA, the housing legislation initiated in the 1930s further expanded after WWII. “Economics and culture—interest and identity—powerfully combined”<sup>50</sup> kept the real estate industry and housing policy overwhelmingly “white”. Discriminatory practices remained as much an inherent part of federal housing policy as the promotion of private interests and the priority given to homeownership promotion. As Nancy Kwak has shown in her study, the USA promoted the spread of the ideal of homeownership not only within its national borders, but also worldwide.<sup>51</sup>

In the 1940s, the state intensified the promotion of homeownership in response to housing shortages. This housing policy, in combination with other factors—industrial relocation, highway construction, and mass production of single-family homes—led to the exodus of the

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<sup>49</sup> Cf. Beyme von, Klaus, ‘Wohnen und Politik’, in: Flagge, Ingeborg, *Geschichte des Wohnens, Band 5. 1945 bis heute. Aufbau, Neubau, Umbau*, Stuttgart 1999, 81-152; Kühne-Büning, Lidwina/Pumpe, Werner/Hesse, Jan-Otmar, ‘Zwischen Angebot und Nachfrage, zwischen Regulierung und Konjunktur. Die Entwicklung der Wohnungsmärkte in der Bundesrepublik 1949-1989/1990-1998’, in: *ibid.*, 153-232.

<sup>50</sup> Sugrue, Thomas, ‘Affirmative Action from Below: Civil Rights, the Building Trades, and the Politics of Racial Equality in the Urban North, 1945-1969’, in: *The Journal of American History* 91:1 (2004), 145-173, 157.

<sup>51</sup> Cf. Kwak, Nancy, *A World of Homeowners. American Power and the Politics of Housing Aid*, Chicago 2015.

white middle class from the cities into extensive suburban single-family neighborhoods ("white flight") and to metropolitan decline ("urban crisis").<sup>52</sup>

In Sweden, the state likewise greatly expanded its influence on the housing market during World War II. In the wake of the collapse of housing construction, the state began subsidizing social housing in 1940 and introduced rent controls in 1942. In the postwar era, under social democratic leadership, the welfare state exerted a powerful impact on the development of the formerly liberal housing market. The state subsidized housing construction, imposed standards, and set norms. The local planning itself, however, was carried out by municipal authorities. The main beneficiaries of state aid were public housing companies, which built affordable and high-quality housing. In the postwar period, about four out of five apartments in Sweden were built with state aid, a reversal of the situation in Switzerland. From 1945 to 1975, the social and nonprofit housing sector increased its share of the total housing stock from around 10% to almost 40%. In the same period, the private rental market halved to 23% of the total housing stock.<sup>53</sup> The formerly liberal housing market had changed its face significantly.

## Conclusion

Postwar Swiss housing was remarkably dominated by the private rental market. In this article, I have argued that the period between 1936 and 1950 played a key role in understanding the development of swiss housing during this period. After 1936, as in other countries, the federal state intervened strongly in the housing market. However, between 1946 and 1950, very early from an international perspective, the actors in the private housing sector successfully reduced the influence of the federal government. Consequently in the postwar period, Switzerland pursued its own specific development path, but by no means a "Sonderweg," with regard to the instruments of housing policy. Switzerland's liberal housing policy certainly followed a different approach to promoting capitalist interests from that of the USA. But, as the developments in Germany and Sweden show, housing policy instruments in Switzerland were not fundamentally different from those in other countries. Instead, what characterized the swiss case was the weak role of the federal state, which weakened the position of local administrations and strengthened the role of the private housing industry. It was this constellation of "non-interventionism" that enabled private actors to shape urban housing development, which in Switzerland took the specific form of rental housing construction.

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<sup>52</sup> Frydl, Kathleen. *The G.I. Bill*, Cambridge 2009; Jackson 1985; Sugrue, Thomas, *The Origins of the Urban Crisis. Race and Inequality in Postwar Detroit*, Princeton 1996.

<sup>53</sup> Cf. Strömberg, Thord, 310-319.

## Appendix

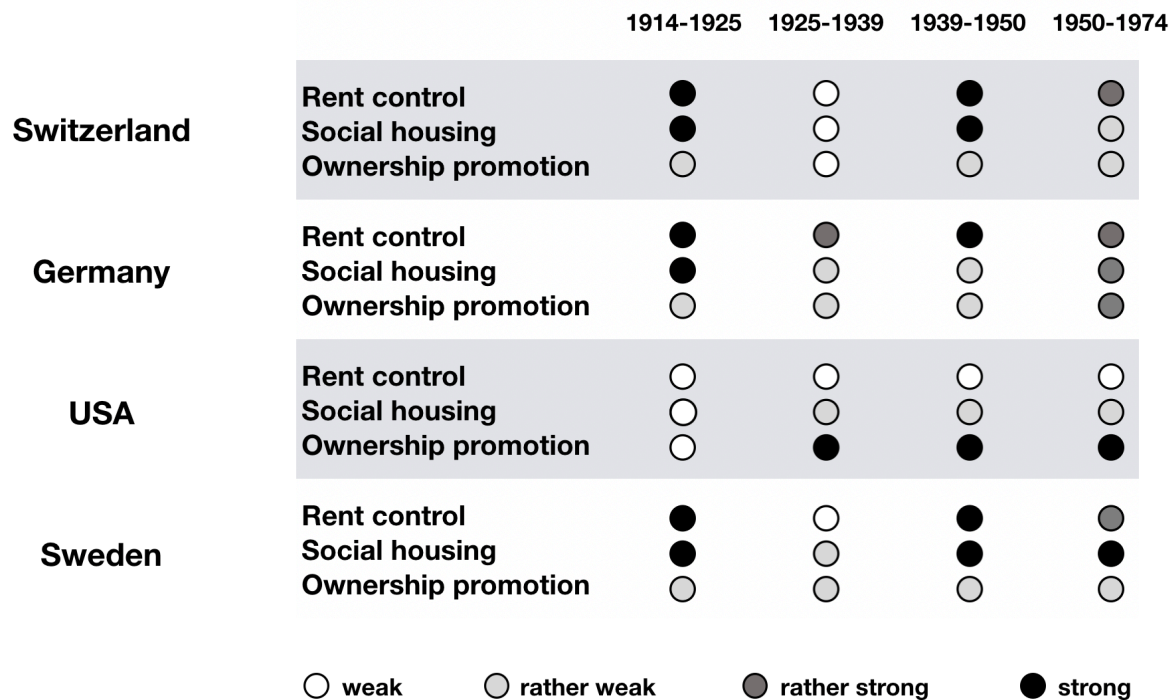


Figure 1: Federal housing policies in Switzerland, Germany, the USA and Sweden, 1914-1974.

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