Qualitative, comparative housing research: Some reflections on methodology

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Abstract
Over the last decade there has been a significant growth in comparative research, in recognition of what might be learnt from policies in other countries in the context of increasing globalisation processes. A range of methodological approaches have been utilised, including use of international data-sets, survey work, institutional comparisons, country expert reviewers, case studies and in-depth interviews. However, whilst a growing body of literature exists on undertaking comparative research generally, relatively little has been published on the experiences of undertaking qualitative research in a cross-country context. Yet whilst qualitative research provides opportunities to gain more detailed understandings of behaviour, attitudes and experiences across countries, it perhaps also raises some of the greatest challenges with respect to delivering meaningful data. This paper utilises an ongoing eight nation study on housing security and insecurity (‘OSIS’ project) to reflect on issues raised in undertaking qualitative, comparative research. Key research stages are examined including agreeing appropriate research aims/ objectives, determining quotas, ethical issues and cultural differences informing interviewing and approaches to analysis.
Introduction

Comparative research has a long history, however it has developed at a fast pace over the last fifteen years in recognition of what might be learnt from policies in other countries in the context of increasing globalisation processes. Whilst approaches differ from Universalist perspectives that stress convergence between countries to Culturalist approaches that highlight diversity and divergence, all have in common an aim of explaining the differences and/or similarities between different nation states (Hantrais, 1999). The empirical investigation of such processes however is not an easy task. A range of methodological approaches are available including analysis of large-scale data-sets, survey work, institutional comparisons, country expert reviewers, case studies and in-depth interviews. However resource constraints often limit the choice of methodology and compromises are often necessary. Overall, quantitative analyses have tended to received more attention than qualitative approaches to comparative study. As a result, whilst a growing body of literature exists on undertaking comparative research, relatively little has been published on the experiences of conducting qualitative research in a cross-country context. As with much research, methodological discussions are also often a very small part of a study’s final report (Wallace et al, 2003). In addition, country specific qualitative research texts tend to underplay the cross-national perspective (Mangen, 1999). Overall, the potential qualitative researcher is left with a relatively small body of literature to consult.

Undoubtedly, comparative qualitative research methods demand greater attention for the opportunities they provide to gain more detailed understandings of behaviour, attitudes and experiences across countries. They can be used as an exploratory method to formulate hypotheses for further structured analyses, however equally they allow associations discovered at a statistical level to be followed up by much more detailed and complex examination (Mangen, 1999). They may also be utilised in preference to quantitative methods, rejecting analyses that construct single meanings from data in diverse contexts (Ungerson, 1996). They also offer an essential method for attempting to understand the role of institutional players at nation state level. However, qualitative research perhaps also raises some of the greatest challenges – arguably even greater than quantitative data collection - with respect to delivering meaningful data. Researchers need to interpret information across historical, cultural and socio-political contexts, collecting specific information within a framework that is at once flexible enough to facilitate this, as well as robust enough to allow comparison. Methods need to be fit for the purpose and explicit and clear (Oxley, 2001).

This paper utilises an ongoing eight nation study on housing security and insecurity to reflect on issues raised in undertaking qualitative, comparative research. Below the study is first briefly outlined and then key research stages are examined including: shaping the research focus; developing research tools; setting selection quotas; finding research respondents; analysis, and; research organisation. Key challenges and possible solutions are outlined in each section.
The research study

The research, Origins of Security and Insecurity (OSIS), is a 30-month, multi-method project funded by the European Union under its Citizens and Governance in a Knowledge Based Society (Sixth Framework) Programme. Housing, as the main focus of the study, is the substantive area through which wider processes affecting the restructuring of social rights – and the meaning of citizenship - across Europe are being examined. Housing is an important site in which households experience this restructuring, and the research seeks to examine the resultant patterns of security and insecurity associated with housing tenure. A ‘weak globalisation’ thesis (Doling et al, 2003) is adopted that argues that global processes place ‘relative’ constraints on governments and that they, and indeed individuals, adapt in different ways depending on social, economic and political (and historical) structures and norms.

The project has two main objectives:

- to analyse the factors and processes - involving labour markets, financial markets and social provision - that have impacted upon individual households and have consequences for their positions as home owners (and tenants);
- to establish: how households perceive the patterns of security and insecurity, advantage and disadvantage associated with different housing positions; how those perceptions have moulded their personal strategies with respect not only to housing, but also to matters such as jobs, family size, education and pensions; and how those positions have provided them with material security and insecurity.

The project is being undertaken across nine countries and ten institutions. All countries except France are involved in the qualitative part of the research.

- Belgium - Research Group on Poverty, Social Exclusion and the City, University of Antwerp
- Finland - Department of Sociology, University of Turku
- France - Agence nationale pour l’information sur le logement (ANIL), Paris
- Germany - Department of Geography, University of Bremen
- Hungary - Metropolitan Research Institute, Budapest
- The Netherlands - OTB Research Institute for Housing, Urban and Mobility Studies, Technical University of Delft
- Portugal - Centre for Studies for Social Intervention, Lisbon
- Sweden - Institute for Housing Research, Uppsala University
- UK - School of Social Sciences, The University of Birmingham (Coordinator) and Centre for Housing Policy, University of York

Countries were selected to reflect key variations in social, economic and political contexts as well as different welfare regime types (Esping-Anderson, 1990; Leibfried, 1993) and more specific differences in housing markets. Key categorisations therefore include:

- Countries with high home ownership rates (e.g. Belgium, UK, Finland) and lower rates (e.g. Germany, Netherlands)
• Countries with recent high economic growth (e.g. Netherlands) and low growth (e.g. Germany)
• Countries representing different welfare regime types: Social Democratic (e.g. Sweden); Conservative (e.g. Germany); Liberal (e.g. UK); Latin Rim (e.g. Portugal); Former Eastern Europe (e.g. Hungary)

The study involves two key stages. A first stage consists of quantitative analysis of key secondary sources of data (European Household Community Panel and the Hungarian Household Panel) to explore evidence of statistical relationships between aspects of home ownership and attributes of individual countries as well as at the household level. Secondly, a qualitative stage involves both the collection of further information about the institutional arrangements in each country as well as 30 depth household interviews in each of the countries. The interviews are designed to explore perceptions, attitudes and the extent to which housing is a resource which individuals and households recognise as a repository of ‘wealth’ in the sense that it can be implicated in plans to manage both future needs (for education/pensions/ care etc) and to cushion insecurities. Additionally, the extent to which housing itself is a source of insecurity is also a focus of the interviews. The two stages represent distinct and stand alone research elements, however the qualitative work is also designed specifically to explore further some of the statistical relationships in more detail. Three levels of data will therefore be collected by the study:

• Quantitative information at both the macro and individual level;
• Information on institutional arrangements in each country, and;
• Detailed qualitative data on household experiences.

Each element of the study relies on the others to produce a meaningful analysis of the variance and similarities between countries. However, this paper concentrates primarily on the qualitative interview phase of the research. This work is presently ongoing.

Shaping the research focus

It is important to consider how and why a particular research focus is adopted and shaped in the course of research. This is particularly the case for comparative research which risks being ethnocentric in its topic of study and approach. It is inevitable that any subject chosen will be objectively and subjectively more relevant to some countries than others, even assuming that key social processes are affecting all countries, such processes are unlikely to be experienced with the same impact and timing and imbued with the same meaning across countries. At a very simple level, the structure and distribution of home ownership remains quite different across Europe for many historical, cultural, socio-political and institutional reasons. This will mean that security and insecurity aspects of home ownership are likely to be played out differently depending on such factors as the proportion of low income home owners and the nature of alternative renting arrangements (for example, contrasting high levels of social renting in the Netherlands to the role of the private rental market in Germany). This difference in itself is the backdrop to the project, part of the very analysis, and is unproblematic in so far as home ownership is of interest to all countries.
However, a central hypothesis of the research is that home ownership is a haven of advantage that provides home owners with a level of security that distinguishes them from renters, and in so doing, creates a two-tier citizenship within Europe. Whilst recognising differences according to the relative importance of home ownership, a key focus of the study is the present and potential role of home ownership as a potential site of financial resources and wealth accumulation for households (as opposed to other aspects of security *per se* that may be offered by renting though a combination of legal frameworks and support with housing costs).

This specific focus is not necessarily problematic in and of itself, however this aspect of home ownership has been experienced and conceptualised very differently by the respective research teams raising a potential issue of a UK-centric focus. It is perhaps no surprise that the research, although developed by a consortium of research institutes, is being led by the UK given the predominance and promotion of home ownership, and the recent property boom that has resulted in house prices and property investment becoming a subject of everyday conversation and constant media attention. Discussions within the OSIS research consortium reveal that, despite house price rises in some countries, a conceptual shift from thinking of property as a home to an investment does not dominate in other countries. This particular focus could have implications for the qualitative research process, with there being a danger of placing a pre-formed uni-cultural understanding of some key processes on the research. The research consortium needs to be aware of this and find a way to cope with it in the analyses.

**Developing research tools**

The aim of the qualitative interviews is to gain an understanding of how home owners reflect on their structural position, and how the meanings ascribed influence their present behaviour and future planning with respect to key aspects of well-being and social inclusion. The main research tools being utilised include a topic guide and vignettes. A number of crucial methodological issues are raised by the design of these tools, including the use of key concepts, interviewing etiquette, and ultimately the nature of the interviewing process.

Designing the topic guide provided the challenge of agreeing and operationalising key concepts of interest. The problem of conceptual relativism in comparative research is well known, affecting both quantitative and qualitative research (Baptista and Perista, undated). Even terms that may be thought to be relatively straightforward, like ‘work’, are open to interpretation and different categorisation across nations (Jobert, 1996). Housing tenure itself is also subject to varying meanings making conceptual equivalence difficult (Pickvance, 2001). Whilst quantitative analyses needs to establish equivalent terms as far as possible to make statistical inference meaningful, qualitative research has an opportunity to elaborate and understand key concepts, and explore the reasons for their different meanings in more detail. Two main approaches have been adopted by the OSIS qualitative group to operationalise concepts. Key terms such as ‘risk’ and ‘security’ have been embedded within the topic guide to be explored by respondents in depth within the interviews. However, concepts that appeared to be particular to one or a few countries were excluded. A good example of this was the term ‘equity’, which whilst widely used in the UK had little meaning within countries like Belgium and the Netherlands (despite rising house prices), with...
no equivalent terms in use. Here, households were asked indirectly about equity through discussion of whether their housing had provided them with any financial benefits, as well as through trying to collect information on the outstanding value of mortgages and a guesstimate of house values (despite a (correct) assumption that households in some countries would find it easier than others to estimate the value of their home on the open market). Another example that may be culturally (if not conceptually) difficult to understand is ‘mobility’ in the sense that in UK there is an assumption that moving is ‘normal’ and moving to accumulate is a recognised strategy (acquisition mobility), however mobility of this kind (and of any kind) may be unfamiliar in, say, France and Germany.

Translation of key concepts (and wider research tools) is also a major obstacle. In this project, all team members (except the UK!) were bi-lingual in their own language and English. All materials were produced and agreed in English and then translated by each research team into their language. It was not possible to quality check this process, rather the expertise of the researchers was assumed. The cultural boundedness of concepts (Magen, 1999) and accompanying difficulties in translation were acknowledged.

A number of issues arose surrounding the cultural norms and values of interviewing in different countries. Researchers expressed varying degrees of concern over the extent to which the researchers could ask respondents to discuss financial matters, reflecting differing sensitivities surrounding the issue of money. It was decided that only essential financial and income questions would be included in order to assess whether someone was in a marginal housing situation or not and most of these questions were left to be completed by the respondent in a short survey form at the end of the interview. Asking detailed financial information of a respondent’s assets in terms of savings, investments was thought to be problematic in all countries. A second interesting issue arose as to whether information should be collected on ethnicity and/or religious background of participants. Whilst ethnicity is uniformly collected in the UK, a number of countries explained that this was a sensitive issue and it would be more appropriate to collect information on country of birth (of respondents and parents of respondents) – denoting the importance of nationality rather than ethnicity. In addition, a number of countries felt it was important to collect information on religion, whilst others felt that this might be problematic (it was decided to include this question and fortunately it has not caused difficulties to date).

A final, and fundamental, key methods issue concerning the development of the topic guide involved discussions as to how structured the guide should be to ensure comparability in key areas, but at the same time be open enough to allow respondents to voice their own experience. Some members of the research team favoured a biographical approach to allow housing to be fully contextualised in people’s lives, whilst others preferred a more structured interview schedule to ensure key issues were addressed in all cases. A compromise approach was adopted with the design of a semi-structured topic guide. It was agreed that all areas of the topic guide should be covered in the interview but, in accordance with most qualitative research, these need not be covered in the order of the guide. Many questions were quite open in style with a number of follow-on questions, however it was also decided to include some quite detailed ‘prompts’ for key questions, for example when asking respondents whether they might consider using housing resources in the future (Box 1). Early interviewing
revealed that this produced a richer data-set but it also produced an interesting ‘learning effect’, where respondents in some countries were reflecting on the possible ways they could use housing resources in the future. This ‘learning effect’ raises two issues: firstly, the extent to which subsequent accounts in the interview process may be influenced by these thoughts; and secondly, the unintended impact of the research process on respondent’s attitudes to housing. The first effect can be checked to some extent through a close analysis of the interview transcript, however the latter issue remains an important ethical issue.

Box 1:
Example topic guide question

Would you consider using your housing to provide you with a financial resource in the future? What would you consider using it to finance and why?
NOTE: ASK OPEN-ENDED TO BEGIN, THEN USE THE FOLLOWING PROMPTS:
• care needs
• children’s education
• household leisure/consumables (e.g. holidays, cars)
• further home improvement or purchase of another property
• business formation/ investment
• early retirement/ pension supplement
• to enable someone to work part-time or stop work temporarily or permanently
• second homes
• other

One method of exploring different meanings, assumptions and contexts with respondents in different countries is through the medium of vignettes (Soydon, 1996). Although not without its pitfalls, it is considered a relatively easy to use quasi-experimental method (Mangen, 1999). Four vignettes were designed to investigate different aspects of housing: tenure preferences; equity release options; risk and safety nets; and general attitudes to financial planning. The vignettes were kept simple to enable respondents to reveal their views and values (see Box 2). To date, these vignettes appear to be working well in all countries. The responses to the vignettes will be analysed alongside the topic guide to identify cultural differences in framing and responses to housing decisions.

Box 2:
Vignette Example: Tenure Preferences

A young man and a young woman, both of whom still live with their parents want to form a household and ask your advice about whether they should buy a house or rent one. The woman has a secure job in a government/municipal office but the man has less secure work and has had a series of temporary jobs although some have lasted as long as a year.
What would you advise them to do and why?
Setting selection quotas

One of the first research tasks and challenges for cross-country, qualitative work is to set sensible selection quotas. Key potential dilemmas included: to what extent is it desirable and possible to draw a similar sample across countries? How far can this be defined to enable comparison, rather than reflecting key differences between countries?

A methodological decision was taken that respondents in similar housing circumstances would be sought in each country in order to allow meaningful comparative analysis. It therefore followed that similar quotas would be set in each country and therefore that quotas would have to reflect the substantive area of interest rather to reflect any key differences within countries. A good example of this was the decision to split the interviews into home-owners and renters on a 2:1 ratio. The balance did not reflect tenure distributions in one or more countries (although it did by default for some) but rather signal that home-owners were the primary focus of the research, although it was important to included sufficient renters to compare tenure positions. As the work is qualitative there was no necessity to attempt a sample that was ‘representative’ of the larger picture.

A further decision was taken to attempt to include both marginal and non-marginal home-owners in each country (10 interviews with each). For obvious reasons, marginality might be considered important when considering security and insecurity issues. The research did however identify a problem in trying to stipulate a definition of marginality at the outset. Firstly, a definitional issue arose whereby households in different financial situations – and different countries - may or may not be considered to be marginal owners (for example, depending on loan-to-value ratios, the proportion of income spent on housing costs, employment status, status of the neighbourhood and so on). Secondly, a practical selection consideration also arose where it was recognised it would be difficult to collect detailed information on housing and income prior to the interviews given the recruitment options available (see below).

A particularly interesting issue arose when considering the meaning of marginality within the accession country in the study, Hungary. The qualitative research team had agreed that, due to the small number of interviews and the focus on security and risk, that only home-owners with a mortgage (rather than outright owners) would be included in the interviews. An exception however was made in the case of Hungary where following the process of privatization an extremely high proportion of new owners live mortgage free but have low incomes and high utility arrears, making them in effect marginal home-owners. In addition, the mortgage market has only recently developed and households who are able to meet the criteria of the lenders normally are all but marginal home owners (although this too is the case in some other countries on entry into home ownership). Because of this it was felt appropriate that Hungary should include some outright owners in their sample. This decision perhaps makes a case for at least some reflexivity to country context in setting quota samples, although in so doing it raises a second set of issues for analysis of these very different cases.

Whilst the setting of other quotas, for example for age, household status and composition were relatively straightforward, a difficulty arose in defining the key
respondent. Whilst it was agreed that in couple households, both partners would be interviewed together, there were concerns that in some countries it would be difficult to secure the equal participation of both female and male respondents (for example, in Portugal, it was felt that the male householder was more likely to nominate themselves as the key respondent). A gender quota was therefore set to ensure that an equal number of key respondents would be male and female.

**Finding research respondents**

A key task for the research was to identify how and where potential research respondents matching the quotas above would be found. This process raised a number of methodological questions, including how research locations were to be selected in each country and whether each team should or could use the same methods of finding respondents.

The impossibility of small-scale qualitative research being able to reflect the full range of experiences across highly differentiated countries was recognised (Mangen, 1999; Pickvance, 2001) - as much as quantitative analysis relies on the full ‘nation’ picture often at the expense of regional and local effects. Due to the qualitative nature of the work, representativeness was not an issue, however purposive sampling procedures still required that a similar range of respondents could be identified. As only 30 interviews were possible, and no research team had access to a national sample, it was decided that each team would select one area for fieldwork. Whilst it was not possible to undertake parallel studies in other areas for within country comparison, each country was asked to select one local housing/labour market which had experienced about average economic growth in the recent past. The aim was therefore to avoid very depressed areas and the unusually buoyant areas. The selection included small, medium and larger cities (for example, Caldas da Rainha in Portugal with a population of 25,000 to Budapest in Hungary, however with most towns medium sized including York, UK, Turku, Finland and Gent, Belgium). Within each city/town/area, smaller geographical areas were identified that would allow a range of home owners as well as renters to be interviewed. This approach of identifying an ‘average’ area of study aimed to address some of the specificities of working only in one location. In addition, the institutional studies (see above) would later allow localised interviewee experiences to be interpreted within an understanding of broader macro- and meso-level structures.

The use of differing recruitment methods across countries could potentially lead to different types of respondents being included in the study (for example, the use of gatekeepers will identify people in touch with certain organisations and perhaps fitting a particular profile of home owner or renter). Despite this issue, the consortium decided that it was not necessary, nor practicable, for all national teams to use the same recruitment method. Instead a compromise position was made whereby recruitment was undertaken systematically within each country, and recorded in detail for later consideration. The quite highly specified research quotas, outlined above, were used to minimise any likely bias generated by certain methods, for example, with snowballing restricting recruitment to a certain network. In effect, teams are utilising a range of methods including:

- Postal invitations to a random sample of addresses in a particular location;
• Using gatekeepers such as lenders, estate agents, social landlords to send out letters introducing the research on the behalf of researchers;
• Using local adverts to attract those interested in the research;
• Researchers ‘cold-calling’ in selected locations;
• ‘Snowballing’ of other possible contacts in an area.

Analysis procedures

Cross-country analysis by eight research teams represents a significant methodological and logistic challenge, including quality control issues, amalgamation of vast volumes of material, language difficulties and choices over mode of analysis.

One of the key tasks of the qualitative working group was to agree the broad principles and methodological approach towards the analysis of the interviews. The process agreed is that each consortium team will analyse their interviews and write a country report. Two research institutes will then be responsible for producing an overall report that will compare the findings from different countries. The fact of eight countries analysing material simultaneously, at great distance from each other, made the design of analysis tools crucial. This has involved developing an analytical framework and a detailed coding frame both designed early in the process to ensure that each team was working towards answering the same set of research questions.

However, moving from country specific reports to the overall report introduces an additional layer of analysis, and therefore interpretation, into cross-country qualitative work, not usually encountered in national research projects. It also represents a loss of control for individual countries over their analysis process at the same as a loss of control over raw material for the compilers of the cross-country report. This issue is insurmountable unfortunately unless cross-country qualitative projects are funded to be undertaken by multilingual teams of researchers (Ungerson, 1996). Researchers are left only with options to make the analysis process as structured and transparent as possible to ensure that the purity of the data is preserved to the greatest extent possible.

Finally, whether or not to use the same or different modes of analysis (most specifically, traditional qualitative methods or software packages) is also an issue that needs to be resolved in any cross-country qualitative project. Here, it was decided that, as teams would not analysing each other’s data (as analysis would take place in first languages and later translated to English), it was not necessary for all members to utilise the same approach.

The analysis will be informed by the institutional studies that will allow interviewee perspectives to be located within an examination of local, regional and national structures within each country. This will also be important to ensure that differences observed between samples in two cities across two countries arise from national differences in structures rather than differences between respondent perspectives (Schunk, 1996).
Overall organisational issues

Given the complexity of the task of undertaking high quality cross-country qualitative research, appropriate direction and organisation of the research process becomes crucial. The OSIS project has been organised so there is one overall coordinator (University of Birmingham), with different institutes responsible for specific workpackages. However a dilemma arises over the desired balance between ensuring the research is adequately managed and over-direction by one or a few managing institutes. As discussed above, whilst it is necessary to ensure the research is directed well, leadership by one country may lead to inappropriate dictating of the primary research agenda (Warman and Millar, 1996).

Face-to-face meetings of OSIS members have been arranged for key milestones in the project development and these provide opportunities for researchers to meet each other properly and establish a working relationship. It is of course quite usual for some researchers to know each other already through past projects, but this does not usually extend to new researchers who undertake much of the work within each country. However, face-to-face meetings are obviously expensive and therefore communication between meetings becomes just as important. Not surprisingly email contact becomes the main form of communication (it is hard to understand how such research was conducted pre-internet). However, in the OSIS project, this is also being supplemented by MSN Messenger meetings at key project milestones to allow real time and group discussion of research issues. This has proved extremely useful at the selection stage, where consortium members were able to share recruitment experiences.

Conclusion

It has been argued that much international housing research requires a more thorough consideration of methodological issues, and that methods need to made more explicit (Oxley, 2001). Certainly, the complexity of comparative research suggests that methodological approaches should receive greater attention than at present. This is particularly the case for qualitative, comparative research where the body of relevant literature is weakest. This paper draws on an ongoing research project that aims to explore the security and insecurity offered by home ownership across eight countries. The qualitative work in particular provides an opportunity to gain a greater understanding of people’s understanding of housing and motivations for housing market behaviour (an area where relatively little empirical research exists). However, the authors are aware of the many challenges on the way to executing the project successfully. The paper has attempted to highlight some of the key dilemmas involved in undertaking cross-national qualitative research – challenges (and possible solutions) that would benefit from further detailed discussion in the workshop.
References:


