

ACCEPTANCE OF PUBLICLY ASSISTED AFFORDABLE RENTAL HOUSING IN
GERMAN SOCIETY

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THE EFFECT OF AFFORDABLE RENTAL HOUSING ON THE COMMUNITY AND THE
SOCIAL OBJECTIVE TO CREATE A DEPENDENCY THAT LEADS TO SOCIAL
ACCEPTABILITY

Project – Methods for qualitative research and qualitative data analysis

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Abstract

Affordable housing is rare in many German cities and municipalities. Publicly social housing in terms of its quality, sustainability, and affordability is a contemporary issue which is more relevant than ever. The federal and state governments have initiated subsidy programs to increase social housing units, but private investors have been hesitant due to perceived economic risks and psychological barriers. Psychological barriers to investment in affordable housing exist and are significant. Prejudices are prevalent and, together with misinformation, lead to misperceptions among potential investors. Besides investors' concerns and doubts, the population and neighbourhood of affordable housing projects have their doubts and fears. The paper deals with the question of how society deals with new affordable housing and what is the impact on people and society in Germany. Expert interviews provide information about the knowledge base on social acceptability of new affordable housing. The study offers a unique opportunity to understand personal attitudes towards new low- and moderate-income housing. The findings show that there is a basic understanding of affordable housing. Through meticulous execution, it yields dependable statistics on experts' opinions and behaviours. The findings serve as a crucial basis for making informed decisions and guiding future research initiatives within the affordable housing sector.

Keywords: *Affordable housing; Germany; publicly social new rental housing; framing the issue of affordable housing; not-in-my-backyard; social acceptability*

JEL Classification: M14, M38, R21

1. INTRODUCTION

The issue of housing is more topical than it has ever been. Affordable housing is lacking in many German cities. The federal government is pursuing the goal of creating 400,000 flats in Germany every year to curb dwelling shortages. In 2022, the number of construction completions for new buildings stagnated at 295,300 (Deutsche Bundesbank, 2023). Experts are of the opinion that the targets will not be met this year, nor in the years ahead. In fact, according to an estimate published by the ifo - Institute for Economic Research, the number of annual completions per year is set to fall to as low as 175,000 by 2025 (Dorffmeister, 2023). The falling number of building permits issued is already an indicator of this trend. The number of dwellings approved fell by 28.3 % between January and September 2023 compared to the same period in the year before (Destatis, 2023).

With rising construction costs, rising land prices, and rising interest rates, it is not possible for investors to charge rents for new dwellings that are affordable to a large section of society from a yield perspective. Affordable housing is rare in many German cities and municipalities. Overall, there is no shortage of living space; rather, there is not enough available where the demand for housing is located. There is a distribution problem. Migration from regions with weaker infrastructures leads to vacancies and deterioration in rural areas, while in large cities and conurbations demand can hardly be met and the real estate markets there are caught in a rising cost spiral for example through increase in building land and building material prices. This price spiral leads to high-cost rents for investors in housing. However, households with low- or middle-incomes are financially overburdened by the high share of housing costs called for (cold rent for the flat plus operating and ancillary costs) in their income. To ensure that cities remain socially mixed and that the low- and middle-income population is not displaced to the urban fringes, the federal and state governments step in with subsidies.

The federal and state governments have set oneself the task of increasing the number of affordable housing for low- and middle-income households through subsidy programmes. To achieve this, private investments are made in publicly subsidised housing. Up to now, investments have not been considered very economically beneficial or attractive, despite the existence of subsidies. The expansion of the promotion programmes and the resulting higher incentive of attractive conditions should convince private investors to invest in affordable housing and not in privately financed rental housing. However, the psychological barrier to investing in affordable housing is substantial. Prejudice prevails and inaccurate information leads to misjudgements by potential investors.

In addition to the concerns and doubts of investors, the population and neighbourhood of affordable housing construction projects have their doubts and fears. The promotion of affordable housing is intended to curb and prevent social segregation in cities. In large parts of the population, there is a fundamental understanding that housing shortages can be reduced through new affordable housing construction. However, there are increasing reservations about affordable housing and there remain many concerns about potential negative impacts on communities where affordable housing is being developed. People and places who express these concerns are often referred to as the 'not-in-my-backyard' syndrome (NIMBY). People are aware that they accept change but do not want to allow it in their immediate neighbourhood. Here it becomes apparent that two housing-related issues are relevant to the study. On the one hand, in the case of new housing, there is the concern that the neighbourhood changes associated with the new construction project will have a negative impact due to the loss of green spaces, increased traffic volume and restricted visual relationships. Secondly, there is the fear that new construction of affordable housing will overburden the social infrastructure and lead to a degradation of the urban neighbourhood because of specific fears, including increased crime and poverty, coupled with decreased property values and open space preservation (Scally, 2012).

Based on a semi-standardised expert interview ($n = 2$), this article shows the extent to which affordable housing is accepted by the population. The interview provides information on how affordable housing in new buildings is perceived by the public from the point of view of experts from the property sector. The scientific and managerial significance of the expected research result is not to be neglected, as publicly subsidised rental housing represents a certain corrective in housing construction. In times of growing demand for housing, public awareness and debate are heightened. The findings indicate widespread dissatisfaction with the current housing market situation and agreeing on the necessity of publicly subsidised housing in Germany. The study delves into various aspects, including income considerations, perceptions of fairness, and attitudes towards affordable housing in neighbourhoods, providing comprehensive insights into individual views and forming a valuable basis for decision-making and future research in the affordable housing sector.

2. LITERATURE REVIEW

An extensive review of literature indicated that only two studies deal with the acceptance of affordable housing among the population. Koebel, Lang, and Danielsen were the first researchers to comprehensively address the concern about the impact of affordable housing. Affordable housing policies are often situated in tension between conflicting assumptions, interests, and fears. Primarily, the dispute stems from several interrelated factors that lead to the NIMBY response, fear of negative impact on one's property value, anti-government and anti-poor sentiments, and segregation. The dispute over affordable housing is not one sided, meaning that in some cases, concern about negative impacts can be a cover for deeper conflicts about a fair society and the role of government (Koebel *et al.*, 2014). Their study titled *Community acceptance of affordable housing* examined that communication is a crucial key component in promoting affordable housing. The term 'affordable housing' has been stigmatised by failure of earlier housing programs which led to NIMBYism. Federal and state governments are challenged to reformulate the term, for example in 'housing that is affordable', and demonstrate that they are delivering a quality product that can be seen as a valuable part of neighbourhood. In part, this is helped by the lower subsidies (and higher incomes of residents) associated with today's subsidy programmes. Most of the affordable housing produced today is for people earning between 50 to 60 percent of the median family income in the area. This contrasts with the higher subsidies and lower disposable incomes associated with previous affordable housing programmes. This shift in the demographic composition of affordable housing is expected to lead to greater opportunities for acceptance in society. It also underscores the need for a distinction between different affordable housing products in terms of design, income limits and quality of management. Among other things, I refer to two national attitudinal surveys which have been conducted on the issue of affordable housing. On the one hand the Fannie Mae Foundation and on the other hand the National Association of Realtors®. The most important finding from both surveys is that attitudes toward affordable housing vary widely across the country. In places where house prices have risen sharply, there is enormous concern while in cooler markets there is much less concern (Koebel *et al.*, 2014).

More recently, Scally (2012) examined the nuances of local not-in-my-backyard attitudes and actions in her study *The Nuances of NIMBY: Context and Perceptions of Affordable Rental Housing Development*. This research investigates the public perceptions behind NIMBY syndrome in attitudes and actions. Six case studies within New York State, U.S. explore local acceptance and rejection of affordable housing development. Interviews with local public, private, and nonprofit organizations participants and an analysis of state, and local housing studies and reports, reveals the influence of local housing legacies, development environments and conditions and perceptions of affordable housing development. As these studies confirm, NIMBY attitudes and actions against affordable housing are highly differentiated and depend

on the local environment, development, and circumstances, as well as on the policies and views of society. NIMBY is not a homogeneous public opinion based on consensus but differs according to those affected. Attitudes vary from one place to another and can lead to completely different local attitudes and approaches (Scally, 2012).

The remainder of the studies on affordable housing in the context of historical development, policy instruments in specific cities and countries, affordable housing solutions, future policy developments, and as such have not been included in the present review of relevant literature (Czischke & van Bortel, 2018; Deschermeier *et al.*, 2019; Oxley *et al.*, 2008; Scanlon *et al.*, 2014).

Concerning framing the issue of affordable housing, there exist a slightly larger number of studies examining the possibility of changing attitudes toward affordable housing and housing policies. Society views housing as a consumer good subject to the laws of supply and demand. This leads to a disregard for the impact on housing costs and the fact that affordable new housing is available to households with low- or middle-incomes. An effective framing strategy is needed to promote public understanding of affordable housing and positive urban development. The right framing can help overcome negative thinking, create a better structural understanding of housing problems and solutions, and inoculate against NIMBYism and scepticism about public intervention in housing (Levay *et al.*, 2018; Matheis *et al.*, 2022; Nkubito, 2022)

The study of the University of Minnesota examined the impact of affordable housing in Bloomington. Bloomington is the fourth largest city in Minnesota, U.S. Using a mixed methods research, the study analysed the benefits and challenges of affordable housing regarding residents' perspectives on housing stability, mental health, psychological health, safety, and security. This study involved a mixed methods analysis conducted in the form of interviews and surveys of residents living in affordable housing in Bloomington. The interviews focused on the residents' experiences with affordable housing contribute to their quality of life. In addition, surveys were conducted. The analysis was inductive, qualitative, and looked for patterns within the data across the interviews and surveys conducted (Amrhein *et al.*, 2023).

Suk-Kyung examined the housing market in the Tri-County Region of Clinton, Eaton, and Ingham Counties in Michigan, U.S. As these regions experienced economic decline after the departure of car companies in the 1990s, but today experiencing economic and population growth, it is important to examine current regional conditions in terms of demographic, socio-economic and housing characteristics in order to identify future directions for the achievement of sustainable community goals (Suk-Kyung, 2014).

Goetz conducted another study. In a suburb of Minneapolis, U.S., which has a high growth dynamic and therefore offers hardly any affordable housing, it was evaluated whether language can influence public opinion. A survey was conducted by the city to obtain information on the results regarding satisfaction with city services, neighbourhood conditions, traffic, and so forth. The survey also included a question on housing policy to point out the importance of issue framing. One half of the respondents received a question using the term 'affordable housing' and the other half received a question using the term 'lifecycle housing' (Goetz, 2008).

Several studies have employed the private financing and institutional investment in affordable housing and its regulation, as well as the relationship between investors and the federal and state government system. An overview is given of the main legal frameworks that enable, among others, insurance companies, pension funds and other institutional investors to generate profits from affordable housing. The needs and interests of policy makers and investors providing patient capital are closely intertwined. This interaction between investors and public authorities is inevitably asymmetrical, especially at the local level. Leasing arrangements with pension funds and insurance companies expose local authorities and tenants to a range of long-term risks. The evidence here suggests the need for a social understanding of the nature of affordable housing investment regulation and characterises the multilayered entanglements

between investment flows and housing policy, illustrating the range of discourses and powers mobilised by state actors and investors in the process of market design. (Bloom, 2023; Whitehead, 2003).

3. THE IMPACT OF AFFORDABLE HOUSING IN GERMANY

There are numerous studies that have examined the basic framework of affordable housing, its development, social housing policy and practice. Further studies are concerned with affordable housing in urban regeneration and segregation, and the privatisation of affordable housing. Operationally, however, very few studies analyse the impact of affordable housing in the form of new build dwellings and the resulting attitude and view of society. Consequently, there are few studies that examine the acceptance of affordable rented new housing in terms of social status in general. Specific research focuses on housing, housing needs and people's behaviour in relation to social housing in general and in terms of neighbourhood resistance to the construction of affordable housing in their neighbourhood. The studies and literature mentioned refer mainly to America and Europe, leaving out Germany. A well-founded statement on the understanding and acceptance of affordable housing in Germany is a gap in the research system. Based on this, the research question is decidedly about the new construction of affordable housing and its effect on the population considering the socio-economic situation and social needs in Germany.

Given this research gap, the following question and sub questions guide my research:

Research Question (RQ): How does society deal with new affordable housing and what is the impact on people and society in Germany?

Questions that then are consequently asked are:

- What kind of stigmatisation exists in society? Is there any? If so, to what extent is it present?
- To what extent is there acceptance of affordable housing?
- Does this vary depending to socio-economic situation, own housing situation, opinions, and attitudes towards housing, i. e. age, nationality, gender, size of household, professional qualifications?
- What is the impact of influencing factors such as political ideologies, the situation of the housing market and the fields of housing psychology, social and communication psychology?
- What can be done to neutralise or positively shape stigma towards affordable housing, i. e. reframing, image campaign of federal and state governments, advertisement?

4. RESEARCH METHODS

4.1 Research aim

The purpose of this study is to investigate the extent to which affordable housing is accepted by the public. The behaviour of residents of affordable housing, the neighbourhood, the population in general, and the policies of federal and state governments regarding affordable housing provide information about the willingness to build such housing and urban planning developments.

The primary objective of the research is to determine the impact of affordable rental housing on the community and the social goal of creating a dependency that leads to social acceptance. The research aims to contribute to science by examining the perception and significance of new construction rental housing in the price-linked segment from an economic and psychological perspective, and to show workable solutions for a 'reframing' subsidised housing in Germany.

The consequent objectives are to determine:

- How the framing of affordable housing affects society;
- what significance social status, level of education, and occupation have in this context;
- how social pressure affects a form of construction avoidance; the measurability and determinability of this pressure;
- how the reputation of a resident of affordable housing differs from that of a resident of privately financed housing;
- how a socio-economic mix in housing can be valuable for all social groups and for society as a whole;
- what a political ideology and housing market-related factors influence affordable housing.

4.2 Research design

Based on the research question, a qualitative-empirical research design is required. Qualitative research is characterised by the appropriateness of methods and theories to the object, which means the object under investigation is the reference point for the selection of methods and not vice versa. Another characteristic is the consideration and analysis of different perspectives. The ways of seeing and acting on the object under investigation differ, if only because different subjective perspectives are linked. This study was conducted using qualitative methodology, a research approach seen not as science seeking legitimacy but research seeking meaning, allowing researchers to observe, understand and interpret human behaviour to create new knowledge. A storytelling approach in which researchers support people in telling, revealing, and making sense of their stories (Flick *et al.*, 1995). The semi-standardised interview is characterised by a higher degree of standardisation than other qualitative interview forms. The eponymous guideline specifies the topics and questions that are discussed with the interviewee in the interview. This ensures that the individual interviews are comparable, as all interviewees are asked the same questions. The aim of the semi-standardised interview is to conduct an open and communicative dialogue with the interviewee in which they can describe their subjective perspectives and interpretations. Questions can also be asked that are not defined in the guideline but arise from the course of the interview. This allows new aspects of the topic to be investigated that were not yet considered when the study was designed (Prochazka, 2019). The persons interviewed can be seen as experts for the research questions, since they are related to the topic of affordable housing and thus have specific knowledge. Housing experts are people who had more than 5 years of professional experience in a field related to housing, such as estate agents, builders and developers, property managers, housing service coordinators recommended by local or federal government, city planners, loan providers or architects. In the guideline-based interview, experts from the real estate sector are asked about their opinion on affordable rental housing. Questions are asked about interest, social and societal responsibility, and economic incentives in relation to affordable new construction. In an expert interview, the interviewees are not interviewed as persons, but in their function as experts with specialist knowledge. Qualitative surveys are oral and personal and are designed in the form of interviews. They are not standardised and can undergo a necessary situational adjustment that cannot be predetermined. My intention as an interviewer is to conduct an investigative interview (Saunders, et al., 2016, p. 391). I should take advantage of these opportunities while also ensuring that the conversation returns to the main subject of the interview. However, it can be fascinating when experts go off topic. This could lead to valuable insights into housing policy, legal principles relating to housing, and aspects of affordable housing that have not yet been explored. The responsibility for conducting the interview objectively rests with me. I need to take advantage of opportunities while making sure the conversation stays on topic. The expert interview is useful because there are only a few reports and research literature on the acceptance of affordable rental housing in Germany and there is

therefore a considerable research gap that needs to be closed. Especially in today's tight housing market situation

5. METHODOLOGICAL APPROACH

The data collection takes place once and thus represents a cross-sectional design of the study with regard to the temporal dimension. Data collection is based on a semi-standardised expert interview. The interview guide is created in four steps, which consist of collecting, checking, sorting and summarising questions. At the beginning, questions are identified that are of interest in relation to the research question. The initial questions are formulated after the theoretical part of this thesis has been introduced and elaborated. Subsequently, questions are sorted according to subject areas based on content aspects that follow the research interest (Helfferrich, 2009).

The selected experts were informed about the empirical study by telephone. Two interviews were conducted with two experts in January 2024. The interviews lasted between 13 and 15 minutes. The interview guide was used to conduct the interviews. At the beginning, the experts are informed about the background and the aim of the interview, and there is an opportunity to clarify open questions. It is explained to the experts that they are expected to speak freely. This serves as an orientation for the experts as to how the interview will proceed. Before the interviews are recorded, the experts are informed about data protection laws and asked to give their consent to the recording. The interviews are recorded using a recording device and transferred to the computer and labelled immediately after they have been conducted. A postscript at the end of the interview outlines comments, ideas for interpretation as well as situational and non-verbal aspects.

The interview guide comprises eleven questions (see Appendix A1). These are open questions and an accompanying invitation to talk about experiences in connection with publicly subsidised housing. This is also intended to capture aspects that may not be the focus of the research but could provide pointers to further areas of research. The order and wording of the questions are managed flexibly in the interview in favour of an informal discussion atmosphere and adapted to the course of the conversation. In addition to the guideline, a short questionnaire is completed to collect personal data, for example nationality, gender, size of household, professional qualifications.

6. DATA ANALYSIS

The interviews were transcribed using the Dresing & Pehl method, which can be found in Appendix A2. A simple transcription cannot fully capture a dialogue situation, as non-verbal aspects such as smell, appearance, facial expressions, and gestures are not considered. It is necessary to focus on certain aspects that serve the research objective. The content-semantic transcription according to Dresing & Pehl is conducted by smoothing the text of colloquial language and dialect and prioritises the content of the conversation. The data material was analysed using MAXQDA software, version 24.1.0.

The present data material is analysed using a structuring content analysis according to Kuckartz. It is divided into seven phases. Conspicuous text passages or thoughts and ideas are recorded in the form of memos and initial case summaries are made (phase 1). The analysis is characterised by the fact that the entire material is systematically processed on the basis of a category system in phase 2 and divided into main themes and sub-themes. In phase 3, the material is coded according to the formed categories with the help of the coding guide, i.e. text passages are assigned to the corresponding categories. Text passages that do not carry meaning and are irrelevant to the research question remain uncoded. In phases 4 and 5, the still relatively diverse categories are differentiated. The coded text passages are assigned to a category and

analysis (Kuckartz, 2018). In order to ensure the intersubjective comprehensibility of the categories, precise category definitions are formulated, and anchor examples are assigned. If no clear assignment to a category can be made despite the definition and anchor examples, additional coding rules are drawn up for differentiation.

There are three Major Categories (MC) with five subcategories (SC). A total of fifty codes are assigned. MC 1 'Acceptance of affordable housing in the neighbourhood' is divided into two subcategories, SC 1.1 'Different appearance between affordable and privately financed housing' (eight codes) and SC 1.2 'Impact of affordable housing in the city' (twelve codes).

SC 2.1 'Basic need of housing' as part of MC 2 'Housing market' is assigned the most text passages with seventeen codes while SC 2.2 'current market situation' is coded five times. SC 3.1 'Definition of affordable housing' as part of MC 3 'Knowledge about affordable housing' is assigned the lowest frequency with three codes. SC 3.2 'Target group of affordable housing' is assigned with five codes.

7.2 Analysis of the major categories and their respective assigned subcategories

MC 1 examines the acceptance, attitude and behaviour of public housing, this category is of significant importance for answering the primary research question. It provides a fundamental contribution to the assessment of how important personal attitudes towards affordable housing are. *"Yes, I would accept affordable housing in my neighbourhood. Why not?"*, said interviewee 2, an employee in a real estate company. Interviewee 1 reinforces this with his construction expertise. *"Publicly subsidised rental housing is part of our building culture and I myself propagate THIS building culture."* There is disagreement about the appearance of publicly subsidised housing. The construction errors of the 1950s, 1960s and 1970s are still present in the minds of the interviewees. *"If we look back to the past, to the 50s, 60s and 70s, affordable housing was definitely recognisable from the outside ... low quality multi-storey housing ..."* stated interviewee 1. Interviewee 2 is still of the opinion that there are major differences between the construction of privately financed and publicly subsidised houses. *"Public is perhaps more of a mass product and not so individually designed and more focussed on (...) quantity than quality"* was a statement made by interviewee 2. Interviewee 1 is in no agreement, as legal requirements in construction are designed to ensure that there are no structural differences to be seen and *"...if investors attach importance to sustainability and quality."* There is agreement that living space, including in the form of new construction, should be made accessible to everyone. This promotes social mixing. Interviewee 2 said *"Mixing of our society. Our society is diverse, and I think that is right and good."* When asked about the impact of publicly subsidised housing in the city or neighbourhood, one uncertainty becomes clear. *"The effects can be positive, negative, or neutral. It also depends to a significant extent on the urban planning and planning level. In principle, a publicly subsidised rental apartment building cannot be described as bad, good, or average. The urban planning conditions are decisive, and these are regulated by development plans and other specifications. But you cannot really say that a publicly subsidised rental property has a negative or positive impact on a neighbourhood; it is more the other way round. It is simply a question of urban development, of urban integration"* stated interviewee 1, with regard to the dependence on urban planners and politicians for new construction projects, where they are planned and what contribution they make to socialisation and inclusion within the city.

MC 2 deals with the current housing market situation and focuses in particular on the basic need for housing. *"The situation on the housing market is very tight, not only in the metropolises but also in rural areas"* stated interviewee 1 which is in line with the statement of interviewee 2. Rents are far too high and unaffordable for the majority of the population. Publicly subsidised housing is needed in Germany. *"More social housing needs to be built. More affordable housing needs to be made available"*, said interviewee 2. Interviewee 1 elaborates even more explicitly

and said, *“YES. ... we have a number of eligible people in Germany of over forty million. And we have a stock of 1.1 million publicly subsidised rental flats. And if you just look at these two figures, then the question of whether we need subsidised rental housing is answered. We cannot build as many publicly subsidised rental flats as the market would tolerate or as the market demands”*. It is emphasised that housing is a basic need. *“... housing is a basic need, and the state must cover this basic need. It has an obligation to do something to ensure that there is suitable housing for every income group”* stated by interviewee 1. Reasons are given that emphasise the basic need for housing. *“The gap between rich and poor is widening, and the middle class is moving more towards the lower end than the upper end, so we can say that subsidised housing is MORE IMPORTANT”*, stated by interviewee 1. It is therefore also justified that new-build rental flats are price-linked and available to an eligible section of the population. This is the view of both interviewees. *“YES, it is quite justified / we live in a social market economy. Our social system is designed to provide the lower and middle classes of society with appropriate housing”*, said interviewee 1, which is confirmed by statements from interviewee 2, *“... I think there has to be affordable housing for everyone. Everyone has to live somewhere, and it has to be affordable”*.

MC 3 deals with the general question of whether publicly subsidised housing is known and how far-reaching the knowledge about it is. Both interviewees are aware of the topic. *“The target group is, to put it bluntly, the centre of society”*, stated by interviewee 1 who continues *“You could say that 80 % of pensioners are entitled to these flats and 50 % of the total population”*. Once again, it is emphasised that publicly subsidised housing construction is a major and essential component of building culture in Germany and must be further promoted in order to meet the housing pressure. The understanding and knowledge of affordable housing must be more widely distributed in society in order to minimise and eliminate confusion, stigmatisation, and segregation, because *“... rental flats have to be affordable for everyone in our society”*, stated by interviewee 2.

7.3 Consolidation of the results

The examination of public awareness and acceptance of affordable housing, outlined through the analysis of major categories, reveals critical insights into the complexities of affordable housing in Germany.

MC 1 underlines the importance of personal attitudes towards affordable housing and highlights a growing acceptance among professionals in the field. Despite positive individual sentiments, there remains a historical stigmatisation associated with the appearance and quality of publicly subsidised housing, rooted in the construction errors of the mid-twentieth century. This stigmatisation contributes to ongoing debates about the quality and design of such housing, with experts arguing that publicly subsidised projects are perceived as inferior to privately financed ones. However, there is consensus on the importance of social mix and the role of affordable housing in promoting a diverse society, suggesting that it is possible to overcome these stigmatisations through high quality, sustainable construction, and urban integration.

The current housing market is characterised by an urgent need for affordable housing in both urban and rural areas, reinforced by rising rents and a widening gap between housing demand and supply. Experts emphasised the essential nature of housing as a basic need and the duty of the state to ensure accessibility for all income groups. The large gap between the number of eligible people and the available stock of publicly subsidised rental housing calls for an urgent expansion of affordable housing. This expansion is not only a matter of economic necessity, but also a moral imperative to support the lower and middle classes.

Awareness and understanding of publicly subsidised housing remain critical to addressing housing pressures and societal needs. Experts indicate that a considerable proportion of the population, including pensioners and the wider middle class, are potential beneficiaries of

affordable housing. However, there is a need for greater dissemination of information to minimise confusion and combat the stigmatisation and segregation associated with affordable housing. Promoting this understanding is essential to encourage acceptance and support for affordable housing initiatives.

The findings suggest that strategic efforts in public education, policy advocacy and urban planning are urgently needed to improve the uptake and provision of affordable housing in Germany. Overcoming historical stigmatisations, ensuring quality and sustainability in construction, and integrating affordable housing in urban development plans are essential steps to addressing the housing crisis. The role of government in expanding affordable housing options and ensuring access for all income groups is highlighted as a fundamental social responsibility. Furthermore, increasing public awareness and understanding of affordable housing can facilitate greater social inclusion and support for these initiatives.

8. DISCUSSION

The research in this study provides a nuanced exploration of the acceptability and impact of affordable housing in Germany, offering insights that both align with and diverge from existing literature on the subject. By examining the attitudes, knowledge and perceptions surrounding affordable housing, this research contributes to a deeper understanding of the complex dynamics at work in the housing market and the societal impact of affordable housing initiatives. The research set out to explore societal attitudes towards affordable housing, the extent of stigmatisation associated with it, levels of acceptance, and the socio-economic factors influencing perceptions. The results from the interviews confirm a nuanced understanding and acceptance of affordable housing among experts, which aligns with the notion that personal attitudes play a crucial role in the acceptance of affordable housing. This finding resonates with the objectives of exploring stigmatisation and acceptance, revealing both historical stigmatisations tied to the quality and appearance of affordable housing and a growing acceptance that challenges these perceptions.

The findings on the acceptance and impact of affordable housing resonate with the concerns of Koebel *et al.* (2014) and Scally (2012) regarding NIMBYism and the need to reframe affordable housing to combat stigmatisation. The emphasis on quality, sustainability, and social mixing as strategies to improve acceptance aligns with these studies' recommendations for communication and integration to reduce negative perceptions. However, the persistent stigmatisation related to the appearance and quality of affordable housing underscores the enduring challenge of overcoming historical prejudices, a challenge also highlighted in previous research. The current study's findings on the pressures on the housing market (MC 2) and the need for greater public awareness and understanding of affordable housing (MC 3) directly respond to the call for greater societal engagement with affordable housing issues. These aspects are critical to addressing the identified research gap in the understanding and acceptance of affordable housing in Germany.

The discussion of affordable housing within the context of social inclusion, sustainability, and urban development provides a theoretical framework for understanding the observed results. The study underscores the importance of affordable housing as a component of social infrastructure that supports diverse communities and addresses socio-economic disparities. This aligns with theories on social equity and urban planning, which advocate for inclusive housing policies as foundational to healthy, resilient cities.

The significance of these results lies in their contribution to the ongoing debate about affordable housing policy and development in Germany. By highlighting the role of public perception and the impact of socio-economic factors on housing acceptance, the study offers insights into the barriers and opportunities facing affordable housing initiatives.

9. CONCLUSION

The research highlights a critical paradox within the German housing sector. While there is a growing recognition of the need for affordable housing to address acute shortages and rising costs, this recognition coexists with persistent stigmatisation and misconceptions about publicly subsidised housing. The findings underline the importance of personal attitudes towards affordable housing and the need for continued advocacy and education to change public attitudes positively. It also highlights the urgent need for affordable housing in both urban and rural areas, driven by market forces such as rising rents, land prices and construction costs, which place a significant burden on low- and middle-income households.

The study identifies a significant gap between the current supply of affordable housing and actual demand, exacerbated by a decline in housing completions and planning approvals. This gap underlines the urgent need for a strategic and comprehensive approach to increasing the stock of affordable housing, involving both private and public investment. The research also highlights the essential role of affordable housing in promoting social mixing and inclusion, challenging the stigmatisation and segregation often associated with such initiatives.

Based on the findings, future research should focus on several key areas to further investigate and address the challenges related to affordable housing in Germany and beyond. To complement the qualitative findings of this study, quantitative research could more accurately capture the gap between demand and supply in different regions and identify behaviours towards affordable housing. In addition, the effectiveness of current support schemes and policies to encourage private investment in affordable housing can be explored in more detail. This could include case studies of successful initiatives and analysis of barriers to investment. Long term studies could be conducted to assess the long-term impact of affordable housing on communities, including the effects on social integration, property values and economic mobility of residents. Further research could ensure that alternative models for the financing and construction of affordable housing, including public-private partnerships, co-operative housing models and the use of sustainable and cost-reducing construction technologies, strengthen the construction and image of publicly subsidised housing. International comparative studies can help to identify best practices and innovative solutions that could be transferred to the German context by analysing approaches to affordable housing in other countries.

In conclusion, while the study highlights the complexities and challenges of expanding affordable housing in Germany, it also points to the potential for positive change through targeted policy interventions, public education, and collaboration across sectors. Addressing the affordable housing crisis is not only a matter of housing policy but a crucial step towards greater social equity and inclusion.

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