

# Mitt hem och min ekonomi

*– en studie av hur bostadsrättsköpare kalkylerar*

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# My home and my economy

## *- A study of how purchasers of a cooperative apartment calculate*

To purchase a dwelling is one of the biggest investments in a person's life and probably the financial decision that affects the private economy most of all. To purchase a cooperative apartment, as this study is about, also requires a membership in a coop housing association and involvement in its economy. This study draws on individual people's calculative practices with the purpose to describe and understand the purchase of a cooperative apartment. The thesis focuses on what support and tools the purchasers use and what factors they consider important. The financial reports of the coop housing associations are one of the considered factors.

The study is based on seventeen interviews with purchasers of cooperative apartments in Malmö (the third biggest city in Sweden). All purchasers belong to the middle class and talked freely and openly, with the result that the thesis is close to an everyday form of accounting practice.

It became evident that the purchasers had calculated and how lifestyle and feelings were important. The calculative process is perceived as a practice in which both numbers and things that can't be quantified are included. The thesis results in a model of complex and intertwined calculation that shows the different steps the purchasers take to find out which cooperative apartment they purchase and the price they finally pay. The study shows how the purchase of a cooperative apartment is not only a financial investment, but above all, a social investment. The purchasers are reasoning about the consequences of the purchase and whether it is a good financial investment in the long run if they want to sell. However, the study shows that the most important thing for the purchasers are to feel they have found a home.

**Key words:** Home prices, Calculation, Cooperative apartment, Interviews, Lifestyle, Capital, Middle class.

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