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**Young adult homeownership pathways and intergenerational support**

*Homes, meanings and practices*

Druță, O.

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## 2. Young people's homeownership as practice: multiplicity and cross-national qualitative housing research

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Cross-national (comparative) research has an established tradition within housing studies. Both the theoretical underpinnings and the methodological strategies for conducting cross-national comparative research are periodically critiqued and reassessed (Ploeger et al. 2001; Stephens & Norris 2011). Universalist approaches, such as welfare regime theory, convergence and divergence approaches, dominated cross-national comparisons for the better part of the 1990s and 2000s, and continue to maintain a strong claim on the theoretical imagination of housing researchers. To accompany these theoretical commitments, methodological choices usually associated with positivism have been employed to gather and compare clearly defined variables across different country contexts. This has been the case for (cross-national) first generation comparative studies using national level indicators (Kemeny 2001; Castles 1998; 2005), household level quantitative studies using cross-national panel survey data (Dewilde 2008; Lersch and Vidal 2014; Lennartz et al 2015), but also more surprisingly for studies employing qualitative research methods.

Within cross-national research, qualitative household level studies are relatively rare and often consist of interview surveys meant to illustrate participants' views, perceptions or attitudes about particular topics. Throughout the 2000s two consecutive cross-national projects investigated experiences of homeownership security and insecurity (Boelhouwer et al 2005) and the role of housing wealth in later life (Doling and Elsinga 2012). The studies conducted qualitative interview surveys in selections of European countries, and collected comparable sets of answers to questions and vignettes agreed upon within the research teams (Quilgars et al 2009). A positivist approach to analyzing and interpreting the interview data was used, resulting in research that compared loosely embedded interview findings between countries (Jones et al. 2012; Naumanen et al. 2012; Toussaint et al. 2012) or used interview extracts to confirm results of quantitative surveys (Toussaint 2011). Meanwhile, though comparative housing researchers recognized the usefulness of ethnographic methods, and embedded qualitative research more generally (Ronald 2011), this has had little impact on empirical studies.

This paper aims to reinvigorate the discussion on the role of cross-national (comparative) housing research. It will argue first, that by allowing a qualitative logic of inquiry (Mason 2006) to permeate cross-national studies of household level housing phenomena, cross-national comparative housing research would improve its ability to contribute to an understanding of complexity, diversity, and social change. Second it will argue that pursuing comparative (cross-national) research that constructs relativist models instead of universalizing ones, and accounts for multiplicity, can potentially launch comparative housing research into a new direction that enables us to ask different questions about housing systems, housing policies, and more micro-level housing phenomena as well. In order to support the new direction, this paper proposes an approach for more embedded comparative (qualitative) research relying on material semiotics and comparative urban theory. The paper addresses the theoretical imagination of comparative housing research, and less the methodological toolkit, which has already benefitted from other interventions (Ronald 2011).

The paper draws on the results of a cross-national qualitative study that investigated young adults homeownership pathways in several European countries. It advocates for comparative research into household level housing phenomena (such as becoming and being a homeowner), that focuses on practices of home and housing understood in context and then compared across countries, rather than views, attitudes or perceptions understood as variables to be compared with each other. A focus on practices enables us to expose the complexities of a phenomenon like homeownership in a cross-national perspective. It allows us to conceptualize the multiplicity of homeownership, that is the ways in which homeownership is not simply a unitary phenomenon that has national varieties depending on the structures of the welfare state, housing markets and kinship systems, but that it assembles different social and material elements in different contexts. In other words, 'homeownership' may be a form of tenure by which private individuals and households become owners of property, but under this apparently simple definition lay different social realities.

The empirical data used in this paper, which in the interest of brevity covers only two countries (England and Romania) from the larger study, is based on in depth qualitative interviewing and fieldwork conducted by one researcher fluent in the languages of the different countries and having long-term experience of the cultural context. Fieldwork was conducted in consecutive blocks of four months over the course of 2014. The interviews were conducted in the local language, in the house of the persons interviewed following a common interview guide adapted to the particular situation of the

interview. Interviewees belonged to different segments of the middle class, as defined in the local context, in terms of income, education level and personal identification. Interviews were coded in the original language and analyzed using a content analysis framework (Ritchie and Lewis, 2003). Country case studies were then built interpreting the narratives of people interviewed and the practices that they described within the context in which they were produced.

The article will be structured as follows. Part one will develop the approach starting from three main concepts in material semiotics – practice, performativity and multiplicity – and examine its usefulness to the study of homeownership practices in different country contexts. The second part will focus more on comparison, and the insights that comparative urban studies (Nijman 2007; Robinson 2010) can offer to cross-national (comparative) housing research. This part will attempt to make bigger claims about the necessity of a comparative housing research that is less deterministic, more sensitive to difference and open to relative frames of comparison.

## **Practice, performativity and multiplicity: material semiotics and cross-national qualitative housing research**

### ***Practice and performativity in material semiotics***

Material semiotics can be described as a set of sensibilities or a toolkit for social research that puts simultaneously material and semiotic practices at the center of research agendas. It focuses on how materially framed, and enacted practices assemble ‘reality’ in multiple ways at different sites of practice. Usually associated with Actor Network Theory (ANT) and Science and Technology Studies (STS), material semiotics is a much more encompassing term to grasp a set of ‘diasporas’ (Law 2009) that employ concepts from ANT and develop them in different directions in successor projects.

Strands of material semiotics entered housing studies over the course of the last decade in the form of studies on the performativity of housing markets (Smith et al. 2006; Christie et al. 2008), on home and the agency of things (Gabriel and Jacobs 2008; Jacobs and Gabriel 2013), and on embodied practices and housing affordances (Clapham 2011). Their adoption was part of a new wave of theoretically informed housing research that was supposed to reinvigorate the ‘tired state of housing theory’ (Smith 2004) and to re-tune housing theory to new trends in social science research. Despite these calls, material semiotic tropes did not capture the imagination of housing

researchers, and critique was mounted in particular against the inability of these approaches (particularly ANT) to account for class and power structures, as well as the apparent lack of usefulness to housing policy (Gabriel and Jacobs 2008). These theoretical developments had little influence on comparative housing research.

In what follows I will try to rescue the debate regarding the usefulness of a material semiotic approach to housing research, in particular its usefulness to cross-national comparative research. I will argue for an understanding of material semiotics as what it actually is, not a theory, but a series of tools and sensibilities to practices of relationality and materiality (Law 2015). Material semiotics does not try to irrefutably explain the social world through universalist models. Instead it seeks to interfere, mainly through descriptive case studies, to challenge accepted terms and settled accounts, and open up possibilities for social (and political) change by exposing the precarious relationships that we take for expressions of 'nature' and the 'normal' (Gurney 1999; Law 2009; Law and Singleton 2015).

Material semiotics usually works from descriptive case studies, that expose relations between actors, both socially and materially defined. To honour that tradition let's start with a case study of becoming a homeowner in practice:

Frank and Susan bought their home in [a southern ward of Birmingham, England] in 2012. The house stands in a row of houses on a relatively quiet street opposite a small park. It is a typical terrace house (two-up – two-down), with a recent history of renovation and extension. Susan informs me that 'the fellow that owned the house prior, was in the business of buying houses, doing them up and selling them' in the boom period before the global financial crisis. That is why there is currently a kitchen extension in the back of the house, and the room where we are conducting our interview was transformed into a dining room.

Frank and Susan met in 2008 and they moved in together one year later in a rented home. They were both in their late 20s at the time and had had previous long-term relationships that they summarily dismissed under the rubric 'we have both made mistakes'. They lived together and changed a couple of rented apartments, for two years, until a point when Susan became pregnant. 'We realized that we could not save any money living in rental accommodation, and we were constantly on the move.' So, they moved back with their parents for a period two years. They saved money as they could, and Susan could count on her parents to help with the baby in the first year. This was not easy, either for her or for the parents.

In 2012, Susan and Frank got married, and Susan's parents paid 10,000

pounds to organize the wedding. Afterwards the couple started looking for a house, in the proximity of Susan's family. They wanted a house that did not need repairs, because they had just enough money saved to pay the deposit on the mortgage. Though the financial constraints limited their options, the young couple still wanted a house that was big enough for their family, with a garden where the child could play and the parents could visit, in a quiet and safe neighbourhood. So they kept looking for a few months, calling estate agents, visiting properties, until they found the former 'investment property' in whose dining room we met. Now they can say 'they fit their age bracket' because they were able to secure this property they anticipate will be their home for a very long time.

This story is one of many stories collected as part of the fieldwork for our qualitative comparative housing research project. The elements of this story appear in the majority of other stories heard in Birmingham. There are familiar actors: the couple that goes through a non-standard life-course, the parents of each of the couple members; the property seller and the real estate agent, but also more distant actors like the former partners of the couple who had contributed to the delays in their careers. There are also non-human actors: the house, other houses the couple had inhabited, the parental home, money; but also technologies of housing (homeownership), such as the mortgage (Jacobs and Smith 2008). All these 'actors' engage in 'relations that are heterogeneously material and semiotic, filled with social and technical tensions and politically performative' (Law and Singleton 2015: 380). In other words they engage in practices.

Practices are performative in that they shape and form the actors (human and material) that are caught in them (Law and Singleton 2015). Frank and Susan were shaped, for example, by the previous relationships in which they invested both emotionally and financially, relationships that went wrong and sent them off-course from a life-course that they might have wanted to pursue. The house that they bought was shaped by its encounter with the investor that refurbished and extended it, in order to later sell it and make money from his investment. None of the actors could have acted differently given their histories, their life-course trajectories, the materials that they worked with and that in turn worked on them, the web of relations they were caught in, and their encounter at a given time and in a given place. Meanwhile, their acting together over time, essentially shaped reality, the reality that Frank and Susan became mortgaged homeowners in 2012.

If we ask Frank and Susan what homeownership means to them in 2014, their answer will reflect the different practical negotiations they have had to

engage in, in order to get there. Meanings, in other words, are not derived from abstract values existing in society. They may incorporate public discourses, which are in themselves other practices to which the two are exposed, but they do so through embodied action. A focus on practices exposes the complexities of a housing phenomenon like becoming a homeowner, connecting the everyday with the life-course, the micro and the macro, meanings and materials (Jacobs and Smith 2008; Smith 2008). In our case, Susan's co-residence with her parents, for example, made her aware of the health problems of her parents through everyday interactions. So, when the time came to buy a house, a life-course event, she convinced her husband to buy in close proximity to her parents. Their story may be a micro-level event concerning two people, but through a careful analysis of their story we can gleam changes happening in British society as a whole, policy changes, the economic crisis, the histories of people acting together and creating a material world (Becker, 1998).

Practices carry agendas about class, gender, ethnicity, or tenure, agendas that are typically naturalized and come to be treated as expression of nature and normality within given contexts (Law and Singleton 2015). Homeownership is an expectation of their generation, for Frank and Susan. It is a rite of passage that marks their entry into responsible adulthood. Gurney (1999) documented the normalization of homeownership in the British context, its conflation with middle-class status (Savage et al 1992) and with a political discourse that proclaims it as the only kind of responsible housing consumption (Flint 2003; McKee 2011; Smith 2015). Though the relationships that characterize practices may be precarious, the networks that they assemble are remarkably stable over time and in a given space (Law 2009; Callon 1991).

### ***Practices and qualitative comparative housing research***

So what does a practice focused approach mean for qualitative comparative housing research? Qualitative studies based on interview surveys collect easily coded variables: attitudes toward the welfare state, views about using housing equity in retirement, values regarding homeownership (Jones et al. 2012; Toussaint 2011). These variables can then be compared directly across contexts and the differences between them explained in terms of different welfare regimes, or different housing systems. Similarities in turn may be understood as the effect of globalization, or policy diffusion. A focus on comparable attitudes, views, or perceptions allows us to compare seemingly disembodied and disembodied opinions about a certain subject and obscures the contextual complexity as well as the methodological choices (how were the opinions/ variables standardized) that we have to make as part of research. A focus on practice, on the other hand presupposes that we work

through narratives and actions. We interpret them in the contexts that shape both actions and the talk about actions, and compare country-based case studies holistically (e.g. Nyman et al. 2013). Mason (2006) describes this as a qualitative logic of comparison, in which the locally contingent complexities and irregularities are first fully worked through and comparison happens at a higher analytical level.

Incorporating a qualitative logic of comparison would seem a logical thing to do when conducting comparative qualitative research. However, espousing such logic also implies giving up the security of universal explanatory models, models that clearly order societies into liberal, corporatist or social-democratic. A qualitative logic of comparison is more keenly aware of difference, complexity and change (Mason, 2006) and thus it gives qualitative comparative housing research a role to play as counter-balance to established comparative discourses within the discipline. But this implies that we allow differences and irregularities, complex negotiations, and subtle social change to be part of the way in which we construct comparisons.

### ***Comparison and the case for ontological multiplicity***

Implicit comparison is at the base of all social science research (Pickvance 1986). It is by contrasting different exemplar cases that we make sense of a certain phenomenon, of the characteristics of human behaviour, as we all as the complexities and local variants of social phenomena. Working through more than one case exposes the taken for granted attributes that pass for the 'natural way of things', challenges ethnocentrism and improves the validity of findings by testing them in different contexts and accounting for sets of factors that might have been difficult to identify in one context (Pickvance 1986).

Within material semiotics a comparative logic drives thinking about ontological multiplicity. The focus on embedded practices that are performative, that is they form reality, opens up a space to think about different sites of practice, and different ways in which the enactment of practices forms reality. Practices change in time, so for example if we think about the homeownership practices of people who entered the tenure in 1980s Britain or those who entered the tenure in 2014 Britain we would find that they have little in common with each other. The relations between actors, but also the bits and pieces that constitute the practical reality of entering homeownership are different. This has been called in ANT ontological variability (Callon, 1991). However, if we think of practices spatially as well as temporally we can begin to see how sites of practices coexist forming different realities at the same time (Mol, 2002).

In their paper on policy-making, for example, Law and Singleton (2015)



use the example of policy mitigating a foot-and-mouth disease outbreak in the UK. They explain how in practice foot-and-mouth disease existed at the same time as more than one ‘thing’ in different policy making circles, depending on two different models of the disease two groups of scientists created using different sets of data. At the same time, the disease was different ‘things’ to the farmers who were losing their cattle, to vets that had to decide whether the disease was present or not, and to government officials that had to implement actions based on these assessments. All these different versions of foot-and-mouth disease coexisted and held a strong claim to ‘reality’ for the different sets of actors that enacted different sets of practices. At the same time foot-and-mouth disease was one thing, called by one name, and treated by interacting sets of actors as if it was one and the same thing.

### ***Multiplicity and qualitative comparative housing research***

Implicit comparison is an integral part of this way of thinking about the nature of reality, given that it is only by examining and comparing different sites of practice that the researcher can expose the ‘more than one and less than many’ (Mol, 2002) meanings, or the multiplicity, of any social phenomenon. So, how can we apply this approach to cross-national comparative housing research? Here is the space for another case study of becoming a homeowner in practice this time located on the opposite side of the European continent:

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*Mihai and Ioana bought a house on the outskirts of Bucharest in 2011. The house sits on a partially paved street facing a field on which more houses are being built. This kind of houses have appeared in Bucharest in the last decade. ‘We bought the house “in the red”’ Ioana informs me, meaning that the house was built to a point in which all the brickwork and the connections to the utility grids had been completed, but the interior and exterior finishings were incomplete.*

*Mihai and Ioana met in the early 2000s, they got married and had their first child while still living in the same home with Ioana’s parents. They decided they should buy an apartment nearby when the first generation of*

mortgages were introduced in Romania in 2003-2004. However, neither of them had a stable job, so Ioana's father took the mortgage in their name, and then the couple paid the monthly installments. They bought a small one-bedroom apartment, so by 2010 when the couple already had two children going to school it was becoming too small.

They started looking at first for another, larger apartment, in the same neighbourhood where they were living. Each new visit was a disappointment, however. The apartments were too small, in disrepair, dirty, with large utility debts, or simply unaffordable despite prices going down due to the financial crisis. Then one day, Mihai met a friend who told him about this housing development on the outskirts of the city, houses with two floors and a garden. The person selling was in a hurry to sell because he was leaving the country, so he was willing to negotiate the price steeply. They liked the home, because it was a house, not an apartment, and they did not think too much about the costs and hassle of finishing it.

Mihai and Ioana needed to get a mortgage, and the process was rather long, but they agreed with the seller that they would pay one third of the value of the house (money that they could secure by selling their old apartment to Ioana's brother) and get the right to finish the house. This way they would be able to secure a mortgage with a government guarantee, which was available only for finished houses. About one month after they started work on the house, however, they received a court order of sequestration and panicked. It turned out that the previous owner had accumulated significant debts that he guaranteed with the property he sold to the young couple. So now the lender (a private individual) wanted to take the property and recuperated his losses. Mihai and Ioana negotiated with the lender directly and convinced him to let them finish the house and get the mortgage, and then they would pay him the money owed. Three months later, after hard work and personal sacrifice they were able to seal the deal, get the mortgage and move into the house.

Sitting in the family living room in 2014, the couple was able to recount this story with some detachment, though the signs of anxiety were still present, as was the haunting specter of debt. 'We are not homeowners, we still have 20 year to pay on our mortgage. God willing we will keep our jobs and finish paying this house. Then it can be a place for our children.'

Comparing the case of Mihai and Ioana with that of Frank and Susan we can see that they hold many things in common. In both cases there are similar human, non-human actors and technologies of housing (mortgage,

government guarantees) enacting practices. We may be tempted to say that Mihai and Ioana's homeownership, and Frank and Susan's homeownership are pretty much the same thing. But a closer look and a material semiotic lens would enable us to see the multiplicity of a phenomenon like homeownership, the different ways in which practices assemble the reality of becoming and being a homeowner. The realities of homeownership that we encounter in these two geographical sites of practice are only superficially similar, and differ in the way they are assembled and in the bits and pieces that make the webs of relationships creating reality.

For example, for Mihai and Ioana, having a mortgage to pay on their house means they are not in fact homeowners, they just shoulder a large debt. For Frank and Susan this debt is irrelevant, since the security of being part of the system, of having joined 'their age bracket' effectively blinds them to the risks of leveraged borrowing. In the vocabulary of ANT, debt is a black box (Latour 1987) that has become one element enabling the practices of homeownership in England. Black boxes are not questioned as long as they do the job of maintaining stable relationships between actors. In the case of Romania, debt is far from a being a black box. The risks of leveraged borrowing are laid bear, and the relations by which debt (an essentially risky element) becomes credit (a good and stable element) have not been formalized. Mihai and Ioana also inhabit a different housing market reality, compared with Frank and Susan. Their homeownership practices include friends giving tips, informal lenders, old communist apartments and new half finished houses among others. So when we compare the views of people like Mihai and Ioana with the views of people like Frank and Susan we are not comparing the same thing, no matter how we standardize our measures. If these two couples were to meet and talk about being homeowners, they may call homeownership by the same name (though in fact the word 'homeownership' does not exist in Romanian) but they would have vastly different points of reference.

Material semiotic thinking is radically relativist. It is easy to take apart any element that we hold stable in a network and interpret it as a set of relational practices. Ontological multiplicity in fact does away with all semblance of order in the social world, and exposes everything as precarious relations between constantly changing sets of actors. Such way of thinking is difficult, because we are used to imagining the world as relatively stable, changing over time in small increments, but essentially explainable through simple models. As a theory of deconstruction, the role of material semiotics is to call into question, but not to generate new master narratives and explanations. So, many times the theoretical and empirical effort stops at identifying relationships, but does not attempt to go beyond and put forward new explanations. This adds further

frustration to researchers who look for explanatory theory. Empirically, also, it is impossible to relativize everything at the same time, since we would lose the ability to talk about anything. So research with material semiotic sensibilities usually relativizes one thing, or a limited set of things, that are of interest to the researcher, and keeps the rest of 'reality' stable.

Despite such radical relativism, however, material semiotics does not degenerate into nihilism. Nor does such thinking condone a view that any set of opinions creates reality. For Law and Singleton (2015) reality is a very hard thing to achieve. It requires the mobilization of many different kinds of resources, people, objects, discourses, theories, technologies. Also, once created it is extremely difficult to change, it becomes normalized, an expression of 'nature' or the way things are done. For this reason, thinking through multiples, can be a politically liberating act, opening up the space for alternatives, with the knowledge that the current version of reality is not unchangeable. So, if there is a social role for (qualitative) cross-national housing research to fill, it is in exposing this space of alternatives, in making things relative that may seem stable, and in confronting the neat models that we create about systems and welfare regimes with the complexity of practices.

That being said, relativism is not a comfortable position for housing researchers, who more often than not work on locally specific practical problems. In this context, empirical data is primarily useful if it points the way to a policy solution. So, the role of qualitative research involving individuals and households is to elucidate emotional and subjective elements that may need to be taken into consideration in formulating policies or programs. However, comparative housing research has generally had more lofty goals of contributing to social theory (Kemeny 2001). Due to its cross-national scale, committed more to understanding societies in general and building theory through the lens of housing, comparative housing research has an important role to play in setting the tone of academic discourse in the field. Keeping abreast of theoretical developments in the social sciences, and at times deconstructing in order to reset our frames of reference is key in fulfilling this role. The experience of comparative urbanism with decentering and deconstructing could serve as an example for housing research.

### **What can cross-national (comparative) housing research learn from comparative urban studies?**

The household study of young people becoming homeowners in several country contexts had as its primary aims to shed light on domestic negotiations,

relationships between generations and meanings of home. The case studies it constructed, however, took into account many more elements, both micro and macro, and indirectly offered insights into welfare arrangements, housing markets, and social change more broadly. Nevertheless, the majority of comparative housing research will more readily focus on macro-level developments such as policy change or housing systems' trajectories. This section attempts to bring the thinking about qualitative logics of comparison and multiplicity one step further. Moving beyond the study to household practices and arguing for the usefulness of material semiotic thinking to comparative housing research more generally. To that end I will draw on insights from a particular brand of comparative urbanism (McFarlane & Robinson 2012), which has been heavily influenced by material semiotic thinking.

In the last decades comparative urban researchers mounted a resistance movement (Robinson 2004; Jacobs 2012) to universalizing models of urban development that attempted to explain the experience of all cities based on that of a few exemplary ones. Thus, cities were more or less developed, more or less global based on models that took Chicago, New York or Los Angeles as the pinnacle of certain kinds of developments. Scholars saw this thinking as detrimental to comparative urban theory and ill fitted to explaining the diversity of urban form and urban development globally. They employed relational (Ward 2010; Jacobs 2006) and assemblage (McFarlane 2011) approaches to challenge these dominant theoretical discourses. They advocated for a comparative research that focuses on difference and diversity, it is less deterministic and more focused on flows, networks, diffusion and precarious relations (Jacobs 2012; Robinson 2015).

Drawing their inspirations from the same roots (Deleuzian philosophy), actor-networks and assemblages (both material semiotic approaches) focus on the social and material/technological relations that shape reality (in this case urban spaces), and create different (urban) configurations (Müller 2015). There are differences between the two approaches. For example, assemblage approaches more clearly stress the emerging qualities of the whole that is bigger than the sum of its parts (Müller 2015; McFarlane 2011), while actor-network approaches focus more on describing the web of relationships. However, the main drive toward decomposing reality and decentering established discourses remains.

In the view of this brand of comparative urbanism the purpose of research is less to offer comprehensive models of 'how the world works'. Instead this purpose is, first, to throw light on the meaningful dimensions that make a phenomenon what it is in a particular setting by contrasting it

with the same (or a similar) phenomenon happening in a different setting (Jacobs 2012). Second, the role of cross-national comparison is to challenge established discourses both in academia and outside of it, about the nature of urbanization. For Robinson (2010) comparative urbanism should strive to draw into the fold ordinary cities, cases that would otherwise be relegated to backwaters of urban research (post-colonial cities, post-socialist cities) but that have the ability to enrich to base of cases from which theorizing about cities and urban phenomena more generally can occur. The primary focus of this type of comparative urban research is on processes and practices that can be found in many different urban contexts, and less of structures and models that fix specific urban contexts into molds.

In a similar manner to universalizing theories within comparative urban research, welfare regime theory, built on the experience of a handful of North-Western European and North American welfare states and not including housing in its initial design, monopolized comparative thinking in housing research. It morphed into a long debate into how different countries, from different parts of the world, on different historical paths, fitted or not the initial model of Esping-Andersen. This debate stifled the ability of comparative housing research to generate new theory and accounts sensitive to contextual factor not justified by of the theory, despite calls to the contrary (Stephens 2011; Bengtsson and Ruonavaara 2011). The hold regimes and systems thinking has been difficult to shake and perhaps the best way to do that is through radical relativism and deconstruction.

There are of course criticisms that can be leveraged at comparative urbanists, not least that they are over-simplifying the story and mounting straw men that they can then tear down. There are plenty of comparative urban studies that pay attention to context and diversity (e.g. Maloutas and Fujita 2012; Musterd and Kovacs 2012). Furthermore, over a decade of assemblage and actor network comparative urbanism has caused enough discomfort to prompt criticism of the overly relativist and particularist approach (Peck, 2015). A need for re-assembling and seeing the big picture is definitely felt. However, it has also carved enough space for alternative ways of conceiving of urban processes, forms, governance and developments. These alternatives are now slowly being re-constructed (e.g. Hamel and Keil, 2015).

Despite the critique that has been raised against material semiotic thinking in housing research, its value rests precisely in its ability to challenge monolithic discourses, to throw the doubt of relativism over settled accounts that have started to ring false to many researchers in the field of comparative housing research, but against which little challenge is mounted. The radical relativism of thinking through multiples, through precarious relationships that

assemble realities, may cause discomfort for many for a while, but perhaps through this exercise we can begin to think of housing systems, markets, arrangements, in terms of different metaphors.

## Conclusions

In this article I have argued for a theoretical approach to (qualitative) comparative housing research based on concepts from material semiotics. My argument was structured in two parts. In the first I used practice, performativity and multiplicity to analyze two cases from a household study of young people becoming homeowners. I suggested that comparative housing research can be the flag bearer for a type of research employing a qualitative logic of inquiry focused on understanding diversity and complexity in social change, instead of trying to contribute to universal models. Such qualitative logics of comparison would build on practices of home and housing understood in the contexts in which they are performed, rather than on views, attitudes, or opinions that are treated as variables to be compared with each other.

Acknowledging that ‘reality’ is done in practice, and therefore that it assembles differently at different sites of practice, allows us to think of social phenomena as multiple. Thus ‘homeownership in practice’ is not unitary, with different country cases as variations of this unitary phenomenon. Instead there are multiple ways in which this tenure is socially and materially performed. I argued that allowing for this kind of radically relativist thinking to permeate the comparative study of housing would be politically liberating because it would open the space for the denaturalization of certain academic practices and the consideration of alternatives.

In the second part I drew on insights from comparative urbanism to argue that material semiotic thinking need not be confined to the level of qualitative household studies. Instead a qualitative logic of comparison and an effort to think through multiples can be used to challenge monolithic discourses like welfare regime theory and to reset comparative housing research on a course toward finding new avenues for theorizing. Material semiotic thinking should be an essential part our theoretical toolkit in comparative housing research. Although it is unlikely that it will become a mainstream of comparative housing theorizing due to the impracticalities of its radical relativism, it has an indispensable role as a critical counter-point that iteratively makes us question the ‘reality’ of both our research subject and the research practices and discourses that we enshrine in theory.

As a final thought, material semiotics usually casts a self-reflective eye

back on the researcher to expose the practices that she is a part of. One such practice is writing, and it is in itself performative. Through our writings we inform the imagination of other academics, of policy makers and practitioners, and of ordinary citizens. Comparative housing research has, on a rather pragmatic level, answered to the needs of multinational bodies, like the European Union, to know their constitutive parts and standardize measures. But if influencing common (multinational) policy frameworks is the role that comparative housing research plays in the world, then shedding light on the multiple ways that tenures, policies, markets assemble throughout EU polities is just as important as providing standardized measures.