American Dreamer: First-Time Homeownership and the Affective Geographies of Dwelling

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AMERICAN DREAMER:
FIRST-TIME HOMEOWNERSHIP
AND THE AFFECTIVE GEOGRAPHIES OF DWELLING

By

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A dissertation submitted to the Graduate Faculty in Earth and Environmental Sciences in partial fulfillment of the requirements for the degree of Doctor of Philosophy, The City University of New York.

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THE CITY UNIVERSITY OF NEW YORK
Abstract

AMERICAN DREAMER: FIRST-TIME HOMEOWNERSHIP AND THE AFFECTIVE GEOGRAPHIES OF DWELLING

by
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Advisor: Cindi Katz

This research examines the experiences novice homebuyers in New York City and Oakland, CA have during the home search and decision-making processes. Using a mixed-method approach that combines ethnography with critical discourse analysis and non-representational theory, this work examines the ideology of homeownership as well as the tensions that stem from its emotional affordances. It addresses a lacuna in the housing literature regarding the turbulent everyday emotional tensions that buyers confront as they navigate the highly professionalized real estate industry. Homeownership is lauded for being a relatively low-risk tool for highly leveraged investment; however, using data drawn from a series of interviews conducted with participants over months and years, I demonstrate that first-time prospective homebuyers’ struggles to understand their feelings about buying often frustrates their abilities to make confident and clear housing decisions. Each chapter reflects on a different facet of the homebuying process, and taken as a whole the dissertation provides a kaleidoscopic view of what I call the homebuyer assemblage. In light of the recent turbulence in the national housing market, I argue that neglecting to attend to the intersection of financial logic, emotion, and social relations for prospective homebuyers leads to oversights in areas where housing studies must be developed.
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Introduction

We've got a lot of young people here who are thinking about college, they're going to get a higher education, they're going to find a job, they're going to find somebody they love, they're going to want to own a home. And the reason they will is because a home is the ultimate evidence that here in America, hard work pays off, that responsibility is rewarded.

President Barak Obama, 2013

Home is a reassuring and grounding concept informed by profound feelings of attachment and probed by introspective thoughts about its meanings. Homes are geographic and emotional spaces of personal and familial belonging. Home are places we laud and cherish; places we lament and pontificate about fixing when broken. For over a century homeownership has been held up in the United States as the normative form of home, an ideal toward which all Americans are expected to strive. Echoing his predecessors President Obama proclaimed that homeownership is the “most tangible cornerstone that lies at the heart of the American Dream, at the heart of middle-class life…the chance to own your own home” (Obama 2013). While recent other administrations portrayed the expansion of homeownership as a metric of societal success, in light of the most recent housing market crash and economic recession homeownership, while still the topic of universalizing pronouncements, has come to be seen less as an unequivocal good than as a reward for responsible individuals. Strikingly this reactionary middle class sentiment throws the unsuspecting victims of the recent housing bust and recession under the bus; it also presents homeownership as a narrow product of steadfast, rational thought. Here, the positive affective affordances of home lend homeownership positive cultural valence, but the myriad emotional, financial, and interpersonal complexities and contradictions of ownership are ignored.
But buying a home and other residential decisions are simply the end results of meritocratic right living.

Responsibility is surely a good quality to have, but the reality of personal responsibility is messy. This dissertation examines the messy, muddled experiences first-time homebuyers go through as they weigh the numerous decisions that constitute the home buying process. It looks at the inter-relations between affective and calculative perceptions and thoughts and the ways these modes of being reinforce each other, conflict, and pose qualitatively different questions/issues. It asks how homeownership is valued by prospective homeowners when it is juxtaposed to its risks, daily realities, and social context. Exploring an aspect of housing unexamined by the quantitative methods most often used in housing studies, it examines how beliefs, feelings, hopes, and fears inform the sublimely mundane decision to become a homeowner. It provides insight into the processual and assemblagic nature of what is typically studied as an isolatable financial transaction by highlighting the social context and psychological impact of homebuyers’ vacillations, hesitations, steadfastness and negotiations with others.

‘Home’ and ‘housing’ are often used synonymously; however, the term home reflects ideological desires without necessarily speaking to their material implications and implies certain moral values (presumed patriarchal, hetero-normative, and middle-class conceptions of domestic space) without acknowledging or demonstrating what would be required to realize these moral ideals (some real form of socialized housing). Everyone should have a home, but in the United States there is no officially recognized right to housing. However, there is a cultural expectation of homeownership that has been actively promoted by social institutions ranging from the family to the office of the President for almost one hundred years. In the first half of the 20th century Presidents Hoover and Roosevelt worked to bolster the housing industry by establishing
propagandistic campaigns and federal institutions that championed household homeownership. Hoover proclaimed that “A family that owns its own home takes pride in it and has a more wholesome, healthful, and happy atmosphere in which to raise children” (Gries and Ford, 1927 cited by Stegman et al, 1991). The Better Homes in America program, a national media and model house campaign that he helped established as Secretary of Commerce with publisher Melanie Meloney, successfully helped bind together homeownership, single-family construction, normative gender roles, and patriotic citizenship (Altman, 1990). Roosevelt’s New Deal housing policy deployed the language of fundamental rights and national fortification—“a nation of homeowners is unconquerable”—to sell housing programs whose ostensible purpose was to alleviate the foreclosure crisis, urban slum conditions and rural dilapidation (Beyer 1966, quoted in Stegman). Presidential championing of homeownership with Johnson’s proclamation that “owning a home can increase responsibility and stake out a man’s place in his community” (Johnson 1968). This early- and mid-century framing of homeownership was not only patriarchal and normative, as numerous scholars have shown the focus and motivation programs introduced to increase homeownership was primarily to spur economic activity (Hayden 2002, Jackson 1987, Schwartz 2015, Wright 1983). That the government drew upon affective means to realize a political economic end speaks not solely to rhetorical effectiveness of home (Correa 2014), it also points to how affect and emotion are intricately tied to finance and the money economy. Resolving housing questions is not solely a matter of comparative number crunching; for government and individuals alike housing decisions are greatly affected by emotion and non-rational thought.

Historians and geographers have well documented the federal government’s economic and ideological support of homeownership with its beginnings during the Great Depression and
its post-war intensification (Caro, 1975; Harvey, 2001; Hayden, 2004; K. T. Jackson, 1987; Nicolaides, 2002; Vale, 2007). The housing finance industry, nascent industrial builders, and recently professionalized real estate agents loudly championed owner-occupation as an act of entrepreneurial patriotism and mature citizenship in a decentralized endeavor that appeared unaided by public supports (Carliner, 1998; Hornstein, 2005; Mason, 2004). Freund argues that in the post-war period the federal government intentionally underplayed policies like the mortgage interest tax deduction (MID) to bolster popular acceptance of free market ideology which hid the significant subsidies that made (and continues to make) homeownership attainable for moderate- and middle-income households (Freund, 2006). The Reagan administration argued that the MID represented “America’s unequivocal commitment to private home-ownership,” and when wide-ranging tax reform was implemented in 1986, Reagan made sure that MID and property tax deductions were retained and explicitly codified. (quoted in Ventry, 2010, p. 274).

Geography and the built environment reinforced this ideological orientation as well as cultural norms regarding not just the location and form of owner occupied housing but also the racial, ethnic, gender, and class make-up of owners. New Deal programs like the Home Owners Loan Corporation (HOLC) and the Federal Housing Administration (FHA) as well as post-war programs like the Interstate Highway System set the conditions for the redevelopment of residential geography in the United States. Lending standards established by HOLC based largely on the ethnic, class, and racial characteristics of neighborhood residents delineated areas—and populations—in and for which the federal government would provide mortgage insurance (Jackson 1987). The FHA and the Veterans Administration (VA) provided, and continue to provide, subsidized mortgage insurance that reduced the risk to lenders and allowed for the standardization of the 30-year, fixed rate, self-amortizing mortgage. Expansion of car
ownership and the construction of the Interstate Highway System, established in 1956, opened up vast tracts of relatively inexpensive suburban and rural land for development. Fueled by these governmental structures developer business strategies, municipal zoning regulations, and private covenants contributed to making the new suburban developments physically homogenous as well as culturally hegemonic/normative. The lower, subsidized costs of suburban development facilitated the rapid rise in the national rate of ownership from under 45% in 1940 to over 60% in 1960 (US Census 2011). New suburbs received capital otherwise disinvested from urban centers and provided a ‘spatial fix’ for wartime and post-war capital accumulation (Harvey, 2007; N. Smith, 1989). The freestanding house has been a national ideal since the 19th century and a symbol of the American Dream since the term was coined in the early 20th century. With the institutional support, the postwar suburban landscape of ‘little white houses’ (Harris 2014) became a material simulacrum of the mythic homestead romanticized in nostalgic ballads like *Home, Sweet Home* and *My Western Home*. Standardized suburban houses with standardized set of amenities increasingly came to inform the image of the home in the American psyche (Colomina 2007) during the latter half of the twentieth century.

Presidential administrations of the past thirty-five years have further entrenched the discursive, economic, and affective investment of American culture in homeownership. Although the national homeownership rates stagnated during the 1980s, the Reagan administration’s pairing of patriotic nostalgia with the preservation of the mortgage interest tax deduction strengthened the ideological appeal and normalization of homeownership. As part of its response to the economic recession of the early 1990s, the Clinton Administration developed policies to increase homeownership rates generally as well as for minority households who had historically been largely excluded from the mortgage market. On June 5, 1995, the first National
Homeownership Day, President Clinton laid out his administration’s national homeownership strategy, a program that tied together conservative moralism and neoliberal government reform with communitarian progressivism and everyday idealism:

The objective for young people, with their futures before them and their dreams fresh in their minds, starting out their families, to be able to own their home and to start a family in that way, that's a worthy objective […]. We just had a report come out last week asserting that it may be that up to one-third of our children are now born out of wedlock. You want to reinforce family values in America, encourage two-parent households, get people to stay home? Make it easy for people to own their own homes and enjoy the rewards of family life and see their work rewarded. This is a big deal. This is about more than money and sticks and boards and windows. This is about the way we live as a people and what kind of society we're going to have. […] Our home ownership strategy will not cost the taxpayers one extra cent. It will not require legislation. It will not add more Federal programs or grow Federal bureaucracy. [It will] address the practical needs of people who are trying to build their own personal version of the American dream, to help moderate income families who pay high rents but haven't been able to save enough for a downpayment, to help lower income working families who are ready to assume the responsibilities of home ownership but held back by mortgage costs that are just out of reach, to help families who have historically been excluded from home ownership. […] All of our country will reap enormous benefits if we achieve this goal. Home ownership encourages savings and investment. When a family buys a home, the ripple effect is enormous. It means new homeowner consumers. They need more durable goods, like washers and dryers, refrigerators and water heaters. And if more families could buy new homes or older homes, more hammers will be pounding, more saws will be buzzing. Homebuilders and home fixers will be put to work. When we boost the number of homeowners in our country, we strengthen our economy, create jobs, build up the middle class, and build better citizens.

The George W. Bush administration largely continued Clinton era policies that encouraged federal agencies and government sponsored entities, i.e. Fannie Mae and Freddie Mac, to promote and assist low-, moderate-, and middle-income homeownership through the purchase of subprime mortgages and the provisioning of low-interest down payment loans and grants. In 2003 Bush further heightened the federal government’s propagandistic embrace of homeownership by proclaiming June National Homeownership Month (Bush 2003). Within two years the homeownership rate for African Americans had reached its historical peak of just over
49% and began its largely unattended but tragic and foreshadowing decline (US Census 2015). The subsequent collapse of the mortgage and housing markets that catalyzed the Great Recession, as well as gentrification-heralded urban population growth, has led to wide-spread rethinking of the nation’s multifaceted commitment to homeownership (Adams 2009, Barro 2013, Davis 2012, HUD 2011, Kiviat 2010), but while there is now more widespread interest in renting, cooperative ownership models, and decreasing ownership subsidies, the economic and cultural clout of homeownership continues to make it the central pillar of national housing policy.

American Dream rhetoric and the ideals associated with it draw from a complex of traditionalism and nostalgia and progressivism and optimism. The ideal of a nation of citizen property owners served by rational partitioning and commoditization of land was exemplified by Jefferson’s Land Ordinance of 1785 as well as the 1810 plan of New York City, both of which laid down an abstract grid on imaginatively untouched territory to facilitate the domestication of land in the form of homesteading and real estate speculation. Late 19th century streetcar build-outs (Warner 1978) and mid-20th century ‘little box’ car-based suburban developments agglomerated innovations in construction and finance to capitalize on rapid population growth. These nation-wide trends alleviated urban overcrowding by facilitating the construction of housing on the urban fringe that was accessible and relatively affordable to buy. These houses and neighborhoods became sites—both lived and discursive—for the circulation of the patriotic and democratic notion of the American Dream. Yet, for many writers the resultant landscapes’ unimaginative uniformity undermine the laudable ideals of homeownership and sense of place (Duany, Plater-Zyberk, & Speck, 2010; Hiss, 1990; J. B. Jackson, 1996; Kunstler, 1994). Seen through this nostalgic lens ‘home’ is threatened with a transformation into an impersonal,
homogenized parcel of real estate—a housing unit to be evaluated through enumerations of bathrooms, bedrooms, square footage, and carbon footprint. Such attitudes draw on the nostalgic pinings of American Dream discourse via imagery of Mount Vernon, Walden Pond, Llwyellyn Park, or brownstone Brooklyn, and champion a return—through new construction—to a lost ecological and communitarian harmony. However, nostalgic imaginings of home ignore residential real estate’s two-fold nature as both a place of emotional attachment and a site of economic exchange and they fail to problematize housing’s position in the flows of local, national, and international capital (Harvey, 2007; Newman & Wyly, 2004; Smith, et al., 2001; Smith & Searle, 2008).

The discourse of the American Dream is fundamentally directed toward social change, the actual form and meaning of which depends upon the values of whoever is speaking. For James Truslow Adams it was a rejection of the hedonism of the 1920s wealth inequality and renewal of individual dignity (Adams 1931). For Reagan it was a turning back of regulation and a championing of entrepreneurialism. While the images associated with the concept of the American Dream draw heavily from whitewashed nostalgia, the concept is also informed by the sense of futurity that frames its optimism. Buying a home requires extensive planning. Saving and financial planning, thoughts about childrearing, renovation and remodeling speculations of prospective homeownership reflect the future-orientation of American Dream at the scale of the individual, which is also manifest in the corporate, non-profit, and government planning. In other words, there is a dualistic sense of time in the concept of the American Dream that is informed as much by its nostalgic symbolism regarding families and traditions as by its forward thinking optimism regarding growth and development. The concept of homeownership is steeped in a psychological sense of preterite ownership of and claim to the place of home. A future-oriented
optimism allows people to emotionally invest in owning a house before they buy it or own it outright—imagining what life would be like to live in a place during a visit with a real estate agent, planning for remodeling the kitchen five years down the road, thinking about turning an extra room into a child’s bedroom or repurposing as a study once the child has moved out. Moreover, while one may not yet own one’s home outright one does have an ownership stake in its market value—though as the present housing market attests this equity stake is by no means always a positive one. For the prospective homebuyers in my research, there was a sentiment of disbelief about what they were doing. Buying did not seem real. Closing on their new house or apartment often seemed improbably far off in the future, and the thought of actually owning reflected in the distant vanishing point of the 30-year mortgages seemed inconceivable. In this partial postponement of full ownership the synecdochal relationship between homeownership and the American Dream deepens, and the dream becomes lucid. The affordances of homeownership—ontological security, privacy, equity growth—are potentially available to homeowners well before they become full and outright owners of their home though the contingency of the mortgage can be haunting.

These qualities of futurity are the basis for much of the research into behaviors and decisions related to housing and homeownership. A central element in neoclassical economics is the concept of the rational actor *homo economicus*. Neoclassical economics presumes that actors will always make decisions that maximize their net benefit, given that all information relevant to the decision is known. Behavioral economists assert that social and environmental circumstances affect our perception of reality (Ariely, 2009; Asch, 1951; Krugman, 2009). Bourdieu (2005) argues that

It is not ‘decisions’ of the rational will and consciousness or mechanical determinations resulting from external powers that underlie *the economy of economic practices* — that
reason immanent in practices — but the dispositions acquired through learning processes associated with protracted dealing with the regularities of the field; apart from any conscious calculation, these dispositions are capable of generating behaviors and even anticipations which would be better termed reasonable than rational… (8-9, italics in the original).

Bourdieu critiques the ‘ethnocentric’ assumptions of the rational actor theory for ignoring the social, economic, and cultural conditions through which ability to assess and make sound financial decisions are learned. Much housing literature has been devoted to the question of the economic risks of homeownership. There is heated debate among scholars about whether housing performs at a more or less constant rate of appreciation (Goetzmann & Spiegel, 2002, Di, Yang, & Liu, 2003, Case & Marynchenko, 2002). It has been shown that property value assessments are highly susceptible to the influence of unverified statements about neighboring property values—both by amateur prospective buyers and licensed professional realtors (Northcraft & Neal, 1987). Some writers hold that ownership functions as a hedge against the volatility of the rental market (Sinai & Souleles, 2005; Smith et al., 2008). Others argue that ownership itself poses risks as an undiversified investment portfolio susceptible to sector devaluation and as a restriction against moving for economic benefit (Davidoff, 2006). That there is a debate about this purportedly fundamental economic motivation for buying a home gives an indication of the difficulties and uncertainties that even housing experts confront when attempting to measure the value of homeownership. It highlights the difficulties of such home finance calculations and points to concerns about asymmetrical access to information regarding the costs and risks of homeownership (Moulton et al 2013, Newman 2009).

That housing values, assessments of risk, and tenure preference are unpredictable and highly sensitive to manipulation comes as no surprise. What should give pause are the standard assumptions regarding prospective homebuyers—what Bourdieu calls ‘the bureaucratically
defined person’—not only that they are responsible for making rational decisions but that they are points “of intersection of a multiplicity of abstract classifications…reduced to a finite set of isolable, codeable statistical characteristics, on the basis of which the individual’s value, that is, his or her future monetary yield, is assessed” (Bourdieu 2005, 157). This irrevocable assumption of responsibility, a central tenant of neoliberalism, is fed by and feeds into the popular American sentiment of individual freedom and is given symbolic representation in the detached single-family house. In an affective economy of freedom, fear, and family values, an American metonymically morphs into a homeowner while renting is opposed to patriotism (Massumi, 2005a, 2005b).¹ The actions of prospective homebuyers—the ‘conditioned and limited spontaneity’ of their habitus—are neither rational decisions nor simple reactions to discursive, economic, and social structure but are “‘intelligent’ response[s] to an actively selected aspect of the real” (Bourdieu 2005, 212). The traditional normative values and affective associations regarding homeownership have been shaken by the impact of the recent economic crisis, but despite the ongoing tightness in mortgage lending few deep changes have been made to the political economic structures that underwrite and encourage homeownership, and it seems likely

¹ The property tax revolt of the early Seventies in California that resulted in Proposition 13’s cutbacks and tight restrictions on the abilities of municipalities to support social services and infrastructure paired home economic concerns about property tax bills with a fiercely anti-government rhetoric. Proposition 13 was an early battle in the neoliberal campaign against government, which has conditioned an environment of uncertainty/insecurity regarding one’s ability to actualize a juridical or identity claim to citizenship or legal residency. Paradoxically, paying income and property taxes becomes a prerequisite for full citizenship or legal residency (instead of ‘American citizens’ there are ‘American taxpayers’) while simultaneously the rise of homeowner associations and gated communities signifies a more than symbolic secession from local, state, and federal oversight (homeownership as geopolitically apart from government-based accommodations for social services like security and recreation). These developments have come together though economically rational calculations regarding tax assessments and school locations, emotional appeals to security and serenity, as well as affective circulations of anxiety and belongingness. The influence of Tea Party movement reflects how the potency of metaphoric ambiguity can be, if not harnessed then, ridden towards political and economic power.
that homeownership will both continue to be associated with and promoted through American
Dream rhetoric.

A central trope in the way people think about their homes is as a financial investment, and in the mainstream housing literature the production of household wealth through homeownership is a central pivot in debates over affordability and forms of tenure (Gurney, 1999a, 1999b; Gurney and Craig, 2000). Yet, as the primary site of dwelling, the home is more than a commoditized unit of housing (Saegert 1986). The cultural resonances that resound with the terms American Dream, Manifest Destiny, and homeownership echo the existential significance the concept of dwelling has for phenomenology. The relationship one has to one’s home—be it in the form of a room, building, or territory—is one that conditions and informs the possibilities of the self while also requiring maintenance by that self. A home is an entropic entity requiring regular cleaning, stocking, repairing, among other forms of upkeep, but the effort invested in it to build it up and maintain it generates psychological identifications with and attachments to the spaces and place of the home. Home is a process.

Home is also an origin and a place of return. It is, more than any other, the place that provides the basis for our sense of ontological security (Giddens 1991). Ontological security is that “confidence that most human beings have in the continuity of their self-identity and in the constancy of their surrounding social and material environments of action. [...] Ontological security has to do with ‘being’ or, in phenomenology, ‘being-in-the-world’. But it is an emotional rather than cognitive phenomenon, and it is rooted in the unconscious” (ibid. p.92). External factors like the state of the national economy as well as one’s personal financial and employment status have significant influence on one’s sense of ontological security. Homeowners with outstanding mortgages have been shows to demonstrate greater volatility in
ontological security than out-right owners and even renters (Hiscock et al., 2001). Homeowners facing foreclosure suffer from extreme stress on their sense of self (Fields, Libman, & Saegert, 2010; Saegert, Fields, & Libman, 2009). The threat of foreclosure redoubles the destabilizing effects of eviction—undermining not only one’s ontological security, attachment to place and identification with it; it perverts the American Dream turning the postponement of full ownership into full dispossession and displacement. The potential that the American Dream has for becoming an ‘American Nightmare’ speaks to the importance of sound decision making during the home buying process, but the deep psychological relationships we have with the physical and emotional spaces of home means that decisions about where to make one’s home will always be made in a misty interplay of emotion and calculation.²

For prospective homebuyers the psychological relationships they have with home are doubly complicated as moving into a home means leaving an old one. It is popularly held that ownership boosts self-esteem and provides greater autonomy than renting (Dietz & Haurin, 2003; Herbert & Belsky, 2006; Freund, 2006), but for prospective homebuyers the actual move from one residence to another can be emotionally disruptive. The place attachment that develops with home through everyday feelings, memorable events, thought associations and social interactions can make it difficult to leave, even when there are good reasons to move (Altman & Low, 1992). Over time the physical environments of the home and the neighborhood come to shape one’s self-identity. The house becomes a symbol of the self with the various “memories, feelings, attitudes, values, preferences, meanings, and conceptions of behavior and experience” associated with places contribute to one’s sense of self (Marcus 1997, 59). Further, the physical

² As Fields, Justa, Libman, & Saegert (2007) demonstrate, ‘sound’ financial thinking does not inoculate one against predation by unscrupulous actors in the housing market, against the mystifying language of contracts, or against a socio-economic field structured to maximize profit and capital accumulation regardless of the human cost of doing so.
features of these places come to be imbued with self-identification (Proshansky et al., 1983). For prospective homebuyers the attachment, identification, and symbolic relationships that develop through dwelling in place over an extended period exert a real though virtual influence on the home search and home buying processes. None of these are inherently unproblematic relationships, and they can all be upset by real or imagined difficulties. The house might become a money pit. The mortgage payments might become unaffordable. Physical features might lose their original charm. Leaving one’s former home might become cause for regret.

Buying a home is risky both financially and emotionally. Housing relations are deeply emotional, especially during moments of housing transition (Anderson and Smith 2001). Fundamental to this project’s inquiry into the process and experience of first-time homeownership has been an engagement with social theory that seeks to understand the relationships between affective modes of experience and economically focused modes of thought. Ahmed (2004) uses the term ‘affective economy’ to discuss how emotions “do things”, how—more than being solely psychological states—they influence the dynamic relations “between the psychic and the social, and between the individual and the collective” (119). In geography and cultural studies approaches to affect have followed two general tendencies (Pile 2010): one in which affect is used synonymously with emotion and seeks to emphasize the significance of palpable, communicable emotion, and one in which affect is approached as amalgamations, orderings, and flows of pre-conscious sense and sensation that work on and through bodies (Clough 2008; Deleuze 2002).

In this dissertation the way in which I attended to how participants articulated their feelings in particular moments and shifts in feeling over time has been influenced by affect theory’s emphasis on the influence of both environmental and psychological phenomena on
behavior and self-awareness. Thinking about home buying through the lens of affect theory drew my attention to how the momentary can be momentous. For example how one rarely spends more than half an hour in a house or apartment before buying it. This brief period of time is comprised of innumerable moments when any number of fleeting senses or sensations can catalyze or derail a decision: an odd smell, an inspiring real estate broker, a distracting text message, a well-timed ray of sunshine. But affect theory does not just attend to the present moment; the reality of the virtual must also be recognized (Bergson 2007). The father of one of my participants advised her not to worry about how long her home search took but to be attentive to her feelings about the apartments she visited. The feeling that a place is the right one does not pop up sui generis but is conditioned by one’s experiences, past and present; a place is right not because of what it is but in relation with how it is perceived.

Prospective homeowners do not lightly take on hundreds of thousands of dollars of debt. Still, the affective powers of tradition, marketing, and the surfeit of choices and information that circulate in the housing market play real and significant roles in our housing decisions. This dissertation attends to how such phenomena influence middle-income households as they navigate the housing market, interacting with other people and negotiating with themselves. It does so in meditation on the highly personal experience of home buying, but it also does so to argue that the individual experience and decision making process is thoroughly social. The four chapters in this dissertation examine different facets of the complex social assemblage that emerges during the home buying process. The first chapter pairs an ethnographic case study of one prospective buyer with a reading of Heidegger’s concept of dwelling to explore the tensions of home. The second chapter looks at the influence that emotions—particularly the feeling of being overwhelmed—have on home buying decision-making. The third chapter examines the
discourse of homeownership and those closely related to it. The fourth chapter draws upon
assemblage theory to reframe home buying as a social phenomenon. It does not provide a
complete picture, rather it puts the pieces together to make a different kind of picture; an
ethnographic kaleidoscope of sorts.

Methodology

To gather data for this project I used ethnographic research methods, primarily in-depth
interviews with prospective and recent homebuyers in New York (Brooklyn, Manhattan, Queens,
and Staten Island) and California (Oakland) as well as with real estate professionals from the
boroughs of Brooklyn, Manhattan, and Queens. I also engaged in participant observation at
homeownership counseling centers in Brooklyn and Queens.

I recruited participants using a snowball approach among my personal and professional
contacts and by introducing myself to groups of prospective buyers at information sessions. The
total number of interviewees was 15: 10 buyers (8 prospective and 2 new owners) and 5
professionals. The number of interviews with prospective buyers ranged from 2 to 10. Interviews
were conducted in various places: offices at the CUNY Graduate Center, coffee shops,
participants’ residences, as well as in walking and driving tours of the neighborhoods in which
participants were interested. Interviews were conducted over a period of time that ranged from 2
to 18 months, beginning in spring 2011 and ending in spring 2013. This longitudinal approach
was used so that I could see if and how participants’ attitudes, feelings, and calculations changed
over time. In a reflection of the inchoate nature of prospective homeownership there was attrition
of two participants: one who decided to postpone her pursuit of homeownership so that she and
her husband could pursue graduate school and another who provided no explanation. All other participants successfully purchased homes.

In my first interviews with participants I followed a standard interview protocol that queried their housing history and their reasons for wanting to buy a home. Subsequent interviews diverged according to each participant’s experiences and were largely unscripted.

Participant observation was conducted at five sites in Park Slope, Sunset Park, and Williamsburg in Brooklyn and Woodside and Jamaica in Queens. Four of the sites were those of non-profit organizations: the Fifth Avenue Committee, Neighbors Helping Neighbors, and two neighborhood branches of Neighborhood Housing Services. All of the meetings I attended at these sites were free of charge, though NHS does charge a modest fee for some of its multi-day workshops. The fifth group I worked with is a partnership between a small real estate agency and a real estate attorney who put together quarterly information sessions at different locations that they rent and charge attendees a small fee to cover their outlay. The information sessions attracted groups ranging from ten to more than fifty people many of whom were just beginning to think about buying while some were well into the home hunting process. The workshops I visited were much smaller with six to twelve people, but also attracted people at various stages of the searching and buying process.

The metropolitan regions in which I conducted my research—New York City and the San Francisco Bay Area—are atypical housing markets in the United States with both buying and market-rate renting being very expensive. Further, the high cost of buying and the existence of rent regulations in these two local housing markets normalizes residential renting for households whose socio-economic status would in most other areas of the country be strong predictors of ownership. Renters are not seen or portrayed as outliers as they are in so much of the country.
However, despite the support for and effective normalization of long-term renting in these two areas, none of my participants conceived of renting as providing the positive cultural or psychological affordances they attributed to homeownership and the particular form of the detached, single-family house. So while economic behavior in these two highly expensive housing markets is differently conditioned and manifest than other places in the United States, residents are strongly influenced by the national discourse that normalizes and idealizes homeownership.

This research was conducted in the aftermath of the housing market crash that catalyzed the Great Recession of 2007-2009. The regional housing markets in New York City and the Bay Area bounced back quicker than most, though many neighborhoods and municipalities scattered through these two metropolitan areas continue to be plagued by foreclosure, eviction, and parsimonious and new fangled predatory lending practices. The busting of the housing bubble and the bad luck, bad actors, bad feelings associated with the housing industry were topics on the minds of my participants. The crisis was the cultural context in which they were buying, but the harsh facts of its reality—the financial ruin and eviction—were known only in abstraction through mediated representations. Participants felt sorry for those directly hurt and angry with bad actors, but they were also annoyed that their buying process would be more difficult and more expensive. Although buying during a socially historic moment, the moment they felt themselves in was largely a personally historic one the demands of which filtered their experience of the larger cultural epoch. The foci of this dissertation are momentary shards of personal experiences. They are juxtaposed and assembled like a kaleidoscope to glimpse anew the moving parts of a process too fractured, too dynamic, too momentary to fully be adequately conceptualized under one guise.
Findings

The original concern that inspired this project was a desire to understand how people who bought houses with mortgage financing thought about borrowing the very large sums necessary to do so. In light of the housing market bust, I was interested in hearing about why people were willing to take on such high levels of debt. I broadened this line of questioning into an inquiry that sought to understand not only how people thought and felt about taking on such a weighty financial burden as a mortgage but also how their thoughts and feelings about buying a home and themselves—both stopping being a renter and beginning being an owner—changed both over time and in different social and psychological contexts.

The perspectives my participants started with and the experiences they had searching for and buying a home ranged widely. Feelings of anxiety, excitement, joy, and depression were had by most people at one time or another, but the strength and frequency of these feelings varied widely. No one felt one single way about buying a home. No one thought just one way about it. At times buying felt like confirmation into the culture of full adulthood; at times they felt isolated from spouses, parents, friends. My participants had all spent considerable time working on economic cost benefit analysis of buying, but most expressed fleeting to reoccurring doubt about the underlying logic of their calculations. The different elements of the process and the different ways in which it was imagined to ultimately manifest were similarly varied and dynamic. Some proceeded with confidence regarding how long they expected to stay in their new home before moving on to a bigger and or better one. Others were shadowed by the shadowy dread of past and or potential mistakes that might mar their new home and delegitimize their decisions. Such thoughts and feelings during the buying process recursively informed it.
While such heterogeneity of experience was to be expected, what struck me most profoundly was that in buying a home people who are novices in a highly complicated and sophisticated market are required to make the largest financial decision of their lives about something their exact desire for they never cease struggling to pin down. Their decisions to buy a home are not made at a single, isolatable moment in time but were comprised of countless moments of decisiveness and indecision, many of which are frequently revisited and revised in compromises with themselves, with spouses, parents, sellers, and in dynamic market conditions with real estate professionals.

More than being a processual, multiplicitious decision, purchasing a home is an assemblagic phenomenon that draws in and depends upon a host of diverse actors. Decades old federal policy structures the calculation of many household economic decisions through mortgage interest tax deductions and other financial instruments. Fleeting trends in global financial markets make interest rates variably affordable or not. Normative cultural discourses circulate through trusted friends and family members and mix with the dubitable advice of agents, brokers, and attorneys. Buying a home is not simply a purchase made between two equally rational, equally competent actors; it involves numerous people with different roles, different reasons for participation, and different feelings about and understandings of the transactional process. It requires and produces a network. The attitudes of the various people—their feelings and thoughts—are significant at the interpersonal level of communication and negotiation. Their advice and input can clarify or muddle a complex emotional-economic decision. But they are also significant in an affective register as they condition how such information and advice is perceived and understood—as trustworthy, optimistic, or discouraging.
Kaleidoscopic Analysis

This dissertation is a meditation on home, and a partial, fragmented study of one socio-material iteration of home: homeownership. Containing the complex and oft contradictory multitudes of home, homeownership is, itself, an emotionally and economically fraught phenomenon. The specific focus of this project is to examine the transition from renting to owning. Buying a house is neither a simple nor short process, and the experience of doing so is not homogenous. Following leads in my research and threads that formed from early analysis, the four chapters that comprise the bulk of this dissertation provide a kaleidoscopic view of prospective first-time homeownership.

While conducting my research and processing preliminary data I explored the several theoretical lenses for my analysis that had been influential in the creation of the project—Marxian political economy, affect theory, biopolitics, assemblage theory, phenomenology, among others. However, rather than choosing one approach I decided to pair them with different aspects of the homebuying process I witnessed among the participants in my research. The result is an analytic kaleidoscope of the experience of buying a home for the first time. This approach echoes the way that the homebuying experience is multiplicitous and comprised of disjointed feelings, thoughts, and moments. This dissertation grafts together analytical shards that provide non-totalizing windows into experiences of fifteen people. The partiality of this approach is, furthermore, fitting as in my presence as an interviewer I became an active actor in several of my participants’ experience.

Kaleidoscopes turn ostensibly coherent (visual) fields into mutable pattern of decontextualized refractions. They refract and reorganize the ostensible cohesiveness of reality. Applying the multifaceted perspective of the kaleidoscope to the nominally (phenomenally)
unified experience of buying a home I isolate four aspects of the home buying process and juxtapose them so as to mimic the way prospective buyers experience them. The four different refractions are explored using phenomenology, critical discourse analysis, and assemblage theory. The resultant ethnographic shards do not resolve into a single experience or theory of experience; they generate a multi-scaled set of glimpses at a phenomenon that is simultaneously a subjective experience and a non-centered social assemblage.

The positive affordances of home are typically seen as reinforced with residential stability in both the form of regulated renting and homeownership. However, my participants attested to being overwhelmed during their experience and to having questioned the sagacity of their decisions. Based on an ethnographic case study of Helen, a prospective first-time homebuyer in New York City, chapter one explores the existential challenges that moving raised for her. The complicated affordances of residential stability are explored through a reading of the Heideggerian notion of dwelling that highlights how the concept’s ambiguities reflect ambiguities in the notion of home. In her two decades of experience with rent stabilization, Helen rarely seemed to experience the stable, comfortable sense of place that she associated with and idealized in the concept of home. While stable, her rent-regulated studio was an inadequate home in numerous ways, and Helen decided to move, ultimately buying an apartment in a limited-equity cooperative building. This chapter’s reading of Helen’s experience via Heidegger provides insight into how relationships with places and the material objects that comprise them inform the way decisions about moving, leaving, and buying are not only made but understood.

Chapter two explores how the complexity of home buying and homeownership threatens to overwhelm first-time, prospective homebuyers. The literature in housing studies is examined to show how scholars across disciplines have tried to come to terms with the intricacies of
housing decisions. Expanding upon these social scientific perspectives I develop a phenomenological theorization of the experience of being overwhelmed that focuses on three central Heideggerian concepts: attunement, entanglement, and temporality. These three concepts speak to the interplay of emotion and reasoning, the multitude of issues homebuyers must deal with, and the imperfectly delineated way in which homebuyers draw on past experience and projections of the future when making decisions in the present. This phenomenological perspective informs a reading of several case studies from my interviews with prospective and recent first time homebuyers. These case studies detail various ways the extended process of buying a home threatens to overwhelm buyers. It explores how people deal with their emotions and the vast amounts of information they compile, and it looks at how expectation of being a homeowner affects their lives and self-conceptions.

Homeownership is often spoken about by politicians and writers as being a part of the American Dream (Correa, 2014; Drew, 2014; Kiviat, 2010). The American Dream is a normalizing discourse and a trope whose ultimate connotative configuration is fashioned idiosyncratically in a dynamic manner—it means different things to people in different contexts and at different points in time: self-determination, career success, material wealth, happiness, and domestic security. In textual and institutional sources there is a clear synecdochal relationship between homeownership and the American Dream; however participants rarely spoke about the American Dream unless prompted. Moreover, their first associations were not with homeownership but with a more generalized sense of success. While the term American Dream had little explicit resonance with participants, the various discourses and tropes seen to comprise the American Dream had great purchase, particularly those like adulthood, independence, and stability. Chapter three examines the tropes that participants used when speaking about
homeownership, about its meanings to them and its socio-cultural meanings. These meanings and the various discursive associations carried by them as well as the tropes that convey them play significant roles in the construction of prospective homebuyers’ sense of self and their relationships with place and society.

The idea that one has to do everything alone during the home buying process exacerbates feelings of “overwhelmedness,” but in actuality homes are not bought by a single person alone. Chapter four draws from assemblage theory to reconsider the who and what of homebuyers by looking at how the multiple actors involved in home purchases come together to facilitate transactions associated with buying a home. It decenters the ostensible subjects of home buying and foregrounds the actions of seemingly peripheral or tangential agents in order to show a fuller picture of the issues and processes at hand. The vignettes in this chapter offer multiple refractions of the home buying experience to highlight the variety—internal and external—of relations that form during the process. The goal of this approach is not to provide a definitive or fully inclusive account of the buying process but to describe the social, spatial, and temporal specificity of the phenomena of which it is comprised.

If the home buyer is not a single, homogenous actor, if the process is comprised of multiple processes, the geographic implications are that thinking about home buying requires not just thinking about one specific place and the thoughts and feelings it inspires but means one must be able to attend to the multiple spatial and temporal scales at which home buying operates and the multiple people and places it connects.
Chapter 1: Dwelling & Moving; Renting & Buying

On a late Sunday afternoon in late February 2013, I locked up my bike on a signpost midway down East 5th Street in Manhattan’s East Village neighborhood. The city-installed bike stand next to the signpost was encrusted with rusty, partially disemboweled bikes: a physical manifestation of the pre-gentrification nostalgia that characterizes so many of the area’s long-time residents, current transients, and cultural tourists. The neighboring tree was old enough to cause the sidewalk to buckle but young enough to serve as a marker of an early wave of city-aided reinvestment along the old-law tenement-lined street.

About two years prior, after removing most of the building’s rent-stabilized tenants, the landlord of Helen’s building began renovating its common spaces. The heavy, black, metal outer-door was replaced with a glass-backed, shiny chrome gate. The building’s security vestibule, originally a narrow, awkward space with thick, dull paint, received a veneer of spa-like wood-slats and brilliant halogen lights. Past the inner door, the stairs and hallways which led up to Helen’s fourth floor studio were painted and fitted with attractive if incongruent molding. The extent of both the neighborhood’s gentrification and the building’s renovation stopped at the fresh paint on the door to Helen’s apartment. Inside lay the 200 square feet that had housed her for the last twenty years, a consciously organized but stiflingly archived home.³

³ The pattern of renovations in Helen’s building reflected the larger process of gentrification in New York City—divestment, increased turn-over, and reinvestment—which is slowed but not blocked by rent stabilization. Two elements of New York’s rent stabilization law are deployed by landlords to capitalize on high turnover and increase the rent of stabilized apartments and ultimately move them out of stabilization: vacancy rent increase allowances (up to 20%) and transferring the cost of capital improvements to renters (up to 1/40th of total cost per unit). Since 1994, 250,000 units have been deregulated, and after accounting for units that have become regulated the city has lost 10% of its stock of rent regulated apartments (New York City Rent Guidelines Board 2014).
Twenty years is a long time to live in one place. The average domestic tenure in the United States is five years, closer to eight for homeowners, closer to two for renters. Twenty years is about half of Helen’s life and almost all of her adulthood. A twenty year residency makes an apartment a palimpsest of memory, dust, and sundry stuff—cigarette stained-walls, vast collections of mixed cassette tapes, five years of memories of a live-in ex-boyfriend, countless gifts, hand-me-downs, and sidewalk-sourced furniture. In spring 2012, after two decades in the same studio apartment, more than a decade of landlord pressure, and years of anxious indecision about staying put, Helen had finally negotiated a buyout settlement with her landlord. She was giving up the residential stability that had cradled her; she was leaving behind a space associated with bad memories and a sense of unrealized potential; but she was not sure of what moving was getting her into. Soon after signing the buyout agreement Helen entered into contract for an apartment in a new affordable housing co-operative building in Brooklyn, but even after delaying her departure date for several months the closing date for the new apartment remained undetermined and had become to seem doubtful. Helen found herself exposed to the

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4 Residential stability is widely held to benefit well-being (Manzo 2003, Searle et al. 2009), and in Anglophone countries homeownership is championed for its affordance of stability, though the structural reasons supporting ownership are also tied to increasing debt servitude and biopolitical population control (Roland 2008). In a few American housing markets, notably New York City, rent regulations afford a degree of the sense of stability and agency associated with homeownership, but rent regulation is also subject to strong ideological opposition (Keating et al. 1998).

5 Rare elsewhere in the United States, co-operative apartments, or co-ops, make up a significant portion of New York City’s housing stock, approximately 310,000 units, or 1/3 of all owned units (Moon 2013). While buying into a pre-existing co-op building involves having the sale of the unit approved by the building’s board of directors, Helen’s case had further complications. Her building was a new limited-equity project still being completed when she entered into contract on her unit. Due to the financial and legal particularities of forming a new limited-equity co-op, a certain percentage of the units had to be in contract before any could be closed. For Helen this meant that the contract she signed committed her to buying for twelve months; if she were to change her mind and renege she would loose her down payment. She waited eleven
risks of the real estate market in both particular and typical ways—particular because she was buying into a new, affordable co-op, but typical because she was exposing herself to the unrelenting pressure of monthly mortgage payments and the whims of a mortgage market still constricted after the 2007 housing market crash.

This chapter is a case study of Helen, a first-time prospective home-buyer in New York City, that draws from 15 hours of interviews conducted over a year and a half. Our interviews began months before she accepted her landlord’s buyout offer and lasted until after she closed on her new apartment. Helen’s home buying experience was emotionally trying, bureaucratically challenging, and shot through with difficult time-management hurdles. Many if not most first-time homebuyers could identify with such a characterization of their experiences. By analyzing Helen’s experiences through a phenomenological lens that prioritizes the spatial, temporal, and relational nature of human being, I highlight the contingent and mutable nature of the stability and security widely associated with home, both homeownership and regulated renting. This chapter aims to demonstrate how the complexity and dynamism of everyday experiences become overwhelming and difficult for prospective buyers to process and understand in a self-assuring manner. In doing so it bares witness to how the fetishization of homeownership conditions risk-prone behaviors through the pairing of post-war idealizations of home (Colomina 2007, Harris 2014) with the prismatic allure of financialization.

This chapter does not aim to provide a resolution to the existential issues Helen’s experience raises; rather it problematizes a situation whose banality obscures a wide range of psychosocial and political-economic implications. The phenomenological approach taken here has been influenced by affect studies and autoethnography to allow for a reading of Helen that is
more sensitive to the felt immediacy of her experiences than traditional Heideggerian
phenomenology affords. While not autoethnographic itself, in this chapter I have looked to the
autoethnographic tradition (Clough 2000, 2010, Stewart 2007, 2011) for hybrid models of
academic writing that weave together personal reflections with theoretical analysis. Such an
approach to writing is complimented by the attention in affect studies to the intermixed
morphologies of thought, feeling, materiality and meaning—in fear (Ahmed 2004, Massumi
2005a), work and technology (Clough 2007), and everyday uncertainties (Gregg and Seigworth
2010). It is important to note that both of these fields work to address how political-economic
subjectivization take place through feeling and experience, and it is with this critical and
necessary infusion that I use Heidegger’s seemingly apolitical terminology.

During our conversations two motifs regularly came up when Helen spoke about home:
‘stuff’ and permanence. Helen understood the concept of home and the processes related to
‘homemaking’ materially through her relations with things and temporally in terms of duration
of residence. For her to feel that the place she lives in is her home, a true, real home, she must
both have a palpable sense of indefinite access to the space and be able to properly house all of
her stuff in it. Home, however, carries great ambivalence for her as she both desires the positive
affordances of stability and fears the finitude of permanence. In this chapter I examine the
tensions that complicated her feelings and thoughts as she went through a drawn-out home-
buying process that involved giving up a rent stabilized apartment, being in contract for eleven
months, and temporarily living with a friend for several months before closing and finally
moving into her new apartment. Moreover, Helen’s fraught experiences of home buying speak to
tensions not just of her own but conceptual tensions in the idea of home, itself.
This case study focuses on Helen’s residential transition, a transition between different residences as well as between different forms of tenure. Pairing Heidegger’s phenomenological exploration into ‘the plight of dwelling’ with Helen’s personal struggle to find a place to be at home in raises questions about the nature and meaning of home and homeownership. Heidegger’s universalist terminology stands in stark contrast to the many threads of contemporary lifestyle culture that give high-gloss coverage to being at home, e.g. *Dwell* and other shelter magazine, but it also has seemingly kindred echoes in the championing of authenticity, e.g. heirloom agriculture, DIYism, as well as more conservative forms of cultural nostalgia. The tensions within this connotative juxtaposition reflect the shifts, transformations, and contradictions that value-laden notions such as stability, ownership, and gentrification had for Helen. Home is typically seen as the place that most affords one security and comfort; homeownership redoubles this sense of affordance with implications of autonomy and permanence (Gibson 1977). But to what degree do these meanings reflect personal experience? And, perhaps more interestingly, in what ways do they, as cultural norms, influence personal experiences and expectations? Much care is taken when moving and buying a home, but with the multitude of decisions that must be made it is easy to lose track of oneself. If dwelling is a practice of the self and if home is the place that is produced and reproduced through the everyday practice of dwelling, what sorts of thoughts, feelings, and activities are most conducive to making one’s home place of dwelling? What relationships arise between desires for stability and reluctance to change in the context of post-crisis economic volatility? How may one’s sense of self be affected by residential change? Examining Helen’s case provides a look at a personally difficult transition. It does not provide an archetype or fodder for generalization. It does demonstrate the existential importance of the psycho-spatial phenomenon of home, an
importance that does not diminish with changes of location or tenure but becomes more crucial as it becomes more fraught.

**Being and Time**

Heidegger conceived of Dasein, his neologism for human being, as an essentially spatial, relational, and temporal form of being. Literally ‘being-there’ Dasein implies a relational conception of subjectivity and space for which space is a reactive product of socio-material praxis. People take up space, and all human activities involve some degree of affecting space and place-making. Places and spatial relations condition human existence and experiences. This relationality is the ontological basis for Heidegger’s concept of ‘being-with’, a term that foregrounds the way other things and bodies similarly and simultaneously affect the constitution of space, the affordances of places, and the experiences perception and meaning-making. That our existence is inextricably in a world populated with other beings, both similar and dissimilar, is the ontic fact underlying Heidegger’s concept of the spatiality of being. Heidegger refers to this irrevocable relationship with the world and the things of the world as ‘entanglement’ (2010, §28). Entangled being is both a challenge for and condition of human life. Regarding the latter, we would not be who we are without the things and beings around us, which in their relations with us constitute us. One’s being cannot be separated from others; one’s self is primordially entangled. Yet, entangled being with others concomitantly presents (and presences) the reality of

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6 Heidegger does not use ‘Dasein’ in his later work. In “Building, Dwelling, Thinking” the terms ‘being’ and ‘human’ are used.

7 By spatial, Heidegger does not follow Descartes in conceiving of humans as beings that exist in places in absolute space, but rather he argues that the existence of Dasein is fundamentally spatial and equally a place-making one. In making the distinction Heidegger does not dismiss Cartesian space as spurious; instead he argues that the relational spatiality of Dasein has ontological primacy (Heidegger 2010, §19-24).
individuated being that understands itself as distinct and apart from the world and acts with an idea of autonomous existence. The world is an essential part of and proper to human existence, and human existence is partitioned out of the world. Heidegger does not aim to resolve this tension through any sort of dialectical synthesis nor to sublimate one into the other; rather, his argument is that understanding what it means to ‘be’ means understanding that the self is simultaneously both alone/individuated and together/relational. Spatially, this means that we use spatialized relations with things to understand ourselves and that the self one comes to know as one’s self is informed by the environment in which one finds oneself.

Heidegger often notes in Being and Time that we, as Dasein, live “initially and for the most part” in an inauthentic mode of being and that only in ‘moments’ do we accede to an authentic mode of being (Heidegger 2010, 352-3). This opposition of authenticity and inauthenticity is one of Heidegger’s more controversial/problematic conceptual pairs as there is an apparent sort of moral judgement implied in the terms. However, if one can leave aside questions regarding the terms’ moral connotations, the denotative precision with which Heidegger defines them provides a compelling heuristic for understanding the human experience of moving in and out of consciousness of our various ‘innerworldly’ relations. As Graham Harman notes, Heidegger’s opposition of authenticity and inauthenticity functions along an axis of the seen/unseen (Harman 2009b). Authenticity is a seeing and understanding of oneself as an individual self whose existence has finitude and directionality and involves acting in accord with these qualities. The seeing of authenticity involves a juxtaposition of self and other that, induced by some sort of experience, catalyzes the emergence of an existential self-awareness. Such

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8 ‘Innerworldly’ is Heidegger’s way of speaking about entangled being with things, i.e. it refers to the idea that life is lived within a world that is a dynamic amalgamation of beings and relations.

9 Harman notes that for Heidegger vision used as a syncedoche for sense in general.
emergences make the self ‘visible’ to itself as an agental being that is able to act towards the realization of possibilities and goals, which are themselves temporally specific instances. Ultimately, one sees one’s own finitude, a vision that provokes existential angst about the meaning and conduct of one’s life. An authentic response is one in which one reconciles oneself to one’s existential limits and actively embraces the potential of one’s worldly delimited life (Rose 2012). Inauthentic being, inversely, turns away from the insight of angst fighting against impossible limitations or fleeing/copying the practices of others. In an inauthentic mode of being one’s self-authority is compromised by one’s entanglement in the world and one is “dispersed, scattered, strewn, bedazzled, and lost within one’s existence” (Harrison, 2007, 630).

Ultimately, actions undertaken in an inauthentic mode of being suffer from a muddled sense of purpose and/or the possible.

For Heidegger life is experienced in moments (augenblick) during which particular moods and modes of being temporally predominate one’s understanding.\(^\text{10}\) In Being and Time he often asserts that we are “initially and for the most part” in an inauthentic mode of being. This statement foregrounds both the predominance of the world (our entanglement) and the dynamism of our experience with it. Moreover, while authenticity may have laudatory qualities, the statement notes that it is not a state of being that can be achieved ultimately. This statement also carries importance significance for inherent spatiality and sociality of Dasein as it points to a dynamic tension in the way people live and understand their living in places with things and other people. Human consciousness arises in placed moments in embodied experiences of

\(^{10}\) Heidegger’s term ‘augenblick’ literally means ‘blink-of-the-eye’ but is translated as ‘moment’. Moment for Heidegger is therefore a short, immediate period of time. Rose discusses ‘augenblick’ as ‘an event of freedom,’ and in Heidegger authenticity is closely identified with it (Rose, 2012, 762-3). Whether or not or to what degree Heideggerian authenticity coincides with ‘freedom’ could provide for an interesting discussion as could Rose’s political aspirations for term, but such inquiries are too far afield from the current topic.
relations to the world and innerworldly beings, which include both similarly conscious beings and dissimilar non-conscious beings which populate it. Authenticity ‘discloses’ things that are not the self so that they become knowable. Our perceptions of the things of the world are meaningful and ‘disclosing’ though they are full representations of things. The perception of difference, i.e. differentiated things, is determined by experience rather than by external realities or a priori delineations, and as our perception and experience of a thing changes its phenomenological significance to us and concomitantly the meaning of our relation with it. Approaching the following case with these considerations in mind will highlight the universal themes interwoven in the idiosyncrasies of Helen’s struggle to make what she calls ‘deliberate’ decisions, the emotional relationships she has with her stuff, and her strong, fraught sense of place.

Dwelling and Homeyness

It would seem to follow that for an ontology which prioritizes space as fundamental to being, place—space particularized—would also receive attention, and in fact this is the case for Heidegger. However, the role of the place-based relations in Heidegger is complicated and involves two terms with different and contrasting significance: homeyness and dwelling.

In “Building, Dwelling, Thinking,” Heidegger uses the term dwelling to speak about how people live in the world and among things. A spatial process that involves both ‘building’ and ‘thinking’, the act of dwelling creates places through intentional modification of the physical and

11 “Building, Dwelling, Thinking” was originally a lecture given to German architects in 1951 at Darmstadt Symposium.
social environment.\textsuperscript{12} Dwelling refers to the fundamental place-making activity of human life, but it is more than shelter and it is more than a feeling of comfort and belonging. Mitch Rose argues that dwelling is practice of ‘marking’ and ‘claiming’ the world through physical actions on material objects and environments (Rose 2012, 759). Heidegger’s central concern is that dwelling be undertaken authentically, that it be a self-driven, proactive engagement with the world, and not driven by ‘external’ forces—like other people, epiphenomenal concerns, or Spinozan-like passions—which would detract from one’s ability to most properly make one’s life. It is a material and psycho-social activity, an activity that is directed not towards the achievement of any particular goal but to the care and development of the self as an individual whose existence is delineable from but irrevocable from other beings. For Heidegger dwelling is the activity in which humans most authentically actualize/conduct themselves as interconnected beings with the world.

Dwelling, the activity in which humans most fully realize themselves, stands in stark contrast to the affective feeling of being at home with which it would ostensibly align. As developed in \textit{Being and Time} homeyness or ‘being-at-home’ refers to a state of passive relaxation that is antithetical to the constructive activity of dwelling. It indicates a state of being in which the particularities of one’s place are ‘undisclosed’ and one is “tranquillized” and ontologically lost in entangled being in the world (Capobianco 2005, 158). Being-at-home is the state of being to which one fleeing the implications of existential angst flees, and as such it is a mode of inauthentic being. Conversely, not-being-at-home, the spatially-foregrounded corollary to Heidegger’s notion of angst/anxiety, is used to discuss the way in which “existentiell”

\textsuperscript{12} Paul Harrison, in his article on Heidegger’s concept dwelling, uses the term—borrowed from Ulf Strohmayer—‘the event of space’ to indicate that it is neither an a priori nor outcome nor attribute of being (Harrison 2007).
dissonance can disclose the world, i.e. jar one into state of renewed consciousness regarding one’s environment (umvelt). As Capobianco writes, in fleeing “Dasein cultivates ways of ‘being-at-home’ that [Heidegger] ultimately characterizes as Dasein’s ‘deceitful way of not wanting to see’ itself in its essentially anxious and unsettled existence” (ibid. 157). The allure of being-at-home lulls the self away from facing its realities. It is an escape from the difficulties of acting upon one’s desires and of seeing through one’s decisions, but this fleeting escape carries the cost of not claiming or making one’s mark in the world, i.e. of not dwelling.\(^{13}\)

Stuff

In turn, the accounts Helen gives of her experiences and feelings reflect both the phenomena of self-consciousness and self-conscious action that Heidegger problematically addresses with the authenticity-inauthenticity binary. But the binary is problematic, not in the sense of failure, but because it identifies a tension in human experience that cannot be resolved. Helen’s relationships to home and her stuff are fraught by the tension that comes from seeing them as external to her while simultaneously having a sense of self that is fundamentally informed by her relationship with them. Her home is filled with things she no longer uses, needs or desires, but she struggles to get rid of stuff because throwing things out or even giving them away means that she will lose some (and maybe synecdochally all) of herself. She might lose the mnemonic key to a fond memory. Or giving away a gift from an ex-boyfriend may mean that she gives up on the idea of setting things straight with him and leave her regretful. Sometimes throwing something away may seem profoundly wasteful. Helen’s feelings about actively possessing and controlling her stuff are so strong that her apartment of twenty years fails to

\(^{13}\) Rose argues that dwelling is a momentary ‘marking’ and ‘claiming’ of place in a world whose dynamism usurps attempts at permanently doing so (Rose 2012).
adequately meet her criteria for being a home because she has things in storage at her mother’s house. This way of thinking about home hinges on her feeling that home ought to be a space of autonomy where she is able to fit her life. Dealing with the small confines of her studio was a major reason she began to think about buying. But the moments of self-disclosure when she felt clear-headed and driven to act were brief compared to the protracted periods of “lostness” when she felt submersed in the (matrix/thickness) of relationality of her being-with.

In *The Poetics of Space*, Bachelard’s mediation on the home, poetic analogy is used to evoke a sense of the diverse and complex experiences that houses engender. Home is described as a ‘within-ness’ with an “enveloping warmth that welcomes being” the idea of which allows us to “participate…in this well-tempered matter of the material paradise” *(Bachelard 1994, p. 7).* This stands in stark distinction from Heidegger’s handling of both home and dwelling, but rather than oppose the two I believe that the juxtaposition more fully depicts the multiplicity of human relationships to the places we live, our homes and our dwelling spaces. Admiration of the existential beauty of domestic poesis drives Bachelard’s inquiry. Corners germinate rooms, armoires hold hope, houses transcend geometry *(ibid. p.136, 80, 51).* Yet, as he considers the aesthetic experience of rooms, cellars, attics, and furniture of homes, he also reflects upon the tensions and difficulties that characterize the everyday reality of dwelling. He quotes the historian Jules Michelet:

> The house is a bird’s very person; it is its form and its most immediate effort, I shall even say, its suffering. The result is only obtained by constantly repeated pressure of the breast. There is not one of these blades of grass that, in order to make it curve and hold the curve, has not been pressed on countless times by the bird’s breast, its heart, surely with difficulty breathing, perhaps even, with palpitations. *(Michelet quoted in Bachelard 1994, p.101)*

The analogy points to how a home is both a physical thing comprised of sundry stuck together things as well as a relational place produced though the assembly and maintenance of various
agential elements in a particular spatio-temporal configuration. One works and suffers to bring it together and hold it in place, and in turn, it shelters, suffocates, and nourishes with its walls, halls, and memories. Home may house fear and pain as well as pleasure and joy. Much of *The Poetics of Space* attends to the positive affordances of home but, and particularly through the references to surrealist images of Rimbaud, it also acknowledges how the spaces that harbor us as we dream hold the potential to become, for example, the stuff of nightmares or just mundane bouts of boredom.

Home’s strong connotations of warmth, harmony, comfort often belie the material and existential tensions that are equally present in the places called home. Underlying Bachelard’s meditation on house and home is the central Heideggerian thought that human being, Dasein or being-there, is a ‘being-with’ things in the world. Bachelard’s poetic examples ‘map’ out a range of home-based feelings. Attics provide “tranquil solitude;” cellars are mysterious and unsettling; corners are “symbol[s] of solitude for the imagination.” Boxes, wardrobes, and drawers are “models of intimacy” in the way they store memories released with the reveal of their contents and even a touch of their surface (*ibid.*, p. 21, 26, 74, 136). But what makes such rooms, spaces, and things the phenomenal places that they are is not merely their physical location. They are what they are because of the stuff of which they are made and the sundry things their spaces contain; however, neither the room nor the stuff nor the two together complete the thing that ultimately is phenomenally experienced. The phenomenon of the house/room only comes into being as such in someone’s experience of it, experiences which are variously conditioned by spatial relations, cultural memes, social norms, and personal memories.

As she told me about her residential history during our first interview in October 2011, Helen defined the meaning the term home held for her:
I don’t know… You know, I think my big fantasy was if I could have a place where I could put all of my stuff, that would be home. Like I’ve never been in all one place. I’ve either got a bunch of stuff, you know everybody has stuff at their parents’ house, right. I think home is when you no longer have stuff at your parents’ house.

For Helen material stuff is a central component to making a home. Despite the security of rent stabilization, her studio was too small to house all of her possessions and therefore could never meet her definition of home. This inadequacy stimulates moments in which she becomes aware of herself in a way that parallels the role Heidegger gives to angst. In moments when her home comes to feel unhomey it catalyzes her to act, to change her residence; she decides that she has to move—to move her stuff together, to move on with her life, to move somewhere else. The timeline of this decision to move predates the period of our conversations. In fact, she had thought about and lived with the idea of moving for over five years, but had held off due to profound feelings of ambivalence about its meaning. Although, moving would afford bringing herself together in the sense of her material possessions it would necessitate uprooting the psycho-spatial places they held in her studio. Picking up and moving the remnants of the life shared with her ex-boyfriend, the memories of which she struggled to forget, was too much. While she felt the pique of Heideggerian angst, her emotional entanglement with the things of her residential world prevented her from enacting her smoldering desire to move. Her stuff was not simply the inanimate matter she thought she could shuffle around and compile into a home. The things she owned owned her; the meanings they evoked in her informed, almost dictatorially, her sense of self. When she saw them, she saw herself differently.

A well-worn couch, a library of VHS cassettes, an awkward side table her ex-boyfriend hauled in from the street, these were sorts of things that helped make Helen’s apartment ‘homey.’ Heidegger makes a distinction in the way in which things in the world are experienced
phenomenologically; we encounter things either as ‘present-at-hand’ or ‘ready-at-hand.’ Things present-at-hand are experienced as individuated phenomena whose existence and relationship to oneself are seen explicitly. The existence of things ready-at-hand remains unfolded out of one’s nonconscious living in and moving through the world. For example, Helen’s couch would have been encountered as ready-at-hand when she sat on it absorbed in a book. A growing discomfort caused by a lumpy pillow potentially would have thrown the couch into her consciousness as a thing in the world with which she has to deal; stopping to think about it would render it present-at-hand. There is an apparent parallel of significance between these two concepts and those of homeyness and unhomeyness, but the relationship is more one of interplay than symmetry. As discussed above, homeyness refers to a state of being in which the existential particularities of one’s self are to some degree undistinguished from the manifold existence of the world.

Heidegger’s term for this is “everyday lostness in the they” (Heidegger 2010, p183). Being lost is a mode of being that is uninformed by the authenticity which comes from the existential angst triggered by the uncanny sense of ‘not-being-at-home’.

Heideggerian angst is the mode of being that allows for the being of Dasein, which is to say that the ability to be anxious, to feel existential uncertainty, is the quality that defines the being of Dasein, e.g. human being; it is precisely not the pathological mental state we typically

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14 Stambaugh translates Heidegger’s terms Zuhandenheit and Vorhandenheit as ‘handiness’ and ‘objective’ presence whereas the original English translation of Being and Time used ‘ready-at-hand’ and ‘present-at-hand.’ I have used the traditional hyphenated terms both in keeping with the language used in most English writings on Heidegger and to preserve the specific particularity of distinction that the parallel construction emphasizes.

15 The German word unheimlich is translated in English by two words: uncanny and unhomely. Kaika observes that Freud paired the term heimlich which refers to the homely and familiar with unheimlich which means both the opposite as well as concealed. The unheimlich is that which “ought to have remained a secret an hidden but has come to light” (Freud quoted in Kaika 2004, p. 277). Heidegger’s application of the term similar but instead of diagnosing a pathological state he uses the pair of terms to point to the revelatory potential in moments of existential anxiety that are provoked when ‘homey’ mundane life is ruptured.
understand it as. Instead Heidegger frames it as a generative state out of which we see ourselves as individuated beings for whom we are the ultimate care givers. Anxiety raises our personal conscious/conscience and jars us to act on our behalf, the behalf of the us (‘I’) it discloses as our/my self. In *Being and Time* Heidegger describes the feeling of ‘being-at-home’ as “tranquillized self-assurance,” a mode of being where the everyday things of one’s home are encountered non-consciously and without active care (dwelling). In Helen’s studio the slanting floors, the closet shutter instead of a door to the bathroom, her memories, her ‘stuff’ melded together producing a palimpsestic space where meaning and interpretation became tasks of constant existential confusion. The apartment vacillated between homey and unhomey. She increasingly wanted to leave the apartment, but the longer she hesitated the more increasingly she became rooted to it. She vacillated between moments of angst-fed self-conscious motivation to act on her desires to improve her living situation and moments in which the familiarity of her apartment engrained by her long tenure left her with the feeling that that if she left the studio she would leave herself behind.

“Entangled *being-together*-with innerworldly things at hand taken care of” is how Heidegger speaks about stuff (Heidegger 2010, 186). The existence of Dasein in the world with other things is a relationship of “primordial wholeness” rather than compositeness. Relationality is not something that is after, external, or apart from being-in-the-world; rather, it is an essential aspect of existence. The latter half of the phrase ‘things at hand taken care of’ also has a very precise meaning that is relevant to an understanding of Helen’s stuff. Things ‘at hand’ are things that are ontologically understood as existentially apart from the self/subject but exist in sensible or imagined proximity. The stuff that clutters Helen’s studio as well as the things in her storage unit and in her mother’s house exist in relation to Helen, but the relationships she has with them
are also fundamental to her existence as herself. Helen would not be her same self without her stuff. The banality of this statement and its seemingly pedantic obviousness deserve mention as they provide fetishized objects for her ‘anxiety’ as foci of care.  

Heidegger defines anxiety as an “entangled flight of Dasein from itself” (ibid., p.180) when the possibility of things objectively present in general “[crowd] in upon us” (ibid., p.181). Anxiety is a perspective, a becoming aware of the existential weight of one’s own relationality. It is a sort of self-reflection that discloses Dasein’s individuation to itself as “being-possible.” One’s reality comes to be seen as neither concrete nor actual but potential, as ‘to-come’ and open. “Anxiety reveals in Dasein its being toward its own most potentiality of being, that is, being free for the freedom of choosing and grasping itself” (ibid., p.182). Heidegger champions the potential moments of anxiety have for generating revelatory self-awareness that leads to empowering self-actualization. However, it is easy to see how the everyday understanding of anxiety involving indecision and emotional tension inheres in his definition. An ‘entangled flight from oneself’ seems more likely than not to lead to some sort of crash or retraction, and as we see in Helen’s case anxiety is often a strongly elastic umbilical cord.

\begin{footnotesize}
16 Care is an important concept in Heidegger’s philosophy. He defines it as Dasein’s “existential meaning” (Heidegger 2010, p39). Care is based in the self-awareness that stems from the experience of anxiety and manifests in anticipation of experiences/situations. There is a concern with setting oneself free for and realizing one’s potentialities, but Heidegger notes that there is an ‘ambiguity’ in care—while taking care considers and prepares (for future moments) it also contributes to determining its own condition by affecting one’s mode of being in and with the world (§41-2). In his discussion of care, Heidegger develops his critique of the Cartesian and Kantian notion of the isolated subject and its independence from the external world (§43). The ambiguity of care speaks to the irrevocability of Being and world, as well as to the fluidity between many of Heidegger’s paired concepts, e.g. authenticity and inauthenticity. While care is the meaning of Dasein’s being, the thing that is cared for and the proper administration of care becomes a murky mess when the question is brought down from the clouds of Heidegger’s abstraction.
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Place, Identity, Stability

As the prime location of Helen’s apartment in the East Village grew increasingly valuable, she became increasingly bound to the triumph of rent stabilization which for her was so strong that even after landing a well-paying office job which would have allowed her to move to a bigger place she continually hesitated to move. While the East Village was already ‘cool’ when she got there, it was also physically run-down and crime-ridden. Her twenty years’ residence was an achievement, something to be proud of. It gave her a sense of moral authority in the face of gentrification. Her stories could make the nostalgic New York City culture hounds envious. It was as if living there for almost half of her life in the neighborhood was itself an investment that she shouldn’t walk away from. Not after the rent strikes and the years of obnoxious renovations of other apartments; not when the whispers of buyouts were first confirmed. In a city that has officially been in a ‘housing emergency’ for over half a century, rent stabilized apartments in New York are understandably idealized by renters.\textsuperscript{17} Such idealization informed the relief and excitement Helen felt when she first moved into the apartment. However, in her case rent stabilization came to serve not as a means to living comfortably and securely in an increasingly expensive city, but rather it became an end in itself. Her apartment continued to serve as a haven, but instead of a being a space for restoration and inspiration it ended up a repository of potential,

\textsuperscript{17} A central stipulation of the 1969 Rent Stabilization Law and all subsequent renewals of it makes rent control and rent stabilization regulations contingent upon the existence of a housing state of emergency, which defined by a New York City-wide vacancy rate of less than 5%. Since the end of World War II, New York City’s vacancy rate has never exceeded 5%. In the 1980s when New York’s population was at its lowest point in the 20\textsuperscript{th} century, vacancy rates came close to 5%, and opponents of rent control pushed hard for deregulation; however, in the past two decades the city’s population has rebounded and out-paced the construction and rehabilitation of housing in the city. As of 2013, the city-wide vacancy rate is 3.12%, and most serious debate about rent regulation involves annual adjustments and tactics for phasing out apartments rather than full, outright and immediate deregulation.
a dwelling in name and habit but less and less as place of practice. At the time of our first meeting, Helen had come to think of living in her rent stabilized apartment as a “life sentence,” but despite a growing dissatisfaction with her living situation, she had not been able bring herself to leave the apartment despite its shabby condition, poor lighting, lack of cross-ventilation and no closet. The idea of moving was colossal; it involved leaving her neighborhood and losing rent stabilization and brought up “tons” of new risks regarding everything from construction quality and mortgage maintenance to new neighbors and community disorientation.

Moreover, she felt her sense of self stabilized by the attachment she felt for her neighborhood and apartment (Altman & Low, 1992). The East Village went through an intensive period of gentrification in the 1990s and 2000s, and during this period her landlords tried to raise revenue by inducing regulated tenants to leave through an alternating bevy of neglect, construction, and buy-outs. The combined threats of gentrification and landlord hostility fueled a dual scaled retrenchment of place identity with both her neighborhood and her apartment. That she was holding out against these forces of change meant that she was staying true both to herself and to the places she called home. Yet as stability became not a means to an end but an end to be protected, the fierce commitment she made to her apartment transformed into a dispirited loathing. In a later conversation, Helen used an anecdote about a friend’s apartment as an analogy for how she felt about hers:

She has an East Village apartment bigger than mine but same thing, closet shower and tub in the kitchen, so even though there’s more windows and space and she’s been there a long time and everything is jerry rigged, like there’s no counter space and you can tell how she’s modified to make it workable. And that’s her apartment, she’s been there 30 years and […] hers is even nicer than mine and I would be like ‘Get the hell out of there!’ You know. ‘Your life has taken on the shape of your apartment, and it […] has not benefited!
This is a sort of ‘anti-dwelling’ where the world of the apartment comes to determine and configure her life. Furniture, clothing, the sundry objects of everyday life collects, but instead of making her apartment a home this “stuff” instead cluttered her space and turned it into a “prison.” Still, the apartment has been her home and dwelling (anti- or not) for twenty years. Giving up its psychological and economic stability and moving out of the neighborhood would be to give up two of the most significant pillars of her identity. “The problem with giving up the apartment is that it makes me feel, ‘So, why would I want to stay in New York?’ It makes me feel untethered in a deeper way. Why don’t I just leave? What could possibly be holding me here?” Freeing herself from the studio’s cramped, jerry rigged confines necessitates losing the freedom from instability it has provided. She would become vogelfrei, neither bound nor attached.¹⁸

During the period of our interviews Helen’s emotional state was consistently dynamic and erratic. There were a number of predominant moods—depression, anxiety, anger, apathy, sarcasm, irony—some of which were more prevalent than others but all of which conditioned and modified her reasoning about moving as she moved through them. Similarly, a number of lines of reasoning, calculations, and critical analyses of her situation regularly reoccurred but did not always lead to the same conclusions. Rather, a range played out in her head that was fairly consistent depending upon her mood and the immediate context: reasons for buying, calculations regarding affordability, possibilities of escape, well-informed opinions about the politics of affordable housing. At times she spoke about her ability to buy an apartment in the face of

¹⁸ Marx uses the term vogelfrei, which translates as ‘free as a bird,’ in Capital, vol. 1 to describe the political, social, economic, and geographic freedom of the modern working class. It is a double freedom, freedom from conscription but ‘freedom’ from ownership of/by land and the means of production. Nietzsche used the term vogelfrei to refer to the precarious freedom of the medieval vagabond who lived outside the law—both its restrictions and its protections. (Nietzsche 1974, appendix)
potential unemployment with the coolness that comes from having made risk calculations across a wide range of probabilities of affordability. At other times the thought of leaving her cushy but loathsome job left her exhausted with her immediate association needing to get another soulless job in order to afford, not so much a new apartment, but the broader context of living indefinitely in New York City. Furthermore, Helen demonstrated a tendency, in conversation, to slough off the implications of such lines of thought and instead to follow newly emergent thoughts or feelings along diverging emotional and cognitive paths.

I mean there’s this idea of stability and it seems like, well I’ve been in this job for a long time. I have the money to leave my apartment. It makes total sense, and then all of a sudden it doesn’t make any sense at all. It’s all this ridiculous tease. And the last thing I want is to have a mortgage and no income… […] I mean, it’s weird. I feel like buying the apartment was the consolation prize for having to work, in a way. You know what I mean. As long as you are working, why are you living this way? But if I lose my job, it’s all backwards. You’re one of those suckers with a mortgage around your neck and no mobility. And then I have to scramble around. […] … I never wanted a job. (chuckle) I never as a child wanted a job; I never thought I’d get a job. I guess I thought that weird things would happen and there would be money…like I don’t know. I still kinda have that idea, like something could happen, like… you know…

Here, she quickly moves from articulating confidence that stems from the stability and the financial security she created for herself, through living in a rent stabilized apartment and working an office job, to satirical self-infantialization. Both despite and partly because of the fact that leaving the studio and buying a new apartment “makes total sense” she dis-identifies and distances herself from it. She picks up the popular and not unreasonable trope about the questionable sagacity of taking out a mortgage without a job, but her elaboration of the idea moves away from its typical association with financial irresponsibility. Helen remains confident about the calculations she had made regarding her ability to afford the co-op apartment if she were to lose or leave her job; what the trope signifies for her in the moment is the quotidian tedium of self-alienating employment. The indefinite duration of homeownership, its
permanence, threatens to foreclose the possibility of escaping a life of job servitude. So even while she moves toward ownership she holds onto and stores away the imagination of a life of mobility unrestricted by the scheduled demands of jobs and financial obligations.

Heidegger argues that one cannot truly or authentically dwell when life’s possibilities are framed as infinitely open. One of the most, if not the most, central tenants in Being and Time is that being-toward-death, i.e. the recognition of one’s finitude and mortality, opens one up to one’s own possibilities of being. Recognizing the limitations in one’s life does not need to lead to the demoralized frustration that Helen often tracks back to in reveries of not needing a job and of being free “to have that hypothetical life in Europe.” Instead, honest self-assessment uncovers one’s present range of possibilities the future actualization of which is by no means predetermined (Rose 2012). Returning to the above quotation, when Helen comments that at times “It makes total sense” she articulates Heideggerian authenticity. What makes sense to her is her state of mind (or of being) in moments of constructive thought, moments when a ‘belief’ in the meaningfulness of her actions allows for her to take care of things mundane and seemingly banal. However, both by her own account and in the record of our conversations Helen is able to take care of things only occasionally and only in moments that seem fleeting; typically she finds herself lost in moments of second-guessing and the disorienting wanderlust of inauthenticity. The experience of finding or coming back to oneself in such contexts is psychologically difficult specifically because it brings one face-to-face with the realities of life’s materiality, of dwelling.

The Plight of Dwelling and Care

The essay “Building, Dwelling, Thinking” was written during the period of reconstruction after the devastation of World War II. There was a large percentage of the
population that was homeless and the construction of housing was a leading social and political issue. Heidegger concludes the essay by putting his argument in this context, and then writing,

However hard and bitter, however hampering and threatening the lack of houses remains, the real plight of dwelling does not lie merely in a lack of houses. […] The real plight of dwelling lies in this, that mortals ever search anew for the nature of dwelling, that they must ever learn to dwell. What if man’s homelessness consisted in this, that man still does not think of the real plight as the plight? […] Rightly considered and kept well in mind, [homelessness] is the sole summons that calls mortals into their dwelling. (Heidegger 19XX, pp.10-11)

Here, homelessness is the existential state of always having to work at dwelling. As the never-finished activity of building a home for oneself in the world, dwelling can be seen as a plight, an endeavor with no final resolution before death.

It is important that Heidegger separates the homelessness of dwelling from the ontic reality of people who lack housing. What could be called ‘houselessness’ is undoubtably a misery. Heidegger’s point—both philosophically and socio-politically—is that merely taking care of our need for shelter is an inadequate approach to addressing the multifaceted relations of our socio-spatial lives.¹⁹ Helen’s case provides a good example for understanding Heidegger’s concern. She had a home (she was home-ful) that ostensibly/physically met her basic needs, but she regularly approached housing decisions as determining her residential situation once and for all. She feared that whatever decision she would make would turn out to have been the wrong decision to have made. This perspective exacerbated her personal troubles, provoking anxiety and causing her to suffer panic attacks (e.g. skipping work to worry). Worrying about being tied down in the future got in the way of living in the present. Helen withdrew from dwelling, from actively engaging with her apartment. She stopped caring for the place, and her lack of self-care,

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¹⁹ The socio-political failure of twentieth century public housing projects to redress segregation and poverty are perhaps the most infamous example, but the socio-ecological (as well as political) costs of suburbs comprised of detached single-family houses are perhaps greater.
which manifest in a depleted pantry and dusty floor, recursively fed the weariness that provoked it.

As noted above Heidegger writes repeatedly in *Being and Time* that we live “initially and for the most part” in an inauthentic mode of being. The focused, collected, self-driven state of being he refers to as authentic requires the sort of self-care Foucault turned his interests to in the series of lectures *The Hermeneutics of the Self*, a line of research in the development of the Western subject that focused on ‘care’ in the practices of the self during the period of late antiquity (Roman and Hellenistic thought). Foucault’s interest was on the institutions of self-care and his lectures are analyses of programs for self-care developed by various philosophical schools. These programs of varying degrees of prescription are grounded in specific practices ranging from pneumatic to mnemonic to sexual, which, taking into consideration Heidegger’s influence on Foucault, might be read as attempts at embodying authenticity. What Foucault argues as he moves through his research is that the rise of Christianity involved a popularization of a range of practices of self-care which instead of turning on self-generation moved within an environment of socialized or externalized care. The church, the priest, and emblematically the practice of confession came to mediate the self’s relationship to itself and created subjects characterized by identities dependent upon directives from socio-political authorities. An implicit Heideggerian lament in Foucault interrogates what the rise of pastoral Christianity meant for the development of the Western subject.²⁰ Useful here is the articulation of practices of the self that

²⁰ Foucault’s approach to the Western subject is based in two historiographical methods: archeology and genealogy. Developed progressively, with his archeology Foucault argued that knowledge—concepts, classifications, significance—was temporally dynamic. In his genealogies he demonstrated the contingent, aleatory manner in which institutions come to impress themselves on society and condition the cultural norms by and against which individuals are subjectivized. In his later research Foucault’s period of study shifted to the period of late Classical Greek thought, and his focused moved away from institutions to the individual’s
can be taken as rough examples of Heideggerian authenticity and inauthenticity, and how the unresolved tension between the two modes of self-care lies along a psycho-social axis.

Over the last decade or so of his life, Foucault’s work moved from analyses that foregrounded institutional power in the development of individuals—their subjectivization—to analyses where individualized practices of the self grounded social and institutional co-optation, from punishment to discipline to care. Both ‘ends’ of this movement away from studies that highlighted coercive and negative instances of power to those of creative, generative and comprehensive acts attend to tensions between the anonymous, autonomous self and the context and control of society. Heidegger provides little socio-historical contextualization for his analyses, and while his claim that we live “initially and for the most part” in an inauthentic mode of being could be nostalgic and/or pessimistic such labels do not provide helpful insight into understanding what is meant by authenticity and inauthenticity. Denotatively, they are not moralistic terms. In Nietzschian terms, they are beyond good and evil. They are even prior to the ethical concerns that inform the later inquiries of Foucault. These two terms are existential terms that serve to describe states/modes of being that people go through normally in the course of their daily lives. Ultimately, the issue of ‘care’ demonstrates Heidegger’s concern for the importance of self-cultivation but without the libertarian belief in ultimately free, autonomous individuals. In as much as we are beings that have conceptions of ourselves as selves, our lives are characterized by the “plight” of dwelling, of needing to provide for ourselves in the world. In this sense there is a value to authenticity that ontologically trumps ‘mere’ factual understanding of the world and our largely inauthentic, socially-determined mode of being. Perhaps rather than relationship to personal education as exemplified by master-student and teacher-adherent relationships. A Foucauldian approach to the subject foregrounds the socio-historical context in and of which people become subjects and rejects the notion of a transcendental human subjectivity that remains constant through space and time.
nostalgic, pessimistic, or even optimistic, Heidegger’s distinction and highly-qualified concern for authenticity is idealistic, but idealistic as the belief in the self might be, Heidegger would remind us that the reality of the belief is a phenomenon of singular importance.

Well, the rental is the default, right? But buying is the commitment, right? The problem with giving up the apartment is that it makes me feel ‘So why would I stay in New York?’ It makes me feel untethered in a deeper way. Why don’t I just leave? What could possibly be holding me here?… So, what I think is annoying myself is that I will be… flooded with alternatives of what I’m going to do…such that I’m unable to make a commitment to buy and will end up grabbing a rental because I don’t have a place to live. I could see that happening, right? I’d like to be more deliberate, more, you know, not haphazard, you know.

In Helen’s thinking about this in the abstract, in between leaving the rent stabilized apartment and the commitment of buying lies a vacuum of ‘place detachment’ and ‘place dis-identification’ and that idea makes her feel deeply “untethered.” It’s as if the apartment were a synecdoche for New York; leaving the apartment equals leaving New York.

In Heideggerian terms, when she frames moving as leaving, changing her place of residence is presented/presenced in a reactive, negative light. She’s running away, abandoning herself, fleeing the challenge of dwelling (there). Part of her ambivalence about leaving is that she doesn’t want to give up on herself, as a continuation of the self that moved into the apartment and neighborhood in hopeful anticipation for how she would be able to live and develop herself out of that space. Such constancy of purpose aligns with Heideggerian authenticity, but this nugget of desire—old and engrained as it might be for her—should not be understood as the essence of her authentic self to which she need only return and stay true. It must be contextualized in the dynamic multiplicity of (her) relational being. An implication of being entangled in the world is that as the world changes the self changes due to changes in the beings with whom one is related, as well as changes in the form and significance of the relations themselves. What it means to be authentically oneself does not stay constant. There is a real risk
of fetishizing particular instances of the self, of fixating on past goals and desires with marginal relevance for one’s present situation and failing to address one’s present circumstances.

As Helen went through the experience of leaving her old apartment and buying and moving into a new place, she regularly found herself in moods of ambivalence which made it hard for her to ‘care’ for herself in the Heideggerian and Foucauldian sense. This sort of self-care requires that one be resolute. “As authentic being a self, resoluteness does not detach Dasein from its world, nor does it isolate it as free floating ego. […] Resoluteness brings the self right into its being together with things at hand, actually taking care of them, and pushes it toward concerned being-with with the others” (Heidegger 2010, 285). Self-care is not something that one does in a vacuum; Helen’s struggles with depression, the impending but uncertain changes at work, and the slow speed at which the new building became available all complicated her life/experience during the period of our interviews. They made being resolute more difficult for her—one by surpressing desire/will-power, the others by adding uncontrollable contingencies and unpredictable timelines.

Once Helen signed the contract for the new apartment it seemed as if she had begun a transition from one stable residential situation to another. However, the anxiety and ambivalence she felt about leaving her rent-stabilized apartment in general were redirected and cathected onto the potential particularities of the new apartment. Anxiety that seemed to be about the specific location of where she lived was in large part anxiety about dwelling in general, about committing

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21 For both Heidegger and Foucault self-care includes reconciliation to the reality that some things cannot be surmounted. As Heidegger writes, “Not counting on… is a mode of taking into account what one cannot hold on to. It is not forgotten, but retained so that it remains at hand precisely in its unsuitability. Things at hand like this belong to the everyday content of the factically disclosed surrounding world.” (Heidegger 2010, 339) Helen often found herself obsessing over things she had no control over, a course of action that typically left her distraught, feeling impotent and hopeless.
to seeing herself living in a non-transitory way. She began poring over crime statistics, mapping out commuting options, and worrying about having a bedroom abutting that of ‘loud sex neighbors.’ After a month or so of being in contract Helen began to realize that she might not be able to move into the new apartment before having to be out of her old one. The building had not received its final certificate of occupancy, the awarding of which was tied up with how the affordable housing developer had financed construction. Helen was forced to ask her landlord for an extension on her departure date, initially from September to November but when in October she had not heard anything regarding setting up a closing date she was forced to ask for another extension, this time until February. In mid-September she spoke about how the delay affected her:

Now I feel like…I don’t believe it will ever happen and I’ve completely fucked up any chance at actual change because I’m in a holding pattern. I’m legally in a holding pattern.” […]The whole thing] “is just so abstract to me now. It is like the building doesn’t exist. We could go by there and there would be nothing there. Like I made the whole thing up like those people who are perpetually going to move to the Caribbean and they never will.

The long months of no progress were emotionally draining for Helen. She no longer cathexed her feelings but repressed them. She began to live her daily life at a distance in a state of emotional withdrawal:

My apartment looks like someone is definitely not thinking of this as their home, you know what I mean. It feels like my everyday reality is moving backwards, right. ‘Cause it’s like I used to have it pretty nice in here, ‘Fuck it, I’m just going to throw everything on the floor. […]’ I was going to throw this shit out because I thought I was going to throw it out but I don’t have that deadline. Everything is deferred. […] Like, I’m running out of sugar; I don’t want to buy a new […] so everything has this…it’s like a siege, siege mentality. Like we’re running out of sugar; we’re running down the various supplies to zero…

This is a haunting description of the unheimlich experience of living in her apartment during the interregnum between giving up rent stability and closing on the purchase of the new apartment.
She feels like life has been playing “one big cosmic joke” on her to shame her for trying to change and improve her life. Nothing seems to have changed in the past year, no progress has been made; she hasn’t done a thing but watch bad TV and handed someone a large check.

Despite feelings of deflation and regret, Helen’s conversation is peppered with anger, an anger tinged with resentment and exhaustion, but that demonstrates a drive to act, a willingness to shake off the comforting familiarity of stabilized stasis and strive to ‘attain to dwelling.’ Heidegger explicitly makes a connection between authenticity and action, writing “Resolute being together with what is at hand in the situation…is possible only in a making that being present. (Heidegger 2010, 311)” To engage successfully the sorts of challenges Helen faced she needed see herself as an agential being. “The choice I made was ‘I’m going to have a nicer living situation. I’m willing to pay for that. I’m willing to be on the train more for that. I’m willing not to have some fabulous, theoretical life in Europe for that.” While Helen’s words record a moment of ‘authentic’ resolution when she decided to act, to move, to buy the new apartment, their context in the interview was one of detached reportage that reflects the continuous onslaught of adversity (personal and external) that she faced. At times it overpowered her. At times she was able to reconcile herself to things out of her control. There were enough times she remained resolute in taking care that she was able to leave her old apartment and move into a place of her own.

Conclusion

At the end of January with no progress in closing on the apartment, Helen faced the reality of having to vacate her apartment in a month without knowing whether the new apartment
would ever close. At the end of February Helen moved out of her studio and temporarily into a friend’s loft in the South Bronx.

…I just find it interesting and bizarre…that this, this situation is…replicating a problem that I was trying to get away from, which is this sense of limbo and nothing ever changing and not being decisive. But instead it’s fed into, right, that’s the thing. And it seems weird because that’s my particular issue and then, it, the thing that I try to do is, is holding this big mirror up to the same thing. Isn’t that weird?

With neither a stable place of her own nor a place to put her stuff Helen became both houseless and homeless, both technically and by her own definitions of home. Perhaps surprisingly her attitude and feelings in and about her new situation were not much different than they were before she moved out. It would be hard to say that she felt more optimism or a greater drive to act than before, and it would be equally hard to say that she felt less ambivalent or anxious. What changed the most was the temporality of things about which she had feelings. Another way of putting this is that she effected a change in the circumstances of her life; she changed her situation.

During the three months she stayed in her friend’s loft, there were moments when it seemed that cutting ties with her rent stabilized apartment enlivened her, but there were as many if not more in which the same old feelings of ambivalent lethargy predominated. Later conversations with Helen revealed a continuing struggle to let go of ambivalence and to take on the existential plight of homeless and let herself truly and fully dwell. Half a year after moving into her new home, a home she owns and which can hold all of her possessions, Helen had not yet finished unpacking, had not yet ordered the patio furniture her mom offered as a moving in present; Helen remains in state of existential limbo. Whether or how the change in tenure affects Helen is unclear. She continues to butt her imagination of the future against the potential constraints posed by her apartment; there are lots of things she imagines not being able to do
because she now owns a co-op unit. The details are different, but the fundamental issues—those that make up the plight of dwelling—have persisted. The stability of home still often becomes a form of permanence in which the future she imagines is foreclosed by the entangled limitations of the present.

If there is a conclusion to draw from this case study it should not be a discounting of the potential benefits that residential stability affords; rather it would be to point out that the spatial, self-actualizing qualities that Heidegger attributes to dwelling and that are championed in neoliberal homeownership ideology are neither fixed in place nor attributable to one form of tenure over others. The possibilities for self-actualization that home affords are first and foremost that, affordances and not certainties. The same qualities that feel full of potential sometimes, at others seem devoid of hope. Rent regulations and affordable homeownership have great potential for shoring up one’s sense of ontological security (see Giddens 1991, Hiscock et al. 2001, Dupuis and Thorns 1998), but residential stability, as explored in the case of Helen, is not an existential panacea to the ‘plight of dwelling’.

If there is a conclusion to draw from this case study it should not be a discounting of the potential benefits that residential stability affords; rather it would be to point out that the self-actualizing qualities Heidegger attributes to dwelling while spatial are not fixed in place nor are they attributable to one form of tenure over others. And furthermore, that the self-actualization home affords is first and foremost that, an affordance and not a certainty.
Chapter 2: Overwhelmed: The Affective Turbulence of the Home Buying Process

I’m suspicious of my reasoning, of my choice, of my impulse. […]… People don’t know why they do what they do really. They have good stories about it, but…I am not understanding myself very well lately. I do not understand why I have the job I have, what the fuck I’m doing, I do not understand at all how I got here. I just don’t.

— Helen

Introduction 1.1

When the housing bubble burst in 2007-2008 and the United States’ economy went into the most severe recession in almost a century, both popular and academic media were awash in articles and conversations about the complexity of housing finance. It was easy to read the complexity as the root of the problem or more cynically as a sort of smoke screen masking the fleecing of the middle class (or at least middle class-aspirational) home buyer. But complexity of mortgage financing itself was not the cause of the economy’s meltdown, nor was it the cause of anyone personal troubles (Christophers 2009). Complexity is not agental. Complexity describes. Understanding and managing complexity, or rather, failing to do so was at the heart of the crisis. The greater the complexity of a system or phenomenon is the more difficult understanding and managing the it will be. A financial system in which personal loan officers, institutional investors, automated investing algorithms, quasi-governmental corporations, and unsophisticated borrowers mix is surely complicated, and complicated to the degree that a complete understanding is next to impossible. However, while it may be the case that only the most sophisticated expert can understand all of the parts, there is an infinite regress in the phenomenological complexity of things that leaves experts scratching their heads. In other words, the problem of managing a complex situation isn’t necessarily resolved by gathering yet more information. More information, more knowledge can simply clutter one’s understanding.
Managing something complex, be it at the institutional scale of a national economy or at the personal scale of a household budget, requires delegation and the use of black boxes in addition to patience, rigor, and deliberation. This chapter explores how first-time prospective homebuyers approach the complexity of home buying and homeownership and how they navigate a process whose complexity has great potential for becoming overwhelming.

The first section will briefly sketch out the economic context of buying a home in the United States by looking at how government policy has tried to facilitate home ownership. Then, it will examine the literature in housing studies to show how scholars across disciplines have tried to come to terms with the complexity of housing decisions. It will conclude by suggesting that such complexity can be overwhelming for prospective homebuyers. Three recent memoirs will be examined as mediated examples of how home buying can overwhelm.

The second section turns to Heidegger to give a phenomenological theorization of the experience of being overwhelmed. Three central Heideggerian concepts provide the basis for this: attunement, entanglement, and temporality. These three concepts speak to the interplay of emotion and reasoning, the multitude of issues homebuyers must deal with, and the imperfectly delineated way in which homebuyers draw on past experience and projections of the future when making decisions in the present.

The third section is comprised of case studies from my interviews with prospective and recent first time homebuyers. Residential tenure is a fundamentally political thing, which helps explain the long history of government housing policy, but it is also a fundamentally psychological thing. Cooper Marcus argues that one’s house is a mirror of one’s self, but it is also much more than merely a mirror (Marcus 1997). Figuring one’s life out is hard enough; figuring one’s life out when where one lives is foregrounded as irrevocably interrelated to who
one is is another order of difficulty and complexity. This section attempts to show how the
overwhelming experience of buying a home is actually lived by people as they go about trying to
buy and/or trying to maintain a home. It portrays ways in which people deal with their emotions,
with the vast amounts of information they compile, and with the significance that
homeownership will have on their lives and self-conceptions.

The chapter concludes by returning to idea of delegation and sociality. Home buying is
an often overwhelming experience, and poorly managing it can lead to regrettable decisions. The
pressure to do things oneself that people put on themselves adds to the likelihood of becoming
overwhelmed and making poor decisions. However, homes are not bought by oneself; lawyers,
real estate agents, and loan officers, among many others, are necessarily a part of the buying
process. How one approaches these real estate professionals can have significant implications for
how one experiences the process of buying—both positively and negatively. This final section
looks at the affordances this social layer of complexity has and argues that coming to terms with
not having complete control over the process is a key element in avoiding the feeling of
overwhelmedness.

Introduction 1.2

A central difficulty facing all prospective homebuyers is the high cost of buying a house
and the land it sits on. The United States has developed a complex and diverse system of
mortgage lending that has both greatly expanded the percentage of the population who qualify
for home loans and made the borrowing of such loans easier for consumers to initiate and
manage. The federal government supports a wide range of initiatives that facilitate
homeownership including, but not limited to, mortgage interest tax deductions, Federal Housing
Authority (FHA) mortgage insurance, low-cost bank loans through the Federal Home Loan Bank (FHLB) system, investment in mortgage-backed bonds through the Federal National Mortgage Association (Fannie Mae), and monetary support for programs that assist with down payments and homeownership counseling. Similarly, states, municipalities, and local housing authorities also offer various programs including down payment assistance, homeownership savings programs, and incentives for the construction of affordable housing.

The purpose of mentioning the role of government in homeownership financing in a chapter on individual experiences is to acknowledge that those experiences manifest in an environment where the normalization of homeownership has been facilitated at macroeconomic levels which, while perhaps understood by prospective homebuyers in the abstract, frequently fail register in day-to-day life. People would neither have the same desire nor the same ability to purchase a home without this background. It is the omnipresent but fleetingly seen backdrop to the experience of buying a home. It contributes to the potential for feeling overwhelmed both by how its manifold intended effects affect societal norms for housing tenure and by how people’s incomplete knowledge of the system alternately and frustratingly gives and obscures insight into the larger context of their situation.

The reasons why people buy homes are legion. With increasing wealth inequality and increasing urban housing costs, much contemporary housing policy is directed to expanding access to affordable housing—both rented and owned. Davidoff (2009) is concerned that households are entering homeownership with more at risk than is typically. Belsky, Retsinas, and Duda’s (2005) inquiry into the imperative to increase low-income homeownership shows that low-income homeownership is most successful when actively managed, and argues for an increase in community groups that offer counseling for homebuyers and homeowners. Collins
(2007) argues that the haphazard array of federal housing policies, many of which were designed with broader economic policy goals in mind, have increased the exposure of homeowners to the vicissitudes of the larger economy. Many housing scholars are concerned that the cultural imperative for all people to become homeowners has led to suboptimal decisions by both policy makers and individual consumers (Rohe 2007). The establishment of the Consumer Financial Protection Bureau, championed by now Senator Elizabeth Warren, reflects concern about the efficacy with which people are able to navigate the information-saturated field of home finance.

Housing is a durable good; it is necessary for life; it is spatially fixed; it is heterogenous; it is a ‘joint good’ inherently, intractably and simultaneously used along with its environs (Gibb, 2009, 31). This complexity makes pricing housing difficult, a difficulty keenly felt by the vast majority of consumers (both buyers and sellers) as they are only infrequently active in the housing market (citation on amateur nature of homebuyers and sellers). Moreover, although everyday experience shows that the decisions that people make are informed by a wide range of thoughts, feelings, and reasonings, the traditional economic theory that informs much housing research bases microeconomic decisions on the model of the rational actor or homo economicus. This model defines choice as “the outcome of the combination of preferences and constraints” (ibid. 30). It assumes that decisions are informed by multivariate cost-benefit analysis, which Kenneth Gibb defines as “identifying all costs and benefits associated with an activity, their monetization and the consistent discounting of future values in order to measure the present value of the total future stream of income and costs (ibid. 31).” Acknowledging that cost-benefit analysis and market efficiency are often effective tools for studying and making housing policy, Gibb notes that many of the assumptions underlying neoclassical economics become problematic when applied to the real world. Too many of the assumptions underpinning the normative value
of market efficiency are unarticulated, as is the normalization of extant undesirable social realities.

Gibb argues that an increased engagement with behavioral economics in housing studies would offer helpful ideas for policies that aid consumers in making housing decisions in a highly complex mortgage market. Tversky and Kahneman (1974), the pioneers of behavioral economics, framed their work as the study of decision-making in the face of uncertainty. Why are suboptimal decisions made? Where and how do the assumptions of rationality in traditional economic decision-making models fail? Their insights provide a window for thinking about the challenges that arise when making decisions. Tversky and Kahneman looked at the heuristics people use to compensate for their uncertainty and examined how reasoning informed by spur of the moment heuristics often leads to inadequate judgements. Gibb’s attention to complexity expands the conceptual scope for studying decision-making by moving from the decontextualized choices studied in behavioralist experiments to the complex decision making environments in which actual consumers live. In a sense, it is a shift from the refinement of the lab to the polyvocality of policy and the market. Foregrounding the microeconomic situations studied by Tversky and Kahneman and the macroeconomic contexts outlined by Gibb will help in appreciating the susceptibility to emotionally charged confusion prospective homebuyers face in issue after issue and choice after choice.

Emotionally driven behavior is oft understood as irrational behavior, but such affect-laden conflicts, beliefs, and deliberations are markedly different from the irrationality that behavioralists study. The latter is conceived of as a “distance from perfect” reason, which is normal and “predictably irrational” (Ariely 2009, xix). Economics, behavioral and neoclassical,

\[^{22}\text{In behavioral economics uncertainty refers to the phenomenon of when the correct or best answer to a problem or question is unknown to the decision-making subject.}\]
has a lot to contribute to the study of housing and the resolution of housing problems. However, without belittling the contributions of economics, the lived reality of decision-making—its potentially overwhelming uncertainty and complexity—can be more fully elaborated through qualitative and socio-historical analysis of emotions and cultural norms.

Introduction 1.3

Chapter 3 will delve more deeply into the normative role homeownership plays in the United States, but the tendency that measuring oneself against social norms has for provoking feelings such as anxiety, worry, and self doubt is worth mentioning here. Housing policy makers in the United States often give notice to the culture of homeownership, to the notably high social value it carries (citations). Often this is offered up as context, background, and/or justification for a particular study, but not usually explicitly examined in itself. It has been left to researchers who are less immediately engaged in shaping housing policy, e.g. social historians and social scientists working with qualitative data, to dig more deeply into the various ways housing norms manifest in the United States and elsewhere.

Architectural historians Gwendolyn Wright and Dolores Hayden have both examined the relationship between the physical form of housing and the social and cultural practices that construct and occur in and around them (Wright 1983, Hayden 2002). Wright argues that “The notion of the perfect fit between the person or family and the dwelling can become a form of bondage, preventing recognition of problems in our own lives, and in the multiplicity of family lives in our society” (Wright 1991, 223). The way Americans think about housing presently is premised on the idea that there should be one household per residential unit and that that household should be a nuclear family. Real life belies this ideal in countless ways, e.g. as of 2012 only 20% of households were married couples with children under 18 (Vespa et al. 2013),...
but nonetheless the ideal remains pervasive and persuasive. Wright’s primary concern is that the ideal of homeownership draws heavily upon notions of self-reliance and that the combination of this ideal and the very real challenges of maintaining a home blind us to the needs of the homeless and shelter poor (Stone 2006). Strikingly, the metaphor of bondage above speaks to how psychologically difficult dwelling can be in a cultural environment where images of domestic bliss are omnipresent but ever only partially realized.

Hayden’s book (2004) on the history of American suburbs details how real estate developers have played a major role in the production of the American Dream, particularly in its metonymic relationship with homeownership. To own a home is to realize the American Dream; to pursue the American Dream is to pursue homeownership. The two are so tightly bound that in all but the rarest of cities the idea of a renter ‘living the dream’ is an oxymoron. Moreover, she notes that the ideal of homeownership is a “triple dream” of having a house, land, and a community; yet, homes are often barely affordable, lack real outdoor space, and/or involve leaving one’s community. The gap between the expectant dreams of homeownership and its quotidian reality presents challenges and forces people to make unanticipated decisions. Shifting market conditions and emergent lacuna in understanding can transform a pursuit of stability and normality into a chute of anxiety and undecidability (Derrida 1992, 1995, Reynolds nd).\footnote{Undecidability is how Derrida speaks about the leap of faith required in decision-making. Decisions for which there is causal responsibility do not follow simply from applying learned knowledge. More than the killing off of possibilities (etymologically de cid), the act of deciding is a creative moment the effects and implications of which cannot be anticipated with certainty (the term does not address probability). How can one choose something that is not known? This paradox is at the heart of Derrida’s term and, one might say, ‘haunts’ prospective homebuyers.}

Following the recent housing market bust an abundance of books and articles—both academic and scholarly were written to understand and explain the economics of the bubble and the crash. Many others also sought to explore the experiences people were having, particularly
those who had been preyed upon and were facing foreclosure and eviction. Saegert et al. (2009) examine the ways in which delinquent homeowners under threat of foreclosure experienced the contradictions within the neoliberal rhetoric that championed homeownership for all but vilified those with mortgage trouble. Despite recognizing gaps between discourse and reality and feeling manipulated by the institutions that unequivocally espoused homeownership, many of the individuals they studied continued to have strong desires to hold on to or retain homeownership. These homeowners bought their homes in good faith with the belief that hard work, commitment, and sacrifice would see them through most difficulties, but when this proved insufficient most were shocked to find out that their lenders either could not or would not work with them to avoid foreclosure. The experience Saegert et al. write about for their low- and moderate-income, largely female and minority participants is similar to that of Edmund Andrews, a successful New York Times economics reporter. Andrews recounts being told by Alan Greenspan that his lender gave him a loan based strongly on the degree to which they thought he would fight to keep his house. “They looked at you, saw your steady job history and saw that you had always paid your bills, and they were betting that you would do almost anything to avoid defaulting. And they were right” (Andrews 2009, 7). When asked to summarize what kind of help or advice would have been helpful to them, several of Saegert et al.’s participants wished they had been given a more soberly realistic set of expectations about potential pitfalls than the all-assuring advice they had received. Trying to be deliberate they were swayed away from reassessing their desire to buy in the context of the full spectrum of probable outcomes. For many lenders and mortgage brokers their job is understood as resolving the obstacles that stand in the way of a prospective homebuyer finding a mortgage; delving into the potentially overwhelming possibilities of clients’ future financial situations seemed non-beneficial for too many of them. As a result of
such disengaged and poor advice, the experience of owning for the participants of Saegert et al.’s study often proved to be overwhelming to the point of default and foreclosure. While the case studies in this chapter do not focus on foreclosure, they do explore the moments when overwhelmed people make highly consequential but ‘undecidable’ decisions.

Searching for and buying a home can be an overwhelming experience. Etymologically, the term overwhelm recalls the capsizing of a ship, being flooded, loosing control of the helm, drowning. These are metaphors for being overcome and overpowered by the fecundity of one’s environment and the necessity of planning for and responding to its potential for risk and opportunity. The opposite of feeling overwhelmed is a feeling of being in control, of being able to, to use another nautical term, navigate and find one’s way. Navigation and wayfinding involve the use of limited information about one’s surroundings to orient and move towards a goal. They require an openness to and steadfastness in the face of environmental potentiality. As the accounts detailed in the third section demonstrate, even the most resolute people can find themselves befuddled by the buying process.

The following two sections put forth a three-pronged analysis of—to use an awkward word—overwhelmedness. First, the concept of overwhelmedness will be explored to theorize the multiplicity of elements prospective homebuyers confront through a reading of three Hiedeggerian concepts: attunement, entanglement, and temporality. Secondly, three recent homebuying/owning memoirs will be analyzed to examine the emotionality of the home buying experience, and ethnographic data collected in interviews with prospective and recent homeowners will be presented to demonstrate how changes in thinking and feeling over time complicates the decision-making process by undermining the stability of one’s sense of self.
Section 2: Attunement, Dullness, and the Moments of Overwhelmedness

This section provides theoretical reflections on the experience of feeling overwhelmed. It draws from phenomenology and affect theory to argue that understanding the difficulties people experience with the home buying decision-making process must account for the ways in which cognitive processes are always also emotional (attuned or affective), a particularly important point to note as people are not always aware of the emotional state they are in nor of its effects on their perceptions and thought processes. As was shown with the previous discussion of the three home buying memoirs and will be shown below with examples from case studies, being unaware of how one’s emotions are affecting one’s behavior can make dealing with complex decisions significantly more difficult to navigate and spawn an affective feedback loop in which reasoning and emotionality conflate to a degree that clarity of mind suffers.

Section 2.1. — Attunement and Society

At several points in Being and Time Heidegger comments that “understanding belongs equiprimordially to attunement” (Heidegger, 2010, 260). The repetition of the phrase reflects the significance the idea of attunement holds for his conception of human existence. Heidegger holds that all moments of understanding are moments in which one is in some sort of emotional mood. Whether we are conscious of it or not, every experience and perception we have of the world, every action we take happens in some particular affective state of being. Calmness. Optimism. Panic. Dread. Happiness. Boredom. Hesitancy. Countless others, as well as admixtures of them. Such states of attunement condition our experiences and our understanding of our experiences. At its basis the Heideggerian concept of attunement is a rejection of the notion of homo economicus, the actor who makes decisions based on strict rationality and is not
swayed by emotions. Yet, the issue for Heidegger is not the question of objectivity; rather, his concern is to understand human existence in a phenomenologically comprehensive way.

Phenomenology holds that objective knowledge without the tint of subjective perspective does not exist. This is not a rejection of the quest to gain ever better and more complete knowledge, but rather the tenet is a positive embrace of the complexity that human subjectivity brings to the phenomena of understanding and knowledge. When we learn, when we know, when we try to understand we are always already in a particular state of attunement. Different moods afford different ranges of perception and behavior. Being calm and receptive may afford a greater ability to empathize and/or process complicated issues. Being optimistic or pessimistic may lead to the imagination of creative possibilities and/or low probability outcomes.

Attunements both afford and preclude perception and understanding. Some may be sought, e.g. contentment and joy; others we seek to avoid, e.g. sadness and fear. The behavioralist schools of psychology and economics work to complicate the traditional cognitive model of the rational actor by addressing the reality of ‘irrational’ decisions. Geographer Gordon Clark (2010) adds that the qualifications or modifications made to the rational actor model by behavioralism in attending to “intuition, habit, and imitation” ought to be addressed with an eye to geographic scale. He notes that the scale of most behavioralist research is local and focused on individuals and argues that one must avoid normative modes of hierarchical scaling up that do not reflect the highly diverse ways in which phenomena at one scale intersect with those at others. Brian Massumi’s work on the socio-cultural circulation of affect reflects Clark’s idea about broadening or scaling up the scope of phenomena that influence the behaviors of individuals (Massumi 2005a). Massumi’s immediate theoretical concern lies with the preconscious or non-phenomenal transmission of affect, i.e. the way a signifier for fear may
trigger certain behaviors (“activations”) without generating feelings of fear. However, the more general idea is to point out the potential ‘operator effects’ that cultural norms and signifiers have for the stimulation of affect (or emotions) in individuals (Ciompi 2003). Such operator effects mobilise, activate, accelerate and/or inhibit thinking in affect-specific ways. […They] focus attention on specific cognitive contents and exclude others…establishing an affect-specific hierarchy of thought and behavior. [They] store and mobilise cognitive contents in affect-specific ways in memory […and] tend to link and combine cognitive elements with similar emotional ‘color’ into greater cognitive entities (affect-specific modes of thinking or logics) (ibid., 185).

The normative desire for homeownership in the United States intensified during the mid-2000s housing bubble. Unprecedentedly low interest rates and rising housing prices fueled people to act on their cultural conditioning to aspire towards homeownership. That the housing industry, particularly the construction and financing sectors, was ablaze added to the intensity of people’s feeling that they had to buy immediately, now, before it was too late. The frenetic energy across all sectors of the sprawling housing industry—ranging from housing construction to reality television shows about house flipping—was refracted throughout American culture.

Section 2.2. — Quotidian Complexity

“Dasein can ‘suffer’ dully from everydayness, sink into its dullness, and evade it by looking for new ways in which its dispersion in its affairs can be further dispersed. But existence can also master the everyday in the Moment, and of course often only ‘for the moment,’ but it can never extinguish it.” (Heidegger 2010, 353) Buying a house is by no means a dull moment, but the dullness of which Heidegger writes is not the dullness of bluntness or boredom but the dullness of insufficient clarity. Our everyday existence is one of entangled being-with the things of the world that is “initially and for the most part” lived inauthentically, i.e. without the adequate existential understanding that allows for proper contextualization of the limits and
possibilities of one’s life. Buying a house is a multifarious process, and prospective buyers, especially first-time buyers, often feel overwhelmed by it—its financial complexity, the emotionality of decision-making, the life-course/cultural implications. The sheer innumberability of things that one has to deal with in order to buy a house—procedural and personal—can lead to a desire to tune everything out, to dull down imperative that every one thing seems to have over every other thing all the time.

In *The Tyranny of Choice* philosopher and sociologist Renata Salecl (2011) addresses ‘choice’ as one of the central ideological constructs of contemporary Western society. We are subjected to a plenitude of options while being subjectivized within a culture of increasingly explicit social norms. The result, she argues, is the ‘radicalization’ of choice. “[E]verything in life has become a matter of decisions that need to be made carefully in order to come close to the ideal of happiness and self-fulfillment that society promotes” (*ibid.* 22). Injunctions to take care, to really think about what one wants, and to make careful decisions abound and are particularly present in homeownership discourse. Echoing Claire Cooper Marcus’s thesis that the house serves as a mirror of the self, Salecl remarks that while “the [home] may long have been understood as an extension of the self: it is now also an essential part of one’s personal development” (*ibid.* 34). Buying a house or apartment is likely the biggest financial transaction people make in their lives. Buying a home legally binds one to place. Its location conditions, if not determines, how and with whom one socializes and where one’s children go to school. Such socio-economic and geographic implications of homeownership are ubiquitous, but the decision to buy a home leads to and coexists with an entanglement with decisions and choices to be made about things big and small, anticipated and not. The pressure people feel to make the best right choice compounds the metonymic relationship between self and home turning furnishing and
decorating decisions into existential deliberations about self-worth. Salecl’s concern about the tyrannized consumer is the sociological parallel to Heidegger’s phenomenological concern about the dull suffering of everyday existence. While Salecl addresses the potential for stress created by the incessant demand of choice in modern capitalist societies, Heidegger speaks to the way in which the multiplicity of one’s entanglement with other things and people threatens to blunt one’s sense of self.

There is a degree of stress to all choice. Derrida’s ‘undecidable decision’ address the unresolveable anxiety of not being able to know how best to choose. The concern at the heart of the concept of dullness is succumbing to the paralysis of anxiety. As Derrida emphasizes, the reality of seemingly impossible decisions is that they ultimately get made even if by passive default. While Derrida is most explicitly interested in the ethical dilemma present is this, for Heidegger the problem of choice is psychological and existential and the worry is that the potentially overwhelming multiplicity of the world will dull the ability to act purposefully.

Section 2.3.

Time is not only the subject of the entire second half of Heidegger’s magum opus; it pervades all of his work. A few fundamental ideas, however, can be touched on in a way that help shed light on the way in which homebuyers experience their experiences—moments of clarity as well as moments of being overwhelmed. The second half of the quote that opens the previous section, “But existence can also master the everyday in the Moment, and of course often only ‘for the moment,’ but it can never extinguish it” speaks to the way decision-making processes are complicated by time as well as by emotion and multiplicity (Heidegger, 2010, 353). The statement that the everyday can only be ‘mastered’ in the moment but never ‘extinguished’ means that particular issues can be addressed and taken care of through focused
actions that, for the moment, exclude the innumerable other potential issues that demand attention. Deciding to buy a home or to clean a room addresses a particular (though more or less broad) issue, but it does not resolve it forever. Rooms will get dirty again, and buying a home does not resolve the plight of dwelling. The momentariness of moods and decisions does not, however, imply that they are unimportant. A ‘Moment’ for Heidegger is not a unit of time like a day or a second; the term refers to the temporal duration of lived experience and is perhaps best understood as a ‘sense’ of time—definitive but ineffable. It refers to the way in which the present hangs together as such in one’s understanding of it as ‘now’. Moments have a certain homogenous quality that allows for them to hold together—a mood, feeling or thought—and as that quality changes, the Moment as such dissipates. While objective measures of the length of time of Moments would vary, Heidegger’s pun that Moments often only last ‘for the moment’ speaks to the passing of time that continues throughout any Moment, the passing of time which contributes to Momentary dissipation (and emergence). The existential significance of the pun lies in the way it conveys both synchronic and diachronic experiences of time—the seemingly fixed duré of a mood and the progressive sense of moving towards the future (the sense of the to-come).

Pairing of Moment/moment helps to understand overwhelmedness. There seems to be neither beginning nor end to one’s feelings of anxiety and indecision; as one lives them they seem to be the eternal reality of one’s life. While such negative feelings are bad enough, deadlines loom and new issues arise bringing more and more things for one to deal with. When one is overwhelmed time seems both to freeze and to speed up. It could be a feeling of racing panic, or it could be a feeling of listless desperation. On the other hand, when one is calm one’s sense of time becomes moderated; one could feel readily expectant, but one might lose
awareness of the need to be expedient for a pressing matter. Such feelings affect both perception and understanding. As Heidegger writes, “Every understanding has its mood. Every attunement understands. Attuned understanding has the characteristics of entanglement” (ibid. 321). The way in which we are attuned in a particular ‘moment’ affords certain ways of understanding the world, and similarly particular ways of understanding variously afford particular feelings. That Heidegger uses the same term to refer to the confluence of feeling and thinking as he does when discussing how the material and social world deepens the significance of entanglement. As was discussed in the previous chapter Heidegger’s concern lies with how one engages one’s entangled being-with. The two primary moods of understanding for Heidegger are authentic and inauthentic, and it is with the latter that one’s entanglement becomes difficult/problematic.

“Inauthentic understanding projects itself upon what can be taken care of, what can be done, what is urgent or indispensable in the business of everyday activity” (ibid. 322). Inauthentic understanding does not necessarily lead to a feeling of being overwhelmed; Heidegger’s concern is that it leads to ‘frantic’ attempts to attend to all possibilities and precludes (at least momentarily) the ability to properly contextualize things. The result, what he calls “never dwelling anywhere,” is state of being in which one is both “everywhere and nowhere” and ‘dully’ does not reconcile oneself to the particularity of one’s thrownness (spatio-temporal existence)” (ibid. 331).

There is an ephemeral quality of the experience of time in Heidegger’s writing. The sense of determined resolve or hopeless confusion one has in a particular moment may feel atemporal, outside of time. There may be no ability to imagine feeling differently, or in Heidegger’s terms being differently attuned. And not only may it not be possible to imagine feeling differently in the future, the content of that imagined future would be limited by one’s present perspective. In
moments of optimism or happiness, it may be difficult to imagine the manifestation of negative possibilities, e.g. that a closing may fall through at the last moment. Similarly in moments of stress and worry, it may be difficult to conceptualize a positive futurity, e.g. that one’s present state of crippling anxiety will end. In such ways we are stuck with/in present attunements, but as real and significant as existential Moments are, they are not permanent and neither are the feelings of confusion or resolution one has during them. The passing of such Moments brings a renewed imperative both to live with and struggle against the realities of life as they continuously repeat themselves in various combinations and permutations.

The vignettes of the next two sections present literary and ethnographic examples of how the issues raised in the Heideggerian notions of attunement, entanglement, and temporality are experienced in the everyday life of prospective homebuyers. They look at how the shifting moods and emotions of homebuyers affect their attempts at evaluating particular decisions, at how the big decision to buy a home opens one up to a maddeningly multitudinous array of ‘smaller’ decisions, and at how homebuyers’ experience and understanding of time is neither linear nor homogenous but folds back on itself in ways that are sometimes unperceived, sometimes distracting, sometimes confusing. Memoirists Williams, Daum, and Andrews and interviewees Karla and Daniel, Alyssa, and Helen were all, to a greater or lesser extent, overwhelmed by the process of buying their first home. The vignettes that follow attempt to examine their overwhelmedness through the notions of attunement/emotion, entanglement/complexity, and temporality/memory.

Section 3:

Home, housing, homeownership, and the rich, complicated emotions tied to them are common themes in the genre of memoir writing which has been one of the most notable trends in
publishing over the past two decades (Showalter 2012). Popular with readers for its intimacy and
ostensible authenticity, memoir writing has also blossomed as a practice of personal growth and
therapeutic meditation (DaPra 2013). Memoirs are written to process experiences as well as
communicate them. While memoirs from public figures often seek to position their authors for
upcoming projects or to shape legacies, much memoir writing focuses on personal challenges
and transformations. The home is a typical theme in memoirs manifesting in stories about
childhood houses, apartments, towns, about growing up, moving on, settling down, about losing,
returning, visiting. Often the home is portrayed as a setting or emotional space, during the
housing boom and bust of the late 2000s and early 2010s, many memoirists honed in on the
theme of home by writing of their experiences dealing with homeownership—avoiding it,
desiring it, failing at it.

The focus of this chapter is on the oft-overwhelming experience of home buying.
Including memoirs along with ethnographic data allows for a longer narrative of this emotionally
volatile experience than most of my interviews were able to provide, though the two cannot be
analyzed in the exact same way as the former is—to a larger or smaller degree—
mediated/constructed for a popular audience while the latter involved—again to a greater or
lesser degree—self-censorship and/or selective recounting of events and feelings. The three
memoirs that follow were chosen for the way in which they chronicle the authors’ personal
experiences by pairing accounts of how they felt during the buying process with (attempts at)
objective reporting about the local and national context and discourse of homeownership.
Written just after the recent housing bubble burst, each provides a different perspective on the
volatility of home buying decision-making: Williams, a novelist, addresses the emotional and
cultural semiotics of buying into a particular neighborhood, Andrews, a reporter, speaks to the
heightened desire to feel a sense of control as control seems to be slipping away; Daum writes
about the importance, the hope, and the fear of settling down. The memoirs offer commentary on
the housing bubble, but ultimately they are attempts to make sense out of experiences that were
personally overwhelming. The challenges these writers faced were not as dire as those faced by
the millions of people who have faced foreclosure and eviction, but their accounts do offer an
extended look at the ups, downs, and unexpected crises homebuyers and homeowners face.
Keeping the Heideggerian concepts of attunement, dullness, and the moment in mind helps to
highlight patterns within and across the memoirs and interviews that the writers and participants
are un-, partially, or differently aware of.

Section: 3.1

Mary Elizabeth Williams (2009) begins her memoir about her three year home hunting
and buying experience with an anecdote about ‘stalking’ a house on Sackett Street in the Carroll
Gardens section of Brooklyn. “I saw it a few weeks ago, and now it haunts me, a crush I can’t
come get out of my head. I shut my eyes and try to remember the precise leafy design of the ceiling
medallion, the color of the bricks in the backyard. I’ve got it bad” (ibid., 2). The book describes
many ‘house crushes’ she has up until she and her family finally find an apartment in the
Washington Heights neighborhood of Manhattan—a suitable place in a suitable area but far in
both form and location from her ideal. The primary reason it is included here is the way in which
Williams’s writing and organization conveys the turbulent attunement of her experience. She
expresses feelings of mania and elation with frantic phrasings of irrational exuberance; then
abruptly switches to emotionally drained laments about family finances and rabid bursts of envy
for friends’ and neighbors’ houses. She reports and explains but does not try to justify her
feelings; the result is a convincing narrative of her emotionally fraught experience. The memoir
covers a period of three years, but like the other two memoirs discussed below, it makes clear that the desire to own a home predates the scope of chronological narrative. As Williams’s first lines note, “Of course I want a home. I’m American; it’s encoded in our cultural DNA” (ibid., 1).

As literature, Williams’s book at times seems haphazardly structured and erratically written. Yet, its casual style combined with a frequent use of clichés and abrupt transitions appropriately portrays the way in which experience is processed in real time. We make do with the linguistic tools we have readily available because we are always transitioning between experiences, attunements, and moments of self-awareness. By Williams’s admission the house on Sackett Street is significantly flawed and overpriced, but “[i]t’s too late…I don’t care about anything anymore, because I’m besotted” (ibid., 8). When her husband voices concerns about the price out loud she quickly puts him “so on [her] shit list” (ibid., 8). ‘Putting someone on a shit list’ is a crass and easy term that, here, is used in a loose figurative way to express the sharp pique of her annoyance, but the annoyance arises because her husband’s very ordinary comment articulates thoughts that she had been trying to suppress. His remarks seemed careless and actuarially mean; they affronted her reverie, a testament to its ultimate impossibility. Williams does not mention if they fought after this particular incident, but in many other occasions she writes specifically about fighting, particularly fights that were sparked by casual comments. All of my participants who were buying as a couple spoke about having fights during the process, fights that were often not about anything in particular but rather the outcome of expressions of bottled up frustrations that unexpectedly leaked out during an otherwise non-adversarial conversation. Sarah and Doug B, first-time homeowners for two years when I interviewed them, laughed long and hard when they recounted the fights they had, the “times when we were about to shoot each other in the face.” They noted that the fights were ultimately important vehicles for
communicating and venting emotions that often seemed not to have a place in the legalistic process of taking account of all of the issues they faced in buying their house. As will be discussed below, there is a common phenomena of emotional, if non-voiced, lashing out against perspectives that offer reasoned cautions against aspirations that stretch beyond one’s means.

To return to Williams, mid-way through her book there is a section of a dozen or so pages comprised of several loosely related vignettes through which she reflects on why she wants to buy a home.

“I have asked myself again and again over the years if I’d be this obsessed with getting a home if my parents hadn’t been such utter strangers, to each other and to me. I usually swat away the idea like it’s a pesky insect. I don’t think this deep need of mine is just to create something I never had. I did receive sufficient love and attention as a child not to be that desperate.[…] It’s instinct, which is right now gasping under the weight of housing appreciation and rising mortgage rates. And what I’m fanatical about is efficiency and intelligence. With every connection [we ] form, every friend we make, every day that we live and rent in that damn apartment, our roots grow deeper. They never grow stronger, though.” (ibid., 121)

The subsequent series of vignettes are mostly prosaic anecdotes about various home owning friends each accented by a single annoying or serious detail, e.g. a woman buying an overly expensive house during an overwhelming divorce. These vignettes are paired with comments expressing the melancholia Williams feels as a renter and an aspiring homeowner. She regrets not buying earlier in her life because of all the money she has wasted on rent. She laments how the middle class is being priced/squeezed out of New York. She faces the disempowering realization that she and her family stay in their apartment not out of choice but due to an inability to move to a better place. She recounts an episode where she vomits on the street upon seeing someone she does not like living in a house that she had wanted to buy. Williams “fanatical” attunement and ‘dulled’ obsession with “efficiency and intelligence” hinders her ability to think clearly and avoid being swept up in moments of mania an despondency.
Ultimately, Williams and her husband let go of their narrow focus on Brownstone Brooklyn and decide to look at Washington Heights, a working class neighborhood on Mahattan’s hilly northern peninsula with large early 20th century apartment buildings at prices more or less affordable for middle class families. They get excited about moving to a different area, but the sense of place is unmistakably different. Her husband, whose erratic employment as a writer is a potential burden for their qualifying for a mortgage, comments that “[b]eing in an affluent environment, I feel affluent” (ibid., 178) with the implication being that living in a less affluent neighborhood means failure. Still, as they go on day-long apartment hunting excursions Williams’s desire to own a home does not abate. She is not impervious to the sentiments expressed by her husband nor is she ignorant of the gentrifying role her family will play in changing the character of her new neighborhood, but she is pleasantly content about the change in moving from a predominately white, middle and upper class neighborhood to a predominately Dominican working class area. The soft if persistent feelings about neighborhood belonging and geographic aspirations quickly dissipate once she enters a potential apartment. The pressure of more tangible issues squeezes them out; she has to think about which school her kids will be placed in, about how the status of her husband’s contractual employment will affect their potential mortgage (and co-op) application(s), about the timeline for moving out of her current apartment. The apartment seems cavernously large compared to their place in Carroll Gardens and is bathed in light.

Maybe I’m making snap judgements about this place, but who has time for any other kind? […] We enter, and my mood lifts so fast I might have to chase after it. […] [a] surge of anxiety wallop me. […] I am at the level of panic Jeff’s been riding for about two years now. Oh shit. […] ‘Could you live here?’ […] This man who has been hyperventilating all along doesn’t hesitate. ‘Yes.’” (ibid., 177-8).
Williams succinctly describes the complex ways one can be attuned in one particular moment. She is elated yet anxious, fearful but optimistic. This scene is moment of personal overwhelmedness that she expects to be redoubled by her husband’s typical self-doubt. The “Yes” of her husband’s response brings a clarity that cuts through the confounding ‘dullness’ of their multi-year home search.

They put in an offer, which the owner sits on for a month while relisting the apartment on Craigslist before finally accepting it. “My brain hasn’t stopped whirring since our offer on the co-op was accepted. I’ve morphed into Buyerzilla, obsessing over every detail of the purchase, the move, the inhabiting” (ibid., 226). In fact, for her entire experience she was subject to such obsessions. It was an emotionally fraught period in her life. As reported in her book, she and her husband seem to have made an affordable decision, but the experience was emotionally draining. After their closing they walk across the Brooklyn Bridge, paralleling the walk they took when they first moved in together. Her husband says, “‘To have to leave Brooklyn feels like a failure to me. […] I feel like I failed myself and us because we can’t afford to live here.’” There is no irony here for him or in her writing despite the fact that the sentiment is socio-historically ironic. She reflects, “‘We did it.’ But it doesn’t feel like winning the Superbowl either. […] It’s our first day as homeowners. It looks a lot like most other days” (ibid., 273). As was discussed in chapter one, dwelling is not a discrete thing or event that one can achieve for once and all; it is—as Heidegger argues—the spatial condition of human existence. Their melancholy is the ebb after the elation of their pragmatically tinged success. The dream has been actualized, and the mania, panic, fear, and hope that its virtuality inspired no longer have an object. They are in another moment, now subject to new attunements.

Section: 3.2
Williams’ book attests to the ways in which prospective homebuyers get overwhelmed with their emotions to the point where they ‘feel crazy’ and even to the point of sickness. The memoir of Edmund L. Andrews (2009), a former economics reporter for the *New York Times*, shares this testament to the ungovernability of emotion—particularly in his struggles to maintain his grasp on homeownership—but his account of buying a house and getting a mortgage also speaks to another way of being overwhelmed—losing the ability to balance the various aspects of his financial situation while maneuvering to qualify for a mortgage. The book deals with the financial struggle he and his new wife faced after buying a house in suburban Washington, D.C. at the height of the market while in the state of euphoria after she and her children moved across the country to be with him. Andrews describes the bedazzled way he conducted himself in the lead up to the purchase of his house: the manic emotional frenzy of the combination of his failing first marriage and a rekindled friendship and budding romance with his soon-to-be second wife sets the stage for the ill-timed house purchase.

The book pairs chronicles of his everyday domestic financial struggles with journalistic accounts of the actions of the federal agencies and financial market institutions. But most significant for this chapter is his account of the willful blindness of his mid-life crisis/renewal which led him to ignore issues of grave importance for buying a new house, namely $4000 monthly child support/alimony payments to his ex-wife and supporting his new wife and her three kids as she re-entered the job market after two decades of being a homemaker. Andrews had been a homeowner for over twenty years; he had refinanced it; he had taken out an equity line of credit on it—and all without issue. He was an experienced economics reporter who had a better than average understanding of how finance—both personal and institutional—worked. How had he gotten into something so over his head that he ostensibly knew so well? While this
was not his first time buying a home, the confluence of leaving his wife and buying a new house with his new partner made the moment feel novel and overwhelmingly fast and slow. The complex emotions he felt, the complexities of his interpersonal relations, the complicatedly simple new debts he was taking on all combined to overwhelm him. Shot through with diverse emotions, Andrews writes about not want to see the full truth and implications of his actions. In Heidegger’s terms he allowed himself to sink into the dullness of the everyday. After running up against roadblocks with traditional mortgages Andrews signed on for a ‘no-ratio’ mortgage and a ‘piggy-back’ second mortgage to finance 90% of his house’s purchase price, despite being a professed economic conservative.\textsuperscript{24} Overwhelmed with rising expenses, flat income, and emotional pressures, Andrews tried to avoid bringing himself to account by shuffling bills, debts, and credit limits, but the sublation he sought in this ‘dispersal into the dispersion of the everyday’ proved fleeting and ultimately counterproductive. He writes that his lender “seemed to be colluding with [him] to pull the wool over its own eyes,” but effectively it was he who closed his own eyes to the myriad issues pointing him away from buying the house. Overwhelmed by all the dynamics and details of his life, Andrews let his worries be assuaged by his mortgage lender. “Don’t worry. …The value of your house will be higher in five years. You’ll be able to refinance (Andrews, 2009, 20).”

\textsuperscript{24} No-ratio loans do not require the borrower to state his/her income on the loan application. The loans primarily are based on credit score and stated assets. Piggy-back loans are second mortgages made at the time of a house purchase in order to cover the gap between the first mortgage and the borrower’s down payment. In Andrew’s case the first mortgage was for 80% of the house price, and the second mortgage was for 10%. Both of these types of loans carry higher interest rates than traditional loans. Moreover, Andrews first mortgage was an adjustable rate mortgage (ARM) whose interest rate would reset after five years and fluctuate annually thereafter; his second mortgage required a balloon payment for its balance after ten years. Further still, his primary mortgage payment was interest only for the first few years, which meant that he was not gaining equity in his house—a central reason for buying a house instead of renting.
Section: 3.3

Meghan Daum’s memoir *Life Would Be Perfect If I Lived In That House* (2011) details the rapid shifts in thinking, feeling and rationalizing that she went through over the course of several years as she searched for a house to buy and make her home. Similarly to both Williams and Andrews, once Daum set herself up as a prospective homebuyer she was besieged by information, options, and unrelenting waves of emotion. Her memoir conveys the temporality of her experience a little more experientially than the others. By foregoing traditional chronological narratives she demonstrates how her present moments were constantly infiltrated by memories of the past and projections of the future, temporal accordions saturated with a mélange of personal ideas and cultural ideals that made figuring out what she wanted and why difficult, confusing, and often overwhelming.

On a trip to visit a friend in Nebraska she fell in love with the old, picturesque farmhouses and on a whim decided to buy one. Despite the fact that she knew less than a handful of people in Nebraska and would be giving up both the established life she had in New York and the budding idea of moving to Los Angeles, she was swayed by feelings of cultural nostalgia, an attunement the potency of which she only partially understood in the moment. Not only was the farmhouse cavernous in comparison to houses an apartments in NYC and LA, its wooden construction and large yard recalled images of the traditional home. It had terrific floors and a landing, “a space large enough to be a room [but not] actually a room but [rather] a portal to other rooms” (Daum 2011, 118). “In less than ten minutes, I’d made a verbal offer. By the end of the afternoon, I’d made a written one. By the next day, I was in escrow” (*ibid.*, 117). Like Williams and Andrews, Daum moves to buy in a moment of mania and a ‘dull’ desire to be fulfilled in life by owning her own house. She went so far as to enter into contract for the house
before realizing that she was making a decision not based in the realities of her present life but on a future drawn from pastoral daydreams. Daum poses the question of why would she, “a mostly stable if not always entirely rational person, engage in such a rash series of moves?” (ibid., 114) This question is at the heart of her memoir. She presents her story as exemplary of the sorts of experiences so many people had who bought houses and apartments during the mid-2000s. But despite its specific historical context during the real estate bubble, the experiences she describes—flashes of emotionally driven rationalizations, desperation for objective advice, euphoria, anxiety—are exemplary of the experience of home buying in general, regardless of historical context. While historically significant periods of housing market euphoria surely energize people’s desires to purchase homes, the dynamism of both national and local housing markets coupled with the significance of such a costly purchase produces similarly excitable situations for middle- and working-class prospective homebuyers. Making the lifetime significant purchase of a home is big and complex enough on its own, but add the constant flux of interest rate vacillation, neighborhood change, the ebb and flow in confidence with one’s personal finances and keeping track of the decision-making process becomes exponentially more difficult and challenging. It can become overwhelming.

After backing out of the contract for the farmhouse, Daum continued her quest for a home in Los Angeles. Having been so close to realizing her dream of homeownership, she felt scattered. “I had two speeds at the time: urgency and apathy. That is to say, I was either thinking and talking in such exaggerations that I didn’t seem quite sane…or sprawled out on the couch unable to face anything that didn’t involve search the Multiple Listing Service.” (ibid., 144) This sentiment of living at two extreme speeds was conveyed by several participants, sometimes explicitly but more often it was conveyed by expressions of frustration or despondency. Like
Daum many of my participants vacillated between feeling lethargic and impassioned and cycled through moments of being unable to keep their thoughts and desires, their aspirations and calculations straight. The stories of my participants continue, and as such the appropriateness of their decisions cannot be ultimately determined; however, that the process of home buying is so challenging and potentially overwhelming increases the likelihood of poor, expensive, and/or regrettable decisions.

Section 4

One of the limitations of using the preceding memoirs as accounts of the emotional experience of prospective homeownership is that they are literary, mediated, and composed over time, a quality that also gives them a long-term perspective I found insightful. The following vignettes demonstrate unmediated, raw accounts of how prospective buyers felt about buying at different points during the process. The narratives participants recounted were less continuous and more interrupted by associative memories, tangential thoughts, and up-swelling emotions than those of the memoirists and demonstrate how experientially dynamic the various moments during the home search and buying process are.

Section 4.1 - ‘Through the Ringer’

After having lived together for seven years in the same apartment Karla and Daniel bought their first house less than year after getting married. I interviewed them the week they closed. During our interview Karla and Daniel spoke in ways that denoted self-confidence, but frequent self-deprecating comments, contradictions, and regular swearing pointed to a nervous uncertainty about their decision to buy, one that they were unable to avow without ironic
detachment. The story they relayed was one of exhilaration, a frantic quest to cobble things together during which moments of disbelief and doubt were bracketed and set aside, consciously or not—or rather this was the way Daniel told his part of the story. Karla and Daniel had significantly different experiences during their buying process. Karla lost her job early on, and just weeks before their bid was accepted, turned down a job offer. At the time they had written off the possibility of their getting the house as over a month had passed since they had made their final offer. Once they began to organize their mortgage application her lack of income precluded her from being included on any of the paperwork. As a result she was left out of much of the financial deliberations for which Daniel had assumed full responsibility. While Karla felt isolated, frustrated and guilty, Daniel’s experience was supersaturated with options, decisions, constraints, and calculations. It left him feeling protective of Karla but also anxious, stressed, and angry. At various points during the process they felt overwhelmed by their experience—the emotions, the high number of things to consider, the stop and go nature of the process.

On several occasions during the conversation Karla and Daniel remarked that they ‘have no business buying the house.’ The area is too nice. The house is too big. They are scared about paying the mortgage. But, they were sick of renting. The bank approved their mortgage application. The house is charming. They believe the house is worth significantly more than the price. They had as many and as convincing reasons not to buy as to buy. Ultimately, they decided to stop deliberating and to follow their desire; however this decision did not stem from calm reflection but from an exasperation bred from being unable to satisfactorily untangle the probabilities of doubt and belief.

Daniel: It’s more house than we need, but it’s also worth so much more than we’re paying and it’s such a fucking good deal.
Karla: Who cares if it’s more house than we need; we going to have, like, berries and [fruit]
D: But what if we found a place two-thirds the size for two-thirds the price? If we could 
find a place two-thirds the size and pay two-thirds of what we’ll be paying. We’re going 
to be putting a whole lot out there every month. It’s only 200, so under the adjustable rate 
for seven years at least, only $200 more than we’re paying in rent right now for a one 
bedroom apartment.
K: And a ton more space.
D: For a four bedroom house. Then there’s forms to the parents, homeowner’s insurance, 
tax, property tax, homeowner’s insurance and tax but that comes out with income tax 
deduction…the whole calculus of it is so bizarrely complicated, sometimes I’m like, 
‘Fuck it; we want to do it.’ Like, how much are we going to agonize? We know we’re 
going to be poor.
K: I feel like this shouldn’t be possible for us. Nobody buys a house when they’re 
unemployed.
D: You know, it’s been—we didn’t think we’d get it. So, we got really excited about it, 
we put in the offer, and that was really emotional and then it’s just been waiting.

Daniel’s comment—“Fuck it. We want to do it, like how much are we going to agonize? We 
know we’re going to be poor.”—captures the feeling of being overwhelmed by the complexity of 
it all, especially the financial aspects. It is the ‘Fuck it’ of being exasperated with complexity of 
succumbing to existential dispersal of Heideggerian dullness. Daniel is saying that he is tired of 
trying to figure it all out, that despite not thinking it all the way through doing something 
decisive is preferable to feeling constrained—by renting, by space limitations, by pessimistic 
financial calculations. Moreover, Daniel’s solid knowledge about construction and real estate 
reinforces his strong desire to be in control of things. He believes he should be able to do things 
himself—both a belief in his own competency but also a sentiment that there is somehow 
something ‘wrong’ with things outside of himself if he can’t.

Daniel and Karla skirt the debilitating deliberation that plagued Helen in chapter one in 
order to effect action. Karla contextualizes the situation:

We’re scared to death about being able to pay our mortgage. […] It’s ours now; our 
responsibility and we have to pay for it. What if something happens and we’re both out of 
a job? It’s really scary. […] I don’t know that [freedom] counters it, but it rides along 
side of it. On the one hand there’s always going to be a fear. Anything worth doing is 
going to be a risk, right? It’s never going to go away, so you just have to jump in and do 
it.
Their commitment to buy the house and to embrace its risks, however, did not preclude subsequent moments of challenging and overwhelming emotion. Heidegger’s statement that “Every understanding has its mood. Every attunement understands” (Heidegger, 2010, 341) provides an apt framework to appreciate how Karla and Daniel thought and felt (as well as thought about feeling and felt about their thinking) during their home buying process. While Karla and Daniel did not use the word ‘overwhelmed’ to describe how they felt during the process, the conversation was rife with analogous terms. “It’s been a whirlwind.” “It’s been surreal.” “Insane complications.” “Bizarrely complicated.” “A ridiculous roller coaster.” “Crazy.” “Scared to death.”

K: It’s been a whirlwind. […] It’s been such a whirlwind, and we didn’t think we were going to get it. …
D: It’s been so surreal. It’s been in the back of our mind the whole time that maybe we’re going to get this but we were still looking at other properties.
K: I turned down a job because I thought—it was a job I didn’t want. It would hurt my soul and the only reason would be to pay the mortgage. […] So my reasoning was I’m going to be stuck in this job that I hate and we’re not even going to have the house. So I turned it down, and two weeks later we got the house.
D: Such insane complications. We would have been in the house if you had taken that job a month and a half ago and it would have cost us a lot less on the front end if you had taken that job.
K: It would have been easier. But I would have a job that I hated probably.
D: No, it is what it is, whatever. But it really fucking complicated things timing-wise, financing-wise.
K: We’re lucky…
D: It probably cost us $5k more on the front end to get the house.
K: That was not fun for me because I had that guilt, coupled with the fact that I couldn’t help him. And the reason I couldn’t help is because he was all alone on the loan. I don’t know if it was tough for you but it was tough for me.
D: Emotionally it wasn’t tough, it made me jump through a lot of fucking hoops.
K: Emotionally, it was tough for me.
D: I mean it was tough for me emotionally because I knew it was tough for you. And, again I was in this space where I am doing so much fucking shit processing this loan, sending documents, explaining things, filling out applications. I didn’t really have a lot of time or emotional energy for expressing…
K: And I’m asking questions and he doesn’t want to talk about it.
D: Honey, this sucks; you don’t want to know.
K: He’s like, ‘Honey, you don’t want to know.’ I’m like, ‘Yeah, I do. You would.’
D: I’m like, ‘I don’t want to talk about it anymore.’ […] It wasn’t that [I felt protective].
There are things that it’s important to understand and there all these irritating details and
so many options about the work. Having to explain all of these options and permutations
and, like, that most of them aren’t going to matter anyway because it’s only going to
follow one path and we don’t know which…and it was so much shit to wrap your head
around and I didn’t want to think about again in order to explain it. I just wanted to
compartmentalize it and be somewhere else.

This exchange provides a glimpse into Karla and Daniel’s experience. It is a partial glimpse of
the multifarious ways in which emotion is manifested during the home buying process, but
exemplary of how overwhelming emotionally charged experiences can become. The discrepancy
between Karla’s and Daniel’s experiences of the process highlights how fractured, multiplicitous
a phenomenon buying a house is, but it also points to the variegated temporality of the process.
At times they were in the same moment and similarly attuned: optimistically stimulated when
they visited the house and met the owners, relatively calm when the believed their offer had been
rejected. At other times their experiences diverged: Karla’s temporary lack of income left her
feeling adrift with too much time but no good way of contributing to resolving their financial
hurdles; being the sole reported income of the mortgage application allowed Daniel to assume all
responsibility which taxes his abilities to manage both his financial and emotional affairs.
Ultimately, they conveyed a sense of pride, joy, and hope about their decision, but they’re “just
casting into this place, barely able…there’s just so much money coming in from different
places [that I] don’t even know how it all works.” The emotional impact of the process strained
them psychologically, caused tension in their relationship, and affected the way they calculated
financial decisions.

Section 4.2 – Tangled Up
I met Alyssa at an information session for prospective homebuyers held at a Brooklyn non-profit in October of 2011. We met every few months over the next year until she and her husband bought their house in October of 2012 and then met a few times after they moved in. Both Alyssa and her husband are immigrants from Ukraine; they are down-to-earth people but also have sentimental sides that are not always acknowledged. Having been married for seven years, they were catalyzed into actively pursuing homeownership by the death of their dog. Alyssa wanted to get another dog but felt that it would be cruel to keep one in their current apartment and that finding another pet-friendly building seemed impossible. As she tells it, “I hated my apartment, wanted to get another apartment, could not because I have a dog, so I was just like, ‘Ah damn it; I’m just going to buy a house.’ That’s basically it; my dog made me think about buying a house.” In our first conversation Alyssa explained her reasons for wanting to buy a house as mainly financial. The dog situation pushed them towards the idea, but homeownership did not hold significant emotional or personal importance for her. Prices had dropped; interest rates were low. She did not feel anxious to buy and reiterated the advice of the housing counselor to keep things in a long-term perspective and to avoid getting swept up in daily market fluctuations. Furthermore, growing up in post-Soviet Ukraine she had lived through periods of hyper-inflation that conditioned her to value buying real property as a more prudent investing strategy than saving money in bank accounts. Buying a house made economic sense. She and her husband would be able to have more space and greater freedom. They would probably have to leave their neighborhood, but they were not strongly attached to it.

Alyssa is focused, confident, optimistic. She and her husband are responsible; they both have good jobs; and they do not have extravagant tastes. In sum, they are ideal middle-class prospective homebuyers. Up until they moved into their new house, they went though a home
buying process that could easily be described as typical. They went through periods of rabidly visiting open houses and periods of passive searching via websites. They agreed on things, disagreed over other things, and fought about others still. They learned a lot about various neighborhoods across the Metro region and about buying a house. They felt malleable to the opinions of friends and real estate professionals. They went through moments of calm and moments of frustration. Still, as time passed and Alyssa became more involved and invested in buying a house, her patience ebbed. She became frayed by the process and increasingly felt anxious, worried, frustrated, and angry. Like Daniel she didn’t always know how to accommodate or express her feelings and ended some deliberations more abruptly than would be expected from her.

During our second conversation Alyssa told me that she had temporarily stopped looking at houses. She gave two reasons: dropping house prices and private mortgage insurance (PMI). Both of these issues preoccupied her throughout the buying process and caused regular frustration largely due to her exposure to things she could not change and had to accept. She didn’t want to end up underwater, so buying when the market was falling seemed unwise. She didn’t want to pay for PMI, but she didn’t want to wait to buy a house until they had enough for a 20% down payment. Another factor that contributed to her slowing down her house search was the aggressiveness of the realtors she encountered.

25 I say ‘up until moving in’ because the weekend that they moved all of their belongings from their apartment into their new house, which is a block away from the beach, Hurricane Sandy hit. Their house suffered considerable flood damage, including the destruction of their finished garage, their furnace and water heater; however, most frustrating was the loss of books, pictures, and other mementos that had been in boxes in the garage.

26 PMI is insurance coverage lenders require homebuyers to purchase if they make a down payment of less than 20%. If the borrow defaults the insurance covers the lender’s exposure. Mortgage insurance was pioneered by the Federal Housing Administration and FHA mortgage insurance is required for all FHA mortgages with down payments of less than 20%.
Oh, a lot of pressure. Especially you go and I tell them up front, I go ‘I’m not buying right now; I’m just looking.’ And they, you have to put your name and number—probably next time I’m going to lie and put…Paula Abdul or something else. Cause they call you, and…they call you back in a few days, ‘Have you changed your mind?’ And I, I tell them up front ‘I’m just looking. I’m not going to make my decision until spring. And what they do; they give you a number and they to a mortgage brokers and then they call you. It’s just, it’s too much. […] Like end of summer, September, I was more proactive; that was more pressure. ‘Cause I felt like I have to make a decision. And it was kind of crazy. Now that I decided to postpone I feel less pressure, especially now that I go to open houses and I tell them that I’m not going to buy; I feel less pressure.

Being attuned to her emotions, Alyssa was able to tone down the frantic feelings she was having by reducing her level of active engagement in the process which she did by deciding to more or less pause for a few months. Distancing herself from the process worked to calm her down, but if they were going to go through with buying a house, such distancing and pulling back could only be a temporary solution.

The next time we were able to meet—five months after our initial meeting—Alyssa was distraught. During the period when she had pulled back from searching actively, a friend convinced her to think about moving to Staten Island. As both she and her husband already drove to work, moving across the Verrazano Bridge would not alter their commute very much, but as they had not been considering it, the idea was difficult to sell to her husband who had been interested in Nassau County, let alone her mother who had strong opinions about where in New York they lived despite the fact that she lived in Ukraine. She had found a house that she liked and that seemed like a good fit, but by the time she was able to persuade her husband and her mother (who would be helping with their down payment) to get on board it had already sold.

It’s so upsetting. I never imagined that I would get so upset about it, and it’s just so depressing. And now I go online and there’s nothing like that place. Because the price was right; it had everything I wanted. It had a garage, a huge backyard. The place was small; I don’t need a big place. My husband was, and now my husband is actually blaming me. He’s like, ‘That was perfect for us! Why didn’t you just tell me that we have to buy—’ I’m like, ‘I couldn’t push you because we both have to like decide on it.’ He is,
‘No, it’s all your fault. See what happens.’ We could have been moving in two months, so everybody’s upset, but I guess it wasn’t meant to be mine.

Alyssa’s role as the active house hunting partner was facilitated by differences in her and her husband’s work life, with hers being more solitary and flexible and his having a rigid schedule but collegial atmosphere. These differences led them to have disjointed experiences of and attitudes about home buying. During the periods when they actively looked at houses, Alyssa was much more fully emerged in the ‘momentary’ attunements than her husband—the exasperated patience of searching listings and the excruciating sensitivity to time when pursing a singular object for sale in an open and highly dynamic market.

Alyssa felt surrounded on all fronts. Everything felt pressing, and no one or no thing was easily relegated to secondary status. Her husband, she saw on a daily basis and had conversations with varying degrees of disagreement and coordination. Her mother, caring and overbearing, was a threat to call anytime out of the blue to warn against this or that neighborhood. Less materially immediate but equally present in her mind were the pressures and uncertainties of market vacillations, the dubious trustworthiness of realtors, the unsolicited advice of friends, and the weighty costs of borrowing money. At several points over the year that we met, Alyssa seemed on the verge of giving up, but the clarity of purpose she spoke about in our first interview, the non-romantic and financially traditional way she viewed homeownership proved to be an effective ballast in times of emotional turbulence.

Throughout the process Alyssa had one friend she felt comfortable speaking with about her experience, another ex-patriot who had moved from Brooklyn to Staten Island. However, as they approached the closing that friend left the country for an extended vacation. “I had separation anxiety when my friend went to (Ukraine), but it’s being going on so long now I’m okay. I’m just going with the flow.” Two months before they closed on the house Alyssa
expressed a litany of negative emotions. She felt “bad” because she didn’t think their inspector, a friend of her husband’s friend, did a thorough-enough job and because she could neither bring herself to make him do it again nor spend money for another inspection. Dealing with the mortgage broker was “depressing” as he had periods of being non-responsive during which she felt left adrift. She and her husband were “nervous all the time and fight all the time. […] I never thought it would be all this stress. When we were at lawyer’s office she asked if we were married and I asked why. She said because she would have to arrange things. And now I’m like, ‘Oh my god, we did worse.’ And it’s so much drama and we fight so much.” Having committed to the house heightened her anxiety and the manifold issues she had to address became actual rather than imagined piled up and overwhelmed her.

Over a year into her home buying process, the day to day experiences it presented remained difficult. She seemed to struggle with it daily. Sometimes the struggle felt existential like when second-guessing by friends made her doubt herself; sometimes it was clearly superficial but no less dogged like when her husband would bring home yet another recommendation from his friend about marble countertops, real estate brokers, or house painters. A few weeks before they closed she spoke about their relationship

Now he wants to start renovating now before we close. I think it’s a terrible idea because what if it doesn’t close? So many people say… So, I don’t want to plan anything; I don’t want to buy…like we have to get a boiler to replace the one that we’ve got now. I don’t even want to research. At least they’ve got to tell me ‘Okay, your closing date is next Friday.’ I need that date before I would start looking online, but I would not even go to a store. But my husband, no, everyday he tells me. ‘We should call seller, get the keys, and start renovating.’ I’m like ‘No. First of all, we don’t have no money. And up to this day we don’t know exactly how much closing is going to be because we don’t know about the title.’ […] So, I don’t want to start spending before we close. So, I’m like ‘We’re not buying nothing right now.’ And he comes up with all these radical ideas about decorating and stuff, and I’m like, ‘Stop!’ And he, one of his co-workers, one of his family members has a business in countertops. Everyday I’m having a conversation about countertops; I’m trying to explain we have no money; we cannot renovate. The kitchen that is there, I don’t like it, but it’s only eleven years old. I can use it. It’s not like some kitchens in
Brooklyn from 1925, so I’m like ‘Listen, that kitchen is not pretty, but you can live with it for a year. And then maybe we get some more money.’ But he’s like ‘No, my co-worker, they have the countertop company; we’re going to get a cheap one, good quality, blah-blah-blah.’

[...] One day we drove to Ikea, and they have a kitchen that they tell you how much the entire kitchen costs. And the kitchen he liked was $18,000, and I’m like ‘See!’ And he’s like ‘A friend of mine told me do not go to Ikea.’ [...] I was like ‘Okay, let’s go to Home Depot.’ He’s like, ‘And he said not to go to Home Depot, too.’ [...] Now we’re fighting] about the furniture and stuff, and...I don’t even know. It’s also, it upsets me a lot that I have to go through it everyday and that he doesn’t get it. [...] He gets upset and mad and says, ‘You don’t understand me. You’re so conservative, and I’m...innovative.’ Latest idea was to buy two couches and make like a movie theater with one couch behind the other. I was like ‘Uhh, okay.

[...] Like I do cheat a little bit and I do imagine, but I don’t want to get too serious. Like, yesterday he was telling me that there’s a sale at Macy’s and he’s telling me ‘we should buy furniture today.’ And I’m like ‘Where are you going to store it?’ ‘We gonna figure it out.’ Okay....I don’t want to go that far. We still have to wait a week and they’re still doing the title search, what if something is wrong? I don’t know.

Rarely did Alyssa speak of pleasurable moments or of letting herself imagine what it would be like once they closed and moved in. Similar to Karla and Daniel who occasionally ‘dulled’ their anxieties by planning renovations, her husband’s experience was quite different as he never seemed to pause to worry but constantly came up with new ideas—a barrage that often threatened to overwhelm Alyssa.

Alyssa fought against the desire to imagine life as it could be once they closed. She felt too much stress and pressure about buying the house to allow herself the pleasure of imagining anything beyond the closing. In Heideggerian terms, this fight is her struggle not to fall prey to entangled being-with in the world; she feels that if she lets herself think about non-essential things she will lose track of the very things she cannot afford to lose track of. It is how she protects herself emotionally and financially. She sees her husband’s ideas and impulses as irrational and feels a strong need to counter them with practical concerns. Her practicality is rooted in pessimistic caution that reflects a desire for control over things that she knows are out of her reach. It is a desire that led to many moments of feeling overwhelmed during her home
buying process, but ultimately, her anxiety kept her focused and grounded with a deep sense of resolve regarding the reasons she had for wanting to buy a house.

Section 4.3 – Sad and Freakish

Helen seemed to suffer from the feeling of being overwhelmed during her home buying experience more than any of my other participants. We met every few months for over a year and a half. In our interviews she provided vivid, piercing descriptions of her experiences with real estate professionals, her calculations and speculations, her feelings of fear and hope, of suffocation and paralysis. She agreed to a buy-out agreement with her landlord over her rent stabilized apartment six months after our first interview and signed a contract for a one-bedroom unit in a new, affordable housing co-op building three months later. However, due to a number of financial steps that the developer had to negotiate, she wasn’t able to close on her unit for eleven more months. This extended period of time in which she was in contract and the fact that she was leaving a rent stabilized apartment made her situation notably different than those of my other participants and made her thoughts and feelings about and perception of time particularly acute.

Earlier in our series of meetings, before Helen went into contract, she frequently expressed feelings of indecision about buying and even moving. Giving up rent stabilization was as equally irreversible and as financially significant a decision as buying an apartment, and the reality of their concomitance often left her panic-stricken. Having lived in the same studio apartment for twenty years had not only led to deep place attachment, the degree to which her self-identity was informed by her neighborhood had become quite profound.

I don’t know if I want to buy or rent. And I’m like, if I’m leaving [my apartment], why don’t I just leave New York, you know? Now, I feel like it’s really going to happen; it’s
really going to happen. I gave up my apartment. I have until the end of September of free rent, so it seems silly to look for rentals. […] Last weekend [I saw a good apartment]…and I just, for some reason I… I got really sad after looking at it, I got really sad. I was like, ‘I would like to be moving in with someone to be buying an apartment like that.’ It’s almost too big for me. It’s almost too, like, you know what I mean? …It’s really nice and the idea of making that commitment on my own and being like ‘This is mine.’ I guess some people it would be good for and give them a power feeling, but it just made me feel sad.

She had moved to New York soon after college to pursue dreams of being a dancer and, after a few years in Brooklyn, had moved into her studio on the Lower East Side. Leaving her apartment and neighborhood carried the implication for her of giving up on living in New York City. It also implied failure to live life according to her own rules and values. The sadness that she felt when looking at apartments elsewhere in the city was not just about leaving her favorite haunts, the convenience of the Lower East Side, and her friends. In fact many of her friends had moved to other neighborhoods and other cities, and many other parts of New York offered equal convenience and similar amenities. The sadness stemmed from how she felt like she would be leaving a place without having been finished with it, without having achieved the things she wanted to do when she moved there. It manifested in thoughts about work and art, about success and love, about youth and aging. It manifested nostalgically and manifested when she was at out open houses and when she was at home in her apartment.

When Helen says that “it’s really going to happen” she obliquely expresses the fact that she has never seen her tenancy as permanent. Even though she lived in her apartment for three times as long as the average homeowner lives in a home, she never had the sense of indefinite residential duration that homeowners possess. As the Lower East Side underwent gentrification, she fought to keep her apartment, suffering from maintenance neglect and even co-organizing a year-long rent strike. Such struggles gave her a sense of ownership, but her claim to the space of her home was always undermined by the reality of renting, not owning. In a somewhat perverse
manner, however, the limited temporal claim of tenancy afforded her a sense of temporal suspension. Because she had not settled down she could theoretically live wherever she wanted. Because she did not have a mortgage she could move somewhere else and start her life anew. Because she was not bound by ownership she was free. But for over twenty years Helen did not move anywhere else; she didn’t take long, epic vacations. She stayed put; she dug in. She stayed for various and interrelated reasons, but part of why she stayed was because the ultimate contingency of stabilization and the real threats to her tenancy helped her keep the ‘momentary’ perspective she had when she first moved into the apartment. If her living situation was the same as it was twenty years prior, a bohemian facing gentrification, then would she not still have the same opportunities to realize the potential of her life?

Many of my participants were troubled by the idea of homeownership. Alyssa noted that the word that came first to her head when thinking of homeownership was ‘trouble’, but she pursued it because she thought it made economic sense. Helen didn’t have a one-word association with homeownership, but the central theme that stands out from our conversations is that of permanence. Sometimes she valued permanence positively, sometimes negatively. Sometimes she associated it with renting, sometimes with homeownership. “I mean part of it is like getting a job, you’re locking yourself into a choice. It’s not like you can go ‘I could be here. I could be there, you know.’ No, it’s not going to happen; you’re a homeowner, right.” Stuck. Locked into a choice. Helen’s fearful attunement to residential change made all potential decisions seem like the wrong decision. This undecidable anxiety was redoubled by the fact that the decision to buy was a zero sum choice against deciding to stay. It seemed as if she could be wrong in any number of ways, but never right. She didn’t believe that she could make a good
decision. She felt confronted with the inevitability of making a choice that would be irrevocable, permanent, and wrong, and she dreaded the thought.

…So, what I think is annoying myself is that I will be flooded with alternatives of what I’m going to do such that I’m unable to make a commitment to buy and will end up grabbing a rental because I don’t have a place to live. I could see that happening, right? I’d like it to be more deliberate, more…you know…not haphazard, you know. […] I’m just freaked out. I gave up my apartment. I never thought I’d do that. I didn’t think I would do that. […] I feel, like, freakish.

She was overwhelmed by the number of implications that stemmed from decision-making; she was freaked out by the enormity of their significance on her life. In some moments she could self-organize and purposefully act, but in others action seemed Sisyphusian at best. Fearfully attuned, her thoughts were infused with existential pessimism and in such moments when she took account of having made a significant and consequential decision she shook herself “freakfully” out of her ‘dulled’ despondency in the everyday.

Ultimately, and in a return to the theme of dwelling, Helen’s feelings of overwhelmedness are a particular manifestation of larger existential fears. She spoke about the magnitude of the decision to buy:

Moving has to be having some kind of affect on my psyche. Right? It’s giving me a message. It’s always giving me a message that my life will never change. Not enough space. That I’m like less behind somehow. Some prestige of another era. That everyone else’s lives have moved on and taken shape. And I’m like weirdly holding the fort. Like anytime you come to New York you know where I’ll be. You know? … And now it has this horrible, I call it a negative déjà vu feeling. I waited for this guy to come and transform my life; his life transformed, and I’m, I feel like I might still be waiting for him…as if he’s about to come and transform my life. And it’s twelve years later now.

Later, and on the verge of closing on the new apartment, she distills the ultimate significance for her of the implication of buying: “I’m just scared. I’m just scared. Because if I can’t be happy here then maybe I can never be happy.” Buying a house cannot resolve an existential crisis, but
as Helen’s case shows an existential crisis can make residential/dwelling decisions even more excruciating and debilitating moments than they would otherwise be.

The lifetime temporal implications of homeownership caused Helen a great deal of stress and anxiety, but like many of my other participants the daily grind of buying presented temporal challenges for Helen. A month after signing the contract on the new apartment, Helen spoke of how it felt to be committed to buying:

So, I feel trapped all of a sudden; that nothing can change until everything can magically change, right? I feel like it needs to happen really quickly for it to happen at all; that’s how I feel. Like, there’s so many variables something has to get nailed down. Like I’m trying to make adult decisions but I might have just actually thrown myself into a no man’s land of not actually having a house and then not having and then having the deal fall through and being less stable than I was. …I really have this Twilight Zone feeling that it won’t change. I’m trying to tell you that it feels unlike, like it’s not real, like it’s not going to happen. The fact that I signed a contract makes it feel like it’s less likely to happen; I don’t know why. And these short-term difficulties intermixed with the long-term ones.

Part of her anxiety stemmed from the fact that the co-op building was not yet ready to be moved into, owing to the developer’s need to have a certain percentage of the units in contract before it could close on any of them. Her contract contained a clause that would allow her to pull out but only after twelve months. In signing the contract she committed herself to buy for a year but had no certainty that the developer would be able to close during that time. Helen, in fact, had a co-worker who had been in a similar situation at one time, and for him it did not work out. After a year waiting he gave up. He didn’t lose his down payment; he did lose money spent on inspection and lawyer fees, but worse was the emotional cost and the wasted time. This potential of lost time weighed heavily on Helen. She was a bit suspicious of her fears about being strung along indefinitely; maybe she was being irrational, maybe she was being overly emotional—but the story about her friend provided anecdotal proof that her worries were not unrealistic. In moments like this when she was attuned to dread all she could think and imagine was that the
The worst possible outcome would come to pass, and these so attuned thoughts re-circulated in an affective loop that elongated the dreadful existential moment.

Since signing the contract on the new apartment she had gained negligible information from her lawyer about the timeframe in which she could expect to close. When the period of time she had negotiated to stay in her old apartment ended before the new building was ready, Helen was forced to petition her landlord for the first of two eventual extensions.

No, I want magically yesterday to be living there. I have had enough of process and most of the process hasn’t even happened yet, right? All that’s happened is that I’ve written a check. That’s all. …I can’t even let my imagination go to all the things that could go wrong because there are a lot.

Time was running out on her in her current residence as it was stretching out in front of when she would be able to move into her new one. She could not bring herself to think through her situation; yet, she could not help but worry about how things would play out.

I just don’t know what it’s going to take. It feel likes whenever it happens, it’s going to happen fast. Like dominos, they’re just sitting there and all of a sudden, ‘Wham! Wham! Wham!’ And all of a sudden I’ll be in a position where I’m about to move and I don’t have a fucking bed because I’m not moving this old bed, symbolically or whatever. And I’ll be scrambling…

The decision to buy had been difficult enough for Helen, and now the seemingly interminable wait to close on the new apartment was almost too much to bare. She was emotionally drained and overwhelmed at the same time.

I don’t know if deep down I think it’s going to happen or I think it’s not going to happen. You know like those layers in therapy where you’re like ‘I love myself, I hate myself, I love myself. Am I grandiose or am I a piece of stone? I don’t know; I have to go deeper.’ Like, ‘It’s going to happen; it’s not. It’s going to happen; it’s not.’ Which is the real belief? I don’t know. Right? Which is the superstition? That it’s going to happen but that I better not focus on it. Or, that it’s not really going to happen and I better not get my hopes up. I don’t know! I don’t know what’s the kernel of truth.

On the eve of her closing, Helen remarked that once she committed to leaving her old apartment the process of buying took over; it took on a life of its own and obscured her original purpose of
wanting to get out of the cramped and dingy studio she had lived for twenty years and move on in her life. After having lived in a state of suspended animation for over a year due to the particularities of both leaving her old apartment and buying her new one, Helen felt crushed by the reality that she was actually going to close. She felt overwhelmed and panicky. Close to tears, she said, “I just want to call [my ex-boyfriend] and have him tell me not to buy this and I won’t.” Her early premonition about things quickening as the closing approached proved correct, but it did not help her anticipate the way in which the fullness of her life would seem to collapse in one excruciating moment. She just wanted out. The decision was too important. She wanted to escape, but she couldn’t. She wanted someone to rescue her, but she knew that what she was scared of was the end of the period of waiting.

For Helen homeownership was not only a synecdoche for the American Dream; it was a metonym for ultimate happiness in life. The stakes were high. “I mean…you’re locking yourself into a choice. It’s not like you can go ‘I could be here. I could be there, you know.’ No. It’s not going to happen. You’re a homeowner, right?” Would owning make her happy? Would it preclude happiness? Helen followed through on buying the apartment but she never felt sure about how to answer those questions.

Conclusion

Molly and I met five times over the course of a year, three times before she closed on her co-op studio and twice afterwards. As a graduate student she was the youngest and ostensibly had the most limited finances of all of my participants. It would perhaps seem to follow from this that she would be susceptible to feeling overwhelmed by the process, but in her interviews she portrayed the greatest sense of resolve and the least degree of anxiety. She attributed her feelings of relative calm to the relationships she had with her family and a few acquaintances and to her
bookish personality that made details and paperwork priorities. While the latter is by no means insignificant or a lesser reason for her avoidance of the sorts of emotional tribulations discussed above, the former, her ability to talk to people who were receptive to her, stands in contrast to the experiences of the others discussed above. All of my participants had people with whom they were close and with whom they could talk, but for most, the idiosyncratic nature of buying a house pushed up against the communicative limits of those relationships. Both Molly’s status as her family’s unmarried, younger daughter and her position as a graduate student contributed to the way in which she conversed with and processed advice from her parents and realtor. For her these relationships were nurturing and provided avenues for her to talk through her thoughts and emotions, which helped her understand herself. Unfortunately, for almost all of my other participants, realtors, parents, and spouses contributed to their frustrations.

For some participants there was an inability to converse openly without expectation of argument; others were themselves unable to open up and talk about their experiences with the people closest to them. As we saw above, Daniel’s reluctance to air out his feelings left Karla isolated and his emotions tightly bottled up. While Alyssa ultimately appreciated the interest her mother took in her home search, the everyday experience was frustrating and exhausting, a dynamic that was replicated in her relationship with her husband. Due to feelings about being middle aged, single, and discontented with her career, Helen kept the fact that she was going to buy an apartment hidden from her mother for six months. She feared that once her mother found out she would swoop in and take over the process, which while immensely difficult was self-actualizing. In these experiences communication problems redoubled the difficulties that the process of home buying generated and increased the moments during which they felt overwhelmed.
Soon after Molly made the decision to look for an apartment to buy she spoke to her father who counseled that she prepare for the potential of a long search and advised that ultimately she would know in her ‘gut’ when she found the right place. Rather than prescriptions her father offered her the encouragement to be self-confident. The narrative he constructed for the process was along an extended and seemingly indefinite horizon. Molly might see eighty apartments before finding the one she felt right about. It might take six months or a year, but eventually she would get that ‘gut’ feeling about a place. As things happened Molly felt completely taken by the second apartment she visited, a studio in a Brooklyn co-op building. As she was working with a realtor she trusted and had felt comfortable with her preliminary research on the neighborhood and New York City co-ops, she made an offer on it within a few days and was in contract before the end of the week. Yet, despite her general sense of resolve, she felt a pique of anxiety and uncertainty. “Like with this place, I knew I had to have it, and then I felt bad because it was the second place I’d seen. I felt like, ‘Oh no, I’m making a hasty decision.’” Due to the mindset that the process would take time and to the cultural gravity of buying an apartment she felt like the decision-making process should be more gradual. For all the care she had taken in order to save enough money with her limited income to make a downpayment by herself the idea that she would buy the second place she visited was more than ironically incongruent; it felt ‘hasty’—intemperate, irrational, tinged with irresponsibility. The speed differential between the two phenomena—the methodical nature of living frugally and the multifaceted dynamism of buying an apartment—created a moment of anxiety and uncertainty. Fortunately, she was able to allay her incipient self-doubt through thoughtful and supportive conversations with her family. Without telling her what to do they bolstered her resolve to do what she felt was right.
For many first-time home buyers trusting real estate professionals and delegating tasks to them is a surprisingly difficult thing. Daniel and Alyssa were both variously suspicious of real estate professionals, and their reluctance to work with them made their experiences that much more difficult. Molly’s confidence, bolstered by the experience owning houses and unconditional support of her family aided her ability to trust her realtor and avoid feelings of distrust and antagonism that stem from having to work with people whose service is of uncertain credibility and value. Molly felt respect and admiration for her realtor who, in turn, was impressed with Molly’s organization telling her that she was “a model buyer” and expressing a wish for more graduate students clients. Molly took this unexpected compliment to heart and repeated it to me in some form or another each time we met. While she occasionally had the feeling that she was “blithely ignoring” things, that boost of confidence from a professional gave her the fortitude to believe that she was doing things properly and helped her avoid the second-guessing that plagued Helen.

Much has been written about the relationship between home and ontological security, particularly comparing different tenure relationships, but in these case studies what comes out is how significant interpersonal relationships are to avoiding the type of ontological insecurity of feeling overwhelmed. When setting out to buy a home the potential is always ripe for getting lost—emotionally and financially—along the way. Having people one can talk to about the experience, conversations with a supportive, concerned but not invasive interlocutor, seem to mitigate the travails. As Molly mentioned to me in one of our later conversations—a sentiment echoed by several other participants—“I remember one of the things that was, I think everyone who’s buying a place should talk to you, though, because I was like ‘It’s such a stressful experience, but I have, like, free therapy!’” She had limited success in speaking with her friends
about buying her apartment because while they were peers in many ways few had even begun to thinking about homeownership. As a result her experience was regularly an isolating one. She had the full support of her family, but something about the unconditionality of their support left Molly wanting another venue for analytic self-expression. Our conversations provided Molly a neutral space to reflect and process aloud her experiences. Liz Bondi and others have worked to bring psychotherapeutic and geographic practices together (Bondi, 2005; Pile, 2010; Thomas 2010). The NeighborWorks network as well as other small, local organizations provide financial counseling for prospective first-time homebuyers. Their mission and services are limited, but seeing how the everyday experiences of home buying can easily trigger feelings of being overwhelmed and how periods in which people feel overwhelmed are also moments when critical decisions must be made, it stands to wonder if there is not a need for a more holistic form of home buyer counseling, one that provides proactive financial advice as well as a humanistic/sympathetic space for processing the singularly challenging issues that arise for first-time, prospective homeowners.

Thinking back to Heidegger’s central idea about subjectivity in *Being and Time*—that all human being is both a being in place and a being with others—the experiences of being overwhelmed chronicled by the memoirists and articulated by my participants point to how a lack of [functional?] social interaction conditioned their feelings of anxiety and stress. Talking with others can create space for coming to terms with how one feels—recognizing one’s attunement and how being attuned affects one’s thought processes. Communication and social interaction can provide a jolt or spark to get one’s head out of a ‘dull dispersal’ in worldly multiplicity, e.g. the numerous, various elements of the house buying process, and to put these concerns into a proper, functional context. Yet, as Heidegger notes, moments of clarity as well as
moments of overwhelmedness are always that—moments, which while fleeting feel permanent. 
Having an empathetic interlocutor, e.g. friend or counselor, surely helps but cannot prevent 
moments of feeling overwhelmed.
Chapter 3: Prospective Homeownership and Discourses of Domesticity

“What the buyer is offered is not just a house, but a house accompanied by the discourse surrounding it” (Bourdieu, 2005, 169)

Discourses of homeownership and the American Dream have significant influence on the production of cultural norms in the United States despite, or perhaps because of, their complexity, ambiguity, and interconnections with a host of other similarly nebulous discourses, e.g. freedom, adulthood, marriage, childrearing, and self-reliance. This discursive openness saturates the technically demanding process of home buying with oft-conflicting thoughts and feelings. In this chapter I consider how issues such as personal independence, maturity, marriage, and financial security resonate with the discursive tropes related to homeownership and the American Dream. During interviews my participants rarely mentioned the American Dream by name, but they did regularly touch on its constituent ideas and sentiments such as success, stability, and happiness when speaking about the meaning of homeownership. As they spoke about homeownership they talked about their ideals, their plans, their dreams, their hopes and fears with great emotion, but the term American Dream, itself, had little resonance for them as individuals. In fact, for several participants rather than being a term of aspiration it was seen in a negative light, associated with cultural conformity and military imperialism. The concern of this chapter is with how the connections between the American Dream and homeownership and other culturally significant discourses were manifested at the individual level. When, how, and with what implications do they reinforce each other? When, how, and with what implications do they contradict each other? The arguments put forward in earlier chapters highlight the difficulties that saturate most home buying decisions. This chapter aims to depict another crease in that multiplicitous reality.
A central tenet in this chapter is that the relationship between the discourses of homeownership and the American Dream is synecdochal (White 1978). A synecdoche is a metaphor in which the name of a part is used in reference to the whole, or vice versa. In this case the larger discourse or 'whole' is the American Dream, and homeownership is a stereotypical element in it. Functioning as a cultural norm at the scale of the nation and in excess of any delimiting institutional control, the American Dream is a trope whose ultimate connotative configuration is fashioned idiosyncratically in a dynamic manner--it means different things to people in different contexts and at different points in time. In abstract, general terms, the American Dream refers to the desire for meaningful self-determination. In more typical terms, it refers to career success, establishing a family, material well-being, happiness, and personal and domestic security--the last of which is most often framed in terms of homeownership. While each of these elements is at the heart of a broad cultural discourse with far ranging significance, success and homeownership are the two component discourses that seem to be the most frequent synecdoches of the American Dream. The discursive values and networks associated with success and homeownership overlap in complex ways, but the concepts remain distinct. In textual and institutional sources the synecdochal relationship is clear--sometimes for rhetorical flair, sometimes without intention, and sometimes as an object of policy intervention, i.e., arguments conflating homeownership with the American Dream led to a national housing policy biased against other forms of tenure. In my research interviewees spoke about the American Dream solely in terms of success until I explicitly asked about homeownership at which point they acknowledged homeownership as elemental to the American Dream.

27 Hayden White. *Tropics of Discourse*
This chapter is divided into two primary sections. The first section discusses the field of critical discourse analysis and examines in detail the discourses of homeownership and the American Dream. Much critical discourse analysis looks at the social circulation of discourse. Yet, some scholars have turned their focus to how subjects of discourse encounter, make sense of, and use discursive fields and tropes; this section holds that both perspectives can be illuminating, but notes that this inquiry will largely make use of the latter approach. The second section is comprised of case studies of several of my research participants. It explores how the complicated and often conflicting tropes about homeownership and related discourse are lived in the everyday life of prospective first-time homebuyers. A conclusion follows.

Section 1

While the field of critical discourse analysis is wide-ranging, it predominately focuses on discourse at the institutional or social level (Fairclough 2013; Wodak and Meyer 2009). Foucault's pioneering work in discourse analysis was done during his studies of nineteenth century psychiatry in which he sought to understand how scientific and medical institutions determined normal psychological competency. People were subjectivized within particular discourses by the specific ranges of recognition, communication, and action they afforded. Foucault's focus was not on defining or creating compendia; rather, his approach to discourse analysis sought to examine the exclusions and ranges of possibilities in specific discursive fields. The following two quotations capture the pith of critical discourse analysis:

Discourse analysis [...] does not reveal the universality of a meaning, but brings to light the action of imposed scarcity, with a fundamental power of affirmation. Scarcity and affirmation; ultimately, scarcity of affirmation, and not the continuous generosity of meaning, and not the monarchy of the signifier. (Foucault 1981, 73)
Discourse both limits and makes available possibilities for meaning and understanding. Social institutions wield great influence over the propagation and dissemination of discursive tropes and meanings, an influence that can afford broad, if mediate and indirect, power and control over the socialization of populations. Secondly, "Discourses must be treated as discontinuous practices, which cross each other, are sometimes juxtaposed to each other, but can just as well exclude or be unaware of each other" (ibid., 67). Discourses have limitations—semiotic and social, which may be a primary purpose for its implementation—a quality Margaret Thatcher made explicit with the TINA slogan. However, the interrelated and ultimately open existence of discourses can complicate those limitations. People use numerous concepts and sentiments that are drawn from and/or are associated with multiple discourses to make sense of their experiences. The different affordances for meaning that these discourses avail variously coincide, duplicate, and/or contradict those of others. Institutional discursive strategies greatly inform how people think about issues and fields of issues, but such institutional tropes are internalized, interpreted, and used simultaneously with myriad other discursive tropes. This chapter examines how the everyday admixture of discourses affects people, experientially and metacognitively.

Fairclough, a leading scholar in critical discourse analysis, argues that Foucault's approach is overly structural and neglects textual analysis and everyday practice (Fairclough 1992, 56). Fairclough develops a three-dimensional framework for discourse analysis for which, "Any discursive ‘event’ (i.e. any instance of discourse) is seen as being simultaneously a piece of text, an instance of discursive practice, and an instance of social practice” (ibid., 4). Discourse analysis attends to the multidimensional, multifunctional, and historical nature of discourse, and applies a critical lens both to show 'hidden' connections and to advance social change (ibid., 9). Like Foucault Fairclough is primarily focused at the scales of institutions and society, but
drawing upon Gramsci’s notion of common sense and Hall's work on hegemony, he notes that “Contradictory interpellation is likely to be manifested experientially in a sense of confusion…” (ibid., 90). The sort of confusion that comes from being subjectivized in disparate discourses carries serious implications for the experiences of prospective buyers and their decision-making. If one buys a home for financial security but buying exposes one to financial risk, does one see oneself as prudent or intrepid? And if one feels an ambiguous relationship towards the financial aspects of ownership, what implications are carried for the sense of stability it is often understood to provide?

Similarly to Fairclough Billig’s approach to discourse analysis puts importance on the way in which discursive phenomena manifest and circulate between social and individual scales and foci. Billig (1999a) is concerned with the ways that consumption habits influence identity formation, and suggests that they must be understood in relation to the mode of production. He argues that the production increases, transportation improvements, and communication advances in contemporary society make ownership increasing important to the developments of societies and individuals. Whereas Foucault approached ‘subjectivization’ though discipline and self-care and Fairclough through the common sense internalization of ideology, Billig looks to the psychoanalytic tradition to theorize the discursive construction of the subject. Subjectivity develops through both the positive application of preconscious naturalization of ideological inculcation as well as the negative application of unconscious repression (Billig 2006). Banal symbology like flags and deictic words like 'we' and 'here' naturalize ideological values and the internalization of these norms transfuses social behavior to the individual. The conspicuous absence of any particular or range of conceivable behaviors and ideas by others/in society conditions their unconscious repression in individuals. The hyperconsumerist impulse to own is
fed both by the idea that ownership (of things, a car, a house, etc.) is normal and proper and by the lack, via repression, of alternative forms of socio-material relationality.

It is important to foreground the socio-cultural environment in which residential desires are developed and one’s finances, affections and needs are negotiated. Reinders and van de Land (2008) write that “as much as it is what people do that shapes places, it is what people think and feel about their social and physical environment that can have a strong effect on how places develop” (ibid., 3). There are both mediating and direct “ways in which the notion of housing is inscribed with meaning and discursively constructed through acts of discourse, imagery, identity politics and symbolic representation.” (ibid., 2) Bierre et al. (2010) argue that common discursive tropes such the ‘risky tenant’ and the ‘Ma and Pa landlord’ are stereotypes that obscure the complex realities of multiplicitous identities, experiences and motivations. A sparse, cliché-dependent discourse forecloses democratic discussion of underlying phenomena and assures continued circulation of entrenched attitudes and ideologies. In their examination of performativity by ‘successful’ women, Wagner and Wodak (2006) show how the use of metaphor, genre, and representations of social actors in identity construction heavily draws from pre-existing tropes and clichés whose heterogeneity bundles semiotic discontinuities and contradictions.

Making the case for the use of discourse analysis in housing studies, Hastings (2000) emphasizes that its focus on “how the use of language interacts with social settings or contexts” offers new windows of insight for scholars. Discourse analysis provides an ‘epistemological break’ from positivism bringing in non-traditional disciplinary perspectives. Furthermore, it leads to new empirical territories including: "the nature of tenure preferences…or the processes of tenant participation or on the practice of housing management" (132-133).
Dodson’s analysis (2007) of the discursive construction of the homeless in New Zealand and Australia looks at the relationship between the language governmental housing officials use and the objects and subjects of their policy field. Drawing from William James and Foucault he argues that “Discourses establish a set of possible symbolic positions and behaviors for an individual or group of individuals as a subject or subjects” (42). The way in which housing officials speak about tenure, the terms and concepts they use, contributes to the production of the very subjects and objects of that policy. Moreover, “Discourse emerges through aggregate social behavior within the field to form the objects that the individual may perceive” (254). Individuals are subject to discursively pre-coded phenomena, both tangible like physical housing and conceptual like the significance of tenure forms.

Bridging contentious territory in the field of discourse analysis, Hastings argues for the incorporation of conversational analysis as a ‘micro-level’ application of discourse analysis in order to see more fully and closely how discourse happens and functions in ‘real life’ (Hastings 2000, 134-135). Conversation analysis is often seen as lacking the critical lens with which users of discourse analysis use to give their subjects social contextualization. However, undertaken as a particularly scaled application of critical discourse analysis, analyses of conversation would serve to capture the messy, mundane performances of subjectivity and articulations of common sense. Without delving into the debates about the ideological and methodological differences between discourse analysis and conversational analysis (Billig 1999b, 1999c; Schegloff 1997, 1999), the interest of this chapter is to acknowledge the potential insight the approaches have for furthering the understanding of the experiences of prospective, first-time homebuyers.

Although the preceding discussion makes use of the concepts of scale and social, it does so heuristically. Latour and Lépinay (2009) argue that “Subjectivity always refers to the
contagious nature of desires and beliefs, which jump from one individual to the next without ever...going through a social context or structure.” (9) This is not to disavow the idea that there are patterns of social organization that structure social interaction, e.g. nuclear families, gender norms, modes of production, but rather to say that the transmission of ideas, meanings, emotions, etc. does not pass through a context or structure that exists apart from the actors themselves.

Latour and Lépinay collapse the opposition between scales of discourse and address how the reception and perception of a phenomenon is always actor-to-actor even if there is larger audience subject to the dissemination, e.g. a speech, broadcast, or film. The primary current of Latour’s intervention in social science and philosophy has been to foreground the individuated elements or actors whose collectivity comprises or assembles social phenomena. Latour’s opus takes issue with the displacement of agency to non-embodied ‘socials’ that permeates much social science and social theorization (Latour 2005). The following chapter will delve more deeply into the ontological underpinnings of Latour’s position, but I note him here to problematize the use in this chapter of the binary social-individual. Such binaries imply/presume ontological hierarchies—a discursive trope itself—but moves like Latour’s point to other ontological perspectives and conceptual metaphors such as network, assemblage, and flatness (Marston et al., 2005).

Section 2

Cultural ideologies are developed in and circulate through discourse. Individuals become socialized subjects within particular discursive fields, which make possible the array of behaviors and conceptual apparatuses available to them for processing perceptions and experiences (Dodson 2007). In much of the Anglophone world an ideology of homeownership
dominates the popular discourses about housing (Roland 2008, Smith et al. 2008). In the United States governmental, business, and mass media institutions have used their powerful cultural positions to advance homeownership as the nation’s residential ideal for well over a hundred years, and they have thrown in their financial and political power to make the ideal realized on the ground at a mass scale. From Hoover to Obama, US Presidents have championed homeownership as a boon for individuals, families, communities and society as a whole. President Clinton proclaimed that homeownership “encourages savings and investment, promotes economic and civic responsibility, and enhances the financial security of the American people. [...] Perhaps most important, homeownership gives Americans pride in their neighborhoods and hope for a brighter tomorrow” (quoted in Katz 2009, p34). Implied here is also the connection between family stability and the stability of personal residential ownership. These qualities comprise the core of the discourse of homeownership in the United States, a discourse whose open connection to a wide array of others generates a broad and heterogeneous discursive field. Presidents reiterate the important role that homeownership plays in stabilizing families and communities; financial advisors and pundits stress the economic benefits that typically accrue to homeowners; housing policies provide tax incentives for homeowners and neglect all other forms of tenancy; but for many people the most affecting discursive threads address emotional needs in psychologically idiosyncratic ways.

In his study of homeownership ideology in Anglophone countries and countries in East and Southeast Asia, Roland (2008) breaks down the relationship between discourse and ideology into two categories that reflect the scalar binary of society-individual discussed above. Within a homeowner society there exist two ideological-discursive fields: ‘homeownership ideology’ and ‘homeowner ideologies.’ The term homeownership ideology addresses “the ideological
relationships that represent discursive practices of power and legitimation with regard to social production” (ibid., 43). The focus there is on the social construction of ideological possibilities. Homeowner ideologies is a term that attends to “the discourses and systems of values [that are] related to the consumption of and dwelling in owner-occupied housing (ibid., 43).” The former acknowledges the power that social institutions have over cultural normalization. The latter points to the everyday moments and spaces in which the ideological values of homeownership are actualized in housing choice and consumption. Roland’s concern lies with articulating the discourses and ideologies that boost and bolster homeownership’s status as both a normalized and idealized form of tenure while downplaying its risks, shortcomings, and exclusions. Homeownership’s highly valued characteristics of security, opportunity, and choice are ultimately fields of risk packaged by institutional discourse to appeal to the common sense of self-sufficiency and freedom and to hide the subsumption of risk (ibid., 109-110). Roland delineates three discourses that normalize homeownership: the exclusive equation of the psycho-spatial concept of home with ownership; the paired analogies of good citizenship with ownership and fecklessness with renting; and the socio-historical naturalization of ownership. Through these circuits “consumer-based subjectivities are interpellated in material practices, rituals, and discourses surrounding ownership” (ibid., 28). Shelter magazine articles and advertising imagery presume ownership. Saving up for a downpayment or receiving it as a gift each initiates one into the normalized subject position of homeowner. Buying a home marks one’s progress through the stages of life. As one homeowner memoirist writes “To live in a rental is to wake up every morning believing that your life hasn’t started yet. It is to spend months or years or even decades nursing the belief that things are going to get better, that the Big Trade-Up is yet to come”
(Daum 2010, 229). In homeownership societies full adulthood does not begin, real life is postponed, and you remain a culturally immature person until you own your home.

However, quotidian realities of precariousness and crisis intersect and challenge the hegemonic idealization of owner-occupation as a bucolic life achievement. As Roland points out along with its cultural and emotional guises, homeownership is simultaneously a speculative investment. For people who find themselves “underwater”, the econometric clarity of a financial cost-benefit analysis often is not convincing enough to bring a homeowner to the decision to strategically default. As White (B. White, 2010) reports it often ends up being strong emotional associations that drive underwater homeowners to avoid default even when strategic default would be in their best financial interest due to the cultural associations "actively cultivated by the government, the financial industry, and other social control agents in order to induce individual homeowners to act in ways that are against [sic] their own self-interest." The research of Fields et al. (2010) into the experiences of delinquent mortgagees bears witness to the psychological pain homeowners undergo when the threat of foreclosure scrapes away the romantic veneer of the homeowner ideal. Focus group participants wept, begged, and yelled out against the financial sleights of hand and ideological deceptions that led them to the verge of losing their homes. But despite terrible financial loss many participants did not lose their faith in homeownership and hoped to buy again in the future. The multiplicitous discourse of homeownership speaks to so many aspects of American culture that a failure to meet needs and expectations in one area, e.g. financial security, rarely is strong enough to undermine belief in its ability to provide for the realization of others, e.g. success or maturation.

Section 3
Owning a home lies at the heart of the American Dream. A home is a foundation for families and a source of stability for communities. It serves as the foundation of many Americans’ financial security. (George W. Bush, quoted in Roland 2008, 138)

James Truslow Adams popularized the term the American Dream in his 1931 book *Epic of America* (2012). For Adams the American Dream signified a historical progression towards greater material wealth, opportunity, and self-actualization for the common person—conceived as an immigrant of European heritage—in contradistinction to the rigid class hierarchy of Old World societies. He stressed that while wealth and increased material possessions were markers of progress towards these goals the heart of the American Dream lay with personal growth unfettered by institutional dictates and realized according to one’s own ideals. The book’s recognition of the potent symbolism of materiality, its romanticized ideal of individual achievement through hard work, and its lacunae about the structural impediments to self-actualization and the genocidal conquest that opened up the American frontier for wealth extraction all speak to contemporary threads of the American Dream discourse as attested by my participants. Adams’s Hegelian belief in (or at least hope for) the United States as a place for human progress remains the dominant semiotic thread in the discourse of the American Dream, but decades of increasing economic inequality and precariousness belying its promises have led to cynicism about and ironic uses of the concept. It has become a discourse of deep contradictions. Cheerleading still abounds, but more and more the term opens up lines of societal self-inquiry. Newman’s (1993) inquiry into increasing middle and working class precariousness gives four characteristics of what she refers to as ‘the withering of the American Dream’: escalating housing prices, job insecurity, job stagnation, and cost-of-living squeeze. All of these
counter the ideals of Adams lauded, but Newman’s grouping them together, even if to point out its failings, testifies to the discursive composition of the American Dream.

The primary way that middle- and working-class Americans have been able to gain and increase wealth over the past century has been through government-supported, highly leveraged homeownership. Residential security and property ownership are elements of the American Dream implicitly if not always by name. Another way in which the discourses of the American Dream and homeownership are connected is by their nationalistic associations. The notion of the American Dream has helped inculcate immigrants as citizens by melding their aspirations with a national pathos. Rapidly expanding suburbs with relatively inexpensive housing was marketed to the working- and middle-classes (Hayden 2004), and local real estate boards championed the independence associated with ownership and paralleled suburban homemaking with national manifest destiny (Hornstein 2005). The discourse of homeownership saw early deployment along similar nationalistic lines in anti-socialist and anti-union propaganda during the early 20th century and more recently has circulated along the consumer-front of finance capital’s real estate development strategies of investment, disinvestment, and reinvestment, i.e. gentrification. Homeownership is perhaps less a first-order association with the American Dream and other tropes about “making it” in America for immigrants than it is for natural-born citizens, but the more acculturated one becomes into mainstream culture, the more one is exposed to and inculcated into these intertwined discourses.

In July 2012 Time magazine published an issue devoted to examining the status of the American Dream (Meacham 2012). It asked about the relation between rising inequality and social mobility in the aftermath of the most recent financial crisis. Homeownership was not the primary concern, but it was a primary signifier. The issue's cover image—a verdant, perfectly
manicured lawn—represents the ideal home, an owner-occupied, detached, single-family house, which itself represents the issue’s theme of the American Dream. It is a synecdoche of a synecdoche and one that, as will be discussed below, my participants echoed.

The connection between the two discourses of homeownership and the American Dream is most prevalent as a point of departure for scholarly work and policy papers and speeches. Social and architectural historians Gwyndolyn Wright and Dolores Hayden use the synecdoche in the titles of their pioneering books on housing history. Wright’s (1983) *Building the Dream* explores the history of design and policy and makes the argument that despite the ‘dream’ discourse the reality of housing in the United States is that it has often served the purposes of political manipulation, racial segregation, and economic extraction. Yet, however belied housing ideals have been by harsh realities, there has also been a long history of progressive movements to improve housing quality and access. Although she exposes imperfect and sometimes nightmarish realities, Wright ultimately re-cements the bond between the discourses of the American Dream and housing in order to harness the imaginative potential of the former to power progressive action on behalf of the latter. As with Wright, Hayden (2002) is primarily concerned with safe, affordable housing rather than with the specific tenure form of homeownership but uses the trope in the title of her book *Redesigning the American Dream*. Hayden’s ideas for rethinking housing development in the United States respond to the intended and unintended social consequences of suburban development—social discrimination, ecological abuse, economic burdens, and gender segregation. Published on the cusp of the financial crisis, Rohe and Watson’s (2007) edited book *Chasing the American Dream* also addresses the gap between the idealized ‘dream’ of homeownership and the reality of housing. The contributors addressed the often under-reported issue of housing affordability which had become a full-
fledged everyday crisis for the middle and working classes as well as low-income people even before the crisis.

The ‘dream’ to which the above scholars refer is the free-standing, suburban house. They write to inspire reconsiderations of this ideal and critical inquiry into its socio-spatial implications, and in doing so they draw from and feed into the interrelation of these discourses.

As Allon (2010) argues

[I]t’s important to recognize the much wider assemblage of political and cultural rationalities that emphasize an image of the enterprising and responsible citizen who seeks out opportunities for continuous social and material improvement and asset accumulation, both as a sign of a self-directed and autonomous life and as a much-needed source of welfare and security over the life course. …homebuyers were simply being exuberantly very rational, especially when there really did seem to be little alternative to jumping on board and becoming an investor in the ownership society, the shareholder nation, the property-owning democracy. (ibid., 379)

Residents of the United States are acculturated in a society in which normalizing discourses of financial success, self-actualization, and homeownership, among others are prevalent and powerful. While they are not univocal and people perceive and think about them in various and intertwined ways, their rich, if open, omnipresence creates behavioral beacons that are hard to ignore despite, or perhaps because of, the high degree of freedom to interpret their meanings and react to them.

Section 4: Karla and Daniel: Claiming while Detesting the American Dream

Although they have lived together in the same apartment for seven years without threat of eviction or inordinate rent increases, Karla and Daniel’s recent marriage shifted their life horizons in a way that transformed their rental tenancy from one of periodic annoyances into one of insufferable subjection. The desire to own property had been a longstanding one for Daniel,
who had moved to Northern California’s East Bay in the late 1990s for college and felt settled in the area. Daniel had entertained thoughts of buying in or around Oakland before he met Karla. For Daniel owning property, particularly as manifest in property taxes, enhances his sense of political enfranchisement and his attachment to “this city with problems but so much potential; such a mix of awesome places and horrible places thrown together. Already [I was] rooting for it and now getting into politics, paying attention to them. It’s interesting because you [in Oakland] get to vote even as non-property owner for or against property taxes, and last time I was like ‘honey, we may actually be affected by this.”

Karla had been more or less content with living in their apartment and putting up with the landlord, but her feelings changed once they began actively looking at houses. One week after their honeymoon Daniel saw a listing for a house at the top of their price range. Upon visiting the house Karla felt taken by its potential, an affect that curdled the contentment she had had with their apartment. She began to resent their status as renters and to understand their residential situation with the tropes that make up the American Dream discourse. She felt like she was "at a particular time in life," and was "wanting to start a family." She started feeling that she did not want "to be subject to an untrustworthy landlord," a sentiment Daniel echoed with more pungent pith, “The fucker must go.”

Karla and Daniel have idealized goals for their lives that correspond to many of the American Dream tropes, but they are loathe to identify with the term--even while they claim ownership of it. Brought up in the context of their week-old home purchase, Daniel affirms and repeatedly reiterates his desire to own property. For him it’s a question of self-determination, of both positive and negative freedom. With owning there is no shadowy threat of fickle rent increases or eviction lurking in the form of a landlord. Owning a home means that he can do
what he wants with where he lives, and that he has the right to reap the benefits that naturally
(and socially) arise from it. For him homeownership does not correspond to his understanding of
the American Dream. However, Karla's response to the question, “What does the American
Dream mean to you?” was a hesitant distancing, a clarifying redefinition, a darty assertion. Her
‘dream’ is abstract but simple, neither material nor anti-materialist, both idealistic and apolitical.

D: I think it’s a hateful, archaic idea. But like at the same time I want to own
property and I’m inclined towards kids—in ten years, honey.
K: What does it actually mean or what does it mean to us?
D: What does it mean for us?
K: I mean…is the Am Dream my dream, I’m American? (laugh)
D: I mean there’s so much hateful about being American. But the idea of owning
property is like a degree of self-determination. No fucker is going to raise our
rent!
K: I feel the Am Dream is all about money.
D: Nobody can tell us I’m terminating your lease and you have to move out in 30
days. And if there is a fruit tree we can pick the fruit.
K: It’s about having enough money to do this or that; that’s never been my dream
necessarily. …I just want to be happy, that’s all.

The American Dream takes its substance from a clutter of normative regimes of domesticity that
coalesses around its teleology of progress, of self-improvement, of preparing a better life for
oneself and one’s children. Despite Karla’s oppositional sentiment towards the individualism and
materialism of the American Dream and of the discourse of homeownership, her desire to be
happy distills the very telos of the discourses she uses as oppositional models for self-definition.
The dream of happiness is promised by the idea of the home in the image of the house.

Section 5: Molly: Coming to Terms with the American Dream

Molly, a Ph.D. student in English and queer studies, purchased her first home in spring
2012. It is a studio apartment in a 12 unit co-op building in one of the most fully gentrified
neighborhoods in Brooklyn. Molly feels a strong association between homeownership and the
American Dream but does not see them as synonymous. She sees her parents as embodiments of the American Dream which is represented by their status as homeowners, their upwardly mobile life histories, and their efforts to assure similar ‘progress’ for their daughters. While her apartment purchase draws her closer to her parents and to the normalized lifestyle she associates with the American Dream, Molly maintains a certain cognitive/affective distance from being inculcated into this norm due to the idiosyncrasies of New York City real estate. “I’m not buying a whole house, I’m buying a studio apartment… I’m not getting married or having children or any of those big ticket items we talk about in our culture. So, I’m not really following what I feel is the American Dream.” Not only is she buying an apartment and not buying a free standing house, her apartment is in a co-op building which means that technically she is buying shares of a corporation and the right to a proprietary lease rather than actual 'real' property. As such she remains separated from both the representational image of the American Dream and technically (or at least immediately) from several of its significant political-economic implications, e.g. property taxes, deeds, real property.

Whereas Daniel detests the concept of the American Dream but strongly identifies with ethic of property ownership and Karla disassociates it from its typical meaning before repurposing it personally, Molly demonstrates a more direct, if partial and queered, relationship with the term. She does not see it as ‘hateful’ or solely ‘all about money.’ Rather the American Dream is an omnibus of cultural normativities, many of which she has variously used as a mirror to come to terms with herself and establish a self-identity. This sort of queered modeling affords an ironic, partial identification with the concept as extant at the scale of national discourse.

I feel whenever we try to be transgressive we always end up charting some other path that’s equally normative in other ways. […] so the transgression only goes so far and then it then sort of comes back in line. But I do feel that not following a proscribed routine in some way, even though I’m buying, it is, I can own it as, I
can own this...this experience, like on my own and I can sort decide this stuff with the American Dream like all the problems it has and create my own narrative that aligns...not have the pressures of it.” [...] “for me the American Dream becomes wielded as this very negative thing, in a way. It becomes a normative ‘you must do this’. And it can be, good things also, when [Melville and Hawthorne] were trying to create this American Dream that is different from European sense and it had all these lofty goals. [...] I was also thinking recently, and I guess I’m not really owning land, but oddly enough I was thinking of Gone with the Wind where her father is like, ‘Tera, [sic] the land is what matters. The land is the only thing you can trust. The land is the only thing you can really own, so you need to preserve it.’ ….So I feel a sort of draw towards and then draw away, and it’s less a big, scary thing because I’m not doing it the way my parents are and I’m not tied to these big institutions yet.

As an Americanist, the concept of the American Dream is very present in her life, but it is a concept whose semiotic field is both filled with and stretched by her ever-expanding body of knowledge and scholarship. Being a student of 'America' she can name, own, and distance herself from its eponymous dream, and she uses its positive and negative associations to inform her identity. Homeownership, however, proved to be somewhat befuddling for her. It was familiar to her but not in the mediated, intellectualized way in which the American Dream was. It was familiar but like family whose comfortable closeness overlies layers of habitualized presumptions. As Molly talked about homeownership and her buying experiences she was able to explicate the latent meanings and social implications it had for her, and in doing so she was able to come to terms with homeownership in much the same way she had with the American Dream—on her own terms.

Section 6: Alyssa: The Ostensibly No-Nonsense Dream

At the beginning of her home search in October 2011, Alyssa, a naturalized US citizen from the Ukraine, approached buying her first home from a utilitarian perspective. She understood homeownership as a part of the American Dream but identified with it largely in the
abstract. She repeatedly told me that the two primary reasons she and her husband were entering the housing market was because buying a house is a way to invest money and that they wanted more space and more freedom in using their space, e.g. having pets. These two issues, repeated by Karla and Daniel, by Molly, and by my other participants, resonate with the most prominent tropes of the American Dream discourse. The American Dream she says “is like that idea of piece of pie. [Homeownership] kinda goes into that idea. […] You don’t want to be renting your apartment all your life; you want to get that own place. […] It shows that you are more stable…you make money…[have a] steady job…” Yet, similarly to Molly, for Alyssa the local norms and particularities of New York City mollify the pull of the broader cultural norms about homeownership. Being happy with where she lives is not contingent upon a form of tenure, and the thought of being tied down with hundreds of thousands of dollars of mortgage debt unsettles her. The bursting of the housing bubble in 2007, which depressed prices and interest rates served as a catalyst for their decision to buy. “If it wasn’t for all this with prices I would probably just rent and not be tied to anything.” Furthermore, and in a nod to the specific norms circulating in New York City, she notes that she knows plenty of wealthy people who choose to rent. “[Homeownership] doesn’t mean really anything; all it means to me—I cannot say for [my husband]—like moving to your own place, you’re going to save money on taxes and like you can do whatever you like and you don’t have to worry about houses, but otherwise, fine.”

Having gotten back to actively looking at houses after a winter lull, Alyssa and her husband renewed their efforts and, after speaking with a friend who had recently bought a house on Staten Island, refocused them there. By the time of our third meeting, half a year after our first, Alyssa’s attitude towards the meaning of homeownership had changed.

Um, now it kinda means more…for some reason. I’ve been doing it for a while now, looking at houses, and it’s just now I just really, I realize I do have an
opportunity to get that house with a backyard. I really, really want that backyard, being able to get my little garden and settle down, my basement, and if somebody stays over they don’t have to stay on the couch, they can actually get a room. So, it means more, I can’t really explain.

The more time she invested in looking at houses and in the process of learning about buying, her earlier nonchalant or cautious non-identification with homeownership morphed into a commitment of increasing emotional attachment even while the process itself became increasingly wearying. Moreover, she became more explicitly desirous of many of the American Dream homeownership tropes she had earlier discussed with a degree of ironic detachment.

Alyssa’s practicality and sense of personal responsibility made her initially/instinctively skeptical of discursive tropes regarding homeownership that seem propagandistic or in some way possibly manipulative such as those about blissfulness, security, and the American Dream. Over the course of her house search and buying process, however, the research she did on finance, construction, and neighborhoods combined with the deepening psychological investment in buying changed her relationship to these discourses. During a conversation in late March 2012 about citizenship, immigration, and naturalization she adamantly affirms but haltingly explains the relationship between homeownership and the American Dream. “Yes! Everybody has to buy a house; that’s part of the American Dream. […] It makes you more of a citizen. I guess…cause you are really a part of community now. I don’t know; you pay state taxes now; I don’t know. […] I never associated it before, but now yeah, it’s part of it, becoming a citizen of another country. If you’re renting it’s not the same.” Similarly to Daniel, property tax becomes an important signifier (?) for ownership and ownership for citizenship.

Section 7: Molly: Owning Owning
Molly frequently speaks about buying her new home in terms of control. “I do feel like it will be a home in the sense that somewhere that I can create for myself and have, I guess, complete control, like a tyranny of creation and it will be my space.” Here, she taps into a discourse which lauds homeownership for bolstering independence, freedom, self-determination. Yet, this control is also a cause of alarm and of fear as homeownership can be “a big, scary thing” because of financial risk and maintenance responsibilities. Moving and buying allows Molly to escape the annoyances of living with roommates and having a landlord, but the wider range of personal responsibility that comes with owning is mitigated in part by the particularities of buying into a co-op. The type of delimited control that she will have over her new living space parallels her attitude towards the concept of the American Dream—she can be both apart from it while also benefiting from being a part of it.

If Molly successfully figured out a way to relate to the discursive norms surrounding homeownership, her understanding of herself as a particularly aged and social-inculcated person is a bit more fraught. “…All my friends, whenever I tell them, they’re like, ‘Oh, that’s so adult.’ And that’s the phrase that everyone uses. Like why is it adult? It’s not even a thing that people do in New York generally, so that feels a little weird, too. Like just the response, the response like that because I’m like, ‘Well, you’re an adult.’” She is cautious that she’ll alienate her friends and become isolated from them if she talks about her experiences during the buying process and feelings about owning. “I guess I’m trying to deflect it a bit because I don’t want to make people uncomfortable. In a way it’d be easier if I didn’t tell people that I was buying, but in that sense they don’t understand the complete totality of how it’s affecting me.”

At other times, her motivation to buy is expressed in ways that reflect a negative sense of freedom, an annoyance with her roommates, a desire to be left alone. In moments such as these
her thoughts and feelings align with an evaluative measure that contrasts the autonomy of owning with the contingency of renting that is coupled with a less articulated distinction between owning and living alone.

Section 8: Sarah and Doug: Mediated Education

Sarah and Doug bought a four-story townhouse in Brooklyn together with Doug’s sister in the winter of 2009. Doug’s sister took the top two floors, and they took the basement, first-floor, and primary access to the backyard. The house was a fixer-upper, and they began renovations on their half of the house immediately upon closing on it. Our interview took place a little under two years after they had moved in. They were close to finishing their planned renovations; the basement where the bedrooms were located was fully completed and the first floor that held their living room and kitchen was close to completion. They remembered feeling excited and confident about buying, moving in, and renovating, but as they spoke about their experiences they recalled a lot of struggles and challenges that they had gone through more or less successfully and put out of mind. Towards the end of our conversation as they spoke about unforeseen costs and repairs I tried to recall the name of the Tom Hanks movie with a similar premise.

D: *Moneypit*! [...] I actually attempted to watch it recently. … But I remember seeing that movie when I was like 7 or 8 or 10, it was on cable. And I was like ‘Why would anyone ever buy a house that’s in such bad condition.’ (Eruption of laughter) Why wouldn’t you just
S: Buy a better house
D: But here we are and I’m Tom Hanks and you’re Shelly Long
S: But we don’t hate each other; we’d survive

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28 All three of them are on the title to the house, though only Sarah and Doug are on the mortgage as Doug’s sister was able to pay cash for her half of the house at the closing. If and when they decide to move and need to sell their half, the expectation is that the three of them will legally turn the house into a condominium, the effective de facto situation.
D: Yeah but their renovation is what killed their relationship
S: We went through some crazy renovation
D: There were times when we were about to shoot each other in the face.
S: We also have a kid.

Two further differences were that Doug worked as a real estate agent in Brooklyn and had experience with construction and contract and that both of their parents owned homes and had owned other properties at various points in time. The distinction Sarah makes about having a child couples the discourse of homeownership with that of parentage. Although buying a house is often seen as a reflection of responsibility, their experience with buying and owning had often left them feeling aswirl. Being parents kept them grounded and helped them keep their renovation projects in perspective.

_The Money Pit_ (1986) is a comedy of errors to which after having survived almost two years of renovations and repairs they were able to comfortably and happily compare themselves. Additionally, this part of our conversation echoed a sentiment Sarah had made earlier about how she had learned about home buying from popular media.

S: Well, right. I wish…going into my next…buying experience, I’m going to be a lot more familiar, but like. All I have is like the movies.
D: Yeah.
S: And like Reality T.V. to tell me what buying a home is going to be like, and it’s like, ya find a home, ya like it, ya buy it! You know what I mean? Nobody’s like, (deep, ominous voice) ‘You’re about to get in the biggest debt of your life, life, life, life. (Laughter) … You know what I mean?
D: You’re going to spend the next thirty years paying for a coffin.

In this exchange the feelings of naïveté and ignorance they express are specifically not about the concrete steps, legal proceedings, or financial planning required to buy the house; they are about the overall experience of buying. They were well planned for their purchase and had enough money saved that they were able to begin renovations immediately and cover unforeseen repairs, but they had not planned on feeling overwhelmed, on rushing through the buying process only to
wait months to move in, on experiencing moments of existential dread. Despite growing up with
home owning parents and having experience with the real estate industry, their expectations for
what the buying process would be like were primarily informed by popular media, particularly
by the depictions on reality T.V. shows. Other participants also spoke about their relationship to
reality televisions shows about home buying.

Section 9: Bridgette: Local Discursive Environments and Material Synecdoches

Bridgette is a Congolese-American who works as an MTA bus driver in Queens and at
the time of our meetings was finishing up her BA in Sociology at Queens College. Bridgette was
born in the US, spent her childhood in Congo, and moved to New York after high school [double
check facts]. After having worked as a staff member at Kingsborough College she switched
careers to become a bus driver for the Metropolitan Transit Authority (MTA). This career change
brought many changes, including a shorter commute, a higher salary, and a new social
environment, the last of which provided the catalyst for her pursuit of homeownership.

It was about three years ago I was working for CUNY , but the salary did not
allow me even to think about [buying a house]. Never allowed me to think about
it, but now when I got a job at the MTA New York City Transit, it shifts. And
everybody is talking about it. When you get a job over there you say I can do
overtime; you start looking at the salary. The only thing you start thinking about
is the house and a new car. Because every…you have to buy a house; you have to
buy a new car. So, I started looking around, and let me see what I can do. It’s
from that time, three years ago, that I start saving.

In Bridgette’s case the de facto institutionalized discourse of her new coworkers shaped her
imagination of what she ought to be doing in life. No longer a low-level college administrator
with a fixed salary, her new higher-paying, unionized job not only allowed her the opportunity to
save money; it immersed her in an environment in which common sense held up homeownership
and new car ownership as aspirational norms and saw overtime as a fundamental means to earn
the money necessary to afford them. Bridgett spoke about the influence of her new work environment in a manner that was nonchalant and largely accepting but also somewhat distanced. The logic that her new co-workers used to argue for homeownership made sense to her, but—and perhaps because she was studying sociology—she also saw them as a particularly socialized population for which ownership of new cars and houses were representative characteristics. The discourse of ownership in her new work environment presented a new cultural norm by which Bridgette could measure herself—in both assimilative and contrasting ways.

Upon deciding that she wanted to buy a house Bridgette began to see the range of choices she was going to have to make. Saving up the money for a down payment was one thing, but figuring out what she wanted in a home and prioritizing those desires was something else. The way in which she processed some of these choices used a synecdochal logic informed by large-scale cultural norms about the physical characteristics of homes and their psychological affordances.

When I started I don’t know if I should go for an apartment or should I go for a house; I used to come [to this neighborhood] and check this [co-op complex]. But I didn’t like this because at the one they had at the open house was a court-center; I didn’t like those. People are nosey. When you’re outside, at least you’re okay, but again, I didn’t like the outside because that door is not only for you. You are sharing the door with somebody. I don’t like that; it must be my door. I was like if I have to share that then it’s like where I’m living, sharing the door with everybody. No. It has to be different.

Bridgette told me this as she drove me around the neighborhoods in Queens she was looking at buying in. The co-op she discusses is a suburban-looking, two-story complex that sprawls over dozens of acres. Yet, despite the complex’s open spaces, the design made Bridgette feel as if the units were cramped in on each other. Units that faced interior courtyards did not fit her notion of what a home should be because the windows opened out onto the windows of neighbors. The units that faced the street had shared exterior doors. The ways in which these units failed in her
eyes parallel the ways in which they do not match the architectural model of the normative single-family, detached house. Windows ought to look out either at one’s yard or the street but not into a neighbor’s space; they provide lenses from which one can observe one’s private realm and the public world outside of one’s private sphere, but they should not afford glimpses into the private realms of other people.

The semi-detached and free-standing houses that Bridgette showed me were similar to fully attached row houses in that they had no or few side windows. However, what these houses often lacked was a yard or open space—the very synecdochal synecdoche that *Time* chose to represent the American Dream—and this lack held equal importance for Bridgette.

The outside for me has to look nice. Even if it is a cheap house it has to look like a home. So when I come, nice entrance and maybe some grass on the side to say okay I’m coming home. At least something different from what I have because it’s a building and you come up the steps and it’s nothing. Some grass, so when you come home you feel ‘Now, I’m at home.’

What does a home look like? It must have properly facing windows and an individual door. It must have a green yard, and as she described it even a yard of yard, three square-feet of grass, would make the difference between a house being just another place to live and being a true home.

Section 10: Helen: Discordant Discourses

An intellectual and artist with activist sympathies, Helen’s awareness of the way in which discourse conditions thought brought another fold into her already complicated relationship with home. In our first meeting Helen told me that she was “repulsed” by the ideal of the American

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29 As Akiki Bush writes, “The architecturally anachronistic front door’s main purpose is to be evocative, to remind us of a time when public and private rituals structured people’s lives.” *(Busch, 1999, 34)*
Dream and the normative implications of homeownership. “I’m not big on ownership and I’m like against, in a deep way, private property.” The only reason she had started to look into buying a place was “simple economics,” that, and not being subject to “an extremely abusive landlord.” Her feelings and thoughts about buying an apartment were complicated, sometimes contradictory, and dynamic/shifting. While she denied/rejected many conventional attitudes about homeownership—“the idea that [homeownership] is some sort of appreciative investment is some sort of fantasy” and “there is something about homeownership that really smacks of everything that’s wrong with wealth distribution in the world”—she accepted others—buying affords “a chance of getting [money] back” and “I would love to experience the feeling of walking into another room in my home.” Homeownership represented many things she opposed politically and culturally, but the positive affordances it held were compelling on many fronts. It offered greater residential autonomy, a socio-spatial break from her neighborhood and apartment she had lived in for twenty years, and the opportunity to really “grow up.”

When Helen spoke about what she imagined homeownership to look like she described the two-story, wood-frame Victorian house that her family rented for a few years while she was growing up. Homeownership looked like a single-family, free-standing house, but she would never buy such a house by herself, not “without a partner, a handy partner. I mean, it’s too much; it’s too much. It’s too depressing.” Having grown accustomed to having a super, the idea of being personally responsible for home maintenance scared her, but what depressed her was the thought of buying a home by herself, without a partner. More than the physical attributes of houses and maintenance management, the associations between the discourses of homeownership and those of adulthood, marriage, and family-building brought up uncomfortable issues for Helen.
Homeownership is a marker of adulthood; it is something that one does when one is married and is a prerequisite for and precursor to having a family. This series of cultural norms dominates Helen’s thinking about homeownership. As renter she felt as if she had yet to embody the full spectrum of adulthood. Buying an apartment would bring her the gravity and social standing she lacked as a renter. By buying she would mark herself as fully mature and equal to her home-owning mother and brother. She felt like she had to do it alone and could present her family with her new status only once it was an established fact, but a few months after she had signed the contract and found herself facing an indeterminate period of waiting before the closing she broke down and told her mother. She felt like her desire to surprise her family had turned into a form of secrecy and that she was beginning to lie to them by omission. "I told my mom I was buying an apartment. […] I wanted it to be a sort of fait accompli; I wanted it to be this adult thing, but I'm just on hold and she keeps asking me what's going on with my life."

Although informing her mother alleviated feelings of guilt/dishonesty, it undermined her independence, her agency, her maturity. Helen sees her mother as a sort of ‘superwoman’ who has everything under control, a character trait that is the inverse of how Helen often feels. Another reason Helen did not want to tell her mother about buying the apartment was that she expected that her mother would want to get involved. "It's almost like she's buying the apartment, which is what I knew would happen. That's what happens with my mom; her way of expressing love is through logistics. She's like, 'We can do this and we can do that…'" Buying the apartment represented Helen’s ultimate break from a past mired in doubt and regret regarding her ex-boyfriend. It was supposed to represent renewed independence, self-determination, emotional maturity, but these goals/achievements seemed jeopardized by her mother’s knowledge of and interest in the apartment. "I wish I hadn't told my mom. I really do. Because now she's like
asking about it, looking online. Like last week, she's like, 'What's the issue with the certificate of occupancy?' It's like, 'Oh, I don't even have to care anymore; mom's on the case!' You know. Please stop knowing more about everything than me. Please just stop. …" Even though her mother was not helping her financially at all, Helen’s sense of ownership over the process was threatened by the emotional associations she attributed to her mother’s interest and support. It infantilized her in the very process that was supposed to bring her to full adulthood, to push her past regret and nostalgia, and to usher in a new stage in life.

Conclusion

What I have tried to do with these short vignettes is demonstrate how different people weave, unweave, and entangle themselves with various threads of the discourses related to homeownership and the American Dream. At times talking about their experiences and expressing their thoughts and feelings led participants to moments of self-discovery or emotional catharsis; at others it led them further down well-trodden discursive troughs. There were moments when discourses mixed and a point about one thing became a lament about another that highlighted yet another issue of concern. For my participants buying a home could not be separated from being one’s parents’ child, from the (mixed) messages of popular culture, or from the status of one’s intimate social relations.

The implication that I take from this is that not only do first-time homebuyers wade into murky water when buying a house but that the conceptual tools used to navigate the process are complicated (though not necessarily compromised) by being embedded in multiple, interconnected discourses. Opening up and investigating these discursive black boxes could lead to more informed and better prepared housing decisions by individuals, couples, and families.
Chapter 4: The Homebuyer Assemblage

Buying a home is complex and often proves overwhelming due to the necessity of staying on top of finances, processing one’s emotion, and dealing with a wide assortment of people. The sentiment that one ought to be able to do this alone exacerbates feelings of overwhelemedness, but the reality of home buying is that homes are not bought by one person alone. There is a host of other actors at play in the making of a successful real estate transaction, some of which are human, e.g. title clerks, mortgage officers, attorneys, sellers, and some of which are non-human, e.g. personal financial data, keys, pens, physical housing units. Bourdieu argues that the economic structure of the housing market is driven by "the logic of the spontaneous orchestration of practices based on a whole network of homologies (between products, vendors, buyers, etc.). This sort of 'leaderless orchestration' underlies countless strategies which we may term 'subjectless' (Bourdieu 2005, 73). This chapter rethinks the implications of such a 'leaderless' social orchestration by drawn from assemblage theory to reconsider the who and what of homebuyers by looking at how the multiple actors involved in home purchases cohere (or associate) to facilitate the buying of homes. These two theoretical lenses decenter their ostensible subjects

30 My approach to assemblage theory in this chapter derives largely from Delueze and Guattari’s concept of the assemblage. An assemblage is more than the mere assembly of heterogeneous parts; the term speaks to the coming together of multiple elements with their own affective agency, which is to say their potential to act and be affected. In an assemblage the agency of each constitutive part is conditioned in ways that enhance or limit the ability to enact its potential. The assemblage establishes structures of appropriation where certain actions become more ‘appropriate’ than others for the continued coherence of the assemblage. Appropriate used here in the sense of ownership claim, rather than in the sense of correct, right, or just. Assemblage theory is also used as a generalizing term that brings in the related fields of actor-network theory and object-oriented ontology. Michel Callon (1986), Bruno Latour (2005), and John Law (1991) have been the leading proponents of ANT, but the theory has found wide purchase across the social sciences (Harrison and Anderson 2010). ANT provides a seemingly less abstract and more tangible application of the sorts of ideas developed by Deleuze and Guattari to conceptualize the multiple ways in which wholes and components interact.
and foreground the actions of seemingly peripheral agents in order to show a fuller picture of the processes at hand.

Previous chapters have demonstrated how the multifarious process of home buying often overwhelms prospective buyers and have used a relational understanding of homebuyers that sees prospective buyers, housing units, possessions, and discourse as co-constitutive. The vignettes in this chapter offer multiple refractions of the home buying experience in order to highlight the variety of relations that form during the process—both psychologically and socially. Part of what makes first-time home buying overwhelming is keeping track of the large number and diversity of these relations. Assemblage theory approaches phenomena as open processes or events (Shaw, 2012). Seeing things as open processes means 1) that one’s grasp/understanding of it is always partial and particularly situated (Haraway, 1988), 2) that the what of a thing is determined by what it does (its function or performance), and 3) that persistence of a thing is contingent upon the persistence of its relations and that as its relations change it changes as well. Moreover, assemblage theory recognizes that all actors are a part of multiple networks simultaneously, that there can be conflicts that arise from this, and that there may be seepage in which performances aligned with one association or network are enacted in relations to others. As Latour happily acknowledges such an approach is a ‘messy’ way of understanding a ‘messy’ world (Latour, 2005, 136). The goal of such an approach is not to provide a ‘grandiose’ or definitive account of a situation/event but to describe the specificity of social phenomena, where social refers to an assemblage of multiply related actors/phenomena. This chapter seeks to do that. However, rather than being about an actual set of actors with direct

Deleuze and Guattari draw from Leibniz’s molar and biology’s molecular to theorize their assemblage; ANT uses actor and network to deconstruct the social and particularly unexamined uses of the term. Related are theorists working with object-oriented ontology, including Graham Harman (2002) and Quintent Meisslioux (2008).
interconnections, the vignettes here depict people with no explicit, real world connections; instead the chapter pulls them together in as a kaleidoscopic compilation—a sort of virtual assemblage of an ‘idealized’ or hypothetical home buyer. The chapter is a selected portfolio of vignettes from many homebuyer assemblages that present several of the various ways in which homebuyer actor-networks come together, function, and stumble. It is an ethnographic group show of variations on a theme—that of homebuyer as assemblage.

The next section of the chapter provides a general introduction to assemblage theory and a review of its use by scholars in geography and housing studies. The subsequent section and bulk of the chapter will be comprised of ethnographic vignettes that depict and analyze the ways in which members of the homebuyer assemblage interact. Three real estate professionals and three prospective first time homebuyers will serve as the eponymous subjects of these vignettes, but it is hoped that the vignettes will demonstrate the ways in which the actors—especially prospective homebuyers—are neither fully stable nor fully centered subjects of their actor-networks.

Assemblage Theory

The argument of this chapter is that approaching the homebuyer through the lens of assemblage theory can shed light on the mechanics of how decisions are made during particular moments in the home buying process. It will look at how the purchase of a home is a product of actions made by a numerous group of actors whose diverse contributions and demands of each other make up the group’s fleeting social connections. Before an examination of several ethnographic vignettes, this section lays out the key ideas of assemblage theory, discusses the
closely related field of actor-network theory (ANT), and touches on their use in human geography and housing studies.

The foundations of assemblage theory are based in the schizo-analysis of Deleuze and Guattari, which has come to have a significant influence on a wide range of human geographers, most notably those associated with non-representational theory/theories (Anderson and Harrison 2010). Assemblage theory understands phenomena as emergent, entities. Subjects are “no longer presumed as a locus of thought and action; nor, however, [do they] emerge ‘once and for all,’ to reflect back, from a now-detached perspective, upon the affective swirl from which [they] arose” (Wylie, 2010, 105). Assemblagic subjects have no single, ultimate essence; they are “a multiplicity constituted by heterogeneous terms and which establishes liaisons, relations between them” (Deleuze quoted in McFarlane, 2011). An assemblage’s coherence as a unified thing stems from its functioning, the symbiotic co-functioning of its constituent parts. As McFarlane notes an assemblage is “a form of spatial relationality, [and] assemblage thinking is attentive to both the individual elements and the agency of the interactive whole, where the agency of both can change over time and through interactions.” (ibid., 653).

Central to Deleuze and Guattari’s conception of assemblage is the notion of substantive multiplicity. The concept of multiplicity speaks to the fecundity of phenomena and attends to the aspects of things that escape, exceed, or otherwise remain outside of that which is objectified and seen as a unity. Assemblage speaks to the way in which addenda and other modifications change the nature of a multiplicity (Deleuze and Guattari, 1987, 8). Assemblage is anti-essentialist and decenters and denaturalizes subjects, objects, and other such phenomenological things. Deleuze and Guattari posit thinking about assemblages through the bifocal frame of the molar and the molecular in order to attend to the macropolitics of, for example, different people’s interactions.
with each other as autonomous agents, as well as to the micropolitics of affect and discourse. This analytical separation, however, does not preclude but highlights the interconnections that exist and cross between (or jump) scale.

Assemblage theory is wide ranging in topic and inspiration, but the central theoretical concerns are on affect, difference, multiplicity, dynamism, and relationality. The concepts articulated by Deleuze and Guattari such as rhizome, deterritorialization, and assemblage have helped geographers develop innovative and critical new understandings of the world. In geography the work of Deleuze and Guattari has been a central influence of the development of the wide-ranging field of nonrepresentational theory (Anderson and Harrison, 2010). However, many theorists have looked to Latour and ANT help to bring “a tone of worldliness” to the typically highly abstract discourse of non-representational theory (Laurier 2011, 131). For them Latour provides “perhaps the sharpest account of the refigured notion of the ‘social’ that non-representational theories share […] a certain sort of circulation, where action is always dislocated, articulated, delegated, and translated; it is not a special domain or specific realm but ‘a very peculiar movement of re-association and reassembling’” (Latour quoted in Anderson and Harrison 2010, 17).

Bruno Latour is the most outspoken proponent of actor-network theory and an understanding of the central concepts in his thought can serve as a helpful introduction to assemblage theory. There are four principles at the heart of Latour’s philosophy: actants, irreduction, translation, and alliance (Harman, 2009a). Actants, actors, or what philosophers of object-oriented ontology call objects are phenomenological beings or entities with the capacity to
act and be acted upon (Harman, 2009a, Shaw, 2012). All things can potentially be studied as actors. As Harman notes, “Atoms and molecules are [actors], as are children, raindrops, bullet trains, politicians, and numerals. All entities are on exactly the same ontological footing” (Harman, 2009a, 14). Actors are the discrete subjects of actor-network studies; they are what is studied, followed or traced. The second principle irreduction addresses how actors are understood and represented and explicitly carries along its own paradox. The principle holds that if all actors are taken at empirical face value then their reality is not reducible to any other actor, e.g. a house purchase cannot be satisfactorily explained as product of historically low mortgage rates. Irreduction attends to the unique specificity of all entities. However, the paradox is that all actors in fact are and can only be understood through explanations that deploy reduction to some greater or lesser degree. The principle of irreduction foregrounds the ultimate openness of things in the world and serves to keep the investigative door ajar to ward off explanatory complacency. Its paradoxical twin reflects ANT’s commitment to pragmatic empirical research. The third principle, translation, refers to the connection or mediation between actors. As action moves from one actor to/through another the ways in which action becomes manifest, incorporated, or rejected reflects the agency (or affective affordance) of the mediating actors. Translation can refer to action via materiality as in biochemical responses as well as to semiotic chains, somewhat like the children’s game telephone. The significance of an action is interpreted individually by all actors affected by it and may be interpreted, ‘misunderstood,’ changed, neglected, or accepted in any number of ways, as will be seen below in the discussion of Tabitha. The fourth principle, alliance, addresses the connections or bonds between and among actors, to

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31 The term actant is used to move away from the anthropic connotations of actor (Latour, 2005, p54), but in this chapter actor will be used because of its contribution/inclusion in the term actor-network.
how such bonds are maintained, to what they afford, and to how they are challenged. The
concept of alliance is how ANT analyzes issues of power. The networks in ANT are constituted
by actors in alliances with others who are constantly engaged in acts of translation and resistance
(neither of which need be understand as conscious or intentional actions). An actor is more
powerful the more they are able to get other actors to align with them, that is, to support and not
resist them. Hiring an attorney can help a homeowner facing foreclosure negotiate with a bank,
but a financial institution unwilling to negotiate may deploy its in-house legal team to swamp the
homeowner-attorney with dozens of claims and counter claims. The bank will have used its
alliances with its lawyers to draw on their knowledge of (alliance with) the relevant legal code to
convince the judge rule in their favor (align with them) by swamping the homeowner-attorney
dyad with an insurmountable number of arguments and retorts. A successful alliance between the
bank and the judge is more likely in such a scenario, though not determined. In this example, the
homeowner aligns with a lawyer to challenge the alliance between the bank and the juridical
branch of the local government in order to stop the eviction that would be carried out by the
sheriff. The eviction is an action that requires alliance and translation by multiple actors before
being effected and can be derailed by unanticipated actors, as the MERS controversy
demonstrated.32

32 MERS or Mortgage Electronic Registration Systems, Inc. is a corporation established to
facilitate the transfer of mortgage-backed securities between financial institutions. Mortgages for
which MERS is named as the owner of record may be transferred between companies without
recording the transaction at the local county’s office of land records. This not only speeds up the
rate at which such transactions can occur it helps to avoid recording fees (Mullen, 2000; Woolley
and Herzog, 2011). The controversy or scandal revolves around questions about the nature of the connection
between property titles and promissory notes when the nominal owner of the title is transferred
to a party different than the owner of the promissory note. Some legal scholars argue and some
courts have ruled that the alienation of these two documents/roles from each other makes the
promissory note unenforceable (Peterson, 2011; Zacks, 2011).
Actor-network theory is often applied to phenomena that are already understood to be social—research laboratories (Latour 1987), political economy (Mitchell, 2002), public health policy (Shaw et al., 2013), and economic markets (Callon 1998)—but the individual is just as equally a legitimate topic for actor-network theory to explore, and not just as an open, heterogeneous material body (Blackman 2008). In *Reassembling the Social* Latour asks, “how much labor had to be done before each of you could ‘take your life in your own hands.’ How many admonitions from parents, teachers, bosses, partners, and colleagues before we learned that we better be a group of our own (the ego)?” (Latour, 2005, 32) Latour asks these questions to point out that people as individuals are more than self-same entities. Individuals are themselves networks, “the provisional product of a constant uproar made by…contradictory voices about what is a group and who pertains to what” (*ibid.*, 31). Individuals as networks must not be defined by what they ostensibly are but by what they do. In this way the similarities of ontological perspective between Deleuze and Guattari and Latour rise to the fore with their emphases on multiplicity and dynamic combination and their strong disinterest in the ostensible self-same wholeness of things.

The eponymous terms of actor-network theory, actor and network, make the key notions of heterogeneity, performativity and specificity clearer. Actor-network theory strives to attend to the specifics of empirical reality and approaches things as they are at a particular moment of inquiry. A laboratory scientist may also be a mentor, a department administrator, a co-worker, a rival, a grant petitioner, a vector for disease, or have any number of other roles in other places. These different roles are not hermetically sealed off from each other though for the successful performance of a self an actor must be able to foreground certain roles and background others (Goffman, 1959, 1971). Actor-network theory is sensitive to the leakage between roles and is
attentive to how an actor’s associations in one context might affect its performance in another, which might explain an otherwise seemingly inexplicable action. Latour cautions that actors and actions are not transparent, “It is never clear who and what is acting when we act since an actor on stage is never alone in acting” (Latour, 2005, 46). A scientist does not simply enforce her will on passive laboratory equipment and research materials but equally has her actions conditioned by the affordances of other actors—human and non-human alike. A homebuyer does not buy a residence alone; for the purchase to be effected a host of actors must come together—an appraisal must be made, lawyers must communicate, information technology must be in working order.

Although there is a smaller number of housing studies scholars working with ANT and assemblage theory than in human geography, housing researchers have deployed these conceptual tools to rethink many facets of housing. Gabriel and Jacobs (2008) have argued that the sort of ‘post-social’ lenses of assemblage theory if applied to housing studies could help to reinvigorate the field’s classical themes such as domesticity, policy creation, and market operations as well as engender studies of non-traditional topics such as non-human actors and complex relationality. Housing scholars have used ANT and assemblage theory to study home garden maintenance (Hitchings 2004), the performativity of housing markets (Munro and Smith 2008), and multi-site international housing NGOs (McFarlane 2009). Some have been disappointed with the lack of explanatory power and suggesting that assemblage theories are less

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33 ANT aims to be a highly empirical science, and it is due to the dynamism, complexity, and relationality of the phenomena studied that ANT scholars emphasize the hyphen in the term actor-network (Gabriel and Jacobs, 2008). The hyphen—itself an example of a mediating alliance—serves to underscore the idea that all actors are themselves networks and all networks have a capacity to act and affect the world as an actor. All entities are actor-network ‘hybrids’ or following Harman ‘quasi-objects’ (Harman, 2009a, 63-5) whose apparent reality shifts depending on how it is seen/encountered. This highlights the two paradoxical sides of the analytic principle of irreduction and points to the multi-directionality of ANT studies.
‘theories’ than methodological lenses whose chief contribution is their emphasis on empirical research (Cowan et al. 2009, Ruming 2009). ANT’s inclusion of the non-human is particularly well-suited to housing studies with the various relationships people have with housing as well as with the various interrelationships among non-human agents. As Ruming (2009) notes, “the builder is not just a man, but an imbroglio of building equipment and materials, building design, relations with council staff, consultants, suppliers, unions, and industry associations” (ibid., 456).

I would like to frame the homebuyer as not merely an individual person (or household) but an assemblage of realtors, attorneys, counselors, family members, friendly advice givers, research technologies, mortgage calculators, property assessment metrics, and insurance policies.

Unlike many assemblage theory studies, the following ethnographic vignettes do not follow a particular actor-network or homebuyer assemblage. I did not come to this research from an ANT perspective, but came to see that the experiences prospective buyers had were made up of constant and constantly dynamic social relationality. One buyer’s relationship with a mortgage counselor was a major part of the process for a period but quickly waned once the initial period of homebuying excitement passed. The relationships withered but the persistence of certain ideas (some seen as accurate, others as erroneous) in the memory of the buyer kept the ‘alliance’ from disappearing completely. As I spoke with real estate professionals I came to see that the relationships they had with clients and with other professionals were multidirectional, interlinked, and delicate. For many realtors being successful requires active participation in their client’s buying and selling processes, but it also requires (or is facilitated by) clear communication with other realtors, attorneys, and property assessors, among others. As much as popular imagination portrays real estate professionals as pariahs, their relationship to their homebuyer clients has a central (if not necessarily characteristic) symbiotic nature to it. Some
real estate professionals are compensated regardless of whether the deal ultimately closes not or, e.g., attorneys and inspectors, but their businesses are still highly dependent upon referrals from former clients. They must negotiate the tension in their relationships with their clients between actions that may increase their profit margin at the expense of neglecting their clients, and actions that may placate their client but reduce the amount of time they can spend away from work. Relationships with non-human actors may not be reciprocal, but such actors do have affordances and ‘needs’ that affect other actors, e.g. ability to search listings via phone apps or a house lot’s susceptibility to flooding.

Vignettes with Real Estate Professionals:

Mark

Mark, an early middle-aged, white attorney, specializes in residential real estate in downtown Manhattan and the western neighborhoods of Brooklyn. In the two decades he has worked in real estate law he has noticed the business change as technologies such as email, texting, and smart phones have become universally adopted. These advances have not only heightened the intensity of his relationships with his clients from his perspective they have made home buying an experience of “relentless” connectivity from which there seems to be “no escape” for any involved. The way Mark speaks about his work and understood his professional relationships resembles the way an ANT perspective would approach his position in the homebuyer actor-network. He conceptualizes his work as being about the relationships he forms with his clients; these relationships are ultimately based on functionality, but they have a significant affective quality to them. What looking at Mark through ANT allows is both a broadened understanding of the actors—human and non-human—involved in the homebuyer
assemblage as well as greater attention to the constitution of the relationships or alliances he forms with clients, other real estate professionals, and his phone.

For Mark the emotion and the technical aspects of his work relationships are equally important and both must be well attended to for the transactions to be successful and for him to garner more business through referrals and returning clients.

I have to be very sensitive to everybody’s needs. [...] I am on my iPhone when I am in bed before I go to sleep addressing concerns and keeping people—it’s one thing, too, to be responding questions from anxiety and it’s another thing to be out in front it, to say this is what’s going on, this is where you’re at. So there’s telling people where they’re at and then there’s dealing with anxiety. And I think the iPhone is just a total game changer; there is no escape, you have no escape, your attorney has no escape, your broker has no escape, your realtor has no escape. When you send an email you know they are getting it as opposed to leaving a voice mail; they are getting it; they are on it.

Ostensibly, real estate attorneys would not seem to need to be particularly concerned with emotional issues; they are there to dot i’s, cross t’s, and make sure that their clients know precisely what they’re getting when they close, what they’re entitled to, what they’re responsible for. Yet, Mark is highly sensitive to the affective nature of his relationships with clients.

Confidence in one’s legal representation is surely an emotional aspect of the client-attorney relationship, but Mark is attentive to a much wider range of emotions—anxiety, worry, relaxation, comfort, and whether they like him as a person or not. Building strong relationships with clients is imperative to the success of his business. These relationships very much fit the bill for the sorts of alliances Latour and other actor-network theorists describe. Mark’s relationships with clients are based on his legal competency, but they originate within a broader array of overlapping networks.

Once he and a client meet and agree to work together, Mark works to bolster their relationship by being attentive, calming, and self-confident.
[It is important to me] to de-stress the environment, to convey a sense of...not casualness but...some kind of lack of formality fits in with that. I’m going to talk to you, to my clients in a certain way, I’m going to dress in a certain way, my email tone is going to be a certain way, and it’s not necessarily calculated. In practically every email I write I sign off with my initial, right. And it’s just become habit and I think I would have done it anyway. But what I have found is that from the investment banker client to the hippest Brooklyn client when I convey a tone of familiarity and um...informality it is embraced, so my emails are returned with an initial. So...that with coupled with—I won’t go to closing like this [jeans and an untucked tee shirt]—but I will go [in jeans and a tucked-in, button down] and when I’m on the phone with you I’ll say ‘Later’ instead of ‘Goodbye’. And it’s all to give a sense of like I’m a person I’m not a stiff lawyer who’s like a non-person. Because people especially when they deal with the old lawyers who are smart and are knowledgeable but aren’t anyone you’d like to chat with in an elevator for like five seconds, and I’d like to think that I’m different, and I want to convey that this experience doesn’t have to be unpleasant and you’re not dealing with someone who is just going to get you to the closing table, that this is a journey with two people. I have two children and I speak about them from time to time. I will laugh at you; I will make fun of you; you will make fun of me, and like we’re going to have this kind of relationship that...and even in the office it’s kinda giving this [sense] that’s it’s not going to tense and crazy.

Mark’s casualness and attention to the intangible aspects of his relationships with clients serves several purposes: he feels that it helps to de-stress the potential homeowner’s buying process, to pre-empt emotional escalation around sensitive issues, to solidify personal bonds with clients (as well as other real estate professionals). The first of these reflects his approach to customer service; the second his desire to have a non-antagonistic work life; and the third his need to maintain and expand his professional network.

The attorney-client relationship is a multi-directional alliance for which the client must provide monetary compensation and necessary paperwork in order for it to function properly. It is susceptible to deterioration if the lawyer is overworked and slow to respond or if the client is penurious, not forthcoming, or distrustful. Moreover, while Mark’s clients are the focus of his workday, his work and their pursuit of homeownership involves interacting with the seller’s real estate attorney, bank attorneys, and realtors. Miscommunication or, to modify Latour’s term, ‘mis-translation’ in these relationships can complicate, prolong, or even derail the transaction.
Mark notes there is a ‘whole language’ about residential real estate transactions that clients, particularly first-time homebuyers, do not understand. It can be scary, bewildering, intimidating, and clients react in a myriad of ways. The pressure they are under generates potential for ill will, which could cause stress and weaken the bond with the client. A major reason Mark ended up specializing in real estate law was the potential he saw for avoiding the acrimony that fills the days of so many lawyers.

I watched as a young lawyer, my mentor…get into fights about his fees on the phone. He would bill a certain amount and his clients would push back and there would be like fighting and he would insist. When I became a partner here I made the very conscious decision that I would not do that. I think that kind of thing would just destroy me, and I’m not going to do it. And to fight over hundreds, probably not thousands, is just something I’m not going to worry about.

Like most real estate attorneys he uses a standard flat fee though occasionally a client will succeed in getting him to lower his fee or he will feel that the complications of a particular transaction necessitate billing for extra work. As he puts a premium on building solid relationships with his clients and cares about the quality of life in his work environment, Mark tries to be understanding and flexible in regards to push-back against his fees.

Occasionally I’ll give my fee and they’ll say well, can you do better and I typically cave in a second because that’s who I am, and then you find your spot and then you live with it. I’ve certainly had cases where I’ll say my fee is $2500 and then all this crap happens in the transaction, there’s litigation and stuff, and I’ll go back and say $2500 doesn’t really make sense I did all this work the bill is $5000. That is a conversation I’ve had, and if clients push back I cave very quickly and I just tell them that I’m not going to worry about it. It can be unpleasant, but I really try for it not to be unpleasant. I don’t want to have to… Again, I think it goes back that’s not the relationship I want. I’ll even eat the fees now and then just because…the relationship is that important to me, and I don’t know if this is off topic, but part of the challenge of being a real estate attorney is that you are hired to do a specific task that will take two or three months and then you’re done. And then you’re gone. So, the trick is to develop a relationship that goes beyond that so that when they sell or buy something else they’ll remember you. Before they probably would have thrown away your card and the closing statement you sent them after the transaction…But now with email…they can you remember you. Six years from now they may or may not remember my name, but they can probably retrieve a Gmail email. So, part of my challenge is to create some kind of bond with my clients so that
they adore me. Six years from now they call me. And that’s part of thing, I’m not going to sweat the fee that much; in the end it’s not going to matter. If they try to sweat me out of a hundred dollars, it’s not that big of deal.

The ubiquity of digital contact lists means that a client can pass on a Mark’s contact information without giving up a card or scribbling his name on a scrap of paper. If one’s contacts are synched, all it takes is a mouse click or touch screen tap to transfer Mark’s number and bring the potential client within a swipe and tap of talking straight into his ear. As Mark’s repeated comments about forging strong bonds with his clients makes clear, having his contact information stored in a client’s or prospective client’s phone or email is one thing, the more difficult thing is to make sure that he is remembered well enough to have his name recalled. For Mark email and smart phones have been ‘game changers.’ He can be more efficiently attentive to clients and clear up misunderstandings more quickly, but these technologies have heightened the degree to which work permeates through his ‘non-work’ life. At night in bed, he checks his phone—texts and emails—before turning off the light and going to sleep.

Using a real estate attorney is not common practice everywhere in the United States, but in New York City it is highly uncommon not to do so. That a lawyer would be a part of the homebuyer assemblage, at least in New York, is therefore not surprising. Perhaps more novel is the insight this case study of Mark provides about the work that is done to maintain and foster relationships with clients as well as about the way telecommunication innovations like email and smart phones have changed the workday of real estate attorneys. The role of real estate attorneys is often questioned by buyers and sellers. Many are skeptical of their utility, as Daniel, a first-time homebuyer in Oakland, California, expressed, “What am I going to pay a lawyer for? I mean the documents are non-negotiable, and we’re going to sign them pretty much no matter what…There’s nothing sketchy.” It is not always clear that adding an attorney to the homebuyer
assemblage is a desirable thing, as it adds a notable up-front fee to the total cost of the transaction, but this sort of skepticism and the related sense of interchangeability of attorneys are major challenges that real estate attorneys face and the reasons why Mark devotes so much attention to the emotional needs of his clients. Like a suit of armor transforms a knight, attorneys help turn the homebuyer into a machinic home buying assemblage—larger, more complex, more expensive but stronger and better equipped for warding off potential adversaries.

Tabitha

Tabitha is a real estate agent at a small realty company in Brooklyn. I met her at an information session that she organized about first-time homeownership for prospective Brooklyn buyers. Like Mark Tabitha emphasizes the importance of fostering personal relationships with clients both for seeing through deals as well as for long-term business success, but also similarly notes that calculations—fiscal, technical, and legal—and negotiations finalize deals. “In real estate it’s 97% percent emotional. [But] you can’t do the deal with just the 97%; you need the final 3%. You can’t do a 97% deal, you need a 100% deal. So the 3% that is the sort of business side; the 3% has to be there.” Part of all deals, however, is the housing unit itself and the semiotic matrix of location and materiality that determine its value.

In the following excerpt Tabitha tells a story about how the intersection of human actors, non-human actors, mis-communication, and emotional attachment derailed two transactions on verge of closing.

This past week there was this deal that these people didn’t get. Literally, it fell apart because of a watermelon seed. We had everything negotiated. We were deciding upon a closing date, and the sellers were like, ‘We can’t be out by July 16th; we need at least until July 27th.’ And the buyers said ‘Okay, we can agree to that. But we should close before that and have a post-possession agreement.’ There was this whole back and forth about that. And finally they were like, ‘Okay, we’ll close later, but we want to plant a
little watermelon seed in the backyard so that we’ll have watermelon.’ Well, [the seller] is a person whose garden is to her as much a selling point as the house itself. Her garden, she has meticulously, beautifully, artistically created this garden. Since this communication is happening from an attorney, so it’s a verbal chain from buyer to buyer’s attorney to seller’s attorney to seller to me. This game of telephone that they have done, which is not written—by the time it gets to the sellers it’s that they want to dig up the garden and put a watermelon plant in it. And she was like, and their attorney was like ‘I don’t know what they’re talking about. I think they may not be stable. I do not understand why are we at this point and what are they talking about wanting to dig up the garden.’ And the seller is like ‘But my garden, I thought they loved my garden. I thought that was one of the reasons they wanted it.’ And so it was literally that day that they said ‘Tell J—that if he agrees to this number he can have the house.’ And I sent a note to my buyer saying ‘What in the world in going on over there?’ Not my buyer, ‘the’ buyer. Um, ‘What’s this I hear about a watermelon?’ She explains that it’s a joke, that she thought it would be charming. I was like nothing takes the charm out of something faster than have to pass through the lips of two real estate attorneys. By the time it passed through them it made you sound crazy. And she was like ‘Oh, okay, I’m sorry.’ But that was it, it left enough of a…and they, in their offer they hadn’t asked for the right of renegotiation should another offer come in. So, they thought that since they were offering to pay cash in Red Hook and like who else could possible want that? You know what, another cash buyer who doesn’t want to dig up the garden but not that they did…but who wouldn’t even fucking mention a watermelon!

Um, anyway, so something like that it’s literally the tiniest thing I’ve seen a deal fall apart over but I’ve seen them fall apart over a washer-dryer. A developer who was selling a place over on Ch— Street and the real estate agent had said—because there was a washer-dryer hook-up—it said ‘washer-dryer’. The developer said ‘Wait, I’m letting this go for less than I asked for; I’m not going to put in a washer-dryer. I never said there was going to be a washer-dryer. The agent said there’d be a washer-dryer.’ The Corcoran agent was like ‘Well, I’m not putting in a washer-dryer.’ And the buyers were like ‘Well, if I can’t trust you about a washer-dryer, then we’re not going to do it.’ They walked away. The house sat on the market. Eventually it sold for $200k less than the accepted offer. [The developer] said, ‘That is the last time I make that mistake.’ He refers to it as the $200k washer-dryer.

Tabitha interprets these stories as examples of miscommunication, which they certainly are, but there is more going on than poor translation. They each present a window on the number and diversity of the various actors in the homebuyer assemblage and demonstrate the ways in which actors’ agency, alliances, and the translations between them can affect the larger transaction. While a full spectrum of actors is not depicted for either transaction, the stories depict microcosms of the homebuyer assemblage. In the first story there are: two buyers (a couple and
non-identified one), the sellers (a couple), Tabitha, the two attorneys, the offer (sans renegotiation clause), the garden, the watermelon seed. In the second the actors identified are: the buyers, the seller/developer, the selling agent, Tabitha (the buyers’ agent), a washer-dryer hook-up, and the market. An actor-network approach helps to draw attention to the role that the non-human actors play in these two stories.

In the first story there are three identified, principal non-human actors—the garden, the watermelon seed, and the offer. The garden is a major selling point of the house. It affords space for socialization, relaxation, and immediate interaction with the earth. The time, effort, and money spent by the sellers to develop the garden made it a vector for economic value but, as was eventually demonstrated, the attachment the sellers felt for it as developed through their attentive care of it proved stronger than cold economic rationality. According to Tabitha, selling one’s home is an experience often as emotionally fraught as buying a home. In this case, the sellers felt that the potential buyers shared their affection for the garden, which was an idea that helped soften their sadness at selling the house and giving up the garden. In ANT terminology, they had formed a strong alliance with the garden that they were desirous to see taken up with new owners. The prospective buyers’ desire to have watermelons before the end of the growing season led them to ask their attorney about the feasibility of planting a watermelon seed before the closing. Watermelons need good access to space and light in order to grow and produce fruit; it is a demand they make upon whoever plants them. It is a demand that puts them in potential conflict with other plants who also require space and light. In what Tabitha refers to as a game of telephone gone awry, the prospective buyers’ romantic notion of planting a simple seed in the garden was transformed through several instances of (mis-)translation into a desire to rip out the sellers’ much adored garden. Despite the appealing offer of a cash transaction (which cuts down
on the size and complexity of the homebuyer actor-network), the alliance between the garden and the sellers led the sellers to protect the garden from the threat posed by the prospective buyers by selling the house to someone else who also did not need financing and who, as Tabitha exclaimed, “wouldn’t even fucking mention a watermelon.” The threat posed by the agency of a watermelon seed derailed the transaction for the potential buyers but facilitated it for the other buyer. It would be easy to chalk this story up to irrationality, but that would mask a whole series of events the explication of which helps to understand the variety of actors and variety of actions that need to align for a prospective homebuyer to become an actual homeowner.

The second story is much abbreviated, but it provides another perspective on the agency of non-human actors. In the Brooklyn rental market washers and dryers are uncommon, a fact that helps make any listing—rental or sale—for a unit with a washer-dryer pop and stand out. A miscommunication between the developer and the selling agent (or the selling agent’s ‘creative’ marketing) presented the unit’s readiness for having a washer-dryer, embodied by the existence of the requisite water hook-ups, as the presence of an actual washer-dryer. That the unit had a washer-dryer hook-up, itself, was a notable structural amenity—indicative of both adequate space and appropriate plumbing infrastructure—the costs and added value of which the developer had considered when including the hook-up. What the misrepresentation (intentional or not) did was to turn the presence of one valuable actor into the absence of another; the washer-dryer hook-up became the lack of a washer-dryer. The prospective buyers rescinded their purchase offer due to the fact that neither the developer nor listing agent was willing to address the discrepancy by installing a washer-dryer. This unwillingness signified untrustworthiness to the prospective buyer and cast doubt over the entire deal. The lack of compromise between the listing agent and the developer—the breakdown of their alliance—led to the dissolution of the
homebuyer assemblage. New washer-dryer combination units cost around $1000, not an insignificant amount of money but well within the realm of affordability for someone buying a house in one of the most rapidly gentrifying neighborhoods in Brooklyn. If the listing had been accurate, the hook-up would have been merely a socket to plug; instead, it became an expanding chasm of doubt.

In these two stories Tabitha’s role takes a back seat as her narrative highlights the agency of other actors and instances of (mis-)translation. However, before moving on, looking at one further comment from Tabitha will help to show how it helps to view real estate professionals as active, integral elements in the homebuyer assemblage.

T: I started out thinking that I didn’t want to be a pushy salesperson. I want to be respectful towards my buyers. I want to do for them what they want me to do. It took me a long time figure out that that wasn’t actually my job. My job is not to do what they wanted me to do because they’re homebuyers not real estate agents, and they don’t know. My job is to know better than them and push them when I know what the right answer was. […] I need to push people, I need to know better than them, and if they don’t do what I suggest to them it’s completely fine, but it’s on them.

SB: So now you’re pretty comfortable doing that?
T: Oh yeah. I’m very bossy now.

Tabitha had this insight after working with a couple who were overbid by 1% on a house that would have been ideal for them. Not only did the couple not get that particular house, “when they came to buy and sell they didn’t go with me as an agent even though I had been very respectful of their wishes. I realized it was because I hadn’t actually served them. …it would have been the right choice for them, and I should have pushed them.” Tabitha’s interests are downplayed in her use of customer service language, but the personal lament is both present and reflective of multiple modes of engagement some of which are individualistic, some of which are assemblagic. The failure of the deal meant that she lost its commission, roughly $35,000. Instead of the joyous feelings that come with having done a job well, she felt disappointed with her
performance. It cost her the confidence of the clients, which can be conceived of in monetary and affective terms—future commissions, an amicable professional relationship, and the shared joy of a successful endeavor.

Tabitha had not wanted to displace the buyers from the core of the transaction. She was worried that being assertive would detract from the clients’ sense of control over the process, that she would come across as insensitive and self-serving; so, she restrained herself. Unfortunately for the clients’ desire to buy the house, this personal restraint weakened the homebuyer assemblage. Hypothetically, if she had pushed them, insisted on demonstrating that they could afford to offer more and would be better off financially for it, they would have gotten the house. Tabitha interprets this failed deal as a reminder to put herself thoroughly into her work, to confidently assert herself as a competent and effective professional. True to her understanding of real estate being an industry with no room for blame—“You don’t have time to blame people because by the time you place the blame on someone the deal is dead. You have to keep moving forward. And I love that. People will say, ‘I’m sorry I messed it up; I need to fix it. Give me 5 hours.’” This confident attitude is paralleled in Mark, the real estate attorney, but in a testament to the political-economic complexities of non-profit mortgage counseling, Richard is much less able and willing to invest personally in the buying processes of his clients.

Richard

Richard is a homeownership counselor in a community-based housing organization. He conducts regular information sessions for prospective homebuyers, leads multi-session workshops, and provides one-on-one financial counseling—all of which are free services. For many low- and middle-income prospective homebuyers he plays an important role in their
pursuit of homeownership as he serves as a non-profit mortgage broker matching his clients with mortgage-issuing banks that have partnered with his organization. Richard got into homeownership counseling out of a desire to work in the field of community economic development, and his primary concern is that clients who buy a home do so in a way that is sustainably affordable by avoiding non-traditional mortgages and retaining an adequate reserve of savings after the closing. Richard and his organization, however, are more complicated actors in the homebuyer assemblage than they seem at first and more so than he would like to be.

Unlike typical real estate professionals, the economics of Richard’s work are obscure to his clients; it is not clear to them how he and his organization are funded. Traditional professionals are paid, more or less directly, by the people for whom they work. An attorney receives a fee, a realtor a commission, a mortgage broker a fee from the bank. Homeownership counselors and the non-profit organizations they work for have a more complicated process of remuneration.

There’s this thing called the New York Mortgage Coalition and it partners the big banks with the counseling agencies and the banks put in money and we get $500 for every mortgage we close. So, that’s how this organization generates fees and we also get a base grant from the Coalition if we do a number of closed loans every year. So, we’re always under pressure to show output…but that’s really hard to explain to clients. Because we’re here; we’re a nonprofit and we’re supposed to be non partial. So it’s hard to explain that, ‘Yes, we do get paid, but we are looking out for your interest. We are different form a mortgage broker because you are not paying for us directly. We really do want you to get a good deal.’ …in some ways it’s kinda hard to express that and still have people have faith in us.

For Richard, the most challenging aspect of his job is explaining to clients the details of what he does and his relationship with lending institutions. People come to him because they believe that the non-profit he works for is not something that they have to worry about ripping them off.

There is an initial degree of trust that clients have when they come for an information session, and he has to work diligently to maintain and deepen this trust as he tries to help clients find an affordable mortgage. Many people come for his information sessions and workshops but fail to
follow through in using him to aid them with finding financing. They see him as an un-self-interested party whose role is solely to provide free information; he is someone who is not understood as needing anything from them. The crucial services that he can provide, however, depend on clients making real commitments to buying—either by opening up a matching savings account with one of the banks partnered with Richard’s organization or by actively looking for and bidding on a home. Ultimately, his relationship to clients is not simply altruistic. His organization is funded via metrics-based assessments that tie their revenue to the number of clients who get mortgages from the affordable homeownership programs sponsored by their financial partners. While Richard and his organization are independent from their partner banks, their dependence upon them for funding imbricates them in the unsavory real estate industry the profiteering of which their work attempts to help mitigate.

The difficulty of Richard’s task is twofold; he needs to attract people who are ready to buy to come in for a workshop and then he needs to convince those people to let him work for them. One of the key rules of thumb Richard gives to people in his workshops ironically conditions clients to be skeptical of multi-hatted or networked actors.

I tell people, ‘If you find someone you’re not comfortable working with you need to find someone else, especially a real estate agent or if your banker is not working out for you. It’s okay to find someone else.’ Sometimes people feel disempowered in this process, like ‘I don’t know enough; I don’t want to offend somebody.’ But no, you’re the boss. I try to empower them that way. No you’re in charge here; it’s your money; it’s your investment. So, if you don’t like that agent or if that attorney is rubbing you the wrong way. Find somebody else.

This advice to avoid one-stop shopping is meant to remind prospective buyers that they must actively manage their team to avoid becoming ‘prey’ to any kind of collusion. As such it aligns with the desire to be self-sufficient and the cultural trope of distrusting real estate professionals.
Unfortunately for Richard, it leads some potential clients to question his motives once he moves to get them to commit to working with him.

It’s very frustrating. …every deal becomes like critical. So, I work with someone and I see they’re ready. It’s exciting, and I want to help them. And it’s satisfying personally and professionally to see them through. But they go off and forget about us, it’s personally frustrating but for the job…it kills the organization. But people don’t realize that; we’re so low-key about that mess—about how that all works. Maybe we ought to play up the importance of that, I don’t know. …I’ve sort of played with the message I tell people because… It’s hard; it’s tricky. As soon as you mention that we do get a reimbursement for the loan, they think it’s hidden, that they’re paying for it, that they think they can go somewhere else and get a better mortgage rate, which is rarely the case.

Looking at Richard from an actor-network approach helps to emphasize the multidimensional agencies that comprise the homebuyer assemblage. Richard works on behalf of his clients, for the mission of the counseling agency, with the financial support of lending banks, and out of a personal desire to lead a meaningful life that contributes to advancing the cause of economic equality. The banks that his organization partners with—entities so large and complicated Richard refers to them as “multi-faced monsters”—are profit-focused enterprises for whom mortgage loans are merely one of many forms of lending; they are also institutions whose ability to grow is susceptible to public opinion and partner with community groups as a form of socio-cultural investment. The people he works with are novices seeking information, clients who represent a potential source of revenue, and everyday people whom he feels deserve help in their struggle to build a financially secure life. Much of Richard’s work involves negotiating with banks on behalf of clients, and he must carefully curate the information he dispenses to these two actors about the other as well as the information he shares with potential clients about himself and his own organization. Such information control is necessary to maintain for him to put his clients in the best mortgage, but the lack of transparency puts him ill at ease.
Prospective Homeowners Vignettes:

Bridgette

Bridgette attributes her active pursuit of homeownership to two events: a change of career and the arrival of a postcard advertising a first-time homebuyers workshop at a local branch office of a non-profit, affordable homeownership organization. The goal of owning her own home did not begin with these two events, rather they marked an initiation into two different homebuying networks: her new job had a pre-existing culture of homeownership whose normative influence moved her to begin her pursuit of homeownership in earnest; the postcard brought her into an association with real estate professionals who needed her desire for homeownership to meet their goals as she needed their expertise and service in realize hers.

Bridgette had worked at a community college in Brooklyn before deciding to switch careers and become a bus driver for MTA’s New York City Transit. This move provided her a higher income, better benefits, a shorter commute, and the possibility for overtime work and pay. All of these made it easier for her to save money to buy a house, but the change of jobs also

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34 This branch is a part of a city-wide network that is charted by a nation-wide, federally supported umbrella group. This office is similar in mission, function, and funding to the organization Richard works for, but I noticed a notable though subtly articulated difference in the two groups’ approaches to discussing co-ops, condos, and single family houses, with Richard’s favoring co-ops for being more affordable and the other organization favoring condos and houses for affording greater freedom. I gained the impression that Richard’s organization preference for co-ops reflected a more progressive politics—they have a three-part mission statement which addresses prospective homeownership, foreclosure counseling, and tenant counseling. The history and mission of the other organization is based solidly around homeownership and equally access to affordable mortgage funds. They started as a grassroots group that worked to find renovation/restoration financing for urban homeowners during the 1970s and expanded their scope to homebuyers and later to the financing of affordable housing construction. As my research was focused elsewhere I spent a limited time researching the background of the two organizations. Both organizations serve working class populations with high percentage of women and people of color. The central difference is that Richard’s group sees their mandate more in terms of social justice (tenant rights, financial planning, affordable housing, sustainable homeownership); whereas the other organization focuses more narrowly on increasing homeownership for traditionally underserved populations.
brought a significant cultural change—her new co-workers always seemed to be talking about buying homes and new cars.

When people start working [for the MTA] the only thing they think about are buying a house and buying a new car, so that’s the only thing people talk about. People talk about, ‘You know what, I had a house over here and I just moved to a new house.’ That’s the only thing people talk about, houses. Whether you like it or not, so you feel like ‘I need to buy a house, too.’ So we talk about houses, what people are doing about it, how big it’s going to get. Because people don’t usually go for small; let’s go for big, a big house in a better neighborhood.

While Bridgette noted that she was not as convinced about the logic of buying a brand new car, she did see the discourse of homeownership at her new job as having had a catalytic role in her decision to pursue buying a home. Bridgette's latent interest for owning a home became an active and instructive desire as a by-product of her socialization into her new work environment. Talking about homeownership worked as a conduit for alliance-building between her and her MTA co-workers. Such alliances serve to help make the depot function smoothly; a friendly chitchat helps create an environment in which people are willing to help each other out in ways directly work-related, e.g., covering shifts, as well as more personal, e.g., insight about school districts and neighborhood quality of life issues. Bridgette already had the desire to own a home, but as the ideological normality of homeownership among her new co-workers circulated in common sense social bonding she grew eager to hasten her preparation and start the looking and buying process.

In the framework and scale of thinking about her work environment as an actor-network, Bridgette’s becoming a prospective homebuyer facilitated a smoother cultural transition with her new co-workers. Part of her socialization process there allowed the development of a part of her that had not yet had the proper conditions to do so, and this, in turn, aided her normalization as a worker. Drawing upon the language of assemblage theory and shifting scale to that of the subject
helps point out how the process of socialization was also one of subjectivization. Inspired by the ethnological work of von Uexküll (2010), Deleuze and Guattari's attention to nonlinear psychological processes points to how socialization effects of one particular event-space may be variously transferred to other contexts. Subjectivity, as Guattari argues, is better conceived of not as some sort of static, individual personality but as "[an] ensemble of conditions which render possible the emergence of individual and/or collective instances as self-referential existential Territories" (Guattari 1995, 9). These conditions are a heterogeneous ensemble whose components vary in meaning, scale, duration, and form (material, conceptual, human). A human is a subject with biological, cultural, material, and psychological components. Bridgette's new work environment added two key elements to the 'ensemble' that reconditioned her sense of self and invigorated her pursuit of homeownership: a higher salary and a work environmental rife with a normalizing discourse about homeownership. The former allowed her to redouble her nascent efforts at saving for a down payment while the latter provided reassurance and normalizing encouragement that buying a home was indeed a good idea. As the conditions that comprised the ensemble of Bridgette changed, she changed, though not, in this case, radically. Rather, the increase in money and the initiation in a society of homeowning peers contributed to her development along a preexisting trajectory. New alliances aided her ability to act, to perform a role she had been interested in for a while.

While looking at Bridgette's new job gives glimpses of two different ways that her becoming a prospective homeowner can be understood via assembly theory, doing so with the second event—her reception of an informational postcard—allows an opportunity to look more closely at a major institutional actor involved in the homebuyer assemblage. Starting from the postcard, an actor-network approach can help to depict Bridgette’s role as the eponymous actor
in one particular homebuyer assemblage and show how she is simultaneously imbricated in a multi-scaled affordable homeownership assemblage.

As has been argued earlier and sketched out in other vignettes in this chapter, the homebuyer is one actor among many that are brought together during the home search and buying process so that one particular real estate transaction can take place. Due in part to being the one with the most at stake and the one whose active participation lasts the longest, the homebuyer becomes the eponymous actor in the network. The other actors necessary for the transaction to occur are involved for periods of varying duration and with varying degrees of interconnection with other actors and dependence upon the particular transaction. Attorneys, real estate agents, insurance brokers are some of these actors; in Bridgette’s case a postcard and a non-for-profit homeownership organization also came into the fold.

The postcard Bridgette received was sent from Neighborhood Housing Services (NHS), a neighborhood branch office of a city-wide non-profit organization that helps low- and middle-income households buy homes and provides counseling for those behind on their mortgages. NHS is similar to the organization for which Richard works, though it is both larger and has a focus narrowed on solely homeownership related issues. It is also affiliated with a nation-wide network of local groups that is organized through the umbrella affordable homeownership organization NeighborWorks. The local office receives support from the national organization as well as grants and fees from the partnerships the city-wide organization has with mortgage-lending institutions in the metro area. Bridgette believes that her name was put on the mailing list after she applied for a pre-qualification mortgage estimate from one of NHS’s bank partners. The postcard advertised a free information session for first-time prospective homebuyers and was mailed to individuals whose names had been added by one institutional actor or another to the
database of potential clients at the NHS branch office that was offering the particular session mentioned.

The postcard as an actor affords the NHS branch an ability to contact potential clients, but it also makes fiscal demands that the possible alternative of emailing their database does not. Postcards must be designed, printed, addressed, and have postage paid before they can be mailed. A decision must be made by the branch manager to use the more expensive postcard option, the cost of which would be significant for a non-profit organization dependent upon funding that is largely performance based (as measured by the number of clients they are able to secure mortgages for with partnered lending institutions). The tangible materiality of the postcard, the fact that it will necessarily be handled by its recipient (at least for a moment), and the possible chance that it will be left lying around exposed on a counter for a few days all add to its strength as a method of outreach, as opposed to the ease with which mass emails are rendered spam or deleted.\(^{35}\)

The administrative decision to send out postcards brought Bridgette to the NHS information session. One of the postcards successfully served as a vector for creating a (tenuous/early) alliance between the branch office and a potential client. When Bridgette came to her first session and had her first meeting with a counselor, the alliance was made actual and active. She felt good about working with NHS because it is a non-for-profit that is “not going to force you” to do anything and because she perceived the NHS employees as “working because [they] like to work.” She contrasted NHS to the bank she went to get her first pre-qualification letter, “There was no interest in ‘Okay, we’re going to help this person get a home.’ They are just

\(^{35}\) Such mass emailings are used by NHS and similar organizations but were not mentioned by Bridgette. As I began receiving such emails after attending information sessions, I presume that there is greater efficacy for mass email outreach when used with clients and potential clients with whom some degree of direct contact has been made.
there for the business. So, I didn’t like that that much because I don’t know if that’s what they’re supposed to be doing.” These comments underline the difference in the balance of power between a client and NHS and a client and a bank, as much as the difference in how they are perceived. Home loans are one of many activities that traditional banks engage in, and while they do frequently advertise home loan lending, the diversity of their activities means that they are not dependent upon it (though the jobs of individual mortgage officers may very well be). Like a mortgage broker, however, NHS is utterly dependent upon attracting clients who they can work with to broker mortgages with their partnered lending institutions. Advertising by lending institutions for home loan lending does more than solicit prospective homebuyers; it puts a human face on a business that is often seen as indifferent, uncaring, or worse. Mailers such as the postcard Bridgette received are lifelines for NHS, having become particularly so since the housing bubble crashed and the mortgage financing for moderate-income households has tightened up. A free information session from a non-profit, community-based organization has appeal for prospective working- and middle-class homebuyers with limited knowledge of the financial terms and calculations of mortgage lending and with levels of income and savings that do not qualify them for advertised interest rates.

The alliance between NHS and Bridgette that the postcard facilitated brought her into a multi-scaled, multi-directional network. She started frequenting the information sessions and workshops of one NHS branch. The NHS speakers in the sessions and workshops would work to get attendees like Bridgette to make an appointment with one of their counselors. The sessions and workshops also put prospective homebuyers in direct contact with real estate professionals such as real estate attorneys, real estate agents, and bank officers. The counselors would work

36 Many of these partners are commercial banks, though some are credit unions and savings banks.
with clients to get them prepared for buying a home, which could involve brokering a mortgage or helping set up a long-term savings plan with a partner bank. Productive connections forged between clients and external real estate professionals transform the homebuyer assemblage—at the scale of the client by creating new alliances and at the institutional scale by reinforcing the alliances between the real estate professionals and the particular NHS branch. The affordable homeownership actor-network which the NHS branch is part of needs people like Bridgette. Bridgette as an individual becomes more particularly necessary for whichever NHS counselor ends up working with her as Bridgette’s participation and successful home closing demonstrates a positive result that helps justify the counselor’s continued employment, but it also contributes to the branch’s and NHS’s ability to receive continued funding.

What I have tried to do in this vignette is use the nonlinear perspective of actor-network and assemblage theories to extrapolate and sketch out what was involved in Bridgette’s becoming a prospective first-time homeowner. Closely related and interconnected with this role as a prospective homeowner was her relationship with her coworkers at New York City Transit. Being socialized into the culture at her bus depot catalyzed her to act on her latent interest in owning a home. A second catalyst was the postcard from a community-based affordable homeownership non-profit. While the postcard contributed to the formation of a homebuyer actor-network effectively focused on Bridgette, it also brought her into the affordable homeownership network of NHS. These sketches point to how assemblage theories like ANT can be deployed to examine organizations like NHS both as subordinate actors in a homebuyer assemblage and as institutions of significant influence on local housing markets and national housing policy.
Anna

Anna is a self-confident person. She and her husband, both in their mid-twenties, are knowledgeable about many aspects of real estate and have a long-term, staged plan for homeownership that involves a progressive succession of buying and selling in order to gain enough equity to move into the neighborhood they particularly desire. When they first decided it was time to buy their first house they went straight to a neighborhood branch of a major bank to get a pre-approval. Underwhelmed by the visit they decided to go to the local housing non-profit for advice and help. There, they met Richard, the homeownership counselor discussed above, with whom they decided to work on finding a mortgage. They provided him with their financial records and employment information and let him contact banks on their behalf. In doing so they brought Richard into their home buying assemblage with the expectation that his contacts, experience and knowledge would bolster their readiness for finding financing for a home. However, to their surprise Richard brought in a range of complexities that affected the way and speed at which they could act—divided attention, multi-party financial mediation, and additional temporal scales. In the abstract their plan for homeownership fit with the service Richard provides and his way of working—deliberate, planned, non-impulsive; however, their experience looking for a home generated a profound sense of temporal pressure that differed with the methodical way in which Richard worked. The contrast led Anna to feel frustrated, angry, anxious, hopeful, and resigned—sometimes in odd, contradictory combinations.

In the following extended interview excerpt Anna gives an update about where she and her husband are in their home search. The interview was about six months after they started actively pursuing homeownership with a visit to a branch of a major bank, about four months after they first met Richard at a first-time homebuyers information session, and about six weeks
since they had provided him with a financial information package. The stream of consciousness narrative form of the excerpt is testimony to the assemblagic nature of home buying; using an actor-network lens to read it highlights the diversity of practices that constitute and threaten the home buying process. It is not something that one person or one couple does alone. Making alliances with the necessary real estate professionals strengthens one’s hand, but it also makes all related action collaborative and subject to the affordances and speeds at which the other actors work. The excerpt shows how Anna’s individual agency becomes fused with, expanded, but limited by the agency of others.

Remember how I was telling you that we were waiting for Richard to give us the insight? Well, we went in and he’s apologizing, telling us, giving us the long run on it because he’s been dealing with a lot of foreclosures. So, he’s like overloaded with that work, so I was like, ‘Okay, that’s fine.’ And I was getting him back to our point, right? And he said because I haven’t been in the same job for two years they’re not allowing my income to be counted in the loan. So, if we were to go through with it it would only be my husband’s income. Not even, I’m not even sure if it counts the company because my husband has a company. But from a perspective, a 575 thousand dollar loan that we were [thinking we could qualify for], he said that we would manage to get, perhaps, not even 300. Just one income. So, I was like ‘Okay.’ I figured, I’m like, ‘Okay, let’s say we figured that’s the case, right. What if…my husband, we were to get a [matching savings] account using my husband’s income could we apply for any of the other programs that you have mentioned? He’s like, ‘Well, no, because then they do count your income.’ So I was like, ‘You’re telling that going from lending money to people who have no jobs they’re going into {extremes/absolutes?} for people who have jobs?’ He’s like ‘Yeah, I’m sorry. I wish I could have told you earlier.’ I was like, ‘Okay that’s fine.’

Anna expresses her frustration with the speed at which Richard was able to work with her. While she was frustrated and even angry at times, she sympathized with Richard for being overwhelmed at work with clients facing foreclosure and staff cut-backs. Being sympathetic alleviated the cognitive dissonance she experienced as her frustration increased alongside her interdependence with him. The fact that she did have a long-term idea for how she wanted to be a homeowner facilitated her sympathetic understanding of Richard; however, the fast-paced fluctuations of the housing market and of her and her husband’s emotions were well out of sync.
with the steady speed of Richard’s work, and this dissonance put stress on the alliance between
Anna and Richard.

I was mad at Richard. I know it’s not his fault, but I was mad at him. I was mad at him because here’s my husband harassing me to push him and push him. Any my husband was really upset and got in contact with him, and I was like ‘Don’t do that because then it would be like me getting to him getting to you and it’s going to be a big thing.’ So, I like to do things my way. But I had already called him and I had emailed and had called him again. So I was really upset because we were still looking for properties and, I mean, had we known that—we did get a hold of a few properties that we did like and everything—so had we known that we wouldn’t be say, per se, wasting time in that sense. That and, I would have pressured my husband on this [house] earlier cause it didn’t fall through not longer after we knew about it. So had we inquired even before, we would, per se, have the upper hand. So, it was just time consuming and all that stuff for nothing. So, it was running around for nothing. So, it was just frustrating…

Here, Anna’s frustration and anger towards Richard is described as a result of the tension that existed between her and her husband. She was in an intermediary position between Richard and her husband, a position that gave her a sense of empowerment, but because she sought to control the interactions between the three of them she concentrated the stress of negotiating the alliances upon herself. The stress that she took on trying to be the central communication node was further complicated by the difference ways in which the three actors approached the temporality of the process. Her husband was eager to move forward and felt that every moment that passed not only slowed the process but hurt their chances. Anna shared her husband’s eagerness and frustration at the pace of things. She tried to temper her annoyance with Richard by empathizing with him. Empathizing with Richard performed a commitment to buying a home in the face of the preliminary, sobering information they had gathered about the real estate and mortgage markets that tempered her initial excitement about the idea. Moreover, the energy she spent in her attempt to understand Richard took away from her willingness to be understanding of him.

The way that Richard works—and I understand the way he works—is that he wanted to have things in a complete package before even sending any inquiries to the bank. What I was under the assumption of is that once I give him the entire package he’s going to send
it and then literally per se apply for it indirectly. But no, what ended up happening was
that he had the package to prep the package with all our information and that sort of thing
And then he just sent out a question, a possible case scenario on what their responses may
be, and then if the responses are positive he will send out something formal. But nothing
was submitted formally. So my opinion is that I understand that he does it that way so in
case he gets a positive response he can just submit everything cause he has all the
information. But at the same time it took all this time and all this work and all this
paperwork and we could have known that from the beginning that they could have simply
replied, ‘Those are the requirements.’ […] I understand that he’s very chaotic with
everything, the classes and work and people just going in there and inquiring, landlord
disputes and all that stuff and now the foreclosures. I don’t know it was just, just
frustrating.

Assemblage theory helps depict how the agency that Anna sought to condense upon herself
cannot be amassed in one actor but is actually dispersed throughout a mutable, heterogenous
assemblage. Looking at Anna, it seems that as a result of feeling overwhelmed with the
preparatory parts of the home buying process she tried to compensate for her ultimate lack of
complete control by trying to disentangle and direct the actors as much as she could, even if this
brought on more stress.

This vignette has examined an alliance between a prospective buyer and a
homeownership counselor to show how the larger social contexts of different actors can
challenge what would otherwise be a strong mutual relationship. Richard’s other work
commitments and methodical pace conflicted with Anna’s relationship with her husband and
their hyper-stimulated desire for homeownership and pulled them in opposing directions and
weakened their alliance.

Alyssa

Alyssa’s experience searching for and buying a house was complicated by, frustrated, and
occasionally aided, by a diverse array of actors including insurance regulations, smart phones,
family members and opinionated friends. Ultimately, Alyssa successfully purchased a house, but
her experience of the processes she went through was one where feelings of begin in control vacillating with feelings of losing control and being subject to the decisions and whims of others. An actor-network informed vignette of Alyssa can help organize what for her felt like chaos by looking at how becoming a prospective homebuyer brought her into relationships with actors who variously aided and constrained her ability to act. The demands made by the other actors were often not clearly articulated, and this caused her to feel confused and distrustful. Some actors such as her iPhone and real estate apps were straightforward. They required monetary exchange and exposure to advertising and in return allowed her to start her search for houses in the snippits of free time she found at work. Many others seemed irrational, arbitrary, and obstinate.

In addition to Alyssa, the most central actor in the homebuyer assemblage that coalesced around her was her husband. Their relationship formed the assemblage’s central alliance, one that allowed for its initiation and for its ultimate conclusion but also generated many of its most frequent crises. It enabled the amassing of the material possessions that crowded their apartment. It brought together enough income to save for a downpayment, closing costs, and reserve funds. It created a household that they expected to expand with children and pets. It also meant that they had to constantly negotiate their individual desires, expectations, and understanding of what was required of them to do to become homeowners. Alyssa and I met seven times in the year preceding their closing, and she regularly expressed frustration with what she saw as her husband’s irrationality, impulsiveness, and willingness to take advice from friends.

I don’t think that he’s very realistic. […] He’s like way too spontaneous. He can go to a place and ‘Oh, we have to buy it. Oh, my god!’ […] My husband just like listens to his friends; he’s not like doing any research or anything. He’s just like ‘Oh, that guy just told me this and that.’
Alyssa often experienced her husband as a black box; his ideas seemed to come out of nowhere and his reasoning seemed obscure. In and of himself, he was a perplexing alliance, but he also brought in a host of other actors—friends and co-workers—whom Alyssa would have preferred to not to be pulled into her pursuit of homeownership.

Despite living in Eastern Europe Alyssa’s mother was another important actor in the homebuyer assemblage. She played a number of roles for the assemblage and made many demands upon it. Alyssa frequently felt exasperated with her mother but also appreciated her in numerous ways—some straightforward, others more complex. Financially, her mother was giving them money to help with the down payment. They would have been able to buy a house without her help, but their borrowing costs would have been higher (particularly their exposure to private mortgage insurance (PMI) Alyssa’s primary pet peeve and obsession during the process) and they would have had to use up all of their savings. The down payment help was a gift and not a matter of shared equity, and Alyssa did not express worry or doubt about it impinging upon her autonomy or (eventual) ownership status. However, her mother had invested herself emotionally in Alyssa’s pursuit of homeownership. Part of this investment was maternal concern; part was a projection of cultural expectations regarding homeownership; but part was self-interest and concern about how what and where Alyssa bought would affect her when she visited. The ways in which her mother was concerned seemed to know no limit.

I had told my husband not to tell his parents, so I would not have to tell mine until after the closing. But guess what. He called his parents a week ago and told them, and then said ‘Sorry.’ And I feel bad, if his parents know then mine should know too. Occasionally they do talk to each other and that would be a disaster. So, I called my mom and talked to her for like fifteen minutes and could not bring it up. And she was like, ‘Why are you calling?’ Because I never call my parents. I’m like, ‘We buying a house.’ ‘Is it in Brooklyn? In Midwood area?’ No…’ She’s like ‘What do you mean? I told you to buy house in Midwood!’ And I’m like, ‘It’s in Staten Island.’ ‘Where is Staten Island?’ ‘It’s the fifth borough; it’s in NYC.’ She started crying, ‘Oh my god, you’re moving to the country!’ (chuckle) So, that was horrible. I was trying to explain that it’s only twenty
minutes driving with traffic. She’s like ‘Is there a subway to get me to Midwood?’ I told no, but that there’s a bus. Then she said ‘See, there’s no subway.’ She doesn’t hear that I told her that you can take a bus to Brooklyn. It was horrible. It took me thirty minutes to calm her down. Then hours later she calls me in the middle of the night. For her it was 7am, but here it was midnight. She was like ‘Oh my god, you’re moving to Staten Island!’ I’m like, ‘Why are you so upset? You live in Ukraine; why does it bother you?’ She went ‘Because I was planning on visiting you, and now I’ll be stuck in Staten Island.’ It was hard. She doesn’t get that she can take the bus. We have two cars; you can get a driver’s license and drive wherever you want.

[…] I was trying to explain what a townhouse is. She’s like ‘You’re buying half a house?’ I’m like ‘No…’ And she’s like, ‘Okay, then you should have two brick walls between you and neighbor.’ So, I’m not telling them it’s a frame house. When they come I’m just going to make something up. Because in Ukraine you don’t actually see the brick because they put drywall or something over it. So that’s what I’m going to tell them because I don’t know what to say. They’re going to think I’m nuts!

[…] She was concerned. And then a few days later she called and said, ‘You’re a liar! I talked to somebody and that person explained it to me that Staten Island is not one of the boroughs.’ ‘So, you believe some stranger you met on the street who lives in X, Ukraine?’ And she’s like, ‘You’re lying; it’s not twenty minutes away. You’re lying; you’re lying; you’re lying.’ So, I’m like, I don’t know.

Her mother’s participation in the home buying assemblage could not be avoided. Despite being literally half a world away, she made her presence felt through phone calls and annual visits. Most frequently Alyssa experienced her as a complication with irrelevant, irrational concerns, but Alyssa realized that her mother’s investment in her home buying process brought more than an infusion of money and a bunch of annoyance.

And as much as I hate my mom saying all these things and being so involved. I kinda felt bad that [my husband’s parents] said they don’t care. I wish they had said something—Congrats. Or do you like it in Staten Island? Or something. But they were like ‘Okay. Whatever.’ […] It’s such an important decision that you have to make, and we’re responsible for so much money now. And they should be like backing us up and saying something like ‘Are you okay with the payments?’ Or something instead of ‘Okay, that’s your decision.’ [...] You know, I hate my mom for all these comments, but at least [my parents] did say that if you get in trouble we will help or do something, contribute money. So it kind of gives me some kind of security; although I hate all the talk and everything.

As Alyssa’s husband’s parents did not align themselves with the home buying assemblage, their lack of interest put the positive affordances of her mother’s participation in perspective. Speaking about their absence allowed her to reflect on what her mother’s emotional investment
in the process meant. Looking at this from an actor-network perspective draws attention to how
the bickering phone conversations between her and her mother—and similarly her conversations
with her husband—were acts of negotiating alliances—messy, annoying negotiations perhaps but
ones that strengthened her ability to pursue homeownership both financially and emotionally.

Another category of actor that caused Alyssa continued frustration were mortgage
insurance requirements. Homebuyers who make a down payment that is less than 20% of the
purchase price of the home are required to have mortgage insurance. Mortgage insurance
indemnifies the lender of the mortgage against default and is issued either by the Federal
Housing Administration (for FHA supported loans) or private issuers (private mortgage
insurance or PMI). It is paid for by the borrower at an annual cost ranging from .3% to 1.5% of
the principal loan until the outstanding principal drops below 78% of the value of the mortgaged
property.\footnote{The 78\% figure stems from the Homeowner Protection Act of 1998.} Mortgage insurance does not protect homeowners directly but reduces the risk that
borrowers with high loan-to-value mortgages (>80\%) pose to lenders. For moderate-income
households and those in expensive housing markets, mortgage insurance plays a necessary part
in the homebuyer assemblage enabling the circulation of funds among other actors. It is a
significant expense but unavoidable component of their home buying assemblage, and to Alyssa
it represented another frustrating complication.

[I’m still] frustrated, mostly because of finances. It still trips me out that I’m going to be
paying almost $400 a month for PMI for five years. That’s like the most pressure I get
just from that idea. I wish they could do until you pay of 20\% and then drop it, but they
don’t.[…] It’s that you have to pay for five years. I kind of understand, they do a favor,
they give you money even though you don’t have 20\% to put down on the house. For me
it’s going to be $400/month, I’m paying $1100 for my rent right now, so I’m still going
to be saving for doing it, but the fact that I’m going to be tied to it for five years, that
freaks me out. Cause I think I could have worked over time and pushed in and paid it off
over three years, so that kind of freaks me out that like no matter what I have to pay it for
5 years. And I calculated it and it’s like $25,000. [To save 20% would take 3 years, but] I just don’t want to wait three years.

Although she would have to pay several hundred dollars every month for five years for PMI, money that could have otherwise gone towards the loan principal, getting PMI allowed her to go ahead and buy a house instead of spending three more years saving up to make a 20% downpayment. While it may seem odd to speak of insurance as having an interest in itself (though less so about the mortgage insurance company), mortgage insurance is a multifaceted tool that coheres as an identifiable phenomenon (actor or Latour’s more recent language ‘actant’) with an important role in the homebuyer assemblage. Its is a tool that some actors ally with as a bet, i.e. issuers, and one that helps forge alliances between others, i.e. prospective buyers and lenders. It represents a significant expense for homebuyers, but its ability to mitigate lending risk has increased the ability of tens of millions of households to purchase homes. In the case of Alyssa, bringing mortgage insurance into her assemblage meant that she could leave the apartment and neighborhood she had been in much longer than she felt she could stand, start living with greater autonomy, and get ready to start a family.

Conclusion

This chapter has drawn from actor-network and assemblage theories in order to demonstrate the heterogeneity of the homebuyer. Rather than conceiving of the homebuyer as a single person or couple, the six vignettes presented different examples of how the homebuyer can be productively conceived of as a network or assemblage. Approaching them as homebuyer assemblages helps to understand how negotiations between different actors can assist in the buying of a home and how asymmetrical interests and commitments can hinder the process. While the actors in these vignettes are largely unrelated, they can be read as a collage or
exemplary mosaic of a possible homebuyer network with real estate professionals, spouses, technologies, gardens, and parents. As such, I believe that the resulting abstract mosaic demonstrates the potential for actor-network-inspired ethnographic work of the home buying process. Such an approach that attends to a wide range of actors and their various affordances, demands, and influences would seem to be useful for more fully understanding why people make the decisions they do about financing, location, and physical form of their home.

Traditional approaches to thinking about homebuyers are based on the premise of the buyer as a self-contained, ‘molar’ subject—rational, irrational, perhaps emotional, but indubitably a selfsame, singularly embodied person. People become points on a path moving towards a goal. I have drawn from the notably different ontological perspective of assemblage theory to argue for a reconceptualization of the homebuyer. I have not argued against other perspectives—for there are plenty of uses for them; instead, I have tried to show that how prospective homebuyers’ struggles with economic calculation and affective inclinations cannot be fully appreciated without rethinking their socio-spatial contexts. Subtle shifts of affect in spousal communication may solidify or derail a decision to make an offer on an apartment. Underwriters in New York or Oakland who determine the credit-worthiness of prospective buyers in those areas must adjust their calculations based on ideologically wrought financial policies made by numerous governmental agencies in Albany, Sacramento, and Washington, D.C.. The decisions real estate agents make regarding which houses and apartments to show to whom and in what order affect not only how the properties are perceived but how the agent is as well. The probabilities generated by algorithms that measure the risk of flooding, tornados, and earthquakes for specific areas inform the assessment of a property’s value as well as affect prospective buyers’ perceptions of safety, security, and value.
Assemblage theory emphasizes the mutable affectivity of these sorts of actors and the highly contingent ways in which they interact and cohere in momentary assemblages. In the context of geography, assemblage theory helps us to see how a particular house, apartment, neighborhood or buyer is never merely in one fixed place. Buildings may be fixed capital, but the actual fullness of what they are is always informed by diverse spatio-temporal relations—commuting distances, fixed-term mortgages, the daily routines of neighbors. Neighborhoods shift with the aging of households, glocal investment trends, racially-charged policy-making. Buyers, themselves, constantly move between places and between thoughts, feelings, and memories—cognitions that fuse the associations and affordances of diverse places in unexpected and oft unrecognized ways. The empty space of a room in a prospective house may recall the move into a former apartment memories of which project their affective charge onto the momentary imagined future of how life would play out in this particular room for years to come.

Homebuying brings together prospective buyers, sellers, real estate agents, mortgage brokers, insurance underwriters, attorneys—actors who are gendered, raced, sexed and variously perceived, adjudged, and interacted with. The interactions that rise between these actors are conditioned by discursive tropes, cultural norms, familial expectations, and the whims and steadfastness of personal desire. Moreover, the homebuyer assemblage in which these actors cohere is also informed by zoning regulations; old, new, and proposed housing policies; geology; weather patterns; climate changes; financial innovations that reconfigure risk, debt and credit, building materials, lot location, square footage, transportation and telecommunication infrastructure. Writing from the perspective of assemblage theory does not, of course, provide a full accounting of the multiplicity of an assemblage; instead, it generates a conceptual kaleidoscope that can be shifted and repositioned to uncover interconnections and influences.
within an assemblage that would otherwise remain isolated in different disciplines, at different scales, in different social and geographic contexts.
Conclusion

Homeownership is a fundamentally political economic phenomenon, and the numbers bear witness to this. There is more than 9.8 trillion dollars of mortgage debt outstanding in the US (Federal Reserve 2015). There are between 4 and 5 million people employed in construction in the US (NAHB 2012). The mortgage interest tax deduction will cost an estimated 74.8 billion dollars in 2015 (Joint Committee on Taxation, 2014). There are 115 million units of occupied housing, 40 million of which are rented and 75 million of which are owner-occupied (Callis and Kresin, 2015). This is a multi-scaled political economy involving actors at the household and neighborhood scales, the municipal and state scales, as well as the national and international scales. These actors are rhizomatically connected across scale and geography. The twelve regional Federal Home Loan Banks, governmentally sponsored but privately owned cooperatives, provide advances to member banks for the purpose of home mortgage lending. Housing units are constructed by national builders, regional developers, and local contractors who hire construction workers and purchase construction materials from corporate- and independently-owned building supply stores. The rooms of individual housing units demand to be filled with furniture, cookware, clothing, and appliances. Shelter magazines and reality television shows provide advertising space for home furnishing stores and employ not only housing industry professionals but also designers, writers, producers, and audio-visual technicians. Households work with local mortgage brokers who compare local and national mortgage lenders to find a loan with the most appropriate terms for their client, or alternatively, mortgage brokers collude with mortgage lenders to sell predatory loans and see prospective homebuyers as merely potential sources of capital extraction. Predatory or not, mortgage lenders bundle individual mortgages and sell them en masse to institutional investors on the secondary
mortgage market. The political economic rhizome of homeownership is irrevocably interwoven with innumerable facets of American society, and to fully grasp the significance of homeownership for any one actor, or at any particular scale, one must attend to many others. Homeownership is fundamental to the political economy of the United States, but to think of homeownership as only a political economic phenomenon would be to ignore a number of other registers in which it manifests.

This dissertation has been written in conversation with several theoretical and topical literatures, and while it borrows broadly and heavily, I hope that it also contributes to some of them. I have not attempted to address homeownership as a housing policy issue; instead I have tried to reimagine and expand the perspectives through which homeownership is often studied by bringing in phenomenology, assemblage theory, critical discourse theory, and affect theory. I hope that this kaleidoscopic mash-up of ethnography and theory may provoke or suggest avenues for rethinking and developing policies regarding low- and middle-income homeownership and affordable housing in general.

Econometrics is a major driver in housing policy decisions, but as the failures of Clinton and Bush era strategies make clear, a lot more is required to make sound homeownership policy than Pollyanna propaganda about rekindling the American Dream or newfangled accounting practices that reduce up-front costs but carry increased long-term risk. The role non-profit homeownership counselors play could be enhanced if their abilities to provide sound counsel were not tied so closely to the number of clients for whom they ‘successfully’ broker a mortgage. The counselors I spoke with voiced concerns about how the relationships their offices have with their partnered financial institutions undermine the trust they seek to build with clients. Moreover, while counseling may help prospective homebuyers prepare for buying and owning,
greater success could be had if it were paired with broader financial counseling and planning. The political economic challenge to such an expansion can perhaps be appreciated anew by thinking about how non-profit homeownership organizations and counselors function as parts of homebuyer assemblages. This relationship provides their institutional orientation and political economic justification. Their ostensible goal is to help households make sustainable housing decisions. Their ultimate function is to facilitate mortgage qualification for low- and middle-income prospective homebuyers. This goal and more fundamentally this function are organized around the facilitation of consumption (of housing and mortgages), which while akin to the goals of prospective homebuyers does not necessarily always align with them. Prospective homeowners work with such counselors to increase their ability buy a home, and counselors work with prospective buyers to generate funds and useful statistics for their political and corporate benefactors. But as the kaleidoscopic approach I have used points, the motivations and sympathies of individual counselors like Richard may be at odds with those of their employer or funding partner organizations. Sustainable housing advice for many prospective buyers may not point to homeownership but toward steering clients away from the homeownership path. Deeper ethnographic examination of the structures, ideologies, and everyday work practices of non-profit housing counseling agencies is a critical lacuna in current homeownership research.

Rhetoric in the housing industries frequently utilizes the affectively charged ‘home’ over the more emotionally sterile ‘house’ or ‘apartment’. This dissertation has explored the multiple psychological affects ‘home’ has during the home search and buying processes, affects that align and reinforce feelings and thoughts but also contradict themselves and sow ambivalence and confusion. The house that Karla and Daniel bought—a multiple story, detached, single family house—closely matched the representational image of home in the abstract that resonated in
Karla’s mind, an image largely inspired by the physical features of her childhood home. For Helen associations of home with marriage and family caused great emotional pain as she entered into what became a long, drawn-out period of being in contract on a one-bedroom co-op apartment. Chapter one’s meditation on dwelling further demonstrated the existential challenges of commitment and self-care that are implicit in housing decisions and which are particularly heightened in the ostensible permanence of homeownership. The responsibilities that come with property ownership—financial, material, social—are a part of our popular discourse, but the complicated emotions that churn when one contemplates moving, leaving, settling into a residence receive much less attention. I believe it is important to put questions about housing into conversation with questions of home and have tried to use a kaleidoscopic approach in this dissertation in order to show how disparate aspects of the home buying process are affectively associated.

Homeownership is an economic phenomenon, but it is equally social, discursive, emotional, cultural, psychological. It is shot through with phenomenological significance, and rather than emphasize one of these aspects, in this dissertation I have employed a kaleidoscopic approach that has highlighted and juxtaposed several of the major themes that arose in my work with prospective first-time homebuyers and real estate professionals in New York City and Oakland, CA. Coming into the project I was particularly keen to address the affective resonances of the concept of home and to examine the use of the semiotic discrepancies between terms ‘home’ and ‘housing’. I believed that studying how people who were about to borrow large sums of money to purchase a place to live felt about the two distinct components of homeownership—home and ownership—would be informative for understanding the multifaceted phenomenon of homeownership in the United States. In the midst of a housing crisis that was undermining the
ostensibly successful expansion of middle class homeownership, I wanted to understand why people were deciding to enter into a form of land tenure that had wrecked the lives of so many people in similar situations across the country. As I read, observed, and talked with people I came to see homeownership as a thickly interwoven social norm fecund enough to overshadow its own tensions and contradictions. There are plenty of things to second guess and dislike about homeownership—its economic risks, its relationship to segregation, its mollification of the working class and further enrichment of the wealthy—but its manifold potential economic benefits (immediate and speculative), its affordances for ontological security, and the seeming simplicity of its emotional resonance contribute maintaining its culturally privileged status.

This dissertation has both paired thought and emotion as counterparts and sought to problematize this binary. Buying a house or apartment today, particularly in New York City and Oakland, CA and in the still-churning wake of the 2008 housing market crash, requires careful attention to personal finance: not just to frugality but to one’s ability to present oneself as a credit-worthy statistical subject. One might feel like a mess, yet need to exert calculative control over one’s emotions. Tabitha’s stories about the failure of clients to close on units to due to erratic, emotionally charged behavior and Helen’s constant worries about maintaining a consistent financial portrait attest to the importance of being able to present oneself as rational, non-erratic, neutral.

At the same time, determining whether a place is the right place to buy or not depends largely on how one feels about it. For most people buying a home is more than securing physical shelter; it involves an emotional and existential commitment to ‘dwelling’ in it. Therefore, it can beneficial to be able to channel *homo economicus*, on the one hand, and to be attuned to one’s feelings, on the other. With this in mind, I have explored and depicted the ontological
coextensiveness of ‘thought’ and ‘emotion’. As Heidegger says, “all understanding is attuned.” The most rational, unimpressed thought has an affective charge and context. I have argued that it is not enough to note that people make ‘irrational’ decisions about housing; what is important is exploring and understanding the existential difficulties that the interplay of variously attuned thoughts present for prospective homebuyers. Rather than holding up a microscope to get a closer, deeper glimpse of a particular attuned thought, the vignettes in the preceding chapters have functioned like the facets of a kaleidoscope presenting partial instantiations of amalgamations of common and idiosyncratic thoughts, feelings, and situations.

In *chaosmosis* Felix Guattari reframes the question of the subject-society binary in terms of emergent subjectivity. It is a move away from an assumption of the individual as a self-contained entity opposed to the omnipresent abstraction of society, a move that foregrounds the plural, polyphonic heterogeneity of subjectivity. Informed by norms and values of the everyday social circles, by media constructions, and in the absorption of meaning and valuation through indirect affective transmission, subjectivity is “[the] ensemble of conditions which render possible the emergence of individual and/or collective instances as self-referential existential Territorialities, adjacent, or in a delimiting relation, to an alterity that is itself subjective” (Guattari, 1995, 9). Thus, thinking about the prospective first-time homebuyers, about their subject position, their reasons, perspectives, desires, and fears about buying and owning means attending not only to articulations of their thoughts and feelings but also to the incorporation of cultural tropes, to adaptations to the affordance of the local housing market and to socio-material relationality with others, human and non-human. Rather than “scientifise” subjectivity in the mold of an economic or psychoanalytic subject, a fully, more ethical according Guattari is to “try to grasp [subjectivity] in the dimension of its processual creativity” (*ibid.*, 13).
The kaleidoscopic perspective of this dissertation has provided refractions of the ‘chaosmosis’ of the prospective homebuyer—the unpredictable uptake of bits of the world in the processual production of the subject. In the case of Alyssa, we see how her thought process regarding private mortgage insurance (PMI) affects her feelings about buying a house as well as how it affects her self-conception and her understanding of her position in society. The economic function of PMI mitigates risk exposure for lenders, allows people to buy houses with less than twenty-percent down payments, and provides a revenue stream for insurers, but for Alyssa its presence diminished her sense of agency, reduced her sense of individuality, and made her feel less financially adequate as a prospective homeowner. For Molly, a compliment paid by her real estate agent became an integrated trope of self-identification. Being called a ‘model buyer’ resonated with other labels of success like being a good student and reinforced a positive sense of self-worth and helped smooth over discomfort at being the only one of her friends in graduate school to be a homeowner.

These examples point to an aspect of the home buying process that is typically overlooked—the recursive nature of the experience of the search and buying processes. Becoming a homeowner changes the self and one’s relationships with other people and with social institutions. One’s position vis-à-vis municipal government changes. One’s attachment to and identification with the home are likely to deepen. One’s finances become increasingly interwoven into multi-scaled real estate and financial markets. In a sense one becomes a homeowner at the closing when the property title is signed, but there are many ways becoming a homeowner is a process that precedes and continues on after the closing. As Daniel and Karla began thinking about buying a house and during their search, Daniel enjoyed imagining the political implications of homeownership, and in this imagining of a different, future relationship
to the political entity of Oakland Daniel’s present identification with the city changed. He began to see himself as a virtual homeowner, a virtual property taxpayer, and became a more place attached resident. For Sarah and Doug ongoing renovation and repair work two years after closing and moving into their new house underscored how ongoing the process becoming a homeowner. Even after all major work is completed, their house will require continuous upkeep and financial outlays, and as they raise their family, it will afford continuous emotional investment in the physical space and places of their home.

Shifting scale, I have also attended to the influences that cultural discourses about homeownership and related phenomena have on prospective buyers. While the popular synecdochal pairing of homeownership and the American Dream had little personal resonance with my participants, it is a significant trope in political and academic writing on homeownership and housing, lending itself to the title of this work, many writings referenced herein, and countless others. Central ideas associated with the American Dream discourse revolve around individual autonomy, but as has been noted the concept is fundamentally also a social one. The internal contradictions in the discourse of the American Dream reflect those in the discourse of homeownership—nostalgia and future-oriented optimism, freedom and dependence upon social institutions, risk and security. Moreover, there are many other discourses related to homeownership that had greater resonance for my participants, most notably that of maturity and adulthood. More pronounced for participants who had grown up in the United States, owning one’s home and dealing with the responsibilities it entails represented the last step before becoming a full, “real” adult. American Dream rhetoric is often paired with achievement, but in a testament to the processual and progressive nature of homeownership most of the prospective buyers in my study reported mixed feelings regarding the degree to which they felt their buying a
home led them to feel more like an adult, as well as the degree to which they liked feelings of having more a fully achieved sense of adulthood.

The kaleidoscopic approach I have followed has served to recontextualize the concepts prospective first-time homebuyers use to make sense of their thoughts and feelings about buying and the buying experience. The meaning that homeownership had for my participants drew from both multiple discourses and multiple scales of discourse. Following Guattari, it is not enough to look at how individuals process and express their thoughts and feelings when the terms they use to do so are informed by semiotic valences from various discursive scales—national, local, familial. My participants sought to buy houses and apartments in two of the few metropolitan areas where life-long renting is seen as an acceptable housing option; however, they also live in a larger national culture in which ownership is presented as the normative standard. Furthermore, some had social circles in which homeownership has complicated cultural and political associations. Each of these nested scales of discourse regarding homeownership and related issues affected my participants, and the differences among them led to challenges for some in decision-making and in coming to terms with the implications of owning.

While buying a home necessitates significant amounts of time working in isolation, it also requires working along with a host of other people. Helen, Alyssa, Molly and other participants all spoke about how isolating and alienating the process often was. Ironically, the hardship of not being knowing how or who to talk to about their experience was mirrored in the emergent social networks that arose around them during the search and buying processes. I have used the term ‘homebuyer assemblage’ to name the manifold amalgam of independently-driven actors—including friends, family members, and real estate professionals—who contribute in different ways and degrees to the search and buying processes. The diversity, dynamism, and
heterogeneity of the assemblage reflects the Guattari-inspired theory of the homebuyer that has informed my approach to thinking about the interplay of thought and feeling, discourse and affect in the person of the homebuyer. In putting forth the concept of the homebuyer assemblage I have tried to emphasize the significance of attending to how the various actors that comprise the assemblage all have particular reasons for coming into the fold. With a wide range of intensions, potential for gain, exposure to risk, there is no single driving force or essence to the assemblage. As its components are institutionally, temporally, and spatially dispersed, it is itself ‘internally’ heterogeneous. To understand how a homebuyer experiences searching for and buying a home it is necessary to consider the social relationships, or to use Latour’s term ‘associations,’ that prospective buyers form with others, as well as to consider the ‘secondary’ relationships that exist and/or form between the other actors of the assemblage.

Looking at the homebuyer as an assemblage carries implications that are psychological, social, and geographic. To fully appreciate the process and the experience of home buying, it is not enough to approach the prospective buyer as a rational economic agent. That economic agency is significantly affected—shot through—with cultural discourse, with high degrees of uncertainty, with feelings strong, weak, and at times overwhelmingly ambivalent. Like the economic factors that ought be considered for sound decision making, the psychological aspects that influence housing decisions are unlimited, but in addition to these considerations of the individual prospective buyer are a similarly innumerable range of social and geographic relations that not only influence feelings, thoughts, and meaning making about home, housing, and dwelling but also constitute them as spatio-temporal phenomena. Home is never located at one address; it never has straightforward chronology. Homes are here and there; they are now and then; they are private and intimate yet socially porous in ways rarely under our control.
Homeownership would purport to fix these tensions, to provide a permanent place for dwelling, but there is a risk in investing heavily in homeownership’s ostensible affordance of permanence, a risk other than the financial and psychological risks that the housing market crash has made unavoidably clear. Choosing a place to live is a manifestation of the intimate, spatial, and existential risk of decision-making. In part, it means living in one place instead of another, but it also carries implications about how deeply and broadly one invests oneself in the place(s) of the home.
Epilogue

In this dissertation I draw from a number of incongruent, and sometimes seemingly incommensurable, theoretical approaches. Each chapter uses a different approach to attend to different aspects of homebuying and the experiences of homebuying for prospective first-time buyers. But why? Why not focus on one theoretical lens? Would this not afford deeper understanding, an extended meditation, a more disciplinary coherent analysis? Now and throughout the writing process I find myself answering ‘yes’ to these sorts of questions, answering ‘yes’ and then trying to make sense of this project on those terms. Perhaps a different tack with greater fidelity to a single theoretical or disciplinary field would have gone further. Perhaps, but ‘further’ indicates a line of analysis, and this project has been thoroughly non-linear as it has sought to show how what is typically experienced and understood in terms of chronological trajectory—goal attainment/being toward death—is rhizomatically open, ontically and ontologically heterogeneously emergent. In it I have reconceptualized the homebuyer as an assemblage, a position that I hope can provoke new, productive lines, networks, and spheres of analysis for both housing studies and studies of subjectivity in our contemporary neoliberal culture where paradigms of freedom and choice, of risk and security, of knowledge and mastery meet so overwhelmingly in the self. The self, the subject, is the site (the subject and object) for the resolution of social issues, is responsible for accommodating itself to the whims the market, is econometrically ‘dividuated,’ culturally individualized, socially alienated. Homeownership is a topic that has not been looked at from the perspective of assemblage theory, but its intimacy, its materiality, its financialization all recommend it for such analysis. I believe that this dissertation
contributes to the literatures on home, housing, and assemblage theory, and I hope that it is edifying in each of the areas.

In the Introduction I provide an outline of the historical and political-economic background of the contemporary housing market in the United States. I draw from several different literatures related to housing and home to present the socio-cultural *umwelt* of housing in which prospective homebuyers find themselves in the United States. The actors and the cultural narratives discussed in the Introduction should be understood to be constituent of the homebuyer as assemblage, not necessarily always active or immediate but always present even if virtual or mediated. The history of homeownership presented must not be read as past but as part of the present milieu of homeownership and housing. The Introduction is by no means a full account of the issues and actors discussed; nor, in saying that these actors are actual parts of the homebuyer assemblage, do I mean to suggest that all of the actors in any homebuyer assemblage have thorough, similar, or even partial knowledge of this background or the other actors involved. Individual homebuyers, like all individual actors, have limited knowledge and particular partial perspectives. This Introduction presents a range of what is involved in homebuying, of homeownership’s political-cultural environment. As the subsequent focus on the subject of the home buying experience and expand the scope and scale of the subject of homeownership, they can be read to fold back on the framework presented in the Introduction so that it is not understood so much as background but rather as an equally present array of active agents in the homebuyer assemblage.

In Chapters 1 and 2 I looked to Heideggerian phenomenology to think through the subjective experience of dwelling as manifest in emergent moments of experiential coherence during the home search and buying processes. This study was conducted at a particular historical
moment for prospective homebuyers—a fact that seems at odds with the amount of space devoted to a seemingly ahistorical theoretical lens. This is a valid point of critique and one that can be strengthened by pointing out the historico-cultural nostalgia that comes out in Heidegger’s later works like the essay on dwelling. However, Heidegger is useful for thinking about experience in its multiplicity—embodied, relational, social, more-than-human, spatial, material, cognitive, enduring, momentary. This multiplicitous array of actors and dimensions of acting co-produce the subject with ‘itself’, and in Being and Time it is significant that the terms dasein (being-there) and mitsein (being-with) replace traditional terms like subject, person, individual, and ‘man.’ All the more significant as they are explicitly not mere synonyms for human or any other traditional humanistic subject. That is, dasein and mitsein and Heidegger’s general method in Being and Time abstract away from traditional concretized conceptions of individual, coherent and self-same subjectivity in order to attend to the actuality of the experience of experience, which is different from consciousness of experience. Consciousness is a mode of experience, and Heidegger’s paired concepts of ‘ready-at-hand’ and ‘present-at-hand’ speak to the fluctuation in conscious awareness of phenomena within one’s umwelt at any particular moment. As such the experience of experience may include historical, cultural or other contextualization, e.g. social transmission of anxiety due to housing bubbles and market crashes, but consciousness of such contexts is always momentary. Dasein—subjects and/or people—does not always necessarily understand itself in the context of its particular subject position, which, it must be added, is also open and multiple and dynamic.

My approach to understanding my participants’ experiences is grounded in this conceptualization of subjectivity. Sometimes their experience was informed by events and processes taking place through various social institutions, e.g. rising anxiety due to rising interest
rates or worries about the trustworthiness of mortgage brokers. Sometimes their anxiety, which perhaps could be ‘traced’ to such sorts of actors and events from an outside perspective, was not experienced as stemming from any such source; it was a generalized state of being, a momentary attunement, a seemingly untethered, affective mode of being. The intention behind my use of Heidegger is to attend to the fluctuations in awareness of experience, to grapple with the lack of an ultimate essence to one’s experience and sense of self in relation to the purchase of a new home.

Chapter 3 examines discourses related to homeownership in order to explore one way in which the relationality of prospective homebuyer subjectivity manifests. The discursive *umwelt* in which people become prospective homebuyers is more than a cultural backdrop to the experience of homebuying; rather, it is an active, heterogeneous social structure with which they necessarily engage as they learn about the market and figure out their needs, desires, and limitations. There are a number of discourses about homeownership that circulate in the United States—some which foreground positive affordances, some which foreground its potential problems. In this chapter I argue that the various symbols and signifiers through which such discourse circulates do not have immutable value. Meaning may diverge between intention and perception and among discursive subjects. I also show how discourse circulates at different scales, how not only policy makers and professionals but family, friends, and even the self contribute to discursive circuits and their breakdowns. These circuits are traces of the homebuyer assemblage.

Although the dissertation does not introduce assemblage theory until Chapter 4, the ontological perspectives of Deleuze, Guattari, Latour, and Harman underpin the entire work. Chapter 4 explicitly uses assemblage theory to think about the sociality of the homebuyer, the
homebuyer as an emergent, shifting social assemblage of various human and non-human actors. However, looking back to Chapters 1 and 2, which deal explicitly with Heidegger, my reading of *dasein* and *mitsein* is done through the lens of assemblage theory, which itself is heavily influenced by Heideggerian ontology. Noting that I read Heidegger in this way is not to revise the chapters but to point out how the scale at which Chapter 4 largely addresses the home buying assemblage is only one of innumerable scales and combinations of scale that must be attended to when thinking assemblage. Heidegger’s concept of being is fundamentally concerned with space and relationality, which is to say that *dasein* is an assemblage *avant la lettre*. Being-there and being-with, objects that are ready-at-hand and present-at-hand—these fundamental Heideggerian concepts, which he uses to think through individual experience, radically undermine any traditional sense of self-same individuality. The existence of *dasein* emerges in and out of relations with and between the world and elements of the world. This is the ontological structure of assemblage.

Here and at points earlier in the dissertation, I refer to scale, the scale of the social, the scale of the individual. I do this heuristically. Following Marston, Jones, and Woodward (2005) I do not hold that scales exist in and of themselves; ontologically speaking, the world is flat. The psyche and the social, the emotional and the material, the embodied and the abstract are all phenomenologically equal. An actor like a mortgage lender may be a behemoth, but it is not a monolith; such actors are sprawling networks of people, policies, relationships—which themselves are all multifarious assemblages. The more disciplined the workers, the more coherent the policies, the more monolithic a lender will seem, but it is only in the abstract that it actually exists as such, which is not to discount the significance of such ‘abstract’ perceptions and conceptions on other actors. Prospective buyers interact with individual employees or
perhaps a series or number of employees. These employees are not merely the face of the bank; they are its agents (an assemblage in a sort of synecdochal inversion), and their actions are the actions of the bank, although there may be any number of other employees, contract workers, or outsourcing companies mediating the transaction and working behind the scenes in ways that significantly affect the relationship between the homebuyer and the bank/bank’s agent. However, while a mortgage officer in a small branch office and the CEO of the bank are ontologically on the same plane, within the organization communication and instruction largely follow a model of hierarchical diffusion. Interestingly, the subordinate position of a mortgage officer (or similar front office agent) affords opportunities for affective interactions with clients as their role in processing the mortgage application is limited—in the genre of ‘I’ll see what I can do.’ The foregrounding of their relative powerlessness can blur the line between ultimate borrower and lender, softening up the client by the humanity of the agent and the agents’ sense of her/his relative powerlessness.

Through the process of researching, writing, discussing, and defending this dissertation I have been haunted by a concern that the project skirts engaging with the political and ideological implications of homeownership. I have worried that I have not developed an analysis that points in the direction of action or one that presents an articulated problem to resolve. When I first began developing the project, I felt like I needed to show why mortgaged homeownership was counterproductive due to its fixity and its risks, that I needed to offer a corrective to the dominant narrative of stability, security, and gradually growing equity. In a way I have done this, although the dissertation I have written is not a manifesto, nor a white paper. It is a post-structural meditation on the existential intimacies and social complexities of one genre of the mundane
quotidian. It is a window on the everyday, the place and time of actual crises, big, small, enduring, and fleeting.

One topic that does not receive as much attention in this dissertation as perhaps it should is the issue of risk. People buying houses and apartments in the two most expensive housing markets in the United States subject themselves to a lot of risk. People buying houses pretty much anywhere in the United States or anywhere else where housing is seen as a perpetual growth industry are taking on a lot of risk. Such risk can devastate individuals and families, and, as the predatory lending crisis has demonstrated, whole blocks, neighborhoods, and cities can be subject to the existential havoc of foreclosure and eviction. This dissertation has not looked at the fallout from the risks of homeownership, particularly in terms of the foreclosure crisis. Nor has it examined the mechanisms that lending and insurance institutions use to measure and price risk. But risk, risk as potential and as calculative variable, runs through the various case studies—the potential for the risk of buying to manifest, for the risk homeownership to be lost. The potential of losing one’s (prospective) home significantly contributed to the feelings of anxiety that my participants expressed. Their anxiety was not focused on the potential for future foreclosure, as more immediate concerns about being properly informed, about getting a good deal, about not getting ripped off, about knowing what they want, about the effect of buying on their relationships were more likely to be more proximate causes of worry. Still, in the back of their minds, often small or rarely actively present or not even really feared, seemed to be the thought of failure, the thought of the risk of losing their future home.

Homeownership is a particularly timely topic of study in this historical moment, like the wreckage of history witnessed by Benjamin’s angel, the political economic policies, actors, and legacies that structure housing in the United States keep piling up before our eyes as we plunge
backwardly along incognizant to what will come next. Institutions aging from fewer than five to over one hundred years old ranging in scale from the national to local (even to the apartment unit) set policies that affect a host of other actors involved or implicated with the institution of homeownership, with the ‘individual prospective homebuyer’ being but one. The Wilsonian Federal Reserve system, the New Deal’s Federal Housing Administration, the Reaganite deregulation of Savings and Loans institutions, the Clintonian push for equal access to homeownership, the incessant push for banking deregulation under both Clinton and Bush, the facilitation of sub-prime lending at the federal, state, and local levels—all of these sorts of institutions, agencies, laws, and policies constitute the political-economic umwelt of the homebuyer, an environment that is constantly changing but with which prospective homebuyers may have few direct interactions. Moreover, the particularities of the first decade and a half of the 21st century include the zenith of neoliberal growth in homeownership rates, a historic meltdown in both that sector and in the economy as a whole, and recoveries in both that mirror the patterns of recovery after shorter recessions in the early 1990s and 2000s—macroeconomic recovery that largely manifests in greater (real and percentage) capital accumulation by the richest individuals and institutions. Homeownership as an ideology has been questioned and shaken, but its cultural purchase remains strong. Rebounded prices and persistent tightness in the mortgage lending sector currently keep many people out of the market who in the recent past would have been able to secure financing to purchase a home. Over a half-decade into the economic recovery precipitated by the meltdown in the housing market many upwardly aspiring residents in the United States still desire to buy a home. Strong consumer desire, growth-hungry lenders, and less than robust regulation suggest reason for concern. This dissertation has shown that prospective homebuyers are malleable actors influenced by and dependent upon numerous
other actors. As novice economic agents they are at an informational disadvantage on the market particularly in their interactions with real estate and financial professionals. In their own minds and in their own families and households they are beset with an unruly mess of thoughts and feelings that further complicates their position as prospective homebuyers. They are in an unenviable position, but it is a position desired its despite conflicts and the ways it is structured within contradiction. It is a position that changes as homebuyers go through processes of searching and buying, of trying to figure out a good place and a good way to dwell.
References


