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Acceptance of Publicly Assisted Affordable Rental Housing in German Society

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A Methodological Approach

R2 – 2nd Intermediary Project

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List of Abbreviations

ANOVA	Analysis of Variance
B	Unstandardised regression coefficient
BMI	[Bundesministerium des Innern] Federal Ministry of the Interior
COVID-19	Coronavirus disease 2019
df	Degrees of freedom
e.g.	[exempli gratia] for example
Eds.	Editors
et al.	Et alii
EU	European Union
F	F statistic
IBM SPSS	International Business Machines Corporation Statistical Package for the Social Sciences
ID	Identification
M	Sample mean
MA	Master of Arts
MAXQDA	Max Qualitative Data Analysis
min	Minimum
n	Size of the sample/ number of cases in a subsample
N	Size of the population/ total number of cases
NIMBY	Not in my backyard
PR	Public relations
p	sample proportion
r	Pearson correlation coefficient
R	Multiple correlation
R1	First intermediary project
R2	Second intermediary project
R ²	Multiple coefficient squared
SD	Sample standard deviation
SE	Sample standard error
Sig.	Statistical significance
Std. Error	Standard Error
t	t statistic
UK	United Kingdom
WoBindG	[Wohnungsbindungsgesetz] Controlled Tenancies Act
WoFG	[Wohnraumförderungsgesetz] Housing Allowance Act
α	Significance level/ type 1 error
β	Standardised regression coefficient/ type 2 error
ρ	Spearman correlation coefficient
τ_b	Kendall correlation coefficient
χ^2	Chi-squared statistic

Abstract

Affordable housing is widely acknowledged as a social necessity, yet its implementation in Germany remains challenging due to resistance. Why do people demonstrate opposition to what they simultaneously recognise as essential? The research addresses this paradox by investigating the factors that shape public acceptance of affordable housing. The research employs a mixed-methods approach, drawing on a nationwide survey of 1,000 participants and eleven in-depth interviews, to analyse the relationship between socio-economic variables, political orientation, perceptions of safety, and the powerful role of language. The findings of the study call this assumption into question, as they demonstrate that income is less of a determining factor in support, and that education, ideology, and framing effects are stronger predictors. Qualitative insights emphasise the role of discourse, solidarity, and governmental reliability in shaping acceptance, while stigmatisation persists as a challenge. By combining statistical analysis with grounded theory, the study develops a comprehensive account of acceptance that goes beyond simplistic explanations. The results of the study have the potential to contribute to academic debates and to offer practical guidance for policymakers seeking to reduce opposition, foster solidarity, and reframe affordable housing as a shared social responsibility.

Keywords: *acceptance of affordable housing, social impact, framing the issue of affordable housing, not-in-my-backyard, housing governance*

JEL Classification: I38, M14, M38, R21, R38

Short Progress Statement

The research process since the first intermediary project (R1) has reached significant milestones, indicating a shift from initial theoretical research to substantial empirical analysis. In R1, the emphasis was on performing an extensive literature review, formulating a conceptual methodological framework, and evaluating the validity of survey and interview tools. These procedures established the basis for recognising significant research deficiencies, especially with the NIMBYism, framing effects, and socio-economic factors affecting the acceptance of affordable housing. These preliminary steps were implemented during the primary data collection phase of the research process. A national survey including 1,000 participants in Germany had been conducted, yielding a data set suitable for statistical hypothesis testing via chi-square analysis, correlations, regression models, and ANOVA. In parallel, eleven semi-structured interviews were conducted, transcribed, and systematically coded, resulting in the generation of valuable qualitative findings. Following the implementation of the research methodology, the findings of the study have been considered a significant milestone in the empirical development of the research.

As an improvement on R1, the current report produces verified and validated results. For example, quantitative research shows that income level is not a strong predictor of acceptance of affordable housing, while variables such as education, political ideology, media framing effects, and fear of crime are more important. These results nuance existing assumptions in the literature and make a major scientific contribution to research. On the qualitative research side, systematic coding has led to the construction of grounded theoretical dimensions, such as public debate and image, solidarity and responsibility, the right to housing and governmental issues. These dimensions go beyond descriptive representations of public opinion by providing a conceptual structure for understanding the socio-cultural norms shaping the acceptance or rejection of affordable housing. The combination of this mixed methods approach ensures methodological reliability and increases the validity of the results. Based on empirical progress, the current report begins to formulate the theoretical contributions of the research. By linking quantitative and qualitative results, the study develops a multi-layered understanding of the acceptance of affordable housing that incorporates psychological, socio-economic, and cultural factors. This represents an advance over the predominantly descriptive and literature-based approach of R1. In

addition, the current report is responsible for the formulation of policy recommendations. These include the redesign of housing policy terminology, the improvement of transparency and documentation of housing projects, and the promotion of frameworks that emphasise solidarity and co-responsibility. These contributions position the research at the nexus between academic research and practical governance, offering strategies to address stigmatisation, opposition, and misunderstandings associated with affordable housing.

My supervisory committee supported and guided me throughout my research, for which I am grateful. It made a significant contribution to refining the survey and interview instruments, ensured methodological rigour and provided constructive feedback at every stage. The continuous involvement of my supervisory committee was identified as a factor that contributed to the effective management and progress of my research. The research process was characterised by its efficiency and the absence of significant difficulties, which is also to the credit of my supervisory committee, which ensured compliance with academic standards and practical feasibility at every stage of the research.

1. INTRODUCTION

1.1 Basic Facts

The issue of housing has become increasingly urgent in recent years, particularly concerning the shortage of affordable housing in many German cities. The federal government has set an ambitious target of creating 400,000 housing units annually in order to mitigate the housing deficit. The latest data indicate a stagnation in construction completions, with only 252,000 units completed in 2024 (Destatis, 2025a). The feasibility of achieving these targets in the near future is questioned by experts. According to projections from the ifo Institute for Economic Research, the annual completion of new housing units is anticipated to decrease markedly, with estimates suggesting it could fall to as low as 175,000 units by the year 2025 (Dorffmeister, 2023). The decline in the number of building permits issued provides further evidence of this downward trend, with a 57.6% decrease in housing approvals observed in 2024 compared to the year 2021 (Destatis, 2025b).

The economic viability of affordable housing has been impacted by several factors, including rising construction costs, land prices, and interest rates. The challenge of establishing rental rates that are accessible to the majority of potential renters has become progressively more complex. Although Germany does not face an overall housing shortage, there is a marked discrepancy in terms of spatial distribution. Rural areas are experiencing a decline in available housing, while cities are confronted with soaring demand and escalating costs. The escalating costs of urban land and materials have been identified as a key factor contributing to the increase in expenses and rents, which has been observed to place a disproportionate financial burden on low- and middle-income households.

In order to prevent displacement and to this end preserve social diversity, federal and state governments have introduced subsidies and incentives for private investment in affordable housing. Projects of this nature are regarded as less appealing when compared to the higher returns offered by investments in rental properties. The expectation among policymakers is that the expansion of subsidies will result in a shift in investment priorities. The issue remains politically contentious, with differing priorities across municipalities. Despite the ongoing movement towards remunicipalisation and the provision of public housing, there remains a prevalence of resistance to the implementation of more rigorous policies. Even major cities such as Berlin and Hamburg encounter challenges, and the impact of the COVID-19 pandemic has further redirected attention and resources (Rink and Egner, 2022).

In considering the challenges facing the development of affordable housing, it is evident that public opposition represents a critical obstacle. Beyond the economic concerns of investors, the prospect of such developments continues to encounter resistance from the populations in which they are proposed. Despite the recognition by society of the necessity for additional affordable housing to address existing shortages, concerns persist regarding the potential adverse effects on local communities. Such concerns are frequently captured in the phenomenon of the “not-in-my-backyard” mentality (NIMBY),

whereby citizens acknowledge the necessity of housing projects but oppose their development in close proximity to their neighbourhoods. The NIMBY mindset is shaped by a multifaceted interaction of prejudice, misinformation, and perceived threats to community well-being. The opposition to affordable housing is frequently justified by the assertion that it will result in increased traffic or changes to building height regulations, despite the fact that these arguments are presented in a manner that appears to be devoid of any bias. The aforementioned arguments may potentially conceal underlying biases pertaining to apprehensions surrounding demographic shifts, such as alterations in the socio-economic or racial composition of the neighbourhood (Nguyen *et al.*, 2012). As a consequence, affordable housing projects are predominantly located in areas where opposition is minimal, which may serve to intensify social inequality by concentrating such developments in already socially and economically marginalised areas.

The extant literature indicates that there are two principal concerns associated with residential development. Firstly, new construction projects are often met with the concern that they could negatively impact the characteristics of a neighbourhood. This apprehension may be associated with concerns that the project could result in a reduction of green space, an increase in traffic, or the obstruction of views. Secondly, there is a concern that the construction of affordable housing could place additional burdens on social infrastructure and lead to a deterioration in the quality of urban neighbourhoods. This assumes that affordable housing is associated with higher crime rates, poverty and falling property values (Scally, 2012). These perceptions represent a significant barrier to the equitable distribution of affordable housing and underscore the need for more effective policy measures to address both the economic and social dimensions of the housing crisis

Recent studies have indicated a positive correlation between the availability of affordable housing and public health outcomes. Studies demonstrate that individuals residing in secure and affordable housing report enhanced health outcomes in comparison to those living in insecure housing situations (Zhao *et al.*, 2021). The focus on the significance of the quality of public space in affordable housing developments acknowledges the potential of strategically designed community spaces to encourage social engagement and improve the well-being of residents. Conversely, inadequate housing conditions can result in increased stress and health concerns, emphasising the importance of providing adequate and affordable housing as a strategy to advance public health.

The provision of affordable housing has been shown to engender positive social consequences extending beyond the individual level (Smith, 2011). Indeed, such measures have the potential to engender community-wide benefits, fostering increased social cohesion and integration. The intensification of social deprivation and socio-economic immobility is observed when disadvantaged groups are concentrated within specific neighbourhoods, thereby exacerbating the processes of exclusion and segregation. Empirical research has demonstrated that policies aimed at providing affordable housing and fostering mixed-income communities can effectively counteract the economic and social repercussions of social exclusion and spatial segregation. The framing and communication of affordable and social housing policies have been demonstrated to significantly affect public acceptance, highlighting the need for effective communication strategies that address societal concerns and garner support for housing policies. The discourse surrounding housing policy has evolved over time, with housing initiatives increasingly positioned as responses to community needs and aspirations. Housing policy and urban planning differ fundamentally, especially when it comes to the distinction between social housing and affordable housing. While there are conceptual similarities, these terms differ significantly in their policy goals and the population groups they serve.

This report presents the conclusions of a study regarding the function and perception of affordable housing in Germany, including both qualitative and quantitative research methodologies. The study employs a systematic large-scale survey ($N = 1,000$) to thoroughly investigate public approval of affordable housing. A thorough literature review and analysis of existing research led to the development of five hypotheses to provide a framework for the analysis, emphasising the connections among residents, community dynamics, and government. These hypotheses claim that campaigns and public

relations (PR) methods can mitigate apprehensions regarding affordable housing and shape its image in the public environment. The survey examines multiple facets, encompassing income-related factors, attitudes towards equity, and overall opinions towards affordable housing in Germany. The results offer a thorough examination of individual viewpoints and facilitate a stringent assessment of the presented hypotheses.

A semi-standardised interview method ($N = 11$) was then used to determine the extent to which affordable housing is recognised by local and state administrations and to record their views on the population and their acceptance. These interviews provide insights into the public's appreciation of affordable housing in new construction projects and in the promotion of existing housing, as perceived and interpreted by the public sector. The results are of considerable scientific and administrative relevance, particularly with regard to the role of publicly subsidised rental housing in remedying market deficiencies. Against the backdrop of rising demand for housing, public awareness and debate on this issue have intensified.

Depending on how it is portrayed, it can be perceived as a burden on municipal budgets or as a cornerstone of social stability. The coded interviews emphasise the interrelated factors that influence the function and attitude towards publicly subsidised housing in Germany. A primary theme is the persistent housing deficit and the challenge of accessibility. Participants highlighted that the availability of affordable housing is fundamentally inadequate to satisfy demand, especially in areas with lower requirements for eligibility. A significant discovery pertains to social acceptance and persistent stigmatisation. Notwithstanding attempts to represent affordable housing favourably, it remains correlated with adverse stereotypes, frequently connected with poverty, unemployment, or social instability. The findings highlight the significance of governmental policy frameworks and regional diversity: the execution of affordable housing within the federal system is inconsistent, reflecting the objectives and resources of particular federal states. Alongside technological and political factors, some experts underscored an ideology of solidarity and community responsibility, framing secure and affordable housing as in addition to a network of social security, but also as an essential element for the efficient operation of urban communities. Respondents said that coverage in the media and political discourse significantly affect the acceptance of affordable housing, emphasising that its image is crucial. The results of the quantitative and qualitative study provide a detailed overview of the views of the public and the administration on affordable housing. They highlight the structural challenges, social perceptions and political framework conditions that shape this area, while also pointing to possible avenues for policy reform and public engagement.

1.2 Motivation

The ongoing relevance of the subject is emphasised by a combination of scientific, personal, and social factors that motivate the continuation of this research. In terms of scientific research, there are still substantial gaps in the field of affordable housing, particularly in relation to the issue of social acceptability. Although the economic and political aspects of housing provision have been well documented, research on the social attitudes influencing the efficacy of these policies remains insufficiently comprehensive. Every stage of study aids in the formulation of theoretical models and the enhancement of multidisciplinary knowledge at the intersection of economics, sociology, psychology, and urban development. This continuous academic challenge provides persistent motivation by presenting opportunities for acquiring ideas that are both conceptually novel and empirically validated. The significance of the matter is underscored by the ongoing and escalating housing crisis in Germany and across Europe. Notwithstanding the presence of support programs and political initiatives, opposition to affordable housing developments continues to be a considerable challenge to their successful implementation.

This research directly addresses this resistance and aims to identify the social mechanisms, attitudes and discourses that provide its ideological basis. The potential for generating insights that can

be transformed into policy recommendations, communication strategies and inclusive approaches is a fundamental motivation, as it emphasises the contribution of academic research to addressing pressing societal challenges. The ongoing relevance of the project is thus ensured by its potential to inform public debate and support policymakers in reducing stigmatisation, promoting solidarity, and fostering affordable housing development.

From a personal perspective, motivation is reinforced by professional experience in the property sector, where prejudice and scepticism towards affordable housing are regularly encountered. These experiences provide a compelling rationale for further investigation into the mechanisms by which such misconceptions arise, the influence they exert on the attitudes of the public and investor segments, and the means by which they can be addressed through the implementation of more effective communication strategies and the development of policy-making processes that are firmly grounded in empirical evidence.

1.3 Synthesis of My Previous Work

The synthesis of the first intermediary project (R1) constitutes the fundamental basis of the present research, providing both conceptual framework and methodological directives. In R1, the analysis was primarily literature-based and aimed at mapping the socio-economic, psychological, and descriptive dimensions of public acceptance of affordable housing in Germany. As set out in the report, the critical research problem is characterised by two interrelated aspects. Firstly, there is a necessity to assess socio-economic structures and dependencies in relation to the availability of affordable housing. Secondly, there is a need to examine the barriers that arise from social attitudes, with particular reference to the NIMBY phenomenon. The prior synthesis determined that discussions on affordable housing should not be limited to economic cost-benefit calculations; instead, they should be acknowledged as a socially based process. R1 revealed that terms and framing are essential in shaping attitudes, highlighting the favourable reception of phrases like “lifecycle housing” compared to the adverse implications of “social housing”. The finding emphasises the importance of language in the processes of stigmatisation or acceptability, highlighting the need to incorporate communication methods into housing policy. Moreover, R1 demonstrated that NIMBYism is not a uniform reaction; instead, it varies based on context and is shaped by local history, demography, and stakeholder experiences. The research findings underscored the need for empirical exploration into the impact of particular contextual elements on attitudes towards affordable housing efforts.

Methodologically, R1 created a framework for a mixed-methods approach. The concept involved the execution of standardised surveys using closed-ended questions, aimed at producing quantitative data regarding socioeconomic status and perceptions of affordable housing. Furthermore, semi-structured interviews were to be executed to elicit more complex individual experiences. The analytical strategy employed IBM SPSS for quantitative analyses and MAXQDA for qualitative coding, adhering to the methodological framework established by Kuckartz and the transcribing principles set forth by Dresing and Pehl. The project incorporated both statistical and qualitative studies, forming the foundation for a thorough empirical investigation. The initial findings presented in R1 highlighted the intricacy in identifying “affordability”. Affordability should not be simplified to a static statistic like the percentage of household income; instead, it is contingent upon the interplay of local housing markets, economic conditions, and the unique requirements of the community. The synthesis acknowledged that public opinion is shaped by a wider socio-political framework, necessitating that attempts to enhance acceptability consider both economic and social aspects. R1's conclusions underscored the necessity of addressing stigmatisation, improving public opinion of affordable housing, and promoting a dialogue of progress and community solidarity.

The second intermediary project (R2) expands upon these findings and refines them into a more sophisticated empirical synthesis. R1 concentrated on identifying critical issues, articulating the challenge, and presenting methodological tools, whereas R2 exemplifies the successful

operationalisation of this framework. The hypotheses proposed in R1 about the influence of socio-economic characteristics, language development, and the local context were evaluated by a comprehensive survey of 1,000 participants and the analysis of eleven qualitative interviews. The resulting translation of the conceptual synthesis into empirical outcomes is exemplified by data collecting, statistical analysis, and qualitative content analysis.

This study aims to illustrate the relationship between R1 and R2, specifically regarding framing effects. The preliminary finding in R1, suggesting that language can affect attitudes, is corroborated in R2 by statistical correlation and regression analyses. These models illustrate that phrases like “social housing” or “affordable housing” significantly influence acceptance levels. Expanding upon the findings in R1, a comparison examination of German federal states in R2 demonstrates quantifiable regional disparities in attitudes, hence confirming the variety of NIMBY responses across various geographic regions identified in R1. R2 indicates that, although income level is not a significant predictor of acceptance, other factors identified in R1, including education, political orientation, and opinion on safety, are essential. This discovery improves and clarifies the previous theoretical framework, converting initial assumptions into experimentally substantiated contributions.

Beyond validation, R2 also expands on the synthesis of R1 by generating well-founded theoretical dimensions from qualitative interviews that were not fully developed in the earlier phase. It is evident that categories such as public debate and image, solidarity and responsibility, promote right on housing, and governmental issues have assumed a significant role in the discourse. The categories described herein serve to both expand the existing body of knowledge concerning acceptance mechanisms and to demonstrate the intertwining of socio-economic, psychological, and cultural factors. The combination of these dimensions with the statistical results enables R2 to achieve a more holistic synthesis than was possible in R1. In this sense, the synthesis of previous work must be viewed as a cumulative process. R1 was responsible for the conceptual framework, which encompassed the identification of the problem, the formulation of research questions, and the proposal of methods. R2 proceeded within this framework, changing from exploratory discoveries to validated hypotheses, from theoretical discussions to empirical evidence, and from first methodological designs to practical research. The consistency between the two reports reflects the rational progression of the thesis, which is sustained throughout and does not fragment into disconnected segments.

The contribution of R2 is in both the presentation of new data and the integration and expansion of previous research, so enhancing the theoretical and practical consequences and increasing the conceptual framework of the study.

1.4 Value of the Progress Report

The second intermediary project (R2) represents an important milestone in the research progress, designating the transition from conceptual preparation to empirical validation and theoretical contribution. The preliminary intermediary project (R1) primarily concentrated on synthesising existing research, clarifying conceptual frameworks, and outlining methodological tools. In contrast, R2 symbolises the successful implementation of the research design by means of the aggregation and analysis of original data. This phase of the project aims to achieve three primary objectives: first, to clarify the existing knowledge regarding the acceptance of affordable housing in Germany; second, to identify and empirically verify the critical factors affecting public acceptance; and third, to formulate practical and policy recommendations for integration into housing policy and communication strategies. The empirical framework for the research verified by conducting eleven semi-structured interviews and a nationwide survey of 1,000 respondents, which operationalised these objectives. The progress made is seen in the application of advanced statistical techniques, such as chi-square tests, correlation analysis, ANOVA, and regression modelling. These methodologies facilitate the validation of hypotheses regarding the socio-economic, political, and psychological factors influencing public acceptance of affordable housing. The qualitative data had been systematically transcribed, coded, and analysed using

grounded theory, resulting in the identification of new theoretical categories such as public debate and image, solidarity and responsibility, promote right on housing, and governmental issues. The research reveals the complexities of public opinion by integrating measurable trends with socio-cultural perspectives. In addition to its academic focus, the study achieves its aim of offering relevant policy and practical recommendations. Empirical findings are converted into practical approaches, namely with the image of affordable housing in public discourse, the mitigation of stigmatisation through inclusive communication, and the integration of objectives to encourage private investment. By explicitly connecting theoretical discoveries to policy implications, R2 verifies the study's maturity and its capacity to contribute to the development of more effective housing policies, in addition to academic discourse. R2 is characterised by an evolution from preparation to empirical rigour, theoretical improvement, and practical significance. The research is fulfilling its aims by providing novel perspectives into the factors influencing public acceptance, creating solid theoretical frameworks to clarify attitudes, and developing practical suggestions for policymakers and planners.

2. LITERATURE REVIEW

2.1 Comparative Perspectives on Definitions, Strategies, and Challenges in Europe

The concept of affordable housing emerges from the demand to provide appropriate accommodation for households whose financial circumstances prevent them from renting or purchasing market-priced homes without some modicum of assistance (Milligan *et al.*, 2004). This concept is subject to debate, primarily due to its broad definition, including a wide range of housing types, pricing structures, and income eligibility criteria (Koebel *et al.*, 2004; Gabriel *et al.*, 2005). It serves as a replacement for various older classifications, such as “public”, “social”, or “low-cost” housing. Despite the differences in terminology, a broadly shared goal is to ensure that households on low and middle incomes can obtain adequate living conditions without experiencing financial hardship (Milligan *et al.*, 2004).

The issue of affordable housing is complex and multifaceted, as evidenced by the numerous definitions available. The lack of affordable housing, coupled with the complexity of determining eligibility based on income, poses challenges that are further compounded by divergent perspectives on the concept of affordability. Households comprising single adults, lone-parent families, and larger family groups may all experience challenges due to high housing costs, limited job opportunities, transportation expenses, healthcare outlays, and other daily living costs (Gabriel *et al.*, 2005). The following definition to assist state and federal government by promoting and monitoring the supply of affordable housing is accepted by the Australian policy. “Affordable housing is housing that is appropriate for the needs of a range of low to moderate income households and priced so that low and moderate incomes are able to meet their other essential basic living costs” (Milligan *et al.*, 2007, p. 26).

In Germany, the concept of affordable housing, colloquially termed social housing, is centred on newly constructed residential properties financed by federal, state, and local government subsidies (BMI, 2020). The legal framework for this initiative is provided by the Housing Allowance Act (WoFG), which defines the criteria for eligibility for households experiencing difficulties in securing affordable housing. The federal states are responsible for the financing and implementation of affordable housing initiatives, while also ensuring compliance with both federal and regional legal requirements (BMI, 2020). Public funds are instrumental in ensuring that new construction is designated as affordable housing in accordance with the regulations of the Controlled Tenancies Act (WoBindG). Access to these properties is contingent on possession of a housing entitlement certificate (Wohnberechtigungsschein), which is determined by income levels, and rental costs are regulated to reflect municipal size, location, and property features. The provisions of the Housing Act No. 114/1996 stipulate that affordable housing in Romania is subject to subsidisation, a measure intended to address the needs of the most vulnerable members of society by providing housing at a price that is out of their reach within the private market. The act stipulates that the maximum rent should not exceed 10% of a tenant's net monthly income, with

the difference between rental costs and actual rental costs being covered by the local administrative budget (Alpopi, Iacoboaia and Stănescu, 2014). Conversely, in countries such as Estonia and Poland, affordable housing is explicitly defined in legislation, with municipalities responsible for providing housing for the lowest income brackets within their respective populations. In contrast, the Czech Republic and several Eastern European countries lack a formal definition of affordable housing (Lux, 2003).

International experience demonstrates the impossibility of formulating a universal definition of affordable housing. The definition of affordable housing is influenced by each nation's unique policy environment, legal frameworks, and program objectives. The primary challenge lies in determining the specific policy requirements across different authorities. These requirements involve an analysis of housing issues, market trends, and policy recommendations (Gabriel *et al.*, 2005).

The issue of affordable housing is a matter of increasing concern on the policy agenda on a global scale. This is due to the fact that the cost of housing is rising at a rate that exceeds general inflation, particularly in urban areas. From 2015 to 2024, the average rent in the EU increased by 13.3%, reflecting long-term trends driven by rising land values, increased urbanisation, and a limited supply of housing. By 2023, 10.6% of urban residents in the EU spent over 40% of their disposable income on housing, up from 7% in rural areas, reflecting heightened cost burdens, particularly for younger and newer tenants (Özdemir and Koukoufikis, 2025). These pressures are evident in countries like the UK, where underbuilding has contributed to the exacerbation of affordability problems. The construction of 340,000 new homes per year, of which 145,000 are to be designated as affordable, has been proposed, yet this falls short of meeting demand (Wilson and Barton, 2023). A comparable situation is evident in Scotland, where the government has set ambitious targets, yet national programmes are only able to meet half of the required number of new homes (Shelter Scotland, 2020).

Despite the extensive acknowledgement of the ongoing affordability crisis, a universal consensus on the definition or measurement of “affordable” housing remains non-existent. Traditional benchmarks, ranging from one week's wage for a month's rent to the 25–30% income guideline, are subject to variation depending on the context and tend to merge descriptive observations with prescriptive recommendations (Pittini, 2012). As a result, each country adapts its own criteria to suit the local social, economic, and environmental factors. This emphasises the importance of context-specific strategies and policy instruments to comprehensively address the multifaceted nature of affordable housing (Gabriel *et al.*, 2005).

2.2 The Attitude towards Affordable Housing

A comprehensive review of the existing literature reveals that only two studies have conducted a systematic examination of the issue of public acceptance of affordable housing. The pioneering work in this field was conducted by Koebel, Lang, and Danielsen, who provided a comprehensive analysis of the perceived impact of affordable housing initiatives. The discourse surrounding affordable housing policies is frequently situated within a context of conflicting assumptions, interests, and fears, which are primarily driven by a range of interrelated factors. These factors include the “not-in-my-backyard” mentality, concerns about potential adverse effects on property values, as well as anti-government and anti-poor sentiments, which are often associated with issues of social segregation. As posited by Koebel *et al.* (2004), opposition to affordable housing is not a simplistic, unidimensional phenomenon. In some instances, concerns about potential negative impacts serve as proxies for profound conflicts surrounding social equity and the role of government intervention. The study, entitled “Community Acceptance of Affordable Housing”, emphasises the pivotal role of communication in enhancing the acceptance of affordable housing initiatives. The term “affordable housing” has historically been stigmatised due to the perceived failures of earlier housing programmes, which has led to the prevalence of NIMBYism. This presents a challenge for federal and state governments, which must reformulate the terminology,

for example, by using the term “housing that is affordable” in order to reframe public perception. Governments must demonstrate that these initiatives result in the provision of high-quality housing that is integrated effectively into the surrounding communities. The characteristic of contemporary affordable housing programmes is that they target households with an income between 50% and 60% of the area's median family income. This contrasts with earlier programmes, which were characterised by higher subsidies and lower income thresholds. This demographic shift is expected to enhance societal acceptance, thereby underscoring the necessity of distinguishing between diverse types of affordable housing in terms of design, income eligibility, and quality of management. Furthermore, Koebel et al. cite two national surveys, one conducted by the Fannie Mae Foundation and the other by the National Association of Realtors. The surveys demonstrate noteworthy regional variations in attitudes towards affordable housing. Areas experiencing substantial increases in housing prices exhibit heightened concerns, whereas such anxieties are less prevalent in relatively stabilised real estate markets (Koebel *et al.*, 2004).

In a subsequent investigation into the complexities of local NIMBY attitudes and behaviours, Scally (2012) conducted a study entitled “The Nuances of NIMBY: Context and Perceptions of Affordable Rental Housing Development”. In her research, Scally employed a case study approach, examining six cases in New York State. She conducted interviews with representatives from the public, private, and nonprofit sectors and analysed state and local housing reports to investigate how local legacies, development conditions, and perceptions influence community responses to affordable housing projects. The findings indicate that NIMBYism is not a uniform phenomenon but is instead highly contextual, with attitudes and actions varying based on local conditions, historical precedents, and community dynamics.

With regard to the framing of affordable housing issues, an increasing literature base underscores the potential for influencing public attitudes through strategic communication. The prevailing societal view treats housing as a consumer good, subject to the laws of supply and demand. This perspective often fails to consider the implications of housing affordability for low- and middle-income households. An effective framing strategy is crucial for promoting a nuanced public understanding of affordable housing and supporting positive urban development. This approach has the potential to mitigate negative perceptions, foster a structural understanding of housing challenges, and counteract NIMBYism as well as scepticism towards public housing interventions (Levay *et al.*, 2018; Matheis and Sorens, 2022; Nkubito, 2022).

Additional empirical evidence is provided by a study conducted by the University of Minnesota on housing affordability in Bloomington, Minnesota. This research used a mixed-methods approach to investigate the impact of affordable housing on the perceptions of residents regarding housing stability, mental health, safety, and overall quality of life. The data were collected through interviews and surveys with residents and then inductively analysed to identify patterns within the responses (Amrhein *et al.*, 2023). Similarly, Suk-Kyung (2014) examined the housing market dynamics within Michigan's Tri-County Region, which has been experiencing economic recovery following significant declines linked to the automotive industry's downturn in the 1990s. The study concentrated on the regional demographic, socio-economic and housing characteristics, with the objective of identifying strategies for sustainable community development in the context of current economic and population growth. Another notable contribution is that of Goetz (2008), who investigated the impact of language on public opinion regarding housing policies in a Minneapolis suburb characterised by rapid growth and limited affordable housing availability. In his study conducted, respondents were divided into two groups. One group was presented with a question using the term “affordable housing”, while the other was exposed to the term “lifecycle housing”. This experiment highlighted the influence of issue framing on public attitudes towards housing policy.

The relationship between private financing, institutional investment, and affordable housing has also been the subject of several studies. These studies examine the regulatory frameworks that enable

various institutional investors, such as insurance companies and pension funds, to engage in affordable housing projects. The relationship between public authorities and private investors is characterized by an inherent asymmetry, particularly at the local level, where leasing agreements expose municipalities and tenants to long-term risks. This sophisticated intertwining of factors underscores the necessity for a social comprehension of affordable housing investment regulation, as it encompasses a multitude of negotiations between market forces and housing policies (Bloom, 2023; Whitehead, 2003).

The study by Thomas, Karande and Airani, entitled “Exploring Consumer Sentiment towards Affordable Housing”, describes attitudes towards affordable housing as being complex and subject to both positive and negative perceptions in society. On the less favourable side, there are considerable negative connotations associated with affordable housing, including associations with poor maintenance, crime, and dependence on government assistance. These stereotypes persist despite the fact that they are not always an accurate reflection of reality. The findings also indicate the presence of a robust positive sentiment. A considerable proportion of the study participants view affordable housing as a fundamental right that is essential to the creation of a stable and diverse community, as well as to the expansion of educational opportunities. The study emphasises that affordable housing is regarded as a necessity not only for low-income individuals but also for middle-class families who are experiencing difficulties in coping with the excessive costs of housing. The participants identified several advantages associated with affordable housing, including enhanced life experiences, increased diversity within the community, and improved access to resources such as education and employment opportunities. While negative stereotypes persist, there is a growing recognition of affordable housing as a societal asset that can contribute to community solidarity and facilitate fairer opportunities for all.

The collective findings of these studies highlight the multifaceted factors that influence public attitudes towards affordable housing. These factors are diverse and encompass a range of elements, including local economic conditions, historical legacies, the framing of policy language, and the regulatory environment for private investment.

3. RESEARCH METHODOLOGY

3.1 Statement of the Problem

Extensive research has been conducted on the subject of affordable housing, encompassing its general framework, development, and the evolution of affordable housing policies and practices. A multitude of studies have evaluated affordable housing within the contexts of urban redevelopment, socio-spatial segregation, and the privatisation of housing. A survey of the extant literature reveals a notable absence of research focusing specifically on the impact of newly constructed affordable housing and the ways in which such developments are recognized and accepted by society. While there are some studies that examine housing needs, individual behaviour and neighbourhood resistance to affordable housing projects, these studies largely refer to the American and European contexts in general. The German context has been comparatively neglected in research. As a consequence, there is an absence of a substantial empirical basis for understanding public acceptability, attitudes, and adoption of new affordable rental housing in Germany, nor the socio-economic factors that influence these perspectives.

The challenge of providing adequate and affordable housing in Germany is an urgent and complex issue shaped by interconnected social, economic, and political factors. A growing imbalance between the supply of affordable rental housing and the increasing demand, caused by rising housing costs, stagnating incomes and demographic pressure, has exacerbated housing insecurity, particularly for low- to middle-income households. This shortage has been shown to limit access to basic services, increase residential segregation and contribute to the persistence of socio-economic disparities. A further challenge pertains to the social acceptance of affordable housing, to ensure that it is adopted and implemented. The social resistance, often referred to as the “not-in-my-backyard” mentality, stems from concerns about crime, property values, and changes in neighbourhood identity. These attitudes are frequently informed by deep-rooted stigmatisation and misunderstandings of people living in affordable

housing, resulting in planning delays, legal challenges, and the concentration of developments in already disadvantaged neighbourhoods and areas. The term “affordable housing” is the subject of ambiguity, which complicates both public discourse and policy design. Definitions and eligibility criteria vary from place to place, resulting in fragmented policy responses that reflect local interests rather than coherent national strategies. This lack of consistency in definition weakens public understanding and the legitimacy of policies aimed at achieving an equitable housing situation. Despite the existence of empirical evidence demonstrating the positive impacts of affordable housing on public health, community stability, and social cohesion, these benefits are dominated by narratives based on fear and prejudice. These narratives impede policy development, discourage private investors and block efforts to create inclusive and socially diversified urban environments.

In consideration of the escalating urgency of the housing crisis in German cities, this research gap is of substantive importance. The development of affordable housing is of paramount significance in addressing shortages and fostering social diversity. The lack of understanding of how society responds to new affordable housing projects, particularly in relation to demographic variables, socioeconomic conditions and broader ideological and psychological influences, results in challenges for policymakers and planners in designing effective strategies and measures.

3.2 Quantitative Research

3.2.1 Objectives of the Study

The purpose of the study is to address the critical gap between the increasing demand for affordable housing and the decreasing supply and stigmatisation, which has a disproportionately high impact on low- and middle-income households and increases social inequalities. The research seeks to understand how attitudinal perceptions, particularly NIMBY attitudes, influence public resistance to affordable housing initiatives. The objective is to undertake a critical evaluation of these perceptions, with a view to identifying the social, economic, and psychological dimensions that contribute to community resistance.

Based on the literature review and the current state of research, five hypotheses will guide the analysis of the data. These hypotheses are intended to examine the interactions between residents, the dynamics of the community and politics in relation to affordable housing. The study therefore analyses the hypotheses that campaigns and public relations can be used to reformulate reservations about affordable housing and that the image of affordable housing can be confirmed.

H.1: Individuals with lower incomes are more likely than those with higher incomes to support the construction of affordable housing in their communities.

Individuals with lower incomes are more likely than those with higher incomes to support the construction of affordable housing in their communities. Those from lower socio-economic backgrounds may view the construction of such housing as both a potential opportunity and a necessity, whereas those from higher income backgrounds may fear a negative impact on property values and neighbourhoods.

H.2: People with a higher level of education will show a more positive attitude towards affordable housing initiatives.

Individuals with higher levels of educational qualification are predicted to demonstrate more favourable attitudes towards affordable housing initiatives. The assumption operates on the premise that enhanced levels of education are associated with greater social awareness and a more informed understanding of structural inequality.

H.3a: The younger a person is, the more likely they are to support initiatives for affordable housing.

Age can be a key factor influencing the attitudes of people towards affordable housing. Younger people may be more supportive of initiatives to create or expand affordable housing than older people.

H.3b: There is a correlation between education level and support for publicly funded affordable new housing.

A correlation may be demonstrated between an individual's educational level and their level of support for affordable housing projects. People with various levels of education may tend to support the construction of affordable new housing to varying degrees.

H.4a: Public support for affordable housing is increased by positive framing of affordable housing in media communications, for example using terms such as “affordable housing” instead of “social housing”.

The act of framing can have a substantial impact on attitudes and reduce the stigmatisation associated with affordable housing.

H.4b: The level of support for publicly funded affordable housing varies from federal state to federal state in Germany.

The level of public support for affordable housing can vary across German states, which may indicate that regional factors significantly influence social attitudes.

H.5: The perception that affordable housing leads to higher crime rates has a negative impact on public acceptance of such projects and development plans.

This hypothesis states that individuals who believe that the presence of affordable housing in a given neighbourhood is associated with an increase in criminal activity are less likely to be supportive of the development of affordable housing in their neighbourhood. In other words, the greater the fear of crime, the lower the acceptance.

The hypotheses are based on socio-economic, cultural, ideological, and psychological dimensions and reflect the complex interaction of individual and sociological factors that shape attitudes towards social housing. Firstly, it is hypothesised that socio-economic variables such as income level, education and housing situation influence attitudes towards affordable housing. It is hypothesised that individuals with lower incomes or more vulnerable housing situations will be more in support, while homeowners with higher incomes may resist due to threats to their property values or neighbourhood characteristics. Higher levels of education are also expected to be associated with greater acceptance, reflecting increased social awareness and critical engagement with public policy issues. Secondly, psychological variables, in particular fear-based perceptions such as the belief that affordable housing contributes to an increase in crime, are expected to negatively influence acceptance. These fears, often without evidence and shaped by social stigmatisation or media reports, represent barriers to local support and reflect the persistence of the NIMBY phenomenon. The ultimate point to be addressed concerns the role of public discourse and media communication in influencing social attitudes towards affordable housing. The strategic use of language, for example by replacing stigmatised terms like “social housing” with more neutral or positively connoted alternatives like is intended to improve public perception and reduce resistance.

3.2.2 Sample of Study and Data Collection

The collection of standardised data allows for efficient and cost-effective analysis and comparison across a large population. Surveys, as a research method, are seen as formal and legitimate by participants and are relatively easy to understand and communicate (Saunders *et al.*, 2016). In this context, quantitative data collection involves conducting surveys that consist of standardised questions

and are delivered to households via an online platform. These surveys are designed to collect quantitative data on a range of aspects, including the socioeconomic status of the household, the condition of their housing, and their personal attitudes and perceptions regarding housing quality, living conditions, and views on affordable rental housing options. The collection of these opinions is systematically documented using structured questionnaires and rating scales. The utilisation of survey methodology determines how representative individual opinions and experiences are in relation to affordable housing. When implemented with the appropriate rigour, this approach provides reliable statistical insights into the perspectives and behaviours of respondents. This statistical data can then be used as a foundation for important decisions and as a guide for future studies in the field of affordable housing.

The quantitative data collection is conducted in the form of a survey with standardised questions that are made available to the households for answering via an online platform. In the design of the questionnaire, closed questions were used wherever possible in order to achieve a high degree of comparability of results and more objectivity in the evaluation (Scholl, 2003). The quantitative data collection includes household interviews on their socio-economic situation, housing situation, attitudes, and opinions on affordable new rental housing. The study predicts attitudes and behaviours related to affordable housing. This is done in response to the survey conducted. The study is based on a national survey of residents in Germany ($N = 1,000$). The survey comprised twenty-six questions designed to assess socio-economic circumstances, perspectives on the national housing market, and attitudes towards affordable housing. The survey was conducted from 23 January 2025 via an online platform. The survey reached its target of 1,000 participants on 22 February 2025, so the survey period ended. The dependent variable is thus presented in the form of behaviour and willingness towards affordable housing, while the independent variables refer to impacts, social and political opinions, including through the survey.

IBM SPSS Statistics was used to perform various statistical tests. Inferential statistics were used to analyse the data. To evaluate the five hypotheses, a series of correlation analyses were performed to determine the degree of influence between the variables. The data was presented using frequency tables, pie charts and graphs and interpreted appropriately (Creswell, 2014). Descriptive statistics were initially applied to characterise the sample. Frequency distributions and percentages were calculated for important variables such as age, marital status, educational level, household income, gender, and federal state in order to obtain a comprehensive overview of the demographic distribution of the respondents. The investigation of potential correlations between categorical variables was facilitated by the implementation of chi-square tests for independence. The implementation of correlation analyses was instrumental in evaluating the strength and direction of relationships between continuous or ordinal variables. The calculation of both parametric (Pearson's r) and non-parametric (Spearman's ρ and Kendall's τ_b) coefficients was conducted. Linear regression analysis was used to determine the predictive value of attitude variables. One-way analyses of variance (ANOVA) were performed to further investigate the group differences.

3.2.3 Results and Research Findings

3.2.3.1 Descriptive Statistics

To contextualise the subsequent analyses, a set of frequency tables was generated to describe the socio-demographic features of the sample. The descriptive statistics indicate a sample that is varied across multiple socio-demographic variables, including age, education, income, and geographical origin. The frequency-based distributions form the foundation for the future use of inferential statistics.

As illustrated in Table 1, the sample encompassed several age categories, with the predominant percentage of respondents aged 35 to 44 (33.5%), succeeded by those aged 25 to 34 (27.8%). Individuals aged 18 to 24 comprised 10.6% of the sample, whilst older demographics - those aged 45 to 54, 55 to 64, and 65 and above represented 14.9%, 9.7%, and 3.5%, respectively. The mean age was 39. As a result, the majority of participants interviewed were predominantly middle-aged.

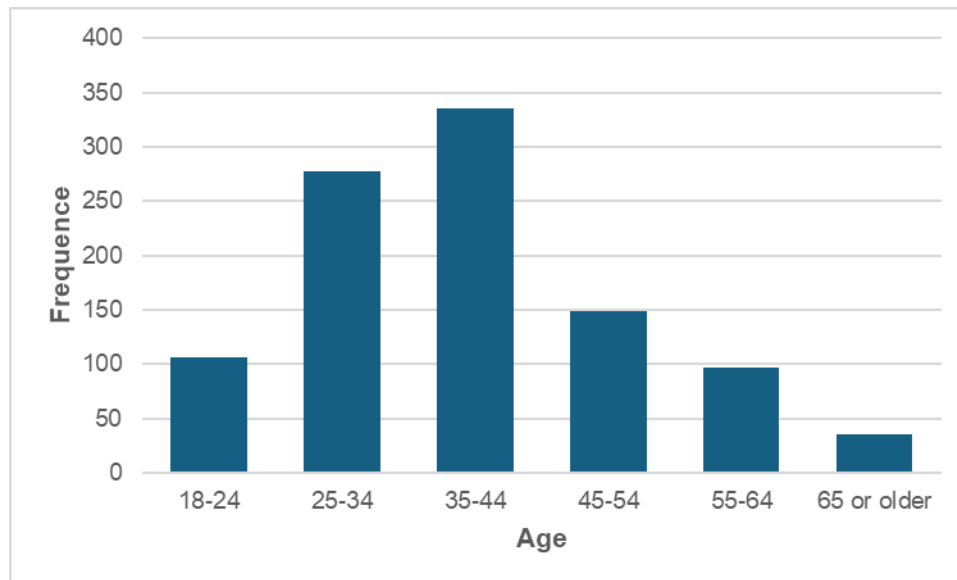


Table 1. Age group of survey participants

Table 2 indicates substantial disparities in the level of education of the people in question. The predominant category comprised persons with a university degree (Diploma, MA, or equivalent; 26.1%), succeeded by those with completed vocational training or apprenticeship (25%) and those holding an Abitur or a related higher education admission qualification (16.3%). A minor percentage reported possessing a bachelor's degree (17.2%), while a negligible number stated holding a doctoral degree (3%) or without any school-leaving qualification (0.4%). Participants were allocated throughout all federal states of Germany. This suggests that the sample is characterized by a relatively elevated level of formal education, which may shape social attitudes and policy preferences.

The highest contributions originated from North Rhine-Westphalia (20.2%), Bavaria (15.6%), and Baden-Württemberg (12.0%). Other states contributed smaller sums, varying from over 8% (Hessen, Niedersachsen) to under 1% (Bremen). The extensive geographic dispersion enhances the regional representativeness of the data.

More than half of the respondents (54.1%) reported being married or in a long-term relationship and the results are shown in Table 4. Approximately 40.7% were single, while smaller percentages classified as divorced or separated (4.6%) or widowed (0.6%). The findings reveal that most respondents live in highly stable household environments.

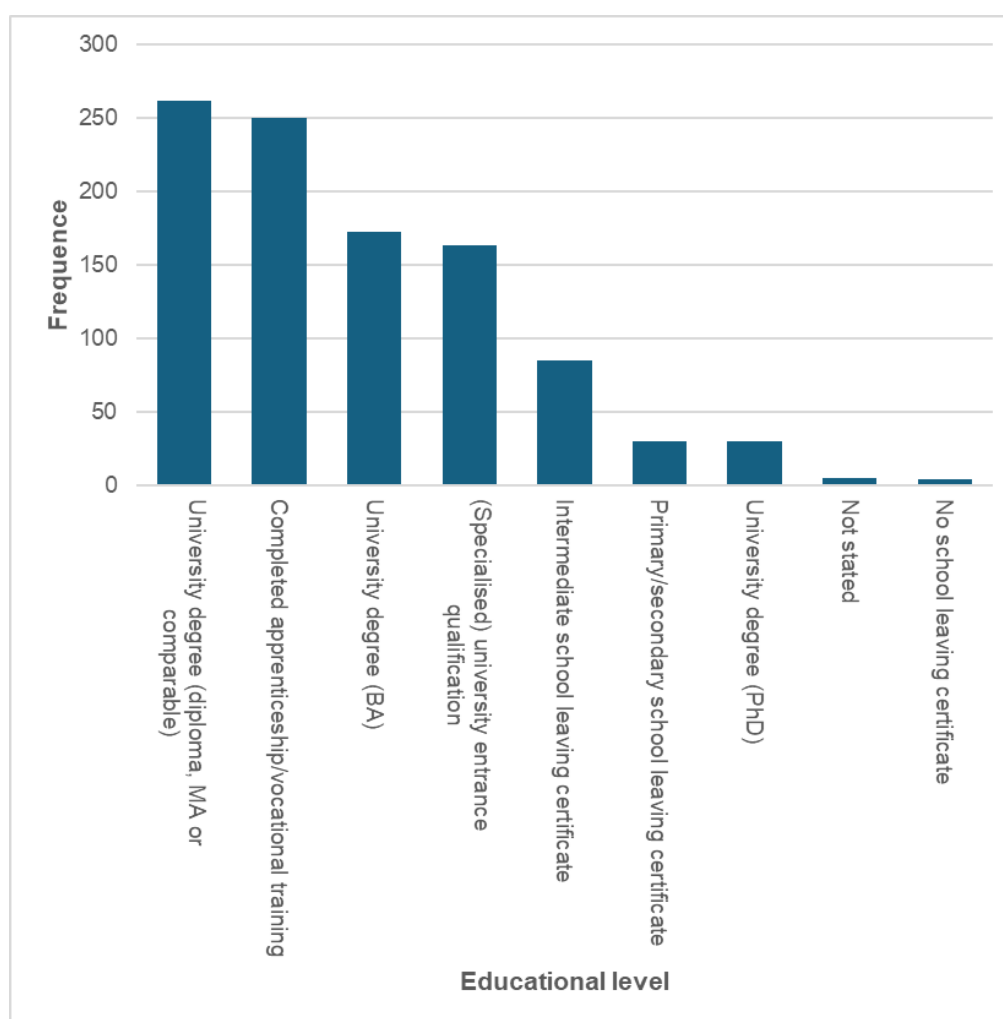


Table 2. Highest education level of survey participants

The monthly net income of households was classified into predetermined categories as shown in Table 5. The majority of respondents (24.9%) reported earnings between €2,001 and €3,000, followed by 21.6% who earned below €2,000. 18.5% of respondents indicated earnings between €3,001 and €4,000, 15.6% reported incomes between €4,001 and €5,000, and 11.9% specified a monthly income of €5,001 or more. A small fraction of the sample (7.5%) abstained from revealing their income. These statistics demonstrate significant disparity in economic status within the sample, broadening the potential for income-based subgroup studies.

As demonstrated in Table 3, the gender breakdown was rather balanced: 56.7% identified as male and 42.2% as female. A minor proportion of respondents identified as diverse or non-binary (0.8%), while 0.3% opted not to disclose their gender identity. This distribution encompasses both conventional and unconventional gender identifications, facilitating an inclusive examination of gendered perspectives where applicable.

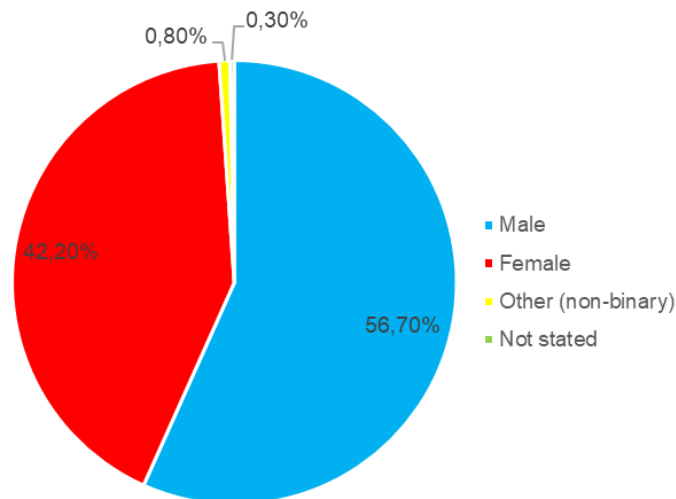


Table 3. Sex of survey participants

The question of whether residents of affordable housing are disadvantaged compared to residents of privately financed housing was answered “yes” by 34.9% of respondents. 28.3% answered “no” and 36.8% had no opinion on the matter. The current housing market is rated as negative to very negative (81.5%). Only 18.5% of respondents view the current housing market situation in Germany as positive.

The socio-demographic composition of the sample establishes a robust foundation for assessing acceptance and understanding affordable housing in Germany. The variety of age demographics offers insights into the housing requirements of various life stages, encompassing young person is entering the market and older individuals pursuing long-term stability and security. The diverse spectrum of household earnings, spanning from low to high, is particularly pertinent for analysing affordability thresholds and financial responsibilities associated with housing. The increased level of education noted in the sample may suggest more understanding of housing policy and improved access to resources. The equitable distribution of gender and marital status enables a detailed analysis of home structure and stability. The geographical distribution among all federal states, especially the significant representation of urbanised areas like North Rhine-Westphalia and Bavaria, enhances the regional significance of the findings regarding housing availability, cost burden, and the efficiency of policy efforts.



Table 4. Marital status of survey participants



Table 5. Monthly net income of the household of survey participants

3.2.3.2 Hypotheses Tests

3.2.3.2.1 H.1

A Pearson's Chi-Square test, as shown in Table 6, was conducted to investigate *H.1*, which states that individuals with lower incomes are more likely than those with higher incomes to support the construction of affordable housing in their communities. This test evaluated the correlation between the monthly net household income of the participants (independent variable) and their opinion on the expansion and promotion of affordable housing (dependent variable). The test yielded a chi-square statistic of $\chi^2(10) = 14.035$ and a p-value of 0.171. The significant value by Pearson's Chi-square analysis must be less than 0.05. Given that the p-value is > 0.05 , this relationship cannot be considered statistically significant. As a result, there is an insufficient level of evidence to suggest that support for the expansion of affordable housing differs significantly between income groups. Although there are slight variances between the groups concerning substance, such as a marginally elevated support among low-income earners, these variations lack statistical significance and may therefore be ascribed to chance.

			Independent variable	Asymp. Sig. (2-sided) *	df	X ²
Significant	No	1	Monthly net income of the household	.171	10	14.035
N of valid cases		961				

X²: Chi-square

df: Degree of freedom

* Asymptotic Significance (2-sided) at 0.05 probability level

Table 6. Analysis on monthly net income and affordable housing by using chi-square test

An additional verification of *H.1* was performed applying correlation analyses via three complementary statistical methods: Pearson's correlation coefficient (r), Spearman's rho correlation coefficient (ρ), and Kendall's tau-b coefficient (τ_b). The reasons for selecting these methods were to

ensure the robustness of the results across a range of measurement levels and to resolve any discrepancies from statistical parameters.

The Pearson correlation coefficient, requiring continuous data and linearity, yielded a value of $r = -0.050$ with a p-value of 0.123 ($N = 961$). This result indicates a moderate negative correlation between monthly net income and the acceptance of affordable housing construction. The association did not reach statistical significance at the conventional α level of 0.05, suggesting that the association may be due to random variations (Table 7).

		Monthly net income of the household
Demand for affordable housing	Pearson Correlation	-.050
	Sig. (2-tailed)	.123
	N of valid cases	961

Table 7. Correlation analysis on monthly net income and affordable housing by using Pearson correlation

In order to consider, the ordinal nature of the income data, as well as the possibility of a non-normal distribution, non-parametric alternatives were also developed as illustrated in Table 8. The Spearman's rho was $\rho = -0.032$ ($p = 0.321$), and the Kendall's tau-b coefficient was $\tau = -0.028$ ($p = 0.322$), both suggesting a negligible negative correlation between the variables. Like the Pearson outcome, none of the non-parametric correlations reached statistical significance.

			Demand for affordable housing
Kendall's tau_b	Monthly net income of the household	Correlation Coefficient	-.028
		Sig. (2-tailed)	.322
		N of valid cases	961
Spearman's rho	Monthly net income of the household	Correlation Coefficient	-.032
		Sig. (2-tailed)	.321
		N of valid cases	961

Table 8. Non-parametric correlation analysis on monthly net income and affordable housing by using Kendall's tau-b and Spearman's rho

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.050 ^a	.002	.001	.589

a. Predictors: (Constant), Monthly net income of the household

R: correlation coefficient

R Square: R^2 ; coefficient of determination

Table 9. Model summary for monthly net income and affordable housing

The regression model summary presents essential metrics on the intensity, direction, and explanatory capacity of the relationship between the independent variable (monthly net household income) and the dependent variable (opinion on the expansion and promotion of affordable housing) as shown in Table 9. The multiple correlation coefficient (R) is 0.050, indicating the degree and direction of the linear relationship between the predicted values from the model and the actual observed values of the dependent variable. An R value of 0.050 is exceedingly low, signifying that the linear correlation between income and support is inadequate. This implies that the knowledge of an individual's income level offers virtually no indication of their attitude on affordable housing. The coefficient of determination (R^2) is 0.002, indicating that only 0.2% of the total variance in the dependent variable (support for affordable housing) can be statistically explained by variations in income. This number approaches zero, indicating that income is not a significant factor in explaining the heterogeneity in levels of support within the sample. Approximately 99.8% of the variation in support remains unaccounted for by this model, possibly attributable to additional variables excluded from the analysis. The adjusted R^2 value is 0.001, which is a little lower than the unadjusted R^2 value. Adjusted R^2 penalises the model for incorporating predictors that fail to enhance its explanatory capacity. The decline is small because this is a simple regression model with only one predictor, but it is still noteworthy. The adjusted R^2 substantiates the assertion that using income as a predictor does not significantly improve the model, which performs only slightly better than using the sample mean as a predictor across all instances.

In linear regression, the ANOVA (Analysis of Variance) in Table 10 assesses whether the overall regression model significantly predicts the dependent variable. The null hypothesis asserts that the model does not account for more variance in the outcome than what would occur by random chance. This is equal to the regression line not providing a superior fit to the data compared to a horizontal line at the mean of the dependent variable. The analysis of variance (ANOVA) reveals an F-statistic of 2.384, with degrees of freedom (df) of one for the regression model and 959 for the residual (error term). This causes a p-value of 0.123. For the calculation of the F-statistic, divide the explained variance (mean square regression) by the unexplained variance (mean square residual). The capability of the model to explain a substantial portion of the variance in the dependent variable is indicated by a higher F-value. As a result, the F-value is comparatively low in this instance, implying that the model fails to significantly improve prediction over chance.

	Model	Sum of Squares	df	Mean Square	F	Sig.*
1	Regression	.827	1	.827	2.384	.123 ^b
	Residual	332.509	959	.347		
	Total	333.336	960			

a. Dependent Variable: Demand for affordable housing

b. Predictors: (Constant), Monthly net income of the household

df: degree of freedom

F: f-value

* Significant at 0.05 probability level

Table 10. Analysis of variance for monthly net income and affordable housing by using ANOVA^a

Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.784	.037		47.772	<.001
	Monthly net income of the household	-.020	.013	-.050	-1.544	.123

a. Dependent Variable: Demand for affordable housing

B: unstandardised regression coefficient

Std. Error: standard error

t: t-value

Table 11. Coefficients^a for monthly net income and affordable housing

The regression output as shown in Table 11, not only assesses the model's overall significance but also presents specific coefficients for each predictor variable, such as monthly net household income, which reveal the direction, magnitude, and statistical significance of its individual impact on the outcome variable: encouragement of the development of affordable housing. The unstandardised regression coefficient (B) for income is -0.020. This value signifies the anticipated alteration in the dependent variable (support score) for a one-unit change in the income variable, while maintaining all other variables constant. The income variable, measured on a coded ordinal scale (from lower to higher income brackets), indicates that transitioning to the next higher income category correlates with a 0.020-point reduction in the support score for affordable housing on the outcome scale. The negative sign indicates an inverse correlation: as income rises, there is modest decrease in support for affordable housing. Nonetheless, this reduction is negligible in practical terms. The value of 0.020 is well below what would be deemed a substantial effect in research. The statistical significance of this coefficient is assessed by its associated p-value, which is $p = 0.123$. The value surpasses the conventional threshold of $\alpha = 0.05$, rendering the result statistically insignificant. The observed correlation between income and support may be attributable to chance, and there is little evidence to indicate that income systematically influences public support for affordable housing within the sampled population. The standardised regression coefficient (Beta) offers an extra dimension of understanding. In this instance, $\beta = -0.050$, indicating the impact of income in standardised (z-score) units, facilitating direct comparisons among variables assessed on disparate scales. A Beta of -0.050 is regarded as a negligible effect, significantly lower than the established benchmarks for small ($\beta = 0.10-0.29$), medium ($\beta = 0.30-0.49$), or large ($\beta = 0.50$ or $>$) effects in the behavioural sciences (Cohen, 2013).

The findings of the regression analysis broadly align with those of the chi-square test and correlation analyses, all of which demonstrate that the monthly net income of households is not significantly linked with support for the expansion of affordable housing. All statistical methods identified a small, negative, and statistically insignificant correlation between income and support. The results offer no empirical evidence for *H1*, which predicted that persons with lower incomes are more likely to support affordable housing projects. Despite the observable negative trend indicating a potential minor decrease in support with rising income, this pattern lacks statistical strength and reliability. It is essential to recognise that although the hypothesis is theoretically viable, especially from a socio-economic or equity-focused viewpoint, the findings indicate that income alone is not a reliable indicator of attitudes towards affordable housing policy in the respondents. The absence of importance indicates that alternative factors, such as political ideology, regional housing market pressures, personal housing

experiences, or value orientations, may exert a more substantial influence on public opinion in this domain.

3.2.3.2.2 H.2

H.2 posits that individuals with elevated levels of education will have a more favourable disposition towards affordable housing efforts. To assess this hypothesis, a series of statistical studies were conducted to examine the association between respondents' highest level of education and their views on the need for increasing affordable housing programs.

To evaluate the link between respondents' educational attainment and their endorsement of the extension and promotion of affordable housing, three correlation analyses were performed: Pearson's *r*, Kendall's tau-b, and Spearman's rho. These methods offer contrasting perspectives by assessing relationships based on varying statistical assumptions. Pearson's correlation coefficient is a parametric test that quantifies the strength and direction of a linear association between two continuous variables. Pearson's *r* was computed = 0.008 with a p-value of 0.807 ($N = 956$) in this investigation. This coefficient is nearly 0, signifying an almost absent linear correlation between education level and attitudes towards the expansion of affordable housing. Additionally, the p-value exceeds the traditional significance level of 0.05, so affirming that this finding lacks statistical significance. Consequently, there is no indication of a significant linear correlation between the two variables.

		Demand for affordable housing
Level of education	Pearson Correlation	.008
	Sig. (2-tailed) *	.807
	N of valid cases	956

* Significant at 0.01 probability level

Table 12. Correlation analysis on level of education and affordable housing by using Pearson correlation

Considering that the variables are ordinal or may not satisfy the normality assumptions necessary for Pearson's correlation, two non-parametric tests were performed as illustrated in Table 13: Kendall's tau-b and Spearman's rho. These tests are more suitable for ranked or ordinal data.

		Demand for affordable housing
Kendall's tau_b Level of education	Correlation Coefficient	.030
	Sig. (2-tailed)	.286
	N of valid cases	956
Spearman's rho Level of education	Correlation Coefficient	.035
	Sig. (2-tailed)	.285
	N of valid cases	956

Table 13. Non-parametric correlation analysis on level of education and affordable housing by using Kendall's tau-b and Spearman's rho

Kendall's tau-b is a rank-based correlation coefficient that quantifies the strength and direction of the linear link between two variables. Kendall's tau-b assesses the extent of coherence and divergence between pairs of observations, in contrast to Pearson's r , which implies linear and interval data. It is typically cautionary and less vulnerable to abnormal values, finding it appropriate for small or unbalanced samples. The value of Kendall's tau-b in the current research was $\tau = 0.030$ ($p = 0.286$). This coefficient indicates a not significant positive correlation; but the unimportant p-value suggests that the correlation lacks statistical significance. The probability of seeing such a correlation by chance is significant, so no dependable conclusion can be drawn regarding the association.

Spearman's rho is a rank-based non-parametric test that determines correlation by utilising Pearson's formula on rank-transformed data. It quantifies the strength and direction of a linear link, keeping it responsive to any persistent upward or downward trend, regardless of linearity. In this scenario, Spearman's rho was $\rho = 0.035$ ($p = 0.285$). Similar to Kendall's tau-b, this likewise indicates a not significant positive association that lacks statistical significance. The resemblance of Spearman's rho to Kendall's tau-b further substantiates the validity of this conclusion across many non-parametric methodologies.

Both coefficients are minimal, indicating weak positive correlations. Consistent with Pearson's r , neither of these findings is statistically significant. The p-values for both tests exceed 0.05, indicating that the observed relationships are probably attributable to chance. The correlation studies collectively indicate a lack of statistically meaningful association between the level of educational and support for the development of affordable housing. All three correlation coefficients, irrespective of the employed approach, are approximately zero and statistically non-significant. The results indicate that, in this sample, increasing education levels do not correlate with increased support for the extension and promotion of affordable housing.

The model summary as shown in Table 14, provides critical insights into the validity of the regression model predicting support for affordable housing development based on respondents' highest educational level. The R value indicates the correlation between the actual values of the dependent variable (support for affordable housing expansion) and the values predicted by the model. An R number approaching 1 or -1 signifies a robust link, whereas a value close to zero denotes a weak relationship. In this study, $R = 0.008$, which is remarkably close to 0, indicating an almost negligible linear association between education level and support for affordable housing. The R^2 score of 0.000 indicates that education level accounts for almost none of the variance in support for affordable housing. The adjusted R^2 refines the R^2 value by accounting for the number of variables relative to the sample size. It is most beneficial in models with many predictors; but, even in simple linear regression (with one predictor), it provides a slightly more cautious evaluation of model fit. The adjusted R^2 is negative (-0.001), which can occur when the model performs worse than a horizontal line through the mean.

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.008 ^a	.000	-.001	.590

a. Predictors: (Constant), Highest level of education

R: correlation coefficient

R Square: R^2 ; coefficient of determination

Table 14. Model summary for highest level of education and affordable housing

To further assess the predictive ability of educational attainment on attitudes toward affordable housing expansion, an Analysis of Variance (ANOVA) was conducted as part of the linear regression model. The purpose of the ANOVA test in this context is to evaluate whether the regression model, as a

whole, provides a statistically significant improvement in predicting the dependent variable compared to a model with no predictors. As shown in Table 15, the regression sum of squares is 0.021, while the residual sum of squares is 332.024, and the total sum of squares is 332.045. The total variance in the dependent variable (support for affordable housing) is overwhelmingly accounted for by residual error rather than the predictor variable (education level), as evidenced by the small proportion of regression sum of squares relative to total sum of squares.

	Model	Sum of Squares	df	Mean Square	F	Sig.*
1	Regression	.021	1	.021	.060	.807 ^b
	Residual	332.024	954	.348		
	Total	332.045	955			

a. Dependent Variable: Demand for affordable housing
b. Predictors: (Constant), Highest level of education

df: degree of freedom

F: F-value

* Significant at 0.05 probability level

Table 15. Analysis of variance for level of education and affordable housing by using ANOVA^a

The F-ratio, determined by dividing the mean square for regression by the mean square for the residuals = 0.060. The exceedingly low F-value indicates that the variation accounted for by the regression model is minimal relative to the unexplained variance. The p-value of 0.807 significantly exceeds the standard alpha criteria of 0.05, indicating that the model lacks statistical significance. Based on the results of the ANOVA test, it appears that the regression model lacks a statistically significant improvement in predicting whether individuals support the expansion and promotion of affordable housing when education level is included.

As illustrated in Table 16, the regression coefficients table provides information on both the magnitude and statistical significance of the predictor variable within the model. The unstandardised regression coefficient (B) for education level is 0.003, with a standard error of 0.013 and a p-value of 0.807. The direct alteration in the dependent variable that corresponds to each one-unit increase in the independent variable is represented by this coefficient. Essentially, this means that the designated measurement scale shows a mere 0.003-point increase in support for affordable housing for each incremental increase in educational level (e.g., from high school graduation to a college degree or from a bachelor's degree to a doctoral). The extent of this effect is minimal and virtually irrelevant. Given the size of the dependent variable, a fluctuation of 0.003 is insignificant and unlikely to indicate any meaningful change in opinion or attitude. The standardised coefficient (β) for level of education is 0.008, enabling direct comparisons among variables by aligning all coefficients on a consistent standardised scale. A Beta of 0.008 signifies that a one standard deviation increase in education results in only a 0.008 standard deviation increase in support for affordable housing, indicating an almost minimal effect. In regression analysis, standardised coefficients near zero indicate that the predictor has not significant statistical significance within the model. The t-test evaluates whether the coefficient for the predictor is substantially distinct from zero. A p-value significantly exceeding the standard $\alpha = 0.05$. The observed correlation between education level and support for affordable housing lacks statistical significance and likely resulted from random variation within the sample.

The regression results clearly confirm the findings from the correlation analyses. There is no meaningful or statistically significant relationship between the educational level and support for affordable housing. The effect is virtually zero, and the model has no predictive power.

Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.719	.069		25.027	<.001
	Level of education	.003	.013	.008	0.245	.807

a. Dependent Variable: Demand for affordable housing

B: unstandardised regression coefficient

Std. Error: standard error

t: t-value

Table 16. Coefficients^a for level of education and affordable housing

The results demonstrate that the level of education is neither a statistically significant nor a substantively useful predictor of support for the expansion and promotion of affordable housing in this group of individuals. The correlations were virtually non-existent, the regression model demonstrated minimal explanatory power, and the effect size of education was insignificant. As a result, the data does not support *H.2*. The hypothesis that individuals with a higher level of education exhibit increased social awareness by demonstrating stronger support for affordable housing expansion is not experimentally substantiated in this sample. Additional factors such as personal experience, political ideology, or regional housing pressures may serve as more pertinent determinants of attitude.

3.2.3.2.3 H.3a

A correlation study was performed to assess the association between respondents' age and their opinions towards the expansion of affordable housing in *H.3a*, employing three distinct statistical methods: Pearson's *r*, Spearman's ρ , and Kendall's tau-b. Each approach fulfils a distinct analytical function and is suitable under varying assumptions regarding the data, therefore strengthening the validity of the results.

The Pearson correlation coefficient quantifies the linear association between two continuous, normally distributed variables; age and attitude towards housing expansion. A positive correlation coefficient of $r = 0.106$ signifies a minor positive linear relationship as age increases, respondents exhibit a modest tendency to show increased support for the expansion of affordable housing. The p -value < 0.001 indicates that this link is statistically significant at the 0.01 level, signifying that the probability of this correlation arising by chance is less than 0.1% as illustrated in Table 17. A non-parametric metric for rank-order correlation, Spearman's ρ is particularly suitable for ordinal variables, non-normally distributed data, or non-linear still linear relationships. Pearson's r suggests a linear relationship and regularly distributed continuous variables, while Spearman's ρ operates on ranked values, making it more suitable for non-normal data distributions and biased variables, commonly encountered in survey research. As illustrated in Table 18, the computed value of $\rho = 0.110$ indicates a weak but statistically significant positive correlation between age and support for affordable housing initiatives. This result shows that older people are more likely than younger people to support the expansion of affordable housing. The weak correlation, nevertheless, the statistical significance ($p < 0.001$) indicates that the observed pattern is unlikely to have arisen by random chance alone. In datasets with a large number of links, where respondents give equal or similar answers, Kendall's tau-b, a non-parametric rank correlation coefficient, is thought to be a more robust and conservative option than Spearman's ρ . Kendall's tau-b is particularly well-suited for ordinal-level data or when the assumptions of interval measurement and regularity are surpassed. The computed Kendall's tau-b value of $\tau = 0.088$ signifies a modest yet statistically significant positive association between age and support for affordable housing.

Kendall's tau-b usually gives coefficients that are a little lower than Spearman's rho. However, the positive direction and statistical significance ($p < 0.001$) are in line with the results of the other two correlation measures. All three methodologies consistently indicate that older respondents exhibit a marginally more positive perspective on the expansion of publicly subsidised housing in comparison to their younger counterparts. Although it is only feeble in strength, the statistical significance of the relationship indicates that it cannot be attributed to random chance.

		Monthly net income of the household
User age	Pearson Correlation	.0106 **
	Sig. (2-tailed)	<.001
	N of valid cases	961

** Correlation is significant at the 0.01 level (2-tailed).

Table 17. Correlation analysis on user age and affordable housing by using Pearson correlation

			Demand for affordable housing
Kendall's tau_b	User age	Correlation Coefficient	.088**
		Sig. (2-tailed)	<.001
		N of valid cases	961
Spearman's rho	User age	Correlation Coefficient	.110**
		Sig. (2-tailed)	<.001
		N of valid cases	961

** Correlation is significant at the 0.01 level (2-tailed).

Table 18. Correlation analysis on user age and affordable housing by using Kendall's tau-b and Spearman's rho

In general, it may be said that support for affordable housing goes up a little as people get older. This could be because they are more conscious of social issues, have more life experience, or feel more responsible for their community as they get older.

The relationship between age and support for the expansion of affordable housing was explored through the calculation of descriptive statistics across three levels of support: opposed (“no”), undecided (“maybe”), and supportive (“yes”) as shown in Table 19. The respondents who expressed opposition to the proposed expansion ($n = 73$) had a mean age of $M = 36.70$ ($SD = 9.52$), with a 95% confidence interval ranging from 34.48 to 38.92. The participants who had not yet decided ($n = 109$) were marginally younger, with a mean age of $M = 35.67$ ($SD = 11.02$) and 95% confidence interval for mean from 33.58 to 37.76. In contrast, respondents who expressed support for the expansion ($n = 779$) constituted the oldest group, with a mean age of $M = 39.90$ ($SD = 12.71$) and a 95% confidence interval ranging from 39.00 to 40.79. The overall sample ($N = 961$) had a mean age of $M = 39.18$ ($SD = 12.39$). The results of

the study indicate that respondents who expressed support for the expansion of affordable housing tended to be older than those who opposed it or were uncertain.

An investigation into the homogeneity of variances is hereby proposed in Table 20. In order to evaluate the assumption of equal variances, Levene's test for homogeneity of variances was conducted. The outcomes were statistically significant across all test variations. The mean value of the variable is the F-statistic for this data with 8.698, and the p-value is <0.001. The median is the midpoint of a dataset. The values to the left of the median are lower than the median, and those to the right of the median are higher than the median. The F-statistic for this data is 7.521, and the p-value is <0.001. The mean value was calculated using trimmed means. The F-statistic for this data is 8.751, and the p-value is <0.001. These findings indicate that the variances between the groups are not homogeneous, thus violating a fundamental assumption of the one-way ANOVA. However, given the considerable sample size and relative balance thereof, the ANOVA is considered to be robust against such deviations.

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	Between-Component Variance
						Lower Bound	Upper Bound			
no		73	36.70	9.519	1.114	34.48	38.92	19	72	
maybe		109	35.67	11.022	1.056	33.58	37.76	18	69	
yes		779	39.90	12.707	.455	39.00	40.79	18	77	
Total		961	39.18	12.394	.400	38.39	39.96	18	77	
Model	Fixed Effects			12.314	.397	38.40	39.96			
	Random Effects				2.064	30.30	48.06			6.070

Table 19. Descriptive statistics on user age and affordable housing

In order to examine *H.3a*, a one-way analysis of variance (ANOVA) was conducted as shown in Table 21. The employment of this inferential statistical test is appropriate when the means of a continuous variable (age) across three or more independent groups (levels of support: no, maybe, yes) are to be compared. The objective of the one-way analysis of variance (ANOVA) is to evaluate the null hypothesis (H_0), which posits the equality of the group means, against the alternative hypothesis (H_1), which assumes that at least one group mean is different. The between-group sum of squares indicates the extent to which variations in age can be attributed to differences in support for housing expansion. The within-group sum of squares is indicative of residual variation that has not been explained by group membership. The F-statistic is calculated as the ratio of between-group variance to within-group variance, which in this case is 7.237. The result is statistically significant, with $F(2, 958) = 7.237, p < 0.001$.

		Levene Statistic	df1	df2	Sig.
User age	Based on Mean	8.698	2	958	<.001
	Based on Median	7.521	2	958	<.001
	Based on Median and with adjusted df	7.521	2	944.312	<.001
	Based on trimmed mean	8.751	2	958	<.001

df: degree of freedom

Table 20. Test of homogeneity of variances on user age and affordable housing

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2194.812	2	1097.406	7.237	<.001
Within Groups	145262.468	958	151.631		
Total	147457.280	960			

df: degree of freedom

Table 21. One-way analysis of variance (ANOVA) on user age and affordable housing

While the result of the analysis of variance is statistically significant, the effect size provides a measure of practical importance of approximately $\text{Eta}^2 = 0.015$. This indicates that a mere 1.5% of the total variance in age can be attributed to the group variable (level of support). The calculated omega squared, and epsilon squared values (ranging between 0.013 and 0.006) also point to low practical relevance as shown in Table 22.

The means plot displayed in Table 23 offers a visual representation of the average age of respondents across three distinct groups, categorised based on their stance regarding the expansion of affordable housing. Each data point on the graph is indicative of the mean age of respondents within a specific group, with the vertical bars denoting the 95% confidence intervals for these means. The plot demonstrates an explicit ascending trend from left to right. The respondents who expressed opposition to the provision of affordable housing (Group: “No”) were, on average, younger. Those who have not yet decided (Group: “Maybe”) have a mean age that is marginally lower. A comparative analysis reveals that those who advocate for expansion (Group: “Yes”) are, on average, of a more advanced age. This progression suggests a positive relationship between age and support as age increases, so does support for the expansion of affordable housing. The vertical bars in the plot are indicative of the confidence intervals (typically at the 95% level). These reflect the precision of the estimated group means that narrower intervals (as seen in the “yes” group) are indicative of larger sample sizes ($n = 779$), which in turn produce more precise estimates. The wider intervals observed in the “no” and “maybe” groups are attributable to the reduced sample sizes, which in turn engender an elevated degree of uncertainty in the estimate of the group mean. Of particular significance is the fact that the intervals do not overlap fully, especially between the “yes” and “maybe” groups. This finding lends further support to the conclusion of the ANOVA, which demonstrated that these age differences are statistically significant.

		Point Estimate	95% Confidence Interval	
			Lower	Upper
User age	Eta-squared	.015	.003	.032
	Epsilon-squared	.013	.001	.030
	Omega-squared Fixed-effect	.013	.001	.030
	Omega-squared Random-effect	.006	.000	.015

a. Eta-squared and Epsilon-squared are estimated based on the fixed-effect model.

Table 22. ANOVA Effect Sizes^a on user age and affordable housing

The results indicate that older individuals tend to support the expansion of affordable housing more frequently than younger ones. While this relationship is statistically significant, its practical relevance is only minor. Thus, the hypothesis that awareness of affordable housing increases with age is supported but only to a limited extent.

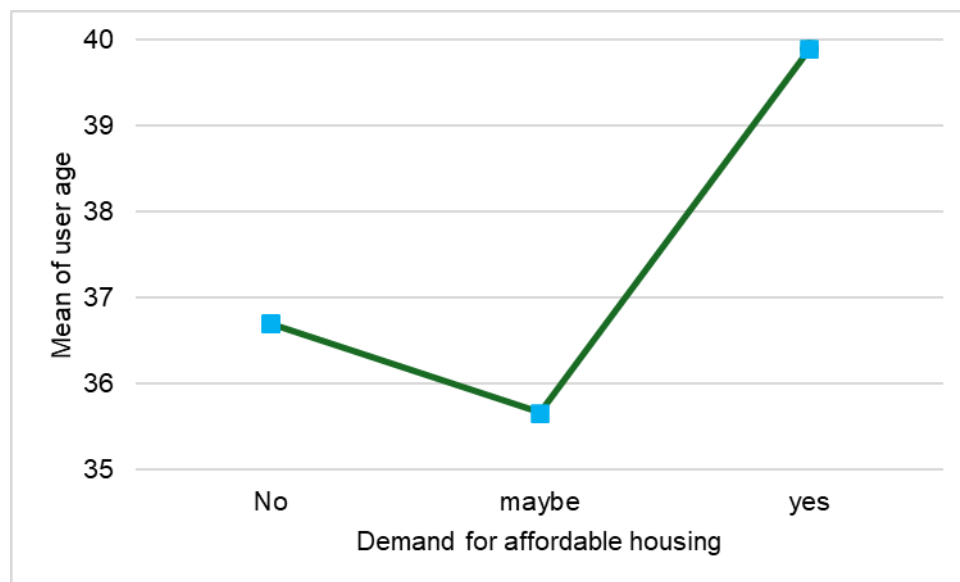


Table 23. Means plot on user age and support for affordable housing

3.2.3.2.4 H.3b

H.3b posits that individuals with higher level of education are more likely to support social efforts aimed at facilitating affordable housing. Education is frequently linked to an enhanced comprehension of social justice, an expanded knowledge of issues, and a sense of equality, all of which can affect perspectives on affordable housing policies. Conversely, it is plausible that higher level of education correlates with more personalised and specific perspectives, perhaps diminishing support for equity and affordable housing policy. That is why the correlation's direction remains ambiguous in theory, rendering empirical investigation essential.

The association between participants' highest level of education and their perspectives on affordable housing was examined to evaluate *H.3b*. Support for affordable housing was implemented through the examination: "Are residents of affordable housing disadvantaged compared to those living in privately financed housing?" This variable served as a substitute for supportive attitudes, based on

the notion that acknowledging disadvantage indicates a heightened acceptance to housing encourage projects.

Correlation analyses were performed applying Pearson's correlation coefficient (r), Spearman's rho (ρ), and Kendall's tau-b (τ_b). The sample comprised $N = 955$ persons with comprehensive data on education.

		Disadvantage of residents in affordable housing	Current situation on the housing market
User age	Pearson Correlation	-.006	-.184**
	Sig. (2-tailed)	.843	<.001
	N of valid cases	960	1000
Sex	Pearson Correlation	.054	-.025
	Sig. (2-tailed)	.093	.431
	N of valid cases	957	997
Highest level of education	Pearson Correlation	-.036	-.037
	Sig. (2-tailed)	.271	.242
	N of valid cases	955	995
Monthly net income of the household	Pearson Correlation	-.019	-.002
	Sig. (2-tailed)	.550	.950
	N of valid cases	960	1000

** Correlation is significant at the 0.01 level (2-tailed).

Table 24. Correlation analysis on disadvantages of residents and current housing market by using Pearson correlation

The research, as shown in Table 24, indicated that no sociodemographic variables evaluated were substantially associated with perceived feelings of disadvantage among residents in affordable housing. Pearson's correlation coefficients for all predictors were near zero: age ($r = -0.006$, $p = 0.843$), sex ($r = 0.054$, $p = 0.093$), education level ($r = -0.036$, $p = 0.271$), and income ($r = -0.019$, $p = 0.550$). The results reveal an absence of a significant linear relationship between these variables and persons' perceptions of affordable housing residents as disadvantaged. A similar result was noted in non-parametric analyses: Spearman's rho and Kendall's tau-b produced minimal, non-significant coefficients across all sociodemographic variables (e.g., for education: Spearman's $\rho = -0.036$, $p = 0.273$; Kendall's $\tau_b = -0.030$, $p = 0.271$). The findings indicate that attitudes of potential discrimination or disadvantage in affordable housing are broadly held and reasonably consistent, irrespective of respondents' age, gender, income, or educational level.

The evaluation of respondents' opinions of the current housing market revealed a distinct and statistically significant correlation. All correlation approaches indicated a negative association between

age and the criticality with which respondents assessed the housing condition. Individuals who were younger tended to consider the housing market as significantly more problematic than those who were elderly. According to Pearson's correlation analysis (see Table 24), there was a minor to moderate negative influence between age and housing market evaluation ($r = -0.184$, $p < 0.001$; $N = 1,000$). This result was verified by non-parametric tests (see Table 25): Spearman's rho ($\rho = -0.175$, $p < 0.001$) and Kendall's tau-b ($\tau = -0.136$, $p < 0.001$). This continuous pattern indicates a strong correlation across several measurement methods. No substantial relationships were seen between the housing market evaluation and the other sociodemographic variables: gender ($r = -0.025$, $p = 0.431$), education ($r = -0.037$, $p = 0.242$), or income ($r = -0.002$, $p = 0.950$).

		Disadvantage of residents in affordable housing	Current situation on the housing market	
Kendall's tau_b	User age	Correlation Coefficient	-.005	-.136**
		Sig. (2-tailed)	.845	<.001
		N of valid cases	960	1000
	Sex	Correlation Coefficient	.050	-.025
		Sig. (2-tailed)	.099	.401
		N of valid cases	957	997
	Highest level of education	Correlation Coefficient	-.030	-.020
		Sig. (2-tailed)	.271	.462
		N of valid cases	955	995
	Monthly net income of the household	Correlation Coefficient	-.017	.017
		Sig. (2-tailed)	.531	.521
		N of valid cases	960	1000
Spearman's rho	User age	Correlation Coefficient	-.006	-.175**
		Sig. (2-tailed)	.855	<.001
		N of valid cases	960	1000
	Sex	Correlation Coefficient	.053	-.027
		Sig. (2-tailed)	.099	.401
		N of valid cases	957	997

Highest level of education	Correlation Coefficient	-.036	-.023
	Sig. (2-tailed)	.273	.466
	N of valid cases	955	995
Monthly net income of the household	Correlation Coefficient	-.020	.021
	Sig. (2-tailed)	.526	.514
	N of valid cases	960	1000

** Correlation is significant at the 0.01 level (2-tailed).

Table 25. Correlation analysis on disadvantages of residents and current housing market by using Kendall's tau-b and Spearman's rho

The data reveal that the younger generation, specifically, view the housing market as considerably more challenging. The age-related discrepancy was consistently noted across all correlation techniques, revealing moderate negative correlations that suggest younger respondents are more critical of the current housing situation. A probable explanation is that younger individuals are more directly impacted by contemporary market difficulties, including escalating rents, housing shortages in urban locales, and heightened hurdles to purchase. Younger generations may have increased uncertainty about their future home stability, leading to heightened concern. These findings correspond with wider socioeconomic trends, since younger generations are disproportionately impacted by unstable employment situations and financial instability, both of which could hinder access to adequate housing.

3.2.3.2.5 H.4a

In order to evaluate *H.4a* that public acceptance of affordable housing rises when it is represented positively in the media, applying phrasing such as “affordable housing” instead of “social housing”, descriptive statistics were calculated for essential variables. To explore the possible impact of language framing, respondents were asked to rate the terms “affordable housing” and “social housing”. The answers were measured on a Likert scale ranging from 1 (very negative) to 5 (very positive) and these ratings were correlated with their assessment of whether further expansion is needed. The results reveal clear differences as illustrated in Table 26. The term “affordable housing” is evaluated more positively on average ($M = 3.38$; $SD = 1.006$) than the term “social housing” ($M = 2.74$; $SD = 1.113$). The difference indicates that “affordable housing” generally generates positive associations among the general population, reinforcing the notion that the terminology used to characterise publicly financed housing programs may affect the general public's opinion.

The urgent need to strengthen and promote for the development of affordable housing was the principal measure of widespread acceptance for an expansion of housing policy. Responses were documented using a Likert scale. The average value for this variable was $M = 1.73$ ($SD = 0.589$), indicating a strong general agreement among respondents about the expansion of affordable housing construction. The mean value indicates that most participants favour expanded investment and promotion in this policy domain, as lower values imply higher agreement.

	Mean	Std. Deviation	N of valid cases
Is there a need to expand and promote affordable housing construction?	1.73	.589	961
How do you feel about and assess the term “affordable housing”?	3.38	1.006	1000
How do you feel about and assess the term “social housing”?	2.74	1.133	1000

Table 26. Descriptive statistics on promotion and framing of affordable housing

To further evaluate *H.4a*, correlation analyses were used to investigate the relationship between the perceived positivity of framing housing-related expressions and the promotion of affordable housing expansion. In order to guarantee the reliability of the results across a variety of assumptions regarding Likert scale level and distribution, Pearson's correlation coefficients were determined (see Table 27), in addition to non-parametric alternatives such as Spearman's rho and Kendall's tau-b as shown in Table 28. The analysis showed that how people feel about the expression “affordable housing” is strongly and positively linked to how much they think more affordable housing should be built ($r = 0.331$, $p < 0.001$). This association is moderately strong and indicates that persons who have a more favourable attitude towards the term “affordable housing” are more likely to support for its development. The non-parametric correlation coefficients correspond this finding. Spearman's rho was $\rho = 0.318$ ($p < 0.001$), and Kendall's tau-b was $\tau = 0.289$ ($p < 0.001$). These consistent results demonstrate that the relationship remains regardless of assumptions concerning linearity or data distribution. In contrast, the term “social housing” additionally showed a statistically significant but substantially reduced correlation with support for expansion. The Pearson correlation coefficient was $r = 0.189$ ($p < 0.001$), while the non-parametric values were $\rho = 0.172$ and $\tau = 0.153$ (both $p < 0.001$). Although still positive, these reduced coefficients suggest that the term “social housing” generates a less favourable response to the engagement of support for the expansion of affordable housing policy.

		How do you feel about and assess the term “affordable housing”?	How do you feel about and assess the term “social housing”?
Is there a need to expand and promote affordable housing construction?	Pearson Correlation	.331**	.189**
	Sig. (2-tailed)	<.001	<.001
	N of valid cases	961	961

** Correlation is significant at the 0.01 level (2-tailed).

Table 27. Correlation analysis on promotion and framing of affordable housing by using Pearson correlation

			How do you feel about and assess the term “affordable housing”?	How do you feel about and assess the term “social housing”?
Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	.289**	.153**
		Sig. (2-tailed)	<.001	<.001
		N of valid cases	961	961
Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	.318**	.172**
		Sig. (2-tailed)	<.001	<.001
		N of valid cases	961	961

** Correlation is significant at the 0.01 level (2-tailed).

Table 28. Correlation analysis on promotion and framing of affordable housing by using Kendall's tau-b and Spearman's rho

These findings indicate that the language framing of publicly subsidised housing concepts significantly influences public support for their development. The more favourable the initial impression of an expression, the greater possibility of public support for the increasing number of such housing forms. This effect is especially evident for expressions such as “affordable housing,” but the term “social housing” may cause greater concerns or negative connotations. *H.4a* is clearly supported by the data. Public support for the expansion of affordable housing is improved by positive language framing, which involves the use of more neutral or contemporary terms, such as “affordable housing”. This emphasises the substantial influence that media and political communication strategies can have on the social acceptance of proposals for social policy in the affordable housing industry.

A multiple linear regression was undertaken to further evaluate *H.4a*. The dependent variable was support for the expansion of affordable housing, whereas the variables that predicted it were the respondents' opinions of the concepts of affordable housing and social housing. The model produced a multiple correlation coefficient of $R = 0.333$ and a $R^2 = 0.111$, indicating that around 11.1% of the variance in the dependent variable was explained by the model. The adjusted $R^2 = 0.109$ indicates that this explanatory ability is not increased by overfitting as shown in Table 29. The ANOVA table (Table 30) confirms the regression model is highly statistically significant, $F(2, 958) = 59.581$, $p < 0.001$. Demonstrating that the two predictors collectively accounted for variance in support for the expansion of affordable housing.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.333 ^a	.111	.109	.556

a. Predictors: (Constant), How do you feel about and assess the term “social housing”?, How do you feel about and assess the term “affordable housing”?

R: correlation coefficient

R Square: R²; coefficient of determination

Table 29. Model summary for promotion and framing of affordable housing

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36.876	2	18.438	59.581	<.001 ^b
	Residual	296.460	958	.309		
	Total	333.336	960			

a. Dependent Variable: Is there a need to expand and promote affordable housing construction?

b. Predictors: (Constant), How do you feel about and assess the term “social housing”?, How do you feel about and assess the term “affordable housing”?

df: degree of freedom

F: F-value

Table 30. Analysis of variance for promotion and framing of affordable housing by using ANOVA^a

To gain a deeper insight into the specific impact of each predictor on the model, the unstandardised and standardised coefficients from the multiple regression analysis were analysed (see Table 31). The intercept (constant term) was statistically significant, $B = 1.049$, $SE = 0.066$, $t(958) = 15.872$, $p < 0.001$. This number indicates the anticipated level of support for the expansion of affordable housing when both predictor variables (evaluations of affordable housing and social housing) are set to zero. Although this circumstance is unlikely in practical terms (since zero typically resides beyond the used Likert scale), the intercept establishes the fundamental starting point of the regression line. The assessment of the term “affordable housing” was a statistically significant predictor of public support for housing growth, $B = 0.187$, $SE = 0.021$, $\beta = .314$, $t(958) = 8.99$, $p < 0.001$. The unstandardised coefficient (B) implies that for every one-unit rise in a favourable opinion of the phrase “affordable housing”, there is a corresponding gain of 0.187 units in support for the extension of affordable housing, while maintaining a consistent impression of social housing. The standardised coefficient ($\beta = 0.314$) indicates the relative strength of this predictor in variance units, demonstrating that a one standard deviations rise in the impression of affordable housing correlates with a 0.314 standard deviation increase in support for expansion. This indicates a moderate effect size, implying that the term “affordable housing” significantly impacts public opinion regarding housing policy. The evaluation of the term “social housing” did not notably forecast support for growth when affordable housing was incorporated into the model. The findings indicated $B = 0.019$, $SE = 0.018$, $\beta = 0.035$, $t(958) = 1.012$, $p = 0.312$. The minimal unstandardised coefficient indicates a trivial increase in support (0.019 units) for each unit rise in the favourable impression of social housing, and this effect lacked statistical significance. The standardised beta ($\beta = 0.035$) further substantiates the minimal impact of this variable,

indicating that its influence on the dependent variable is small and statistically unimportant from zero when accounting for affordable housing. The elevated p-value = 0.312, confirms this conclusion, indicating that any supposed correlation between social housing and policy support is not substantial when the influence of affordable housing is considered.

Model	Unstandardised Coefficients		Standardised Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.049	.066		15.872	<.001
How do you feel about and assess the term “affordable housing”?	.187	.021	.314	8.991	<.001
How do you feel about and assess the term “social housing”?	.019	.018	.035	1.012	.312

a. Dependent Variable: Is there a need to expand and promote affordable housing construction?

B: unstandardised regression coefficient

Std. Error: standard error

t: t-value

Table 31. Coefficients^a for promotion and framing of affordable housing

The regression analysis confirms and clarifies on the findings gathered from the correlation data. The phrase “affordable housing” significantly influences public support for affordable housing development, whereas “social housing” does not have a considerable additional effect when both terms are analysed concurrently. This proves *H.4a* and emphasises the significance of supportive language framing in public discourse regarding housing policy. Using present-day, neutral, and positively connoted terminology such as “affordable housing” can substantially improve social acceptance and political engagement for affordable housing initiatives. The findings indicate that older, more stigmatised terminology like “social housing” may be less effective in gaining support.

3.2.3.2.6 H.4b

The investigation of the relationship in relation to *H.4b* between the public's opinion of housing-related terms and support for the development of affordable housing offers substantial insight into the social and linguistic dynamics influencing attitudes towards housing policy in Germany. Using data by federal state, this section analyses how public support for government construction projects is influenced by the way phrases like “affordable housing” and “social housing” are formulated. In nearly all German federal states, the interpretation of the term “affordable housing” is strongly and positively associated with endorsement for its development as illustrated in Table 32. A notable positive association was identified in Baden-Württemberg between the perception of “affordable housing” and the endorsement of its extension ($r = 0.263$, $p = 0.004$). In contrast, the word “social housing” did not demonstrate a statistically significant correlation. In Bavaria, both phrases were notably linked to support for expansion, with a larger correlation for “affordable housing” ($r = 0.331$, $p < 0.001$) than for “social housing” ($r = 0.281$, $p < 0.001$). This indicates that higher favourable opinion of either term associated

with heightened support, though to a greater degree for the former. In Berlin, only the perception of “affordable housing” had a significant correlation with support for expansion ($r = 0.345$, $p = 0.010$), whereas the association for “social housing” failed to achieve statistical significance. Brandenburg demonstrated substantial positive correlations for the terms “affordable housing” ($r = 0.445$, $p = 0.007$) and “social housing” ($r = 0.374$, $p = 0.027$), suggesting that language significantly influences public opinion in this federal state. In Bremen, a perfect correlation was seen between the perception of “social housing” and support for its extension, despite the exceedingly tiny sample size ($n = 3$) ($r = 1.000$, $p < 0.001$). This result must be treated with substantial caution due to insufficient power of statistics. A notable correlation was identified for “affordable housing” in Hamburg ($r = 0.554$, $p = 0.011$), nevertheless no significant association was observed for “social housing”. Hessen demonstrated substantial positive correlations for both terms, with “affordable housing” displaying a more robust association ($r = 0.337$, $p = 0.004$) than “social housing” ($r = 0.236$, $p = 0.045$). In North Rhine-Westphalia, noteworthy correlations were found for both “affordable housing” ($r = 0.276$, $p < 0.001$) and “social housing” ($r = 0.193$, $p = 0.007$), reinforcing the idea that language image affects housing policy preferences throughout a substantial and demographically varied community. In Rhineland-Palatinate, a notable association was identified only for “affordable housing” ($r = 0.348$, $p = 0.022$), with no similar effect observed for “social housing”. Saxony demonstrated substantial and significant correlations for the terms “affordable housing” ($r = 0.531$, $p < 0.001$) and “social housing” ($r = 0.356$, $p = 0.005$), indicating some of the most pronounced effects seen. In Saxony-Anhalt, the notion of “affordable housing” was substantially correlated with support for expansion ($r = 0.440$, $p = 0.019$). Schleswig-Holstein demonstrated a robust and substantial positive connection for “affordable housing” ($r = 0.470$, $p = 0.003$), whereas the word “social housing” revealed no significant association. In Thuringia, a notable positive correlation was identified for “affordable housing” ($r = 0.425$, $p = 0.027$), although no such correlation was observed for “social housing”.

In 13 of 16 states, “affordable housing” demonstrated a substantial correlation with support for development, frequently with moderate to high effect sizes (e.g., Saxony: $r = 0.531$; Schleswig-Holstein: $r = 0.470$; Brandenburg: $r = 0.445$). This similarity indicates that the phrase has a favourable impact across various demographic, cultural, and political landscapes in Germany. The term seems to provoke a more inclusive and less stigmatised implication, which may improve its convincing effectiveness in achieving support from the public. In contrast, “social housing” found significant associations in only six of the sixteen states, with correlations that were generally weaker. In regions such as Brandenburg, Saxony, and North Rhine-Westphalia, the word exhibited a lesser effect size compared to “affordable housing”. The discrepancy indicates the persistent stigmatised or historical connotations associated with “social housing” in public discourse, likely because of its associations to dependency on social assistance or socio-economic discrimination. In Bavaria, Hessen, and North Rhine-Westphalia, both terms exhibited substantial connections, indicating that in certain places, higher acceptance by society of housing initiatives might go beyond terminological distinctions. Nonetheless, in these instances, “affordable housing” continued to be the more significant predictor of support. Several regional trends deserve focus. The eastern states of Saxony, Brandenburg, and Thuringia revealed substantial support for “affordable housing”, potentially indicative of significant housing demands or socio-economic transformations in post-reunification areas. City-states (e.g., Berlin, Hamburg) showed selective effects, with a substantial correlation to “affordable housing”, although “social housing” did not potentially suggest metropolitan inhabitants' greater responsiveness to framing in highly populated, different environments.

Federal state in Germany			How do you feel about and assess the term “affordable housing”?	How do you feel about and assess the term “social housing”?
Baden-Württemberg	Demand for affordable housing?	Pearson Correlation	.263**	-.015
		Sig. (2-tailed)	.004	.871
		N of valid cases	118	118
Bavaria	Demand for affordable housing?	Pearson Correlation	.331**	.281**
		Sig. (2-tailed)	<.001	<.001
		N of valid cases	150	150
Berlin	Demand for affordable housing?	Pearson Correlation	.345**	.240
		Sig. (2-tailed)	.010	.077
		N of valid cases	55	55
Brandenburg	Demand for affordable housing?	Pearson Correlation	.445**	.374*
		Sig. (2-tailed)	.007	.027
		N of valid cases	35	35
Bremen	Demand for affordable housing?	Pearson Correlation	.866	1.000**
		Sig. (2-tailed)	.333	<.001
		N of valid cases	3	3
Hamburg	Demand for affordable housing?	Pearson Correlation	.554*	.249
		Sig. (2-tailed)	.011	.290
		N of valid cases	20	20
Hessen	Demand for affordable housing?	Pearson Correlation	.337**	.236*
		Sig. (2-tailed)	.004	.045
		N of valid cases	73	73
Mecklenburg-Vorpommern	Demand for affordable housing?	Pearson Correlation	.362	.327
		Sig. (2-tailed)	.117	.160
		N of valid cases	20	20
Lower Saxony	Demand for affordable housing?	Pearson Correlation	.159	.117
		Sig. (2-tailed)	.164	.306
		N of valid cases	78	78
		Pearson Correlation	.276**	.193**

North Rhine-Westphalia	Demand for affordable housing?	Sig. (2-tailed)	<.001	.007
		N of valid cases	195	195
Rhineland-Palatinate	Demand for affordable housing?	Pearson Correlation	.348*	.213
		Sig. (2-tailed)	.022	.170
		N of valid cases	43	43
Saarland	Demand for affordable housing?	Pearson Correlation	.042	-.211
		Sig. (2-tailed)	.874	.416
		N of valid cases	17	17
Saxony	Demand for affordable housing?	Pearson Correlation	.531**	.356**
		Sig. (2-tailed)	<.001	.005
		N of valid cases	60	60
Saxony -Anhalt	Demand for affordable housing?	Pearson Correlation	.440*	.138
		Sig. (2-tailed)	.019	.484
		N of valid cases	28	28
Schleswig-Holstein	Demand for affordable housing?	Pearson Correlation	.470**	.022
		Sig. (2-tailed)	.003	.895
		N of valid cases	39	39
Thuringia	Demand for affordable housing?	Pearson Correlation	.425*	.230
		Sig. (2-tailed)	.027	.248
		N of valid cases	27	27

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

Table 32. Correlation analysis on acceptance of affordable housing depending on the federal state in Germany by using Pearson correlation

3.2.3.2.7 H.5

The hypothesis stated in *H.5* is that the perception that affordable housing leads to higher crime rates has a negative effect on public acceptance of such projects and development plans. This means the study is exploring whether people's fear of increased crime (linked to the construction of affordable housing) influences their attitudes toward the development of such housing projects. The analysis employed a fear index, a tool designed to assess concerns regarding affordable housing, in terms of two distinct facets: perception of stability and security, and subjective evaluations of affordable housing itself. In addition to these objective considerations, the index also drew upon psychological factors, namely emotional connection, and social engagement, to provide a more comprehensive evaluation of the subject. The analysis reveals significant differences in the fear index among respondents based on their attitudes toward the expansion of affordable housing. A one-way analysis of variance (ANOVA) was employed to examine these differences, and the results indicate a statistically significant effect of

respondents' attitudes on the normalised fear index $F(2, 931) = 15.243, p < 0.001$), as shown in Table 35. This finding indicates that perceptions of individuals regarding the impact of affordable housing on crime rates and overall stability play a key role in their acceptance or rejection of publicly subsidised affordable housing development.

The descriptive statistics of the normalised fear index in Table 33, clearly illustrate a correlation between the participant fear levels and their subjective opinions towards affordable housing. The individuals opposing the expansion of affordable housing, designated as the “no” group, indicated the highest mean score on the fear measure ($M = 0.7057, SD = 0.20477$), with scores ranging from 0.19 to 1.00. The 95% confidence interval for the mean was between 0.6566 and 0.7548. This finding suggests that they regard the construction of such housing as a major source of concern, potentially attributable to anxieties surrounding increased crime or reduced stability. This is in contrast to those who support the expansion of social housing (“yes” group), whose mean value is the lowest ($M = 0.5677, SD = 0.21217$), with scores ranging from 0.00 to 1.00, indicating relatively low levels of concern. The 95% confidence interval for the mean was between 0.5526 and 0.5828. The respondents who were undecided, i.e. those who selected the “maybe” option, indicated an intermediate value ($M = 0.6194, SD = 0.22090$), suggesting moderate concerns regarding the potential risks associated with affordable housing. The 95% confidence interval for the mean was between 0.5758 and 0.6630. This pattern indicates that attitudes towards affordable housing, whether favourable, unfavourable, or undecided, are not simply neutral but are significantly influenced by fears or concerns regarding its potential impact on crime rates. The highest levels of fear are found among those who oppose affordable housing, while the lowest levels are found among those who support it. The group of undecided individuals occupies a median position, indicative of a balanced or uncertain disposition with respect to their emotional response to affordable housing.

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	Between-Component Variance
					Lower Bound	Upper Bound			
no	71	.7057	.20744	.02462	.6566	.7548	.19	1.00	
maybe	101	.6194	.22090	.02198	.5758	.6630	.05	1.00	
yes	762	.5677	.21217	.00769	.5526	.5828	.00	1.00	
Total	934	.5838	.21599	.00707	.5699	.5977	.00	1.00	
Model	Fixed Effects		.21277	.00696	.5701	.5975			
	Random Effects			.05499	.3472	.8204			.00436

Table 33. Descriptive statistics on a fear index and support for affordable housing

Prior to executing the one-way analysis of variance (ANOVA), Levene’s Test was administered to evaluate the assumption of homogeneity of variances, essential for the validity of ANOVA outcomes (see Table 34). Levene’s Test assesses the equality of variations of the normalised fear index among the three groups: opponents, uncertain individuals, and supporters of affordable housing development. Levene’s Test results demonstrated that the premise of homogeneity of variances was upheld. The Levene’s statistic was 0.129, with degrees of freedom $df1 = 2$ and $df2 = 931$, and the p-value was 0.879.

As the p-value above the conventional significance threshold of 0.05, the null hypothesis stating equal variances among the groups was not rejected. This indicates that the variation in the normalised fear index is uniform across the groups, thus fulfilling the assumption of equal variances. The data substantiate the validity of the ensuing ANOVA, as the assumption of homogeneity of variances is an essential requirement for the appropriate implementation of this test. As mentioned above, the one-way analysis of variance (ANOVA) indicated significant differences in the normalised fear index among the three groups: opponents of affordable housing growth, the undecided, and supporters. The F-statistic was 15.243, with degrees of freedom 2, 931, and the p-value was <0.001, signifying that the observed differences across the groups were statistically significant and improbable to have occurred by chance as shown in Table 35.

		Levene Statistic	df1	df2	Sig.
Fear index	Based on Mean	.129	2	931	.879
	Based on Median	.055	2	931	.946
	Based on Median and with adjusted df	.055	2	925.055	.946
	Based on trimmed mean	.110	2	931	.896

df: degree of freedom

Table 34. Test of homogeneity of variances on a fear index and affordable housing

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.380	2	.690	15.243	<.001
Within Groups	42.147	931	.045		
Total	43.528	933			

df: degree of freedom

Table 35. One-way analysis of variance (ANOVA) on a fear index and affordable housing

The practical relevance of these discrepancies was evaluated by calculating the effect magnitude using Eta² (see Table 36). Eta² was calculated at 0.032, indicating that roughly 3.2% of the variance in the normalised fear index may be attributed to respondents' group identification, specifically their position on affordable housing expansion. Although this effect size is deemed small it is statistically significant, indicating that the differences between groups are substantial, despite the explained variance being extremely low. Additional effect size metrics, such as Epsilon² ($\epsilon^2 = 0.030$) and Omega² ($\omega^2 = 0.030$ for fixed effects), supported comparable results. Both supplementary effect size measures demonstrated a small, nevertheless statistically significant, correlation between group membership and the feared index, underscoring that group disparities in attitudes towards affordable housing expansion account for a considerable portion of the variance in respondents' fear levels.

		Point Estimate	95% Confidence Interval	
			Lower	Upper
Fear index	Eta-squared	.032	.012	.056
	Epsilon-squared	.030	.010	.054
	Omega-squared Fixed-effect	.030	.010	.054
	Omega-squared Random-effect	.015	.005	.028

a. Eta-squared and Epsilon-squared are estimated based on the fixed-effect model.

Table 36. ANOVA Effect Sizes^a on a fear index and affordable housing

A means plot was created to visually illustrate the variations in the normalised fear index across the three groups according to their positions on the development of affordable housing, illustrated in Table 37. The graphic illustrates the mean values of the normalised fear index for each group: opponents (no), undecided individuals (maybe), and supporters (yes) of affordable housing growth. The means plot demonstrates a distinct variation in perceived fear among the groups. The faction opposing the extension of affordable housing reveals the highest mean value for the normalised fear index ($M = 0.7057$), signifying the greatest degree of anxiety or imagined risk. The indecisive group follows, exhibiting a mean value of $M = 0.6194$, indicative of a modest level of concern. The faction advocating for the extension of affordable housing exhibits the lowest mean value ($M = 0.5677$), indicating a substantially lower level of anxiety or imagined risk. The plot visually confirms the idea that persons who showed heightened anxiety regarding the potential adverse effects of affordable housing, such as crime, are more likely to oppose its growth. In contrast, individuals with reduced concern or an awareness of reduced risks are more likely to encourage its progress. The means plot illustrates the progressive decline in the fear index from the no group to the yes group, emphasising the substantial correlation between fear and attitudes towards affordable housing.

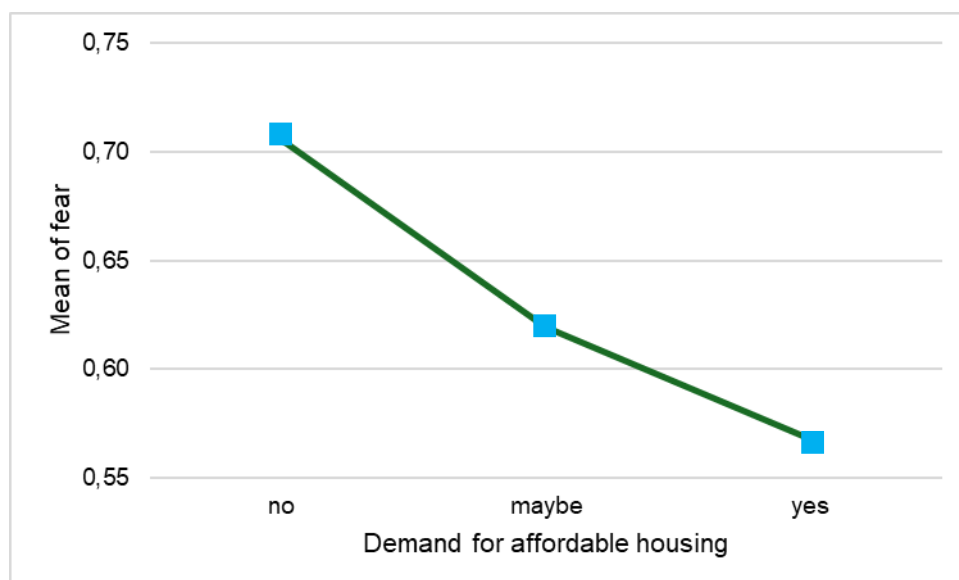


Table 37. Means plot on a fear index and support for affordable housing

The research examined the correlation among specific socio-demographic indicators, subjective elements, and popular acceptance for the expansion of affordable housing in Germany. In contrast to the initial hypothesis, neither monthly household income nor the highest achieved level of education showed a statistically significant link with support for affordable housing projects. A small positive association was identified between age and support, indicating marginally greater approval among older respondents; nevertheless, the effect was minimal, implying limited practical significance. The most notable outcome resulted from the examination of language framing effects. The term “affordable housing” received a more favourable evaluation and had a stronger, statistically significant association with support for expansion compared to the phrase “social housing”. This effect was uniform throughout the majority of federal states and highlights the impact of language and framing on the formation of opinions on housing policy. Furthermore, concerns related to affordable housing such as fears about safety, stability, and possible changes in neighbourhood demographics, were a substantial predictor of preference. Participants with reduced fear index scores had a markedly higher tendency to support the expansion of publicly subsidised affordable housing. The findings indicate that socio-demographic variables alone are not sufficient explanations for variations in public support. On the contrary, communication strategies, risk evaluations, and emotional perspectives are more influential.

3.2.3.3 Discussion

The survey analysis ($N = 1,000$) revealed a variety significant findings concerning the acceptance of affordable housing in Germany. Unexpectedly, there household income (*H.1*) and level of education (*H.2*) were not statistically significant determinants of support for the development of affordable housing. Age (*H.3a*) indicated a statistically significant but weak positive connection, indicating that older respondents had moderately greater support for the expansion of affordable housing compared to their younger counterparts. A notable and persistent observation (*H.4a*) was the substantial impact of language framing: the term “affordable housing” generated more favourable views and higher support for policy initiatives compared to “social housing”. The framing effect was vividly seen in most federal states, though to differing extents, indicating regional disparities (*H.4b*). Attitudes associating affordable housing with criminality (*H.5*) were also significant. A more favourable attitude among respondents towards affordable housing corresponded with reduced concern regarding the development of new affordable housing; thus, the most significant and consistent factor influencing support was a favourable awareness, which can also be related to the framing utilised.

The results collectively suggest the general acceptance of affordable housing in Germany is influenced more by opinions, beliefs, and language framing than by ordinary socio-economic status indices. Several implications are associated with this. The lack of substantial effects from household income and level of education indicates that support for affordable housing surpasses individual economic interests or formal societal understanding. Within the German context, the housing limited availability is regarded as a collective collaborative burden rather than a zero-sum dilemma, which may justify the comparable levels of support expressed by individuals across various economic sectors. This indicates that demands for housing policy cannot presume that lower-income or more educated populations will be inherently more responsive. The constant finding that the term “affordable housing” generates more favourable attitudes than “social housing” emphasises the considerable influence of language on the public's opinion. The term “social housing” in Germany is historically linked to dependence upon welfare, extreme poverty, and criminality, whereas “affordable housing” presents the issue as a universal and inclusive objective. This linguistic distinction potentially activates divergent cognitive frameworks, one focused on public welfare and socioeconomic availability, the other on social assistance and disadvantaged populations. Policymakers and campaigners can use this framing to decrease stigmatisation and expand support networks. The modest yet notable positive correlation between age and support may be attributed to assorted reasons. Older people may possess more stable housing circumstances, resulting in a diminished sense of personal threat from new developments, or

they could be committed to more communal or solidarity-oriented beliefs shaped by various political and economic periods. Conversely, older generations may exhibit greater faith in state-sponsored housing initiatives since they have previous experiences with effective public housing initiatives. While the “affordable housing” framing effect was observed nationwide, the differences in its intensity indicate that local housing market situations, cultural norms, and political contexts influence public receptiveness. Positive framing may be more effective in high-pressure housing markets, as it directly addresses the lived experiences of residents. In areas with less severe housing shortages, the impact may be decreased, potentially due to housing not being regarded as a critical local concern. The correlation between associating affordable housing with crime and decreasing legislative support illustrates the enduring influence of social stigmatisation. This implies that it may be imperative to clarify public misconceptions by means of information campaigns, positive examples, and exposure to well-managed developments in order to overcome opposition.

The results of this survey are both confirmatory and contradictory of existing scientific literature on public attitudes towards affordable housing. The absence of a statistically significant correlation between household income and support for the expansion of affordable housing (*H.1*) is in contrast to the findings of several earlier studies (Koebel *et al.*, 2004; Gabriel *et al.*, 2005), which assumed that individuals with lower incomes demonstrated stronger support due to direct personal benefits and necessities, while higher-income groups showed a tendency to reject such developments in order to protect the value of their property. In a similar context, no significant correlation was identified between levels of educational and support for the development of affordable housing (*H.2*) or opinions regarding resident disadvantage (*H.3b*). This finding conflicts with earlier assumptions in the relevant literature (Levay *et al.*, 2018; Matheis and Sorens, 2022), which suggested that higher levels of education were associated with greater social awareness and subsequent to this, a more positive attitude towards affordable housing initiatives. The analysis identified a statistically significant, although relatively weak, positive association between age and support for expansion (*H.3a*). This contributes to the existing literature on the subject, which has until now failed to emphasise age as a relevant factor. The results for *H.4a* are largely consistent with the relevant literature (Goetz, 2008; Nkubito, 2022) and show that the term “affordable housing” is rated significantly more positively than “social housing”. The findings indicate that positive terminology correlates with stronger support for policy expansion. Research findings on the relationship between affordable housing and crime (*H.5*) support earlier studies (Scally, 2012) that identified fear of crime as a persistent barrier to public acceptance.

The findings employed indicate that psychological and ideological variables have a more significant impact on the public acceptance of affordable housing than socio-economic variables like income or education. While age revealed a small but consistent positive effect, the insignificant roles of income and education challenge some established theories in the literature and suggest the importance of psychological, ideological, and contextual variables in shaping attitudes. The pronounced framing effect between “affordable housing” and “social housing” emphasises the need of strategic communication in policy discussions. Terminology that promotes inclusivity and equality tends to enhance acceptance, while historically stigmatised terms may sustain resistance. The significance of attitudes towards crime indicates that resistance is not primarily economic in nature but also stems from social problems and stereotypes. This issue can be addressed through the implementation of targeted information campaigns and the presentation of positive results from current projects. The existence of geographical disparities in acceptance indicates that a uniform national strategy may prove to be ineffective. The effectiveness of support could be enhanced by the adaptation of strategies to local housing market conditions, the political climate, and community values. The predominant consensus on the significance of expanding affordable housing, coupled with the widespread recognition of the current housing market crisis (81.5% negative assessment), fosters an encouraging macroeconomic environment for policy initiatives. The effectiveness of these initiatives is determined by their design and communication strategies.

3.2.3.4 Conclusion

With a particular emphasis on socio-economic variables, demographic factors, regional differences, language framing, and views on crime, the primary objective of this study was to evaluate the extent and determinants of public acceptance of affordable housing in Germany. The results are conclusive in addressing each research hypothesis. The income of households shown no statistically significant correlation with the acceptance of affordable housing expansion. Through chi-square, correlation, and regression studies, income levels accounted for almost no variance in support, suggesting that economic status alone does not determine acceptance. Education level equally shown no significant correlation with support for expansion. The lack of connection was similar across all statistical methods, and regression models validated the absence of predictive significance. The associated hypothesis, which investigated the impact of education on attitudes towards affordable housing residents as disadvantaged, was similarly unproven. These opinions were commonly held across all educational levels. Age was identified as the only socio-economic variable indicating a statistically significant correlation with acceptance. Older respondents revealed significantly greater levels of acceptance than younger generations. Despite the small impact size, the results were consistent across both parametric and non-parametric testing, with ANOVA confirming significant differences among age groups. The framing of language was significantly impactful. The phrase “affordable housing” gained much greater favourability ratings compared to “social housing”, and its favourable assessment was more strongly associated with support for expansion of affordable housing. This finding offers substantial evidence that language framing can influence public opinion in a manner that can be measured. Regional diversity was noted in support levels among federal states, suggesting that geographic and local socio-political factors affect acceptance. Although the study did not identify causal processes, the variability confirms the significance of regional dynamics. Eventually, beliefs of criminality have been verified as a substantial attitudinal barrier. Participants who identified a correlation between affordable housing and increasing crime rates were less likely to support such initiatives, therefore strengthening the impact regarding security fears on opposition.

The findings of this investigation have significant implications for the strategic communication of affordable housing initiatives in Germany, as well as for housing policy and urban planning. The empirical results indicate that public acceptance is shaped less by conventional socio-economic determinants, such as income status and educational level, and more by perceptual, linguistic, and contextual variables. This has several notable policy and practical consequences. The lack of a substantial correlation between income and support for affordable housing opposes a common assumption in housing policy discussions that people with lower incomes will automatically support such initiatives, while people with higher incomes will be more opposing. The statistics indicate that perspectives on affordable housing are not just influenced by economic self-interest or instant financial advantages. Policymakers should consequently pursue a more nuanced strategy that accounts for attitudinal differences among income categories. Community engagement initiatives have to include every level of socioeconomic status instead than disproportionately targeting presumed groups with which there is a greater political alliance.

The absence of a notable effect of educational achievement also challenges the assumption that increased levels of formal education are associated with more progressive attitudes towards policies related to society. The finding indicates that housing acceptability is not primarily dependent upon civic participation or social awareness. Educational attainment could be combined with additional factors such as political ideology, individual housing experience, or neighbourhood context, which were outside of the scope of this study. Rather than assuming a linear education–acceptance connection, this emphasises how important it is for policy experts to address attitudinal barriers through targeted communication and participatory processes. The lack of a notable impact from academic accomplishment additionally reduces the assumption that higher levels of education are associated with favourable attitudes towards societal issues. The implications of this finding are that housing

acceptability is not determined just by civic knowledge or social awareness. Higher education may interact with additional factors such as political ideology, personal housing experience, or neighbourhood context, which were outside of the scope of this study. It emphasises the importance for policy practitioners to address attitudinal obstacles using strategic communication and interactive methods, rather than supposing a direct correlation between education and acceptance. The modest yet statistically significant positive correlation between age and acceptance of affordable housing suggests that older individuals show slightly greater support than their younger counterparts. This may indicate increased life experience and knowledge of housing as a long-term societal requirement, or more stable economic and residential conditions. This implies that elderly residents may function as strategic friends in public consultations, potentially moderating opposition from other demographic groups. The decreasing support among younger demographics despite their heightened fear regarding the real estate market underscores a dilemma that need focused involvement to transform systemic dissatisfaction into backing for concrete neighbourhood solutions. The results of the research on a significant framing impact have direct implications for communication strategies. The term “affordable housing” gained more favourable evaluations and a greater association with support than “social housing”, demonstrating how terminology profoundly impacts the public's opinion. This corresponds with framing theory, which argues that language influences cognitive associations and decisions regarding policies. Policymakers, housing associations, and campaign organisations ought to use language that highlights inclusivity, quality, and collective advantage, while avoiding historically stigmatised terms that evoke notions of dependency or urban disintegration. The identified geographical disparities in acceptance emphasise the imperative for adapting housing policy and communication techniques to specific local settings. Divergences among federal states may be influenced by varying housing market dynamics, political cultures, socio-economic frameworks, or past encounters with social housing. Federal housing policy should consequently implement a flexible structure that facilitates localised adaptation to local requirements and preferences. The discovery that attitudes towards crime correlate negatively with support highlights the longstanding impact of fear-driven narratives on the general population. It agrees existing research on the NIMBY phenomena and suggests that such beliefs, irrespective of empirical validity, can serve as substantial barriers to acceptance. Initiative-taking myth-busting measures, transparency in project planning, and the visible demonstration of high-quality design, preservation, and community integration in affordable housing developments are all essential in policy application. The study aligns with extant research on the NIMBY phenomenon, proposing that such attitudes, irrespective of their empirical validity, have the capacity to function as significant barriers to acceptance. To ensure effective policy implementation, an initiative-taking approach to identifying and resolving myths is important. This must include transparency in project planning and a clear demonstration of superior design, preservation, and community inclusion in affordable housing initiatives.

The findings underscore that initiatives to enhance affordable housing in Germany will be most effective through strategically designed communication, regionally tailored execution, and focused interventions to rectify misconceptions. By transcending preconceptions based on socio-economic profile, policymakers can create engagement methods that are grounded in evidence as well as socially acceptable.

There are limitations to the research and methodology used, which offer opportunities for further research. It might use longitudinal methodologies to monitor variations in public acceptance of affordable housing over time, highlighting fluctuations associated with policy reforms, economic periods, or developments in the housing market, and evaluating the long-term sustainability of framing and crime image impacts. It is essential to use experimental or quasi-experimental methodologies to identify the causal connections between language framing and acceptance, whereas media content analysis may investigate how differences in language, metaphors, and themes affect public opinion. Expanding the research to include cross-national comparisons might establish whether the negligible

influence of income and education observed here is unique to Germany or reflective of broader international phenomena.

3.2.3.5 Limitations and Future Research

There are limitations to the research and methodology used, which offer opportunities for further research. The methodological design of the study constitutes limitations in terms of the generalisability of the results. The research is implemented as a quantitative descriptive survey, encompassing a sample size of 1,000 participants. Although this data set offers a nationally representative picture and a solid foundation for statistical analysis, the ability to draw causal conclusions or capture evolving patterns of acceptance is restricted by the limit to a specific point in time. Perspectives on housing are not static. They are subject to economic factors, political discourse, demographic changes, and local experiences with housing projects. Descriptive data is unable to accommodate such temporal shifts. Therefore, the study provides a static representation of public opinion, rather than an indication of its evolution over time. The explanatory variables demonstrate that household income and educational levels exhibit only limited predictive value regarding support for affordable housing. This conclusion not only reflects the survey's statistical findings but also underscores potential conceptual and methodological weaknesses. The complex nature of public attitudes regarding affordable housing could fail to be sufficiently represented by socio-economic factors itself. It is reasonable to hypothesise that other dimensions, such as political orientation, personal housing histories, neighbourhood experiences and cultural attitudes towards social welfare and redistribution, are likely to play a more determining role. Although the research focuses on demographic and socio-economic indicators, which are of analytical value, it does not completely capture the complexity of the phenomenon under research. The study is geographically restricted to Germany. This national focus strengthens the internal validity of the results but also limits their external validity. The German housing market is characterised by specific institutional, legal, and historical conditions, including the legacy of affordable housing policy, regional differences between the federal states and diverse cultural attitudes towards rented and owned housing.

The limitations associated with these characteristics compromise the ability to draw meaningful comparisons with results from other international contexts. The generalisation of results to other countries would risk the disregard of the structural and cultural differences that shape housing debates worldwide. The analytical framework under examination prioritises an examination of key concepts, including affordability, language, and framing effects, with a particular focus on the distinction between the terms “affordable housing” and “social housing”. While this provides valuable insights into the role of communication, structural determinants such as housing supply restrictions, investor behaviour and general economic factors affecting affordability are only marginally reflected in the analysis. The psychological dimensions of fear of crime and prejudice are only indirectly considered, and it is recommended that they be more thoroughly examined through the use of qualitative or mixed methods. The lack of total data coverage signifies that the explanatory model is inherently deficient, necessitating additional study to incorporate both structural and attitudinal predictor variables into a more holistic framework. Notwithstanding, the reliance of the study on self-reported data introduces challenges of a fundamental nature. Survey participants may provide socially desirable responses, particularly on sensitive topics such as housing and social policy, where responses may be influenced by stigmatisation, political correctness, or perceived normative expectations. Despite its efficiency and cost-effectiveness, the online format may create a digital divide that systematically excludes certain demographic groups, such as older people or those with limited internet access.

It is possible to identify several approaches for future research on the basis of these limitations. Longitudinal surveys have the capacity to observe the evolution of attitudes towards affordable housing over time, for example in response to economic crises, political reforms, or demographic changes. Such designs would capture the dynamics of acceptance and resistance that cannot be reflected in cross-

sectional data. It is recommended that experimental and semi-experimental studies be conducted to investigate the causal influence of communication strategies, with a particular focus on the framing of housing initiatives. Through the strategic manipulation of terminology, literary structures, and media imagery, this research aims to identify the most impactful rhetorical strategies in mitigating stigmatisation and fostering acceptance.

A further promising approach is the systematic analysis of media content and public discourse. A comprehensive study of the prevailing narratives, metaphors and frames employed in the discourse on affordable housing in various media, including the press, social media and political communication, is recommended. Such an analysis would serve to complement survey data and elucidate the manner in which public opinion is influenced by broader cultural and communicative contexts. This methodology could be further expanded through the execution of comparative work, which would compare discourses from regions or countries with divergent housing regulations. This methodology could be further expanded through the execution of comparative work, which would compare discourses from regions or countries with divergent housing regulations. It is proposed that future research should extend beyond national borders. The execution of comparative cross-country studies would serve to provide clarification as to whether the weak explanatory role of income and education found in this study is specific to Germany or whether it reflects a more general trend in advanced economies. The potential for such work to provide insights into the influence of institutional differences, including rent control, home ownership rates, and social systems, on public acceptance, is a subject that requires further research. Conducting more detailed case studies within Germany could potentially reveal regional differences in attitudes. It is acknowledged that housing debates are frequently characterised by a strong local focus. Conducting a study of the federal states or even municipalities could provide valuable insights into the influence of local housing markets, political cultures, and historical experiences with affordable housing on acceptance levels.

This study makes a substantial empirical contribution to the understanding of public acceptance of affordable housing in Germany. Its findings are, despite their significance, limited by the cross-sectional and nationally restricted framework of the study. Future research should employ longitudinal, experimental, comparative, and mixed methods to capture the full complexity of attitudes, contextual influences, and communication strategies that determine the success or failure of affordable housing policies.

3.3 Qualitative Research

3.3.1 Sample and Context

The qualitative research study uses grounded theory methodology to investigate the acceptability of affordable housing among the general population. Grounded theory is an interpretive research methodology that has its theoretical foundation in symbolic interactionism and its methodological origins in the sociological traditions of the Chicago School (Glaser and Strauss, 1967). Grounded theory is usually applied in the form of qualitative techniques such as interviews to gather data, which is then subjected to analysis through methods such as constant comparison and dimensional analysis (Schatzman, 1964; Strauss, 1987). The overarching objective of grounded theory is to develop concepts, conceptual categories, and relationships between these categories through a direct process of data analysis. This approach results in a theory that is based on the lived experiences of participants rather than relying on pre-existing theoretical frameworks to interpret those experiences. In contrast to other interpretive methodologies, grounded theory places particular emphasis on examining variation and explicating complexity. The objective is to demonstrate how social processes produce meaning and how specific contextual conditions shape these processes. This focus on complexity and variation makes grounded theory particularly well-suited for investigating abstract social constructs, such as approval, tolerance, or rejection, which are deeply embedded in the concrete elements of social life. The strength of the methodology lies in its ability to integrate subjective experiences with broader social conditions,

making it an invaluable tool for exploring the relationship between social acceptance and the factors that form the basis of it (Charmaz, 2005).

The methodology used in this study comprised a comprehensive review and analysis of the extant literature on the interrelated topics of acceptance, tolerance, and rejection in relation to publicly subsidised housing. It was supplemented by a series of in-depth interviews with professionally qualified individuals who have a direct and close connection to this topic. The data presented in this research study was obtained from a comprehensive review of the extant literature and from eleven in-depth interviews conducted with individuals who play a professional role in the promotion of housing, with a particular focus on the construction of publicly subsidised housing at the city, district, municipal and state levels in Germany. In accordance with the principles of grounded theory, the sampling strategy was targeted and systematic. The participants were chosen to provide insights into their experiences, opinions, and attitudes regarding the acceptance of affordable housing, with the purpose of emphasising their distinctive roles and contributions within the research process. This methodological approach was adopted to ensure the relevance of the topic to the participants. The interviews were conducted with individuals from across Germany.

3.3.2 Data Collection

The data was collected using a combination of semi-structured face-to-face, telephone and video interviews, resulting in a total of eleven interviews with thirteen experts. The interviews form the primary data source for the grounded theory research approach, with supplementary sources used to facilitate understanding of the circumstances and their presentation to various stakeholders, as well as to identify discrepancies between individuals in society to gain further insights into important issues (Jick, 1979; Miles and Huberman, 1994). The semi-structured interviews, which differed in duration from 18 to 59 minutes, incorporated open-ended questions with the objective of obtaining detailed responses from individuals regarding their personal professional experiences with publicly subsidised housing, and their awareness of the significance, impact, and consequences of these experiences. According to Charmaz (2014), the pace of the interview was determined by the information gathered from the verbal and non-verbal responses of each participant. A series of structured prompts was employed to encourage reflection and the emergence of spontaneous insights. The researcher conducted all interviews, which were digitally recorded and transcribed verbatim at the earliest opportunity. The transcripts were then compared with the recordings.

3.3.3 Data Analysis

The transcripts were read with reference to the relevant literature and societal perspective. In an iterative process, the qualitative data was subjected to analysis in a manner that entailed a back-and-forth movement between the data and an emerging structure of theoretical arguments (Locke, 2001; Miles and Huberman, 1994; Strauss and Corbin, 1990). This analysis was conducted in accordance with three principal steps. In the first step of the analysis, the data was grouped into broad categories to facilitate comparison between the incidents. The opinions and feelings of the participants were identified through open coding, and then common statements were used to form provisional categories and first-order codes (Locke, 2001). In accordance with the procedures outlined by Miles and Huberman (1994), a contact summary form was used to document the provisional categories emerging from each interview at all stages of the research process. To illustrate, at the midpoint of the interviews, several data fragments were identified that were related to the general question that had been posed to the participants, “Why can publicly subsidised housing give cause for negative feelings and behaviours to emerge?” Once the codes had been named and the categories created, a further review of the data was conducted to ascertain which, if any, items aligned with each category. On occasion, the reviewed data did not align well with a given category, necessitating either the abandonment or revision of the category in question. As previously stated, the categories identified in the initial data collection phase were used

to inform and direct subsequent interviews conducted as part of the follow-up data collection process (Spradley, 1979).

The second phase of analytical abstraction involved focused coding, whereby the groups of initial codes were compared, refined, and summarised with increasingly abstract labels. The technique of constant comparison was integrated into the entire analysis, allowing for the identification of similarities and differences between disparate data sets. Theoretical questions emerged that indicated the necessity for the inclusion of missing data to construct concepts. Theoretical sampling was employed to gain a novel perspective on the data or to identify further participants for the purpose of developing and refining emerging concepts (Charmaz, 2014). The theoretical sampling approach also informed the ongoing data collection, with the aim of identifying a diverse range of experiences (Charmaz, 2014; Morse and Richards, 2002). The capacity to identify the challenges and strategies deployed by participants facilitated the development of a conceptual framework through the utilisation of theoretical sampling. As the categories were subjected to a process of summarisation, they became increasingly theoretical and abstract in terms of their conceptualisation. This process is defined as a movement from initial to focused coding. The focused coding was conducted to identify relationships between and within the categories, thereby enabling the formulation of overarching themes (Locke, 2001; Strauss and Corbin, 1990).

Once the theoretical categories had been defined, an investigation was undertaken to ascertain the underlying dimensions that could facilitate the adaptation of the categories to create a coherent picture. For instance, certain categories appeared to be more process oriented. Examples of this phenomenon include the continuous shaping of the public image of affordable housing by “media framing”, and the reflection of everyday negotiations of solidarity among residents in “interpersonal engagement”. In contrast, other categories appeared to be more state-oriented. For example, the term “emotional comfort and safety” refers to a state of well-being that housing must ensure, while “housing shortage and accessibility” refers to a structural challenge that persists within the housing system. Alternative conceptual frameworks or models were then identified, which described the interrelationship of these problems and the organisational theories that were available. Once a framework was identified, the data’s fit or misfit was then evaluated against this emerging theoretical understanding (Glaser and Strauss, 1967; Locke, 2001). These techniques were not linear; instead, they constituted a “recursive, process-oriented, analytic procedure” (Locke, 1996, p. 240), which was continued until a clear understanding of the emerging theoretical connections was achieved. Additional interviews no longer revealed new data relationships.

The fundamental components of a grounded theory study are set out in Figure 1. It is noteworthy that these components may manifest in diverse combinations within other qualitative studies; however, a grounded theory study is characterised by the presence of all these components. Figure 2 presents the final data structure, summarising the process of the first-order codes, the theoretical categories, and the aggregate theoretical dimensions that have been used to construct the model of the taxonomy of acceptance.

Component	Stage	Description
Openness	Throughout the study	Grounded theory methodology prioritises inductive analysis. Deduction is the predominant mode of analytical reasoning in medical research. Deduction progresses from the general to the specific: it commences with established hypotheses or theories and gathers data to evaluate those assumptions. Conversely, induction progresses from the specific to the general: it formulates new ideas or hypotheses based on numerous observations. Grounded theory particularly promotes induction. This indicates that grounded theory investigations typically adopt a more open methodology regarding the process under investigation. The focus of a grounded theory study may shift as researchers discern what is significant to the participants.
Research questions	Data collection	The research question thus constitutes not a precise hypothesis, but rather a broad, open-ended puzzle. The objective is to direct researchers towards a particular phenomenon, whilst allowing the data to inform the subsequent direction of enquiry. The questions thus serve as a compass, rather than a blueprint – they initiate the process, but do not predetermine the path. It is common practice for researchers to refine or reformulate the research question during the study, based on what participants highlight as significant.
Recruitment and sampling of participants	Data collection and sampling	Early recruitment often begins as purposeful sampling: participants who are likely to have insights into the topic are selected. In the course of coding and analysis, recruitment shifts to theoretical sampling: participants or cases are deliberately sought who can clarify gaps, test new categories or expand variations.
Data collection	Data collection	The data is then collated through various means, including interviews, observations, and document analysis. A key aspect of the methodology is the concurrent collection and analysis of data.
Analysing immediately	Analysis	Researchers initiate analysis concurrently with data collection. In a grounded theory study, analysis should begin promptly and proceed concurrently with data gathering to facilitate theoretical sampling.
Memo writing	Analysis	The act of composing memos is an integral component of all stages of the process. It is required to write reflective notes in order to record their insights, relationships, and questions. This is key to developing theoretical sensitivity.
Coding and comparing	Analysis	Data analysis depends on coding, which involves deconstructing data into smaller components and labelling them, as well as comparing data with data, case with case, event with event, and code with code to comprehend and elucidate variations in the data. Codes are ultimately integrated and interconnected; at this juncture, they are more abstract and designated as categories or concepts.
Theoretical sampling	Sampling and data collection	Theoretical sampling is utilised to select new participants or data sources based on the emerging findings of a study. The objective of the study is to collect data that will contribute to the further development and refinement of the emerging categories and theoretical concepts.
Initial (open) coding	Sampling and analytical step	Initial (or open) coding is the initial analytical stage. To find activities, meanings, or processes, the data is analysed line by line and divided into smaller chunks. During this stage, the codes stay close to the data and frequently preserve the participants' perspective by using their own words (in vivo codes). Avoiding hasty interpretations, producing a large number of preliminary codes, and remaining open to modifications are the objectives.
Focused Coding and categorising	Sampling and analytical step	Focused (or selective) coding is the stage where numerous preliminary codes are condensed into a smaller set of the most significant or dominant codes. These significant codes are employed to systematically arrange the data and are refined into more extensive categories that elucidate patterns and linkages. Focused coding has been shown to diminish complexity and provide an analytical basis for later stages of theory development.
Theoretical coding	Analysis	Theoretical coding is the phase of grounded theory in which the main categories are linked together to form an integrated framework. The relationships between the categories – such as causes, conditions, strategies or consequences – are specified so that the emerging concepts form a coherent theoretical explanation of the phenomenon under investigation.
Theoretical saturation	Sampling, data collection, and analysis	In qualitative research, the objective is typically to attain "saturation" in the investigative process. This phenomenon is occasionally interpreted as an indication that no novel information has been obtained from the participants. The objective of a grounded theory study is to achieve theoretical saturation. This is a nuanced variant of saturation, in which all concepts within the substantial theory to be developed are comprehensively understood and can be confirmed by facts.
Production of a substantive theory	Analysis and interpretation	The outcomes of a grounded theory investigation are articulated as a substantive theory, comprising a collection of interrelated concepts forming a cohesive framework. This concept, like most scientific theories, is regarded as flawed, context-dependent and never entirely conclusive.

Figure 1. Components of grounded theory

First-Order Codes

- Media coverage on affordable housing lacks depth, is subjective, and selective
 - Politicians and experts play a key role in shaping constructive perceptions
 - Media discussion is indirect, fragmented, and poorly framed
 - Purpose of affordable housing remains unclear to the public
 - Strong community engagement exists around housing issues
 - Public perception of affordable housing is inaccurate and misleading
 - Citizens and politicians show weak understanding of affordable housing
 - Communication of housing objectives has been ineffective
 - New campaigns aim to improve public understanding
- Housing is essential and politically contentious
 - Urban housing deficit requires large-scale development
 - Urgent need to expand affordable housing stock
 - Housing is a fundamental human necessity
 - Increasing housing supply is critical
 - Affordable housing must be central, not peripheral
 - Housing demand is acute and urgent
 - Shortage of compact units for singles/ couples
 - Lack of larger flats impacts immigrant families
 - High demand and low supply raise rents, hitting low-income households hardest
- Community-building strengthens cohesion but needs wider support
 - Social workers provide vital support in housing communities
 - Facilitated connections reduce tensions and foster peace
 - Stronger interdepartmental collaboration is needed in housing and urban development
 - Community-focused programs boost neighbourhood resilience
- Housing promotion must align with wider urban development strategies
 - Targeted, place-based approaches with varied funding are emerging
 - Cross-agency and social service cooperation addresses housing needs
 - Stable and reliable funding is key to effective housing promotion
 - Affordable housing ensures social stability and accessibility
 - Long-term rental subsidies are vital social policy tools
 - Public debate focuses mostly on housing problems
 - Priority needed for those in unstable or homeless conditions
- Round tables and dialogue combat stigma around affordable housing
 - Early neighbourhood involvement and transparency reduce fears
 - Affordable housing supports social balance by accommodating diverse groups
 - Affordable housing delivered via contractors, cooperatives, and private actors.
 - Tenant participation strengthens co-determination
 - Affordable housing benefits not only disadvantaged but also working and middle-income families
 - Large projects face disruption from competing urban/state priorities
 - Free market fails households with low credit, proving need for affordable housing
 - Nationwide demand is vast and growing
- Affordable housing remains accepted mainly out of necessity
 - Public opinion is ambivalent, with both support and criticism
 - Overcoming stigma is slow and difficult
 - Even attractive areas can be stigmatised due to low rents
 - Affordable housing wrongly equated with poverty fuels stigmatisation
 - Building in diverse, quality locations promotes social mix and integration
 - Mixed-location strategies are well received
 - Stigmatisation has lessened but perceptions remain distorted; reframing is ongoing
 - Stigmatisation attaches more to neighbourhoods than single units.
 - Low rents often trigger stigmatisation
- Debate centres on shortages, funding, rents, and publicly subsidised housing as remedial
 - Affordable housing is a core welfare state instrument enabling market access
 - Support frameworks stress its role in meeting demand and aiding low-income families
 - Urban viability depends on affordable housing as a basic function
 - Calls for stronger political and social commitment
 - Acceptance requires understanding issues and remedies
 - Federal aid is helpful but limited
 - Tensions between state/municipal rules and self-governance can derail projects
 - Middle-class housing challenges boost public support for affordable housing
 - Long-term planning must assess beneficiaries and policy elements
 - Housing projects need sustainable, socially-focused long-term vision
 - Housing is a collective duty of all government tiers; municipalities hold key responsibility for
- Affordable housing sustains social equilibrium, especially in major cities
 - Urban centres show strong civic engagement on housing
 - Policy aims to support property ownership via low-interest loans
 - Small housing improvements plus social work aid integration and reduce barriers
 - Transparency and openness are vital in addressing housing issues
 - Solutions depend on stakeholder collaboration and engagement
 - Fair housing distribution is key to social justice
 - Resource limits hinder full housing support
 - Long-term planning must prioritise beneficiaries and support systems
 - Housing requires integration into cultural, social, educational, and security frameworks
 - Communities are the cornerstone of housing projects
 - Evidence-based communication and advocacy fight stigmatisation and strengthen affordability
 - Collaboration can ease tensions and stabilise problem areas

Theoretical Categories

- media framing
- housing shortage and accessibility
- emotional comfort and safety
- policy justification
- ideology of solidarity and community thinking
- community acceptance of affordable housing
- governmental issue/ view
- interpersonal engagement

Aggregate Theoretical Dimensions

- promote the right on housing
- public debate and image
- societal responsibility
- fostering the principle of solidarity
- governmental issues

Figure 2. Overview of data structure

3.3.4 Findings

3.3.4.1 Participants

A total of thirteen participants, comprising six women and seven men, who had professional experience with publicly subsidised housing, agreed to participate in this study. Participants were recruited through the personal contacts of the researcher. The interviews were then conducted on site, by telephone or via video conference. The consent form was provided to the participants prior to the appointment and returned signed to the interviewer. The participants were anonymised in the interviews, and identifying features such as the names of organisations and individuals were changed in the transcript to ensure the confidentiality of other individuals referred to by the participants. As a component of the data collection process, participants were requested to provide a range of demographic details, including their gender, the nature and purpose of their professional occupation. All participants reported it that they were familiar with publicly subsidised housing in their professional capacity (100.0%). The mean interview duration was 35.58 minutes ($M_{min} = 35.58$, $SD_{min} = 10.67$). The participants were geographically representative of Germany, spanning from the north (Hamburg, Bremen) to the south (Tübingen, Bavaria) and from the west (Wiesbaden) to the east (Dresden), thus facilitating the acquisition of a comprehensive nationwide perspective. The interviews were conducted between 16 June and 12 August 2025 (refer to Figure 3 for a detailed description of the sample).

ID	Experts	Gender	Institution/ Function	Region in Germany		Interviews		
				Federal State	City	Duration (minutes)	Format	Date
#1	1	male	Office for Housing, Urban Renewal and Land Management (WSB), Housing Promotion and IFB – Participation Management	Hamburg	Hamburg	36.51	Video conference	16.06.2025
#2	2	male	Department 21: Urban Development Policy, Urban Development, Housing, Housing Allowance, Budget	Saxony-Anhalt		42.52	Video conference	16.06.2025
#3	3	male	Department of Housing	Hesse	Wiesbaden	50.58	Video conference	17.06.2025
#4	4	female	Bavarian State Ministry for Housing, Construction and Transport	Bavaria		45.50	Video conference	25.06.2025
#5	5	female	Highest State Authority for Housing Promotion	Bremen	Bremen	34.31	In person	26.06.2025
#6	6	male	Deputy Head of Dept. 6: Urban Development and Housing	Lower Saxony		18.47	Telephone	09.07.2025
#7	7+8	female/ male	Division of Labor, Social Affairs, Health and Housing	Saxony	Dresden	58.53	Video conference	16.07.2025
#8	9	female	State and Urban Development, Building Supervision and Housing	Saarland		36.57	Video conference	16.07.2025
#9	10	female	Coordination Office for Housing Supply	Lower Saxony	Hanover	25.37	Video conference	17.07.2025
#10	11	male	Urban Housing, Department of Urban Development and Climate Protection	Schleswig-Holstein	Flensburg	34.47	Video conference	23.07.2025
#11	12+13	female/ male	Commissioners for Housing and Barrier-Free Construction	Baden-Württemberg	Tübingen	33.07	Video conference	12.08.2025

Figure 3. Participant characteristics

3.3.4.2 Word Cloud in Affordable Housing Discourse

The objective of using a word cloud, as illustrated in Figure 4, for this study is to examine the most frequent terms, which implies that most of the analysis will be conducted within these areas. A word cloud, also known as a tag cloud, is a visual representation of text data in which their respective sizes represent the frequency of occurrence of individual words. The visual representation of words in the word cloud illustrates the themes and keywords associated with the topic of affordable housing as derived from the interviews. The size of the words in the cloud varies, with more prominent words indicating greater frequency or significance in the source material (Lohmann *et al.*, 2009). The word cloud serves to illustrate several key topics related to affordable housing, reflecting a range of social, political, economic, psychological, structural, and ethical facets. To facilitate an understanding of the theoretical dimensions used to create the model of the taxonomy of acceptance, a brief explanation is

was achieved by establishing a series of codes, beginning with initial and focused concluding with theoretical codes. This construction was based on the collective experiences of the participants and represents a summary of the entire sample. The transcripts were subjected to analysis, resulting in the identification of 846 first-order codes and eight theoretical categories across five aggregate theoretical dimensions. The subsequent section is structured according to the identified aggregate theoretical dimensions, with detailed descriptions provided in the subsections.

As illustrated in Figure 5, the distribution of theoretical categories resulting from the coding process is presented. Each category represents a conceptual perspective through which the topic was discussed, indicating both the absolute number of coded segments and their relative share of the material. A detailed analysis of the results indicates that the predominant category is ideology of solidarity and community thinking, accounting for 22.22% of the data. This finding indicates that shared values and concepts of community were the predominant similarity throughout the studied transcriptions. The subsequent most prevalent categories are government issue/ view (18.09%) and housing shortage and accessibility (15.60%), both of which reflect structural and policy-oriented concerns. The middle categories include policy justification (11.23%) and community acceptance of affordable housing (10.40%), highlighting debates about legitimacy and local attitudes. On a more personal level, aspects such as emotional comfort and safety (9.93%) and interpersonal engagement (6.97%) are less emphasised, while media framing (5.56%) appears least central in the material. The resulting figure illustrates a hierarchical structure of concerns, with collective ideologies and state perspectives taking precedence, while interpersonal and media-related dimensions play a subordinate role. It is justifiable to point out that, owing to their professional ambitions and the accompanying professional perspective, affordable housing is predominantly seen and portrayed as a political and societal concern rather than a personal or emotional matter









<i>Colour</i>	<i>Theoretical Categories</i>	<i>Coded Segments (all documents)</i>	<i>% Coded Segments (all documents)</i>
	media framing	47	5.56
	interpersonal engagement	59	6.97
	emotional comfort and safety	84	9.93
	community acceptance of affordable housing	88	10.40
	policy justification	95	11.23
	housing shortage and accessibility	132	15.60
	governmental issue/ view	153	18.09
	ideology of solidarity and community thinking	188	22.22

Figure 5. Coded themes in affordable housing discourse

3.3.4.4 Aggregate Theoretical Dimensions

3.3.4.4.1 Public Debate and Image

The interviews reveal a complex environment in which the public debate and image of publicly subsidised housing are shaped by historical legacies, media coverage, and targeted public relations efforts to influence perceptions. Across regions and professional contexts in Germany, experts highlight both ongoing stigmatisation and new strategies for normalisation. Several respondents emphasise that public debate continues to be shaped by negative associations that originated in the post-war decades.

“..., the image that the public has of publicly subsidised housing is still a distorted image, but we are constantly working to see this as an opportunity. ... Prejudices take a long time to break down. So, I think that takes an extremely long time” (ID #2, 9, 23).

Respondents point to the continued presence of stereotypes originating from the large housing estates of the 1960s and 1970s, which were often linked with segregation, poverty, and social problems. These images still dominate the collective imagination, even though they no longer reflect the reality of contemporary affordable housing projects.

“But yes, there are still ideas of social housing from the 60s and 70s in people's minds, where urban planning decisions were also made that were unfavourable” (ID #11, 10).

Other respondents emphasise a reduction in stigmatisation in recent years.

“Well, I do not know of anything negative about it now. ... Hamburg now has a quite pronounced culture of discussion and participation and in formation” (ID #1, 35, 41).

Modern housing strategy generally avoids extensive estates and prioritises mixed-use, integrated developments. This method renders affordable housing frequently unrecognisable from private homes, so reducing the visibility of disparity and mitigating negative connotations. According to certain experts, this signifies a fundamental transformation. Publicly subsidised housing is becoming recognised as a standard and legitimate element of urban development and a cornerstone of social policy, rather than a disadvantaged sector.

“... there is a certain mix of housing projects, of subsidised housing, so that actually now in the areas in which I know it, hardly these negative associations with subsidised housing construction arise or I hardly know them as such, and for me subsidised housing construction is therefore a really essential part of our society. In other words, simply the fair distribution of housing, so to speak, which significantly supports the fair distribution of housing” (ID #4, 5).

The role of the media proves to be a decisive factor. Interviewees expressed dissatisfaction with the tendency of the media to focus disproportionately on negative cases, such as disruptive tenants or deteriorating estates, while neglecting to report on successful, well-functioning projects. This form of framing, which is selective in its approach, has been shown to contribute to the maintenance of stigmatisation and the reinforcement of public misconceptions.

“We have also had press inquiries here where a journalist came and said she had already made a bit of film material, with such and such and such and such an example. And then we said yes, but that expired a long time ago, that was 40 years ago. The new ones are completely different” (ID #5, 3).

“This is simply not seen publicly and in the media. You only ever see the outliers and I think that is where the topic comes from. ... I think there are also TV shows that somehow spread something like that. A picture of social housing, which is simply not representative, but what is seen. So that is just a conglomerate of misrepresentation, misconception, and individual cases, ...” (ID # 8, 29).

The interviews also reveal diverging assessments of the extent and quality of public debate. It has been posited by certain authorities that, within specific urban centres, a culture of discussion and participation has been firmly established, thereby contributing to the promotion of acceptance.

“..., when new plots of land are now put out to tender, there are always negotiations and discussions in the districts” (ID #1, 35).

Others characterise the discourse as disorganised, inadequate, or even non-existent, mostly influenced by stereotypes rather than substantive commitment.

“... the majority of the public and a large part of the politicians who talk about it do not know what publicly subsidised housing or social housing actually is. And that is why the presentation outside is always a problem” (ID #8, 5).

Participatory formats, transparent communication, and neighbourhood information events are essential components of early public engagement in planning processes, as emphasised by respondents. These measures are seen essential for preventing disagreement and cultivating acceptability. The interviews indicate a latent tension concerning the function of affordable housing in society. Although a part of the public regard it as a residual tool of social assistance designated for the most disadvantaged, many respondents underscore its wider role as housing for all and as a crucial element of a socially equitable system. This redefinition aims to contest limiting perspectives and to re-establish affordable housing within a context of solidarity and universal accessibility.

“... it is actually about housing for everyone and not about housing for the poorest or the socially weakest or those who cannot really participate in our economy for this reason” (ID #11, 5).

This statement serves to emphasise an effort to reposition affordable housing as a universal and solidarity-based policy instrument, rather than a marginalised welfare provision.

The results of the interviews demonstrate that the public image of affordable housing remains a subject of controversy and is a dynamic social phenomenon. Historical stereotypes continue to persist, particularly in public attitudes and media discourse, yet these are being challenged by inclusive planning processes, active communication strategies, and the engagement of local and ministerial officials in participatory decision-making. The interviews indicate that the legitimacy and acceptance of affordable housing is dependent not only on material conditions, such as the quality of design or the level of rents, but also on the extent to which the experts interviewed can influence public attitudes within their professional roles. In considering this standpoint, the discourse surrounding affordable housing can be regarded beyond the parameters of a purely technical discourse on housing policy, instead signifying a cultural and communicative effort to attain recognition, solidarity, and social justice.

3.3.4.4.2 Societal Responsibility

In the expert interviews, the principle that housing is a basic human need, and a human right is recurrently emphasised. This principle is therefore fundamental to the argument that housing cannot be left to market mechanisms alone. The concept of housing as a social right is comparable to that of education and healthcare, and it is emphasised that it is of the utmost importance for human dignity and participation in social life.

“... housing is a basic need of people ... affordable for the different households with their very different incomes and household sizes, to find suitable sufficient housing for them and to be able to pay for it” (ID #1, 3).

“... housing is a basic need, which unites all people regardless of their wallets and that we have the damn duty in cities that are growing, that people are part of society according to their needs ... and we should then create the appropriate framework conditions accordingly” (ID #7, 10).

The interviewed experts in the domain offer comprehensive evaluations demonstrating how this comprehension affects policy and practice. Housing provision is expected to enhance the diversity of households in major urban regions, hence facilitating access for families, single-person households, and persons with constrained incomes. From this perspective, affordable housing is not an anomaly within the system, but rather a fundamental mechanism that allows society to ensure that all demographics may attain satisfactory living conditions. The housing issue is both fundamental and politically controversial. It is not a neutral good but rather a field in which social conflicts are become visible. Escalating rents, a scarcity of affordable housing, and planning failures have transformed housing into a focal point of political dispute, placing it at the centre of discussions over equity, accountability, and the role of federal and state governments.

“...subsidised housing construction also coming to middle and better locations, being created there, being newly created. And on the one hand, this is of course nice for the social mix of the city as a whole ...” (ID #1, 31).

The federal and state governments are responsible for establishing the conditions that enable the provision of housing. This responsibility is manifested in the following domains: financing mechanisms, regulatory frameworks, and long-term planning strategies. It is anticipated that housing policy will guarantee not only the quantity of housing, but also its affordability, quality, and distribution across different urban areas. The failure to execute these tasks can result in social tensions and a decline in public trust in political institutions. The provision of housing serves social justice. In accordance with the prevailing understanding of responsibility, there is a consensus that it is best conceptualised as a collective rather than a purely state-based phenomenon. It is a matter of societal interest that individuals and families have secure housing conditions. The concept of affordable housing is therefore intrinsically linked to the notion of solidarity, whereby the more economically advantaged members of society contribute to ensuring that less well-off groups are not marginalised.

“In a big city, even parties that are not close to the public housing supply certainly see the necessity. ... We need even more of this in subsidised housing” (ID #3, 9).

The interviews reveal divergent interpretations of who societal responsibility should prioritise. In the context of risk management, a particular emphasis must be placed on those who are most vulnerable.

“... the highest urgency is first of all the hopeless cases, i.e. the cases that are currently affected in mass accommodation, hotels, temporary accommodation, or potential homelessness” (ID #3, 25).

This viewpoint considers affordable housing a safety net for individuals excluded by the market. While some interviewees embrace a universalist stance, viewing housing as a right that benefits the most vulnerable populations. This recontextualization contests lingering perceptions and positions subsidised housing within a more expansive social compact that includes various income brackets.

“So, it is actually about housing for everyone and not about housing for the poorest or the socially weakest or those who cannot really participate in our economy for this reason” (ID #11, 5).

The notion of societal responsibility is further implemented through policy instruments and planning practices.

“... we usually demand at least one-third subsidised housing construction for urban properties, no matter where the property is and even in the private sector” (ID #1, 67).

These restrictions aim to enhance social balance and stability regarding geographical distribution, with the goal of cultivating various communities defined by varying economic levels. In addition to construction quotas, experts emphasise the importance of supportive infrastructures, such as social workers and community activities, which reflect accountability at the local level.

“... social workers are there, who also have a supportive effect ... social rooms down on the ground floors or play areas for the children or something like that, or a party room that can be used free of charge” (ID #3, 23, 27).

The provision of social services, the establishment of neighbourhood facilities and the implementation of participatory planning processes are all manifestations of social responsibility. Incorporating the supply of housing into comprehensive social policies is a strategic method that allows the state and its stakeholders to guarantee that housing is not only accessible but also integrated within a framework that encourages needs, communities, and possibilities. The provision of affordable housing is widely regarded as a significant indicator of a societal commitment to the principles of fairness and solidarity. In the absence of this, the phenomenon of social division is exacerbated, and the social infrastructure of the society is strained. It is consequently hypothesised that responsibility for housing is one of the most visible and tangible ways in which the relationship between the state, society and citizens manifests itself in everyday life.

3.3.4.4.3 Fostering the Principle of Solidarity

The interviews show that publicly subsidised housing is consistently viewed as more than just an economic measure. It is described as a means of promoting solidarity within society. The interviewees emphasise that solidarity arises from the recognition of housing as a basic human need.

“... this is an important instrument for social balance, because housing is a basic need of people ...” (ID #1, 3).

Solidarity is also recognised as an integrative force in the context of urban development. The integration of affordable housing within central and appealing locations serves to prevent the accumulation of disadvantages and to promote solidarity between disparate income demographics. The requirement to construct and preserve affordable housing within all residential districts of a city constitutes a deliberate strategy to prevent segregation and to foster a sense of solidarity within the urban environment.

“... it is stated at an early stage that at least 30% must be publicly subsidised housing” (ID #10, 25).

Several respondents emphasise that solidarity must be actively promoted through supportive measures.

“We have set up such small planters in the open space where people can grow their vegetables and lead to a social structure, because people suddenly start talking to each other ...” (ID #2, 25).

Experts perceive solidarity as a communal investment in stability. They contend that housing provision should be regarded not merely as a service for individuals in urgent need, but also as an advantage for society at large. Affordable housing stabilises rental prices, offers protection against market fluctuations, and maintains urban population diversity. Solidarity is associated with the maintenance of duty. Experts underscore that housing represents a significant issue need continuous

effort', highlighting that solidarity is not a singular act but a sustained obligation. Affordable housing illustrates solidarity in both theory and application. It equalises opportunities in the housing market, incorporates various populations into the urban landscape, and cultivates communities through supportive infrastructure. The promotion of solidarity represents a fundamentally compelling justification for housing policy, as it facilitates a holistic integration of individual well-being with the broader stability of the community.

“... subsidised housing construction is therefore a really essential part of our society” (ID #4, 5).

3.3.4.4 Promoting the Right on Housing

Affordable housing is not only a political instrument, but also an expression of the right to housing. The interviewees repeatedly emphasise that access to secure and affordable housing is a basic human need and, as such, must be guaranteed in the context of social justice and political responsibility. Experts describe housing as both a fundamental and a contested good.

“... it is a basic human need. ... this is of course a particularly crucial point for those who also want social justice and the possibilities to adequately provide themselves with the necessary housing” (ID #1, 7).

Housing is not simply understood here as accommodation, but as a requirement for participation in society, placing it alongside other rights such as healthcare and education. According to the interviewed experts, the political recognition of housing as a right has gained visibility in recent years.

“... the Senate and the parliament have given the topic higher priority again, so I would say that this has been addressed appropriately in recent years” (ID #1, 11).

This elevation of housing on the political agenda shows how the right to housing is being realised through targeted support programmes and legislative initiatives. The promotion of the right to housing is also linked to quantitative goals and the ability to achieve them. Such goals are seen as concrete evidence of the commitment of municipalities and state to securing the right to housing, even in a difficult market environment. The interviews also highlight the flexibility of subsidy systems as a mechanism for making the right to housing effective for different income groups.

“So logically, of course, there should always or first and foremost be sufficient funds to be able to provide impetus there, because social housing is always a subsidy for free rents or for free housing offers, which is then available to a limited number of households that are demonstrably in need” (ID #7, 35).

“... subsidy has the great advantage, of course, it can adjust the rent in a meaningful ratio to the income with reference to the given construction costs, the rent in turn analogous to the income” (ID #1, 49).

At the same time, the right to housing is discussed as an ongoing responsibility, especially in view of the continuing shortage. There is an extremely strong focus on the problems. Here, the right to housing is visible in public debates both as a principle and as a political issue.

“... housing shortages, remedying the housing shortage through public funding, rent developments and the possibility of exerting influence through public housing construction or publicly subsidised housing” (ID #2, 9).

Several experts warn, the implementation of this right is uneven. In some regions, access to affordable housing is severely restricted due to the shortage.

“Ultimately, we can only place households that already live in Wiesbaden or work here” (ID #3, 23).

The interviews also emphasise structural problems in advancing the right to housing, especially regarding sufficient supply. Experts have seen a deficiency in housing options that accommodate both modest apartments for one- and two-person households and larger apartments for families. This mismatch signifies that, although the right to housing is acknowledged in theory, its actual implementation depends on harmonising supply with demographic and social conditions. The promotion of the right to housing is both a moral imperative and a practical challenge. This principle is firmly rooted in the concept of social justice. Its implementation requires three key elements: first, sustained political will; second, flexible support mechanisms; and third, continuous adaptation to changing needs. Notwithstanding the advances that have been accomplished, it is essential to acknowledge that this remains a substantial concern that necessitates continuous effort.

3.3.4.4.5 Governmental Issues

The interviews clearly show that, from the professional perspective of the respondents, the significant role of the government in shaping and maintaining housing policy is emphasised. Experts consistently refer to the state as the guarantor and regulator of affordable housing, with local, regional, and federal actors jointly responsible for ensuring long-term supply. Several experts emphasise the political prioritisation of housing construction, not least through the allocation of higher subsidies.

“... we now have record funds of €2.2 billion for housing subsidies. I do not think that was even five hundred million five years ago. So that has really increased extremely” (ID #4, 17).

Such statistics are not merely technical benchmarks but serve as evidence of political will and effective governance. At the same time, respondents emphasise that the federal and state governments complement each other in their roles.

“The federal government, it gives financial support. That is a good thing, of course. ... the Senate and the parliament give it a high priority and the funding programs are accordingly also run by the city of Hamburg ... We have an investment and development bank in Hamburg that offers the programs ... together with the private housing industry and with cooperatives, which also have a great tradition in Hamburg and are also heavily involved” (ID #1, 13).

This illustrates how government responsibility is often exercised through partnerships with private and cooperative actors, reflecting a hybrid governance structure.

Another recurring theme is the limitations of current funding structures.

“... we cannot now promote social housing, which charges a higher rent than the local comparative rent” (ID #2, 11).

The design of subsidy programs is therefore not only a technical matter but a political question of fairness and legitimacy. A range of state and federal programmes are cited as targeted instruments that attempt to adapt funding to unique needs. In addition, experts underline the significance of reliability and consistency in housing subsidies.

“... the most important thing in housing promotion is reliability and consistency, i.e. the funding conditions (ID# 2, 33).

Stable framework conditions are necessary to give both local authorities and the construction industry planning security, especially in view of fluctuating interest rates and economic instability.

Nevertheless, the interviews also reveal tensions between short-term political measures and long-term structural challenges. As one respondent observes, the only way to resolve the problems is to address the fundamental causes. This is primarily due to the limited availability of living space in metropolitan areas, a problem that can only be addressed through increased construction (ID #2, 31). This observation highlights a persistent discrepancy between political discourse, which frequently emphasises short-term remedies, and the fundamental structural realities of supply and demand. Governmental issues are also framed as a matter of fair distribution and political responsibility. The issue of government is presented as a question of fair distribution and political responsibility. It is not possible for all individuals to be supported. It is impossible to support everyone (ID #3, 7). This emphasises the challenge of distributing limited resources in a way that balances efficiency, fairness, and acceptance.

The interviews reveal that governmental challenges in housing policy are defined by a complex interplay of political intentions, institutional structure, and environmental restrictions. Governments are anticipated to serve as guarantors of equity and enduring stability, while simultaneously adjusting funding mechanisms to evolving social demands and economic conditions. As highlighted by interviewed experts, the basic dilemma persists, the ongoing lack of affordable housing and the struggle to combine political commitments with the tangible realities of building and urban expansion.

3.3.5 Discussion

3.3.5.1 Interconnected Dimensions of Affordable Housing Discourse

The findings of this study reveal that the acceptance of affordable housing in Germany is the result of a combination of policy instruments and institutional actors, rather than being attributable to a single policy or institutional factor. The taxonomy of acceptance, as represented in the four intersecting dimensions of governmental issues, public debate and image, solidarity, and responsibility, and promote the right on housing, reflects the housing governance in multilayered structure in Germany. As presented in Figure 6, there is a marked overlap between the four identified dimensions. The acceptance of affordable housing is influenced by a variety of factors, including socio-economic, cultural, legislative, and institutional elements. The acceptance is a systemic phenomenon which depends on the simultaneous occurrence of political will, social solidarity, communicative approval, and rights-based identification.

In the absence of a parallel anchoring in solidarity and responsibility within state frameworks, acceptance remains fragile. Subsidy programmes and planning regulations have proven beneficial for the construction of residential buildings. The lack of comprehensive support from residents and experts can lead to projects encountering local resistance, which often manifests itself in the form of NIMBY attitudes. These findings indicate that the implementation of political measures alone is ineffective in ensuring legitimacy, unless accompanied by the mobilisation of prevailing social values and responsibilities.

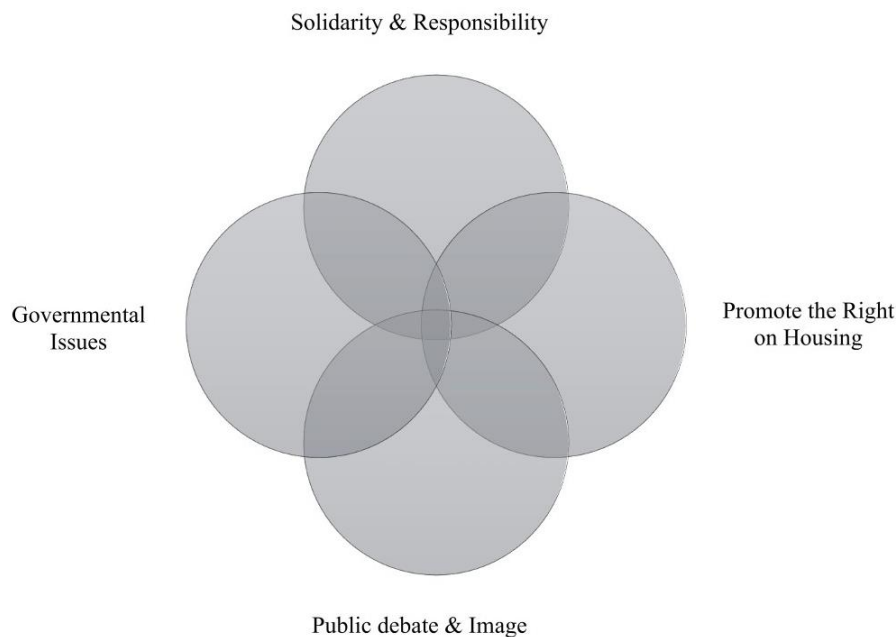


Figure 6. Dimensions of affordable housing discourse

In situations where solidarity and responsibility are significant factors, but the state framework is considered inadequate or inconsistent, the normative commitment to housing as a social good cannot be institutionalised. In such cases, there is often a discrepancy between the well-intentioned discourse and the sustainable housing provision, highlighting the disparity between social ambitions and state capacities. A particularly pronounced imbalance arises when support programmes are subject to abrupt political changes or when long-term planning security is weakened. This, in turn, has a negative impact on public confidence. Legal and political recognition of the right to housing forms the basis for the necessary discourse. It is important to note that there is a risk that this right will become an empty principle if it remains detached from public debate and awareness. Although legal privileges exist, their fulfilment is not certain due to the continued stigmatisation of housing in public discourse, caused by media images and enduring associations with past social housing estates from the 1960s and 1970s. The ongoing stigmatisation of affordable housing hinders its claimed validity and integration into urban development. This reinforces the image of affordable housing as a last option for welfare assistance rather than a fundamental aspect of urban development. It is evident that effective communication, inclusive processes and positive media coverage and framing can influence public debate and image in a favourable direction. A thorough analysis of the data reveals that the four dimensions constitute a taxonomy of acceptance, which is conceptualised as an interdependent model wherein each dimension fulfils a necessary but not sufficient function in isolation.

The taxonomy of acceptance is not only employed as a classification tool but also serves a significant role in empirical analysis. The research explores the systemic foundations that form the basis for understanding and accepting housing policy in various areas of German society. The acceptance of individuals within the welfare state is anchored at the federal level through legal discourse and financial resources. The implementation of these measures is ensured at the state level by the reliability of regulation. At the municipal level, the negotiation of discursive and normative legitimacy occurs in direct cooperation with citizens. The central overlap in the diagram illustrates the point at which these different areas converge and create a situation in which affordable housing is no longer regarded as an exception or residual quantity, but as a legitimate and indispensable part of urban development. Acceptance of the joint creation of legitimacy in law, politics, discourse, and social practice must be ensured. The absence or weakening of one dimension has the potential to destabilise the balance, while alignment can promote the recognition of affordable housing as a common social good and basic need.

3.3.5.1.1 Solidarity and Responsibility

The focus on solidarity and responsibility is of particular significance, as it signifies a shift in discourse from narrow economic or technological justifications to a moral and collective understanding of housing. This perspective is consistent with broader European debates that view housing as a fundamental social right, alongside education and healthcare. The present study concludes that solidarity should not only be regarded as a rhetorical principle, but that it is also being implemented. A discrepancy exists between the principle and its practical manifestation. Although solidarity is widely endorsed at the normative level, its implementation in policy and planning remains inconsistent. The ongoing consolidation of social housing in peripheral or socio-economically disadvantaged areas stands in marked opposition to the stated objective of fostering integration and diversity. This discrepancy is indicative of the general risk that solidarity may become a symbolic reference point rather than a structurally anchored principle. As posited by preceding studies, the efficacy of solidarity is contingent upon its incorporation within integrative housing strategies. The objective of such strategies is to disperse affordable housing across all neighbourhoods, thereby circumventing patterns of segregation. This underscores the necessity to establish mechanisms that provide a reliable basis for solidarity, institutional stability, and practical effectiveness.

The implementation of a binding quota for affordable housing, applicable to all neighbourhoods, has the potential to prevent the concentration of low-income households in specific areas and promote genuine social mixing. The strength of social integration within a residential neighbourhood may be reinforced by implementing a combination of measures. These investments include the establishment of infrastructure to support the social work profession, such as the creation of premises for social workers, as well as the development of recreational facilities for children and community rooms. These measures provide residents of the neighbourhood with opportunities for meaningful interaction. There is also the potential for local authorities to assume an initiative-taking role in the initiation and maintenance of community-building projects, including urban gardening and joint cultural activities. The potential for these initiatives to promote mutual recognition and contribute to the deconstruction of entrenched stereotypes is noteworthy.

3.3.5.1.2 Promote the Right on Housing

The federal and state governments have been regarded as guarantors of the financial and legal framework conditions, while local authorities have been assigned the responsibility of implementing these measures in cooperation with private investors and housing associations. These mechanisms are fragile, as subsidy programmes are vulnerable to abrupt political changes and do not offer sufficient long-term security. This perspective aligns with the prevalent criticism in the extant literature, which emphasises the volatility of housing policy within federal systems. The phenomenon of political cycles and changing agendas, when viewed in isolation, often result in fragmented and short-lived initiatives. Such developments invariably create a climate of uncertainty among investors and, moreover, have the potential to weaken the capacity of local authorities to engage in long-term strategic planning. While the allocation of record funds in recent years signals political will, such financial injections alone cannot resolve the fundamental shortage of affordable housing.

Strong government commitment is identified as a key factor in addressing this issue. The analysis also highlights the potential consequences of excessive reliance on subsidies without the implementation of institutionalised long-term frameworks. It is emphasised that such an approach risks reinforcing the very housing insecurity that these programmes are designed to address. There is a necessity for greater emphasis to be placed on reliability and continuity. Multi-year funding commitments, long-term urban development plans and institutional mechanisms that serve to stabilise housing policy are of essential importance. Enhanced collaboration between the federal government, the states and local authorities would result in a reduction in fragmentation.

3.3.5.1.3 Public Debate

The discussion over affordable housing is marked by a degree of ambivalence. Negative perceptions of the mass housing estates from the 1960s and 1970s persist in collective memory, perpetuating beliefs that affordable housing attracts social issues. Media coverage often reinforces these perceptions by emphasising extreme instances of chaos or disarray, while concurrently neglecting successful, well-functioning initiatives. The study noted an increased adoption of inclusive planning processes and transparent communication techniques in certain municipalities. Recent initiatives are becoming regarded as standard components of urban development. This paradox is evident in global research highlighting the substantial influence of framing and narratives on the formation of public opinion. Studies in different situations have shown that alternative terminology, such as “lifecycle housing”, might provoke more favourable responses than the word “social housing”. The German situation illustrates that enduring unfavourable portrayals may hinder contemporary advancement through cultural memory. The experiences of cities like Hamburg, which have adopted participatory planning and transparent communication tactics, illustrate the potential of these approaches to challenge dominant narratives. This assessment determines that both discursive validity and technological appropriateness are essential. Even exemplary, well-integrated housing developments may face opposition if depicted unfavourably in public discourse. The advocacy for affordable housing as a strategy to promote social stability has proven to increase its acceptance. The efficacy of local actors in combating stigmatisation is inconsistent, with some municipalities demonstrating successful implementation, while others remain stagnant in a cycle of misunderstanding and resistance.

3.3.5.1.4 Governmental Issues

The state plays a key role in shaping the framework conditions that enable the provision of affordable housing. The federal and state governments function as guarantors for both the financial and legal framework conditions, while local authorities are responsible for implementing these measures in cooperation with private investors and housing associations. These mechanisms remain fragile since subsidy programmes are subject to abrupt political changes and do not offer sufficient long-term security. This perspective aligns with the predominant criticism in the extant literature, which underscores the volatility of housing policy within federal systems. The phenomenon of political cycles and evolving agendas frequently gives rise to initiatives that are fragmented and ephemeral in nature. This has the effect of generating uncertainty among investors and impeding the capacity of local authorities to engage in strategic planning. Despite the allocation of record funds in recent years, indicating a political commitment to addressing the issue, such financial injections alone are insufficient to rectify the systemic deficit of affordable housing. Significant government involvement is imperative, yet excessive reliance on subsidies absent the establishment of long-term frameworks must be avoided. This could hinder the success of such programmes in achieving their objective of addressing housing insecurity.

3.3.5.2 Implications

This research presents an overview of four dimensions that touch on the concept of affordable housing acceptance. The study discusses how it builds on or extends existing theory in these areas in relation to the creation of a theoretical framework for understanding the social processes involved in the formation of acceptance. The theoretical implications of the acceptance of affordable housing emphasise the importance of developing a multidimensional framework that integrates the various social processes influencing acceptance. By examining the interrelationship between solidarity and responsibility, promote the right on housing, public debate, and governmental issues, the study enables a deeper understanding of the fundamental principles that explain the acceptance of housing.

The research is based on the taxonomy of acceptance and applies the principles of grounded theory to analyse societal attitudes towards affordable housing. The study makes a noteworthy theoretical contribution by providing a framework for understanding the sophisticated interaction between social dynamics and the acceptance of affordable housing initiatives. The research identifies significant gaps in the existing literature, particularly about the limited understanding of local public awareness and perceptions of affordable housing. It emphasises the necessity for future studies to address the discrepancies between national and local definitions of affordable housing and to examine the influence of private and public sector involvement in shaping public opinion.

The findings of this study indicate that short-term subsidy programmes are important but insufficient to achieve lasting acceptance among the population among policymakers and administrators at the federal and state levels. Stable, long-term regulatory frameworks are essential to provide certainty for investors and enable local authorities to plan effectively. The findings of the research imply that acceptance is dependent on the quality of communication and public engagement. Transparent, participatory planning processes, combined with a strategic redefinition of affordable housing as a 'normal' and integral part of urban development, have the potential to break down persistent, stigmatising associations with large-scale housing from the past. In this sense, the research provides practical guidance for federal and state authorities seeking to coordinate financial, legal, and argumentative strategies.

For local authorities and housing associations, the taxonomy provides a tool with which to analyse local challenges in terms of acceptance and to develop awareness-raising measures. Investments in social infrastructure, the presence of social workers, and measures that promote everyday interaction, such as community spaces or urban gardening projects, have been demonstrated to strengthen solidarity and reduce societal tensions. The findings also suggest that housing associations and private investors require predictable and reliable funding conditions to allocate resources to the provision of affordable housing. In consideration of these factors, the research offers evidence that validates the significance of political stability and cohesion in fostering and sustaining private sector involvement.

Affordable housing needs to be regarded not only as a tool to promote social well-being, but also as a fundamental social right and a means of fostering solidarity and equality within society. It has been argued that this approach can assist in shifting public discourse away from negative stereotypes and towards a more inclusive and rights-based understanding. Community members and the media are important in this reinterpretation process, since how they act can either support or oppose stigmatisation.

3.3.5.3 Theoretical Contributions

The theoretical contributions from research on affordable housing can be multifaceted, encompassing various dimensions such as definitions, public perceptions, and the socio-economic implications of housing policies. A notable contribution is the establishment of a comprehensive taxonomy of acceptance related to affordable housing. This taxonomy is derived from qualitative data, including interviews, which reveal the complex interplay of social, political, economic, and ethical factors influencing public attitudes towards affordable housing. The grounded theory methodology employed in this research enables a detailed and nuanced understanding of the interrelationships between these factors and their impact on community acceptance and resistance.

Unlike previous studies, which often treated acceptance as either a question of economic feasibility or public attitudes in isolation, this taxonomy conceptualises acceptance as a systemic and multidimensional process. Using the grounded theory methodology, the study develops a conceptual framework that is derived directly from empirical data rather than imposing existing theoretical models. In this way, it captures the complexity of social perceptions and cultural myths that shape the acceptance of affordable housing in Germany. The research indicates that acceptance is influenced not only by the availability of subsidies and support programmes or regulatory frameworks, but also by the cultural integration and public acceptance of affordable housing in media and political discourse. This approach,

which incorporates both structural and cultural elements, addresses a significant gap in the extant literature, which has historically treated economic and social explanations as isolated entities. The taxonomy provides a novel framework through which researchers and professionals can understand how institutional, cultural, and legislative factors interact to shape public attitudes towards the subject. An additional finding of the research is the importance of solidarity and human rights-based perspectives as theoretical categories in housing research. By placing emphasis on housing as both a social right and a means of collective responsibility, the research establishes a link between debates concerning housing and more encompassing theories of social justice and the validity of the prevailing social welfare state.

In terms of theoretical contributions, the research highlights the role of framing and communication in the legitimisation of housing policy, thus providing a valuable addition to the extant literature on the subject. The findings of the analysis demonstrate the way media reports, and political discourse influence the formation of collective remembrance and public attitudes, thus positioning discourse as a factor that may explain the acceptance of housing. This theoretical approach extends beyond the German case to offer a transferable framework for analysing debates on affordable housing in international contexts.

3.3.6 Conclusion

The research applies a grounded theory methodology to investigate the acceptance of affordable housing in Germany, evaluating the perspectives of municipal, state, and federal authorities. The primary contribution of this research is the creation of a taxonomy of acceptance that systematically identifies and organises four interdependent dimensions. These four dimensions are government issues, public debate and image, solidarity and responsibility, and the promotion of the right on housing. These dimensions do not operate in isolation but instead overlap and form a systemic framework that explains why the acceptance of affordable housing remains controversial, vulnerable, and subject to uneven distribution across social, political, and geographical contexts. The findings demonstrate that political course of action and financial subsidies are necessary but not sufficient conditions for sustainable acceptance. In the absence of regulatory stability and long-term planning security, investors and local authorities are confronted with challenges in implementing these measures, which consequently fosters a decline in public trust. The cultural and communicative classification of affordable housing has been identified as being equally important. The phenomenon of stigmatisation, with its deep roots in historical legacies and the selective media reports which serve to reinforce it, continues to shape perceptions, even as integrated, high-quality affordable housing developments become more common. The acceptance of this paradigm is contingent not only on discourse and legitimacy, but also on economic viability. The study also demonstrates that solidarity and the recognition of housing as a fundamental right are necessary for the incorporation of affordable housing within a broader social contract. The principles are subject to inconsistencies in practical application. Whilst housing is widely regarded as a universal good, its provision is frequently limited to socio-economically disadvantaged areas, which undermines the goal of integration and social diversity. These principles are not without their limitations, as they are susceptible to inconsistencies in practical application. Whilst housing is widely regarded as a universal good, its provision is frequently constrained to socio-economically disadvantaged areas, consequently weakening the objective of integration and social diversity. Effective solidarity is contingent upon the institutionalisation of mechanisms, such as the imposition of obligatory quotas for the provision of affordable housing in all neighbourhoods, substantial investment in social infrastructure, and the initiation of initiatives that engender habitual forms of community life.

Beyond its empirical contributions, this research provides several theoretical and methodological advances. The taxonomy of acceptance provides a novel framework for conceptualising acceptance as a systemic, multidimensional process, integrating economic, cultural, normative, and political perspectives. Contrary to studies that treat acceptance as either a question of financial viability or public opinion, this framework demonstrates that the two areas are inextricably linked. Methodologically, the

application of grounded theory to this field serves to expand the analytical repertoire of housing research by generating concepts derived directly from empirical data as opposed to theoretical models that are imposed. However, it is imperative to acknowledge the limitations of this approach. The relatively limited number of interviews conducted limits the generalisability of the results, and the reliance on professional perspectives may result in the views of the general population being underrepresented. As a result, initiatives for future study ought to aim to triangulate these findings by conducting surveys on a large scale, doing comparative studies across regions, and conducting analysis of different viewpoints of people. Implementing these modifications will improve the empirical foundation of the taxonomy, leading to its relevance and applicability across many situations. The potential consequences of this study are strongly emphasised. The acceptance of affordable housing cannot be secured through technical measures alone. The aforementioned factors include the necessity for stable political conditions, reliable financial systems, cultural legitimacy, and social solidarity. The conceptualisation of housing as both a social right and a common good is pivotal in establishing it as a cornerstone of social justice and urban sustainability, rather than a mere supplementary social measure. This multidimensional approach enables policymakers and practitioners to develop strategies that are not only economically viable, but also socially legitimate and politically resilient.

The future of affordable housing in Germany is contingent on its recognition as a legitimate and indispensable component of urban development. The taxonomy of acceptance developed in this study provides a dual function, serving as both an analytical instrument for research and a practical guide for policy. The research results call upon policymakers, administrators, and society to move beyond short-term subsidy programmes and fragmented initiatives, and to develop integrated strategies that embed housing in a broader framework of solidarity, rights, and shared responsibility. It is only when these interrelationships are given consideration that affordable housing can be accepted in the long term and serve as a cornerstone of appropriate and sustainable cities.

3.3.7 Limitations and Recommendations for Future Research

3.3.7.1 Participants

The methodology employed and the way participants were selected are demonstrative of the limitations of the individuals involved in the study. A notable limitation of the study is its relatively small sample size, consisting of only eleven semi-structured interviews. The limited number of participants may raise concerns about the generalisability of the results, as an increase in the number of participants would enable a more nuanced and thorough understanding of the different definitions of affordable housing. Due to the modest sample size, it is possible that professionals in the field of housing promotion and related professions have had differing experiences and formed diverse opinions that were not able to be captured in this study. In the domain of affordable housing, demographic factors such as political status, length of professional experience, and geographical location have the potential to exert a significant influence on perceptions and experiences. A further limitation is introduced by the fact that the participants were volunteers who were motivated to share their professional experiences. The factors outlined above may be contributory to a similarity in job-specific characteristics between the participants and the group that chose not to participate in the study. The study employed theoretical sampling, a method that, while beneficial for developing concepts and refining new topics, may also lead to bias in the selection of participants. The recruitment strategy for this study focused on local, state, and federal government officials who have daily experience with social housing. It is reasonable to hypothesise that these individuals will differ significantly from those who are professionally involved in housing construction, development and planning but have no experience of affordable housing. Therefore, it is possible that the findings may not be applicable to those with limited experience in this domain.

It may be advisable to consider the full range of social characteristics and experiences when seeking to obtain a complete picture of how government employees feel about affordable housing. It is possible that this methodological imbalance may result in under-represented or marginalised groups

being excluded from the sample, which could potentially lead to a lack of representation in terms of the many perspectives that inform a representative public official opinion on affordable housing projects. This was due to the qualitative data collection being grounded in the subjective experiences and perspectives of the participants as outlined in the methodology, resulting in variations in the data collected. The potential for variations or biases in the validity or reliability of the resulting data should be considered, given the importance of acknowledging participant backgrounds in terms of knowledge and interest in affordable housing.

Moreover, the self-report basis of the data suggests that the subjects may be limited in their ability to introspectively reflect on their past experiences. It is possible that the respondents may have been influenced by social conformity biases and altered their perceived views to present themselves in a more favourable or acceptable light, partly due to their professional status. It is evident that the study participants are constrained by a small sample size, which inherently limits the generalisability of the results. The influence of sampling bias theory and the application of qualitative data collection techniques grounded in emotional responses on the outcomes is a further potential factor. The prevalence of these issues underscores the necessity to exercise caution when interpreting the results. The data collected indicates the need for additional research including a more varied and larger participant sample before definitive conclusions can be made on public views towards affordable housing.

3.3.7.2 Research Design

In the absence of both theoretical frameworks and empirical data concerning the social acceptance of publicly subsidised housing, a fundamental qualitative research design was employed. This approach yielded substantial insights, although future quantitative or mixed-methods studies could enhance the findings.

The study uses grounded theory methodology, which, while beneficial for developing new theoretical insights, can be limited by bias and prejudice during the coding and analysis phases. The process of axial coding, which aims to identify relationships within the data, can inadvertently reflect the interpretation of the researcher rather than the true sentiments of the individuals interviewed. The iterative nature of qualitative analysis, involving continuous comparison and refinement of categories, can lead to inconsistencies if not managed rigorously. While this recursive process can be valuable, it can also lead to the neglect of alternative explanations or topics that need to be revised to the emerging framework.

While the study provides insights into a national context in Germany, the generalisability of its findings may be constrained by the fact that it may differ from places with socio-economic structures and housing provisions that are incongruent with those observed in the study. A potential limitation of the study is the use of semi-structured interview questions, which may have allowed for socially desirable responses. This issue was addressed by providing the interview template in advance of the interviews, thereby enabling participants to consider their responses in advance rather than having to respond without reflection.

4. RESEARCH PLAN

4.1. Future Work and Milestones

The subsequent steps in my doctoral programme aim to consolidate the results developed in the Initial Report, R1 and the present R2, and to combine them into a comprehensive argumentation for the final report. This will result in a complete work that both expands the scientific discussion in the relevant literature and provides implications for application. The analyses that have been conducted up to the present moment have confirmed the validity of the guiding research questions and have revealed reliable correlations. Nevertheless, these analyses have also highlighted the limitations in terms of generalisability, measurement validity, and causal attribution. In consideration of the previously

mentioned background, the aim of the final report is to refine the theoretical mechanisms, sharpen the methodological designs and validate the empirical results in broader contexts. The objective is to achieve a consistent overall model that makes an original contribution to the development of theory and its practical application. In addition, the objective is to formulate targeted and detailed conclusions and contributions from the final report. The following conclusions and contributions can be made from this study: general conclusion, theoretical contributions, implications for practice, limitations, and future research.

The research is characterised by its positioning at the interface of theoretical and methodological rigour, and practical relevance. The final report will synthesise earlier findings, exploring them in depth in key aspects and presenting them in a structured, academically consistent argument. This approach contributes to the answering of guiding research questions, while also establishing a framework for subsequent studies and research that can build upon the theoretical, methodological, and empirical results developed in this study. The employment of a linear structure is also a key consideration in the final report. The chapters will be carefully structured to ensure that they are both manageable and straightforward to follow.

4.2 Contribution

The research significantly contributes to the examination of support for affordable housing by offering a comprehensive, empirical examination of the social, cultural, and political factors that influence public opinion in Germany. It has been concluded that without considering economic issues is insufficient for understanding acceptance. Contrary to widespread belief, income level does not reliably predict individuals' positions on the support of affordable housing initiatives. The data indicate that education, political orientation, sense of security, and framing effects have a more significant impact than vice versa. This represents an important adjustment to the current discourses, which frequently prioritise financial factors over attitudinal and cognitive factors.

The study highlights the importance of discourse alongside individual considerations. Acceptance is directly influenced by the representation of affordable housing in the media, politics, and local discussions, which serves an essential symbolic function. The use of the word “social housing” frequently encounters opposition, while phrases like “affordable housing” or “lifecycle housing” are seen more positively. This finding emphasises that language is not only a neutral marker; it is an effective tool that forms meaning and significantly influences collective attitudes. Policy makers and planners must consider this and reevaluate their terminology and communication strategies to achieve broader acceptance. The study also examines structural and institutional links. The attitudes towards affordable housing exhibited a marked variation from state to state in Germany, a phenomenon attributable to the influence of disparate governance traditions, political priorities, and policy implementation. The results indicate that acceptance is embedded in different institutional contexts and cannot be viewed as a uniform phenomenon. It is imperative to consider the distinct characteristics and idiosyncrasies of regions and local conditions, both in the formulation of housing policy and in the communication of its objectives. The establishment of conditions conducive to the overcoming of obstacles is predicated on the presence of transparency, trust-building and governance that is tailored to the respective context.

In conclusion, the results obtained from this study are likely to have a significant impact on the scientific discourse of the present day, with the introduction of new theoretical approaches being a key element in this regard. The research indicates that acceptance is not solely dependent on simplistic explanations, but is instead shaped by the interplay of psychological, cultural, and institutional factors. This enables the development of a comprehensive analysis model. The incorporation of findings from various disciplines, including sociology, psychology, urban studies and governance research, has resulted in a more profound interdisciplinary understanding of housing acceptance. The contribution is defined by its practical orientation. The research clearly indicates that political strategies must include more than just financial assistance and technical planning. Communication tactics must actively

confront stigmatisation and highlight affordable housing as an essential element of social solidarity and communal accountability. The design of public engagement methods must prioritise promoting dialogue and reducing the spread of disinformation. Additionally, it is essential that affordable housing initiatives get incorporated into established governance frameworks that consider regional variety and actively aim to earn the trust of residents.

This research strengthens the understanding of affordable housing acceptance as a phenomenon influenced by social and political factors in both theoretical and practical contexts. Addressing these challenges depends not just on economic viability but also on cultural acceptance, language framing, and governmental integrity. These discoveries are valuable to both researchers who are attempting to further the theory and professionals and planners who are attempting to create more legitimate and efficient housing policies.

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Appendix

A. Curriculum Vitae

Personal information

First name/ Surname	Brigitte Steinhoff
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E-mail	steinhoff.brigitte@t-online.de/ steinhoff@immo-steinhoff.de
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Profile

A motivated, successful, and responsible managing director of my own business, seeking a new experience to obtain a doctorate in economics/ marketing.

Work experience

September 2025 - Present	Lecturer International School of Management, Germany - Marketing communication in the real estate agency business
June 2014 - Present	Managing Director Steinhoff GmbH, Wesel, Germany - founder of the company - active partner - real estate valuation - real estate deals (renting and sale) real estate management - controlling of new building projects
March 2023 – November 2024	Lecturer IU (International University), Essen and Düsseldorf, Germany - real estate marketing
May 2012 - December 2014	Managing Director Hausverwaltung Rhein-Lippe GmbH, Wesel, Germany - founder of the company - active partner - real estate

- real estate management
- January 2007 - April 2007
- Account Manager
Volksbank Dinslaken eG, Dinslaken, Germany
- private banking business
 - services as a bank clerk
- Education and training
- January 2021 – December 2022
- Master of Science
IU (International University), Erfurt, Germany
- major subject: project management and facility management
 - Master's thesis: Attractiveness of publicly social housing for private investors in North Rhine-Westphalia
- June 2007 - July 2011
- Bachelor of Laws
University of Applied Sciences, Hamburg; Germany
- major subject: Financial Services
 - Bachelor's thesis: Consumer insolvency and discharge of residual debt - How satisfied are creditors and society?
- August 2004 - January 2007
- Bank Clerk
Volksbank Dinslaken eG, Dinslaken, Germany
- qualification
- Personal skills and competences
- Professional:
- planning, project management, expert opinion, valuation, consulting
- Interpersonal:
- empathy, dependable, determined, organised, competent, volunteer, leadership qualities, strategic, research abilities, critical thinking
- Native language:
- German
- Other languages:
- English (C1)
 - Dutch (A1)
 - French (A1)
 - Spanish (A1)
- Computer skills and competences:
- programs under Windows (Teams, Microsoft 365)
 - internet searching
 - SAP R/3
 - Lotus Notes

Achievements

- appointment as an honorary reviewer of real estate valuation expert committees in Wesel and Dinslaken, Germany
- certified surveyor for real estate valuation
- Vice-President of the Kreis-Verkehrswacht Wesel e.V. (road safety work)
- member of Frauen in der Immobilienwirtschaft e.V. (women in the real estate sector)

ORCID iD

0009-0000-7264-0160

B. List of Publications/ other Relevant Activities

The following is a list of other relevant activities that I have conducted during this shortened third year of study to improve, extend, and consolidate my knowledge as a researcher in the field of affordable housing.

1. NEXTSTEP EU SCIENTIFIC INTERNATIONAL CONFERENCE CHALLENGES, OPPORTUNITIES, AND POLICIES FOR SUSTAINABILITY IN THE EUROPEAN UNION, NextStepEU, hybrid, 29-31 May 2025, Iasi, Romania.
2. International Conference on Machine Intelligence & Security for Smart Cities (TRUST) 6th Edition, June 03-04, 2025, Bucharest, Romania.
3. REVIEW: TRANSFORMING AFFORDABLE HOUSING - THE ROLE OF AI IN ENHANCING CONSTRUCTION EFFICIENCY IN THE EU. REBS, 18(1). <https://doi.org/10.47743/rebs-2025-1-0012>.
4. Updating of a personal page on the website of the Doctoral School, https://doctorat.feaa.uaic.ro/doctoranzi/pagini/Steinhoff_Brigitte/Pages/default.aspx.
5. 24th SCF International Conference on “Shaping Tomorrow’s Economy: Environment, Digitalization, and Inclusive Governance for a Resilient Future”, 4-5 September 2025, Çanakkale, Türkiye.
6. Affordable Housing in Germany – A Taxonomy of Acceptance at Federal, State, and Local Levels. (September 15, 2025). MPRA Paper No. 126168. <https://mpra.ub.uni-muenchen.de/126168/> [submitted on September 23, 2025; not yet accepted; publication pending].
7. INNOVATIVE POLICIES AND CHALLENGES IN ADVANCING SUSTAINABLE AFFORDABLE HOUSING IN THE EU. European Journal of Public Administration Research (EJPAP) [submitted on May 30, 2025; accepted, publication pending].
8. A Taxonomy of Acceptance: A Grounded Theory Study. Scientific Annals of Economics and Business. Scientific Annals of Economics and Business (SAEB) [submitted on December 23, 2024; not yet accepted; publication pending].

C. Overview Survey Analysis

Hypothesis	Independent Variable	Statistical Test	Test Statistic	P-Value	Decision	Summary of Result
H.1	Income level	Pearson's Chi-Square	$\chi^2(10) = 14.035$	0.171	not verified	The findings of <i>H.1</i> reveal that there is no statistically significant correlation between the two variables of interest, income and support. While a tendency towards negative correlation was observed, this was deemed to be negligible.
		Pearson correlation	$r = -0.050$	0.123	not verified	
		Spearman's rho	$\rho = -0.032$	0.321	not verified	
		Kendall's tau-b	$t = -0.028$	0.322	not verified	
		regression	$R = 0.050$; $R^2 = 0.002$		not verified	
		Linear regression (ANOVA)	$F(1, 959) = 2.384$	0.123	not verified	
		Coefficients	$B = -0.020$	0.123	not verified	
H.2	Education level	Pearson correlation	$r = 0.008$	0.807	not verified	The correlation between the level of education exhibited in <i>H.2</i> and the support for the expansion of affordable housing was found to be non-significant.
		Spearman's rho	$\rho = 0.035$	0.285	not verified	
		Kendall's tau-b	$t = 0.030$	0.286	not verified	
		regression	$R = 0.008$; $R^2 = 0.000$		not verified	
		Linear regression (ANOVA)	$F(1, 954) = 0.060$	0.807	not verified	
		Coefficients	$B = 0.003$	0.807	not verified	
H.3a	Age	Pearson correlation	$r = 0.106$	<0.001	not verified	A significant correlation was identified in <i>H.3a</i> , contrary to the expected direction, with older respondents expressing marginally higher levels of support.
		Spearman's rho	$\rho = 0.110$	<0.001	not verified	
		Kendall's tau-b	$t = 0.088$	<0.001	not verified	
		descriptive	yes = 39.9; no = 36.7; maybe = 35.7		verified	
		One-way ANOVA	$F(2, 958) = 7.237$	<0.001	verified	
H.3b	Housing status, housing market conditions, different types of housing	Pearson correlation	$r = -0.036$	0.271	not verified	The correlation between the level of education and the perceived disadvantage experienced by residents of affordable housing has been found to be non-significant in <i>H.3b</i> .
		Spearman's rho	$\rho = -0.036$	0.273	not verified	
		Kendall's tau-b	$t = -0.030$	0.271	not verified	
H.4a	Media and framing communication affordable housing/ social housing	Pearson correlation	$r = 0.331$ / $r = 0.189$	<0.001	verified	A significant positive correlation was identified in <i>H.4a</i> between positive term assessments (framing) and support for expansion of affordable housing.
		Spearman's rho	$\rho = 0.318$ / $\rho = 0.172$	<0.001	verified	
		Kendall's tau-b	$t = 0.289$ / $t = 0.153$	<0.001	verified	
		descriptive	affordable housing = 3.38; social housing = 2.74		verified	
		regression	$R = 0.333$; $R^2 = 0.111$		verified	
		Linear regression (ANOVA)	$F(2, 958) = 59.581$	<0.001	verified	
		Coefficients	$B = 0.187$ / $B = 0.019$	<0.001/ 0.312	verified	

H.4b	Media and framing communication, disparities within federal states	Pearson correlation (Baden-Württemberg)	$r = 0.263 / r = -0.015$	0.004/ 0.871	verified/ not verified	Regional disparities in the expression of support have been identified in <i>H.4b</i> , thereby indicating that the local context plays a significant role.
	affordable housing/ social housing	Pearson correlation (Bavaria)	$r = 0.331 / r = 0.281$	<0.001	verified	
		Pearson correlation (Berlin)	$r = 0.345 / r = 0.240$	0.010/ 0.077	verified/ not verified	
		Pearson correlation (Brandenburg)	$r = 0.445 / r = 0.374$	0.007/ 0.027	verified	
		Pearson correlation (Bremen)	$r = 0.866 / r = 1.000$	0.333/ <0.001	not verified/ verified	
		Pearson correlation (Hamburg)	$r = 0.554 / r = 0.249$	0.011/ 0.290	verified/ not verified	
		Pearson correlation (Hessen)	$r = 0.337 / r = 0.236$	0.004/ 0.045	verified	
		Pearson correlation (Mecklenburg-Vorpommern)	$r = 0.362 / r = 0.327$	0.117/ 0.160	not verified	
		Pearson correlation (Lower Saxony)	$r = 0.159 / r = 0.117$	0.164/ 0.306	not verified	
		Pearson correlation (North Rhine-Westphalia)	$r = 0.276 / r = 0.193$	<0.001/ 0.007	verified	
		Pearson correlation (Rhineland-Palatinate)	$r = 0.348 / r = 0.213$	0.022/ 0.170	verified/ not verified	
		Pearson correlation (Saarland)	$r = 0.042 / r = 0.211$	0.874/ 0.416	not verified	
		Pearson correlation (Saxony)	$r = 0.531 / r = 0.356$	<0.001/ 0.005	verified	
		Pearson correlation (Saxony-Anhalt)	$r = 0.440 / r = 0.138$	0.019/ 0.484	verified/ not verified	
Pearson correlation (Schleswig-Holstein)	$r = 0.470 / r = 0.022$	0.003/ 0.895	verified/ not verified			
Pearson correlation (Thuringia)	$r = 0.425 / r = 0.230$	0.027/ 0.248	verified/ not verified			
H.5	Fear	descriptive	yes = 0.57; no =0.71; maybe = 0.62		verified	A substantial negative correlation has been identified in <i>H.5</i> , whereby crime-related concerns have been demonstrated to diminish support for various projects.
		One-way ANOVA	$F(2,931) = 15.243$	<0.001	verified	
		ANOVA effect size	$\text{Eta}^2 = 0.320$		verified	

D. Output SPSS Survey (N = 1,000)

```
FREQUENCIES VARIABLES=Age Marital_status education Federal_state net_income Sex
  /BARCHART FREQ
  /ORDER=ANALYSIS.
```

Frequencies

[DataSet1] F:\Freelance\2025\Novustat\#9516\Data-eng.sav

		Statistics				
		Age	Marital status	Highest level of education	Federal state in Germany	Monthly net income of the household
N	Valid	1000	1000	995	1000	1000
	Missing	0	0	5	0	0

		Sex
N	Valid	997
	Missing	3

Frequency Table

Age		
	N	%
18-24	106	10,6%
25-34	278	27,8%
35-44	335	33,5%
45-54	149	14,9%
55-64	97	9,7%
65 oder älter	35	3,5%

Marital status		
	N	%
0	1	0,1%
geschieden/ getrennt lebend	46	4,6%
ledig	406	40,6%
verheiratet/ in einer festen Partnerschaft lebend	541	54,1%
verwitwet	6	0,6%

Highest level of education

	N	%
kein Schulabschluss	4	0,4%
Grund-/ Hauptschulabschluss	30	3,0%
Realschule (Mittlere Reife)	85	8,5%
abgeschlossene Lehre/ Berufsausbildung	250	25,0%
(Fach-) Hochschulreife/ Abitur	163	16,3%
Hochschulabschluss (BA)	172	17,2%
Hochschulabschluss (Diplom, MA oder vergleichbar)	261	26,1%
Hochschulabschluss (Promotion)	30	3,0%
Missing System	5	0,5%

Federal state in Germany

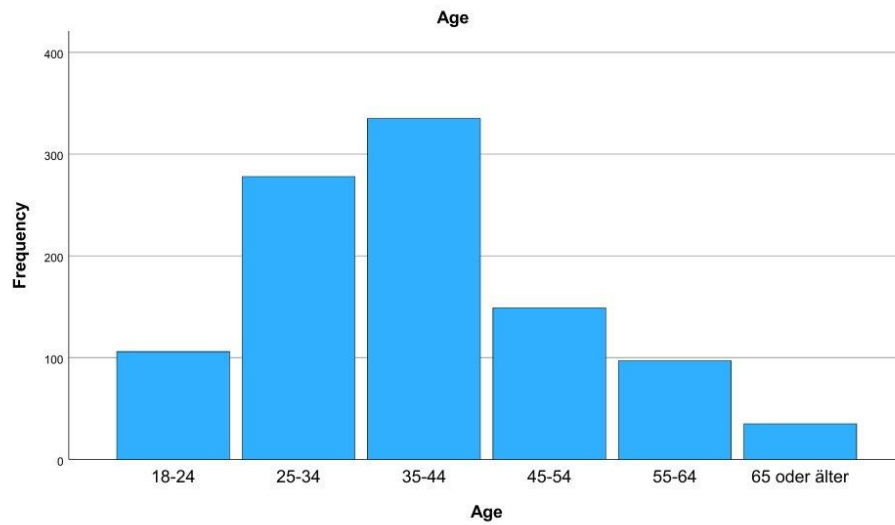
	N	%
Baden-Württemberg	120	12,0%
Bayern	156	15,6%
Berlin	56	5,6%
Brandenburg	36	3,6%
Bremen	4	0,4%
Hamburg	22	2,2%
Hessen	80	8,0%
Mecklenburg-Vorpommern	21	2,1%
Niedersachsen	79	7,9%
Nordrhein-Westfalen	202	20,2%
Rheinland-Pfalz	44	4,4%
Saarland	19	1,9%
Sachsen	63	6,3%
Sachsen-Anhalt	32	3,2%
Schleswig-Holstein	39	3,9%
Thüringen	27	2,7%

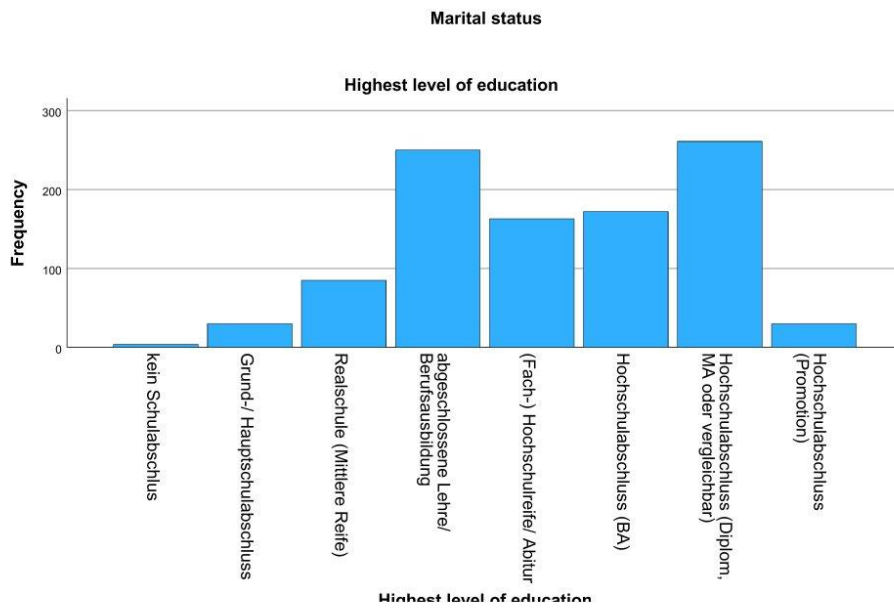
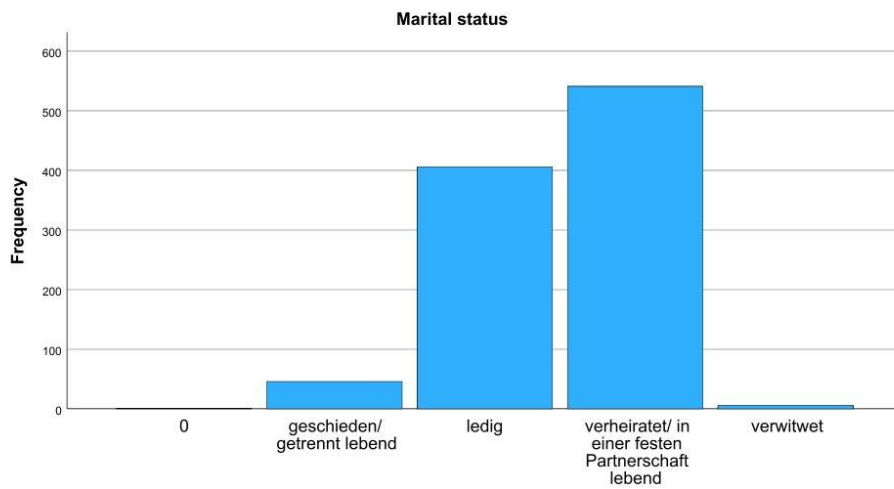
Monthly net income of the household

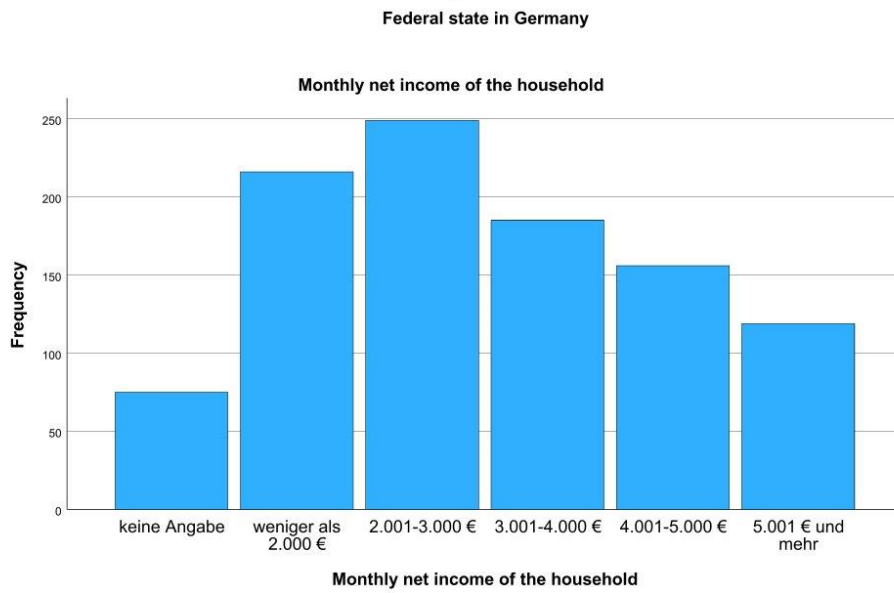
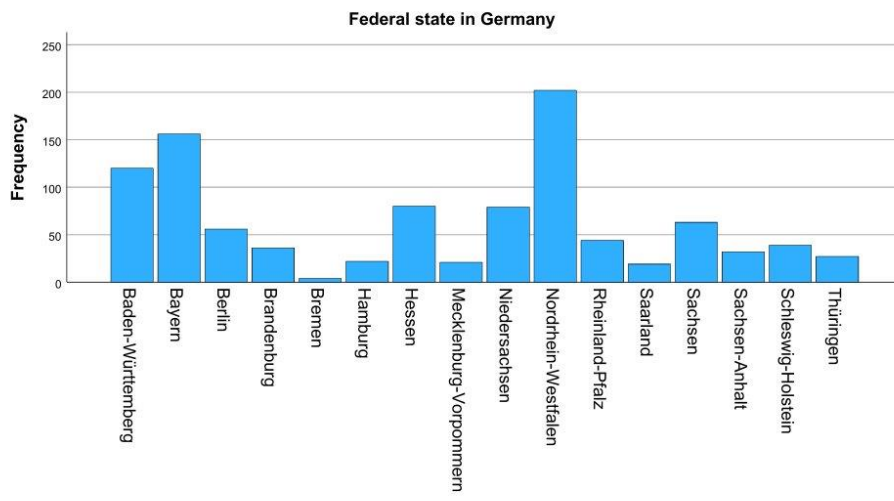
	N	%
keine Angabe	75	7,5%
weniger als 2.000 €	216	21,6%
2.001-3.000 €	249	24,9%
3.001-4.000 €	185	18,5%
4.001-5.000 €	156	15,6%
5.001 € und mehr	119	11,9%

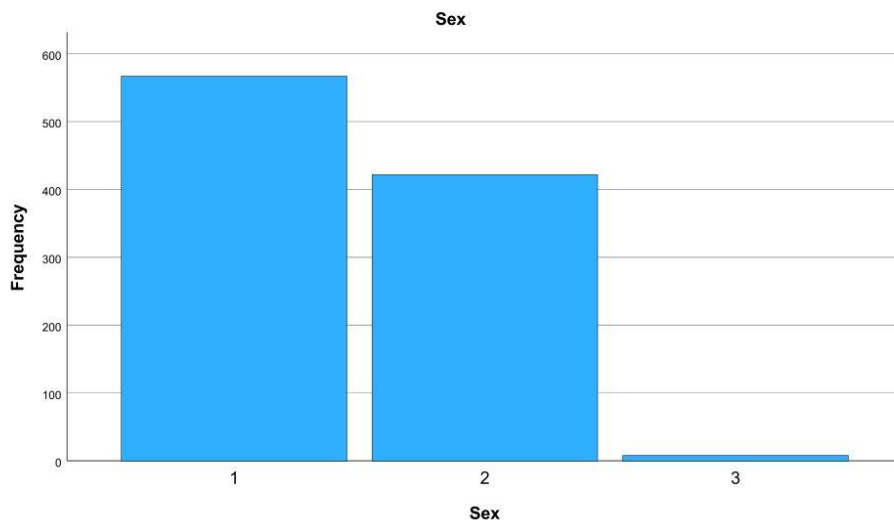
Sex

	N	%
1	567	56,7%
2	422	42,2%
3	8	0,8%
Missing System	3	0,3%

Bar Chart







```

OUTPUT MODIFY
/SELECT TABLES
/IF COMMANDS=["Frequencies(LAST)"] SUBTYPES="Frequencies"
/TABLECELLS SELECT=[VALIDPERCENT CUMULATIVEPERCENT] APPLYTO=COLUMN HIDE=YES
/TABLECELLS SELECT=[TOTAL] SELECTCONDITION=PARENT (VALID MISSING) APPLYTO=ROW HIDE=YE
S
/TABLECELLS SELECT=[VALID] APPLYTO=ROWHEADER UNGROUP=YES
/TABLECELLS SELECT=[PERCENT] SELECTDIMENSION=COLUMNS FORMAT="PCT" APPLYTO=COLUMN
/TABLECELLS SELECT=[COUNT] APPLYTO=COLUMNHEADER REPLACE="N"
/TABLECELLS SELECT=[PERCENT] APPLYTO=COLUMNHEADER REPLACE="%".
CORRELATIONS
/VARIABLES=net_income expand_and_promote_affordable_housing_construction
/PRINT=TWOTAIL NOSIG FULL
/MISSING=PAIRWISE.
    
```

Correlations

Correlations

		Monthly net income of the household	Is there a need to expand and promote affordable housing construction?
Monthly net income of the household	Pearson Correlation	1	-,050
	Sig. (2-tailed)		,123
	N	1000	961
Is there a need to expand and promote affordable housing construction?	Pearson Correlation	-,050	1
	Sig. (2-tailed)	,123	
	N	961	961

```
NONPAR CORR
/VARIABLES=net_income expand_and_promote_affordable_housing_construction
/PRINT=BOTH TWOTAIL NOSIG FULL
/MISSING=PAIRWISE.
```

Nonparametric Correlations

Correlations

		Monthly net income of the household		Is there a need to expand and promote affordable housing construction?
Kendall's tau_b	Monthly net income of the household	Correlation Coefficient	1,000	-,028
		Sig. (2-tailed)	.	,322
		N	1000	961
	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,028	1,000
		Sig. (2-tailed)	,322	.
		N	961	961
Spearman's rho	Monthly net income of the household	Correlation Coefficient	1,000	-,032
		Sig. (2-tailed)	.	,321
		N	1000	961
	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,032	1,000
		Sig. (2-tailed)	,321	.
		N	961	961

```
CROSSTABS
/TABLES=net_income BY expand_and_promote_affordable_housing_construction
/FORMAT=AVALUE TABLES
/STATISTICS=CHISQ
/CELLS=COUNT
/COUNT ROUND CELL.
```

Crosstabs

Case Processing Summary

	Valid		Cases Missing		Total	
	N	Percent	N	Percent	N	Percent
Monthly net income of the household * Is there a need to expand and promote affordable housing construction?	961	96,1%	39	3,9%	1000	100,0%

Monthly net income of the household * Is there a need to expand and promote affordable housing construction? Crosstabulation

Count

		Is there a need to expand and promote affordable housing construction?		
		no	maybe	yes
Monthly net income of the household	keine Angabe	5	13	56
	weniger als 2.000 €	8	22	173
	2.001-3.000 €	14	30	196
	3.001-4.000 €	18	18	144
	4.001-5.000 €	17	15	116
	5.001 € und mehr	11	11	94
Total		73	109	779

Monthly net income of the household * Is there a need to expand and promote affordable housing construction? Crosstabulation

Count

		Total
Monthly net income of the household	keine Angabe	74
	weniger als 2.000 €	203
	2.001-3.000 €	240
	3.001-4.000 €	180
	4.001-5.000 €	148
	5.001 € und mehr	116
Total		961

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	14,035 ^a	10	,171
Likelihood Ratio	13,991	10	,173
Linear-by-Linear Association	2,381	1	,123
N of Valid Cases	961		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5,62.

REGRESSION

```

/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10) TOLERANCE(.0001)
/NOORIGIN
/DEPENDENT expand_and_promote_affordable_housing_construction
/METHOD=ENTER net_income.

```

Regression**Variables Entered/Removed^a**

Model	Variables Entered	Variables Removed	Method
1	Monthly net income of the household ^b	.	Enter

a. Dependent Variable: Is there a need to expand and promote affordable housing construction?

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,050 ^a	,002	,001	,589

a. Predictors: (Constant), Monthly net income of the household

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,827	1	,827	2,384	,123 ^b
	Residual	332,509	959	,347		
	Total	333,336	960			

a. Dependent Variable: Is there a need to expand and promote affordable housing construction?

b. Predictors: (Constant), Monthly net income of the household

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t
		B	Std. Error	Beta	
1	(Constant)	1,784	,037		47,772
	Monthly net income of the household	-,020	,013	-,050	-1,544

Coefficients^a

Model		Sig.
1	(Constant)	<,001
	Monthly net income of the household	,123

a. Dependent Variable: Is there a need to expand and promote affordable housing construction?

```

REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10) TOLERANCE(.0001)
/NOORIGIN
/DEPENDENT expand_and_promote_affordable_housing_construction
/METHOD=ENTER education.

```

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Highest level of education ^b	.	Enter

a. Dependent Variable: Is there a need to expand and promote affordable housing construction?

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,008 ^a	,000	-,001	,590

a. Predictors: (Constant), Highest level of education

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,021	1	,021	,060	,807 ^b
	Residual	332,024	954	,348		
	Total	332,045	955			

a. Dependent Variable: Is there a need to expand and promote affordable housing construction?

b. Predictors: (Constant), Highest level of education

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t
		B	Std. Error	Beta	
1	(Constant)	1,719	,069		25,027
	Highest level of education	,003	,013	,008	,245

Coefficients^a

Model		Sig.
1	(Constant)	<,001
	Highest level of education	,807

a. Dependent Variable: Is there a need to expand and promote affordable housing construction?

CORRELATIONS

```

/VARIABLES=net_income expand_and_promote_affordable_housing_construction
/PRINT=TWOTAIL NOSIG FULL
/STATISTICS DESCRIPTIVES
/MISSING=PAIRWISE.
    
```

Correlations

Descriptive Statistics

	Mean	Std. Deviation	N
Monthly net income of the household	2,49	1,470	1000
Is there a need to expand and promote affordable housing construction?	1,73	,589	961

Correlations

		Monthly net income of the household	Is there a need to expand and promote affordable housing construction?
Monthly net income of the household	Pearson Correlation	1	-,050
	Sig. (2-tailed)		,123
	N	1000	961
Is there a need to expand and promote affordable housing construction?	Pearson Correlation	-,050	1
	Sig. (2-tailed)	,123	
	N	961	961

NONPAR CORR

```

/VARIABLES=net_income expand_and_promote_affordable_housing_construction
/PRINT=BOTH TWOTAIL NOSIG FULL
/MISSING=PAIRWISE.
    
```

Nonparametric Correlations

Correlations

			Monthly net income of the household	Is there a need to expand and promote affordable housing construction?
Kendall's tau_b	Monthly net income of the household	Correlation Coefficient	1,000	-,028
		Sig. (2-tailed)	.	,322
		N	1000	961
	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,028	1,000
		Sig. (2-tailed)	,322	.
		N	961	961
Spearman's rho	Monthly net income of the household	Correlation Coefficient	1,000	-,032
		Sig. (2-tailed)	.	,321
		N	1000	961
	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,032	1,000
		Sig. (2-tailed)	,321	.
		N	961	961

```

CORRELATIONS
/VARIABLES=expand_and_promote_affordable_housing_construction education
/PRINT=TWOTAIL NOSIG FULL
/STATISTICS DESCRIPTIVES
/MISSING=PAIRWISE.
    
```

Correlations

Descriptive Statistics

	Mean	Std. Deviation	N
Is there a need to expand and promote affordable housing construction?	1,73	,589	961
Highest level of education	5,26	1,535	995

Correlations

			Is there a need to expand and promote affordable housing construction?	Highest level of education
Is there a need to expand and promote affordable housing construction?	Pearson Correlation	1	,008	
	Sig. (2-tailed)		,807	
	N	961	956	
Highest level of education	Pearson Correlation	,008	1	
	Sig. (2-tailed)	,807		
	N	956	995	

```
NONPAR CORR
/VARIABLES=expand_and_promote_affordable_housing_construction education
/PRINT=BOTH TWOTAIL NOSIG FULL
/MISSING=PAIRWISE.
```

Nonparametric Correlations

Correlations

			Is there a need to expand and promote affordable housing construction?	Highest level of education
Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000	,030
		Sig. (2-tailed)	.	,286
		N	961	956
	Highest level of education	Correlation Coefficient	,030	1,000
		Sig. (2-tailed)	,286	.
		N	956	995
Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000	,035
		Sig. (2-tailed)	.	,285
		N	961	956
	Highest level of education	Correlation Coefficient	,035	1,000
		Sig. (2-tailed)	,285	.
		N	956	995

```
CORRELATIONS
/VARIABLES=user_age expand_and_promote_affordable_housing_construction
/PRINT=TWOTAIL NOSIG FULL
/STATISTICS DESCRIPTIVES
/MISSING=PAIRWISE.
```

Correlations

Descriptive Statistics

	Mean	Std. Deviation	N
user_age	39,17	12,435	1000
Is there a need to expand and promote affordable housing construction?	1,73	,589	961

Correlations

		user_age	Is there a need to expand and promote affordable housing construction?
user_age	Pearson Correlation	1	,106**
	Sig. (2-tailed)		<,001
	N	1000	961
Is there a need to expand and promote affordable housing construction?	Pearson Correlation	,106**	1
	Sig. (2-tailed)	<,001	
	N	961	961

** . Correlation is significant at the 0.01 level (2-tailed).

NONPAR CORR

```

/VARIABLES=user_age expand_and_promote_affordable_housing_construction
/PRINT=BOTH TWOTAIL NOSIG FULL
/MISSING=PAIRWISE.
    
```

Nonparametric Correlations

Correlations

		user_age	Is there a need to expand and promote affordable housing construction?
Kendall's tau_b	user_age	Correlation Coefficient	1,000
		Sig. (2-tailed)	,088**
		N	<,001
	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000
		Sig. (2-tailed)	,088**
		N	<,001
Spearman's rho	user_age	Correlation Coefficient	1,000
		Sig. (2-tailed)	,110**
		N	<,001
	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000
		Sig. (2-tailed)	,110**
		N	<,001

** . Correlation is significant at the 0.01 level (2-tailed).

```

ONEWAY user_age BY expand_and_promote_affordable_housing_construction
/ES=OVERALL
/MISSING ANALYSIS
/CRITERIA=CILEVEL(0.95) .
    
```

Oneway**ANOVA**

user_age

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2194,812	2	1097,406	7,237	<,001
Within Groups	145262,468	958	151,631		
Total	147457,280	960			

ANOVA Effect Sizes^a

user_age		Point Estimate	95% Confidence Interval	
			Lower	Upper
user_age	Eta-squared	,015	,003	,032
	Epsilon-squared	,013	,001	,030
	Omega-squared Fixed-effect	,013	,001	,030
	Omega-squared Random-effect	,006	,000	,015

a. Eta-squared and Epsilon-squared are estimated based on the fixed-effect model.

```

ONEWAY user_age BY expand_and_promote_affordable_housing_construction
/ES=OVERALL
/STATISTICS DESCRIPTIVES EFFECTS HOMOGENEITY
/PLOT MEANS
/MISSING ANALYSIS
/CRITERIA=CILEVEL(0.95) .

```

Oneway**Descriptives**

user_age

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean
					Lower Bound
no	73	36,70	9,519	1,114	34,48
maybe	109	35,67	11,022	1,056	33,58
yes	779	39,90	12,707	,455	39,00
Total	961	39,18	12,394	,400	38,39
Model					
Fixed Effects			12,314	,397	38,40
Random Effects				2,064	30,30

Descriptives

user_age		95% Confidence Interval for Mean			Between-Component Variance
		Upper Bound	Minimum	Maximum	
no		38,92	19	72	
maybe		37,76	18	69	
yes		40,79	18	77	
Total		39,96	18	77	
Model	Fixed Effects	39,96			
	Random Effects	48,06			6,070

Tests of Homogeneity of Variances

user_age		Levene Statistic	df1	df2	Sig.
Based on Mean		8,698	2	958	<,001
Based on Median		7,521	2	958	<,001
Based on Median and with adjusted df		7,521	2	944,312	<,001
Based on trimmed mean		8,751	2	958	<,001

ANOVA

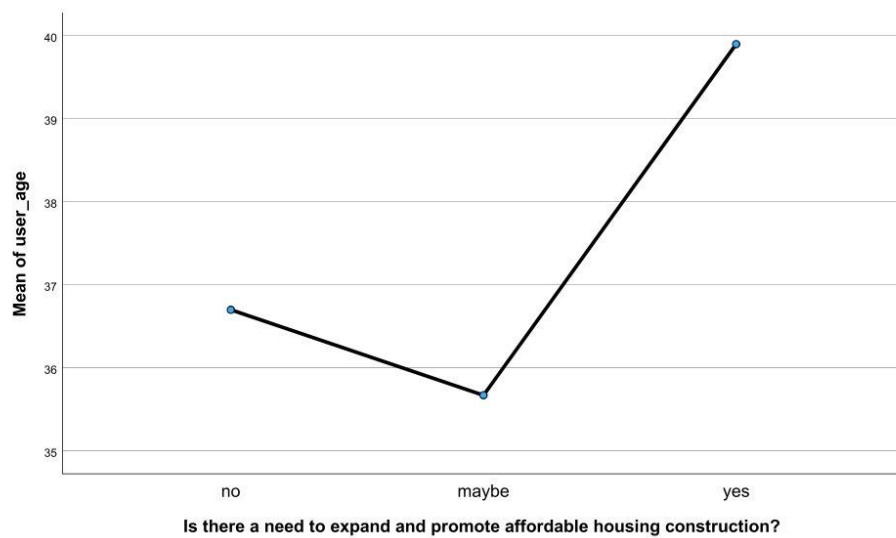
user_age		Sum of Squares	df	Mean Square	F	Sig.
Between Groups		2194,812	2	1097,406	7,237	<,001
Within Groups		145262,468	958	151,631		
Total		147457,280	960			

ANOVA Effect Sizes^a

user_age		Point Estimate	95% Confidence Interval	
			Lower	Upper
Eta-squared		,015	,003	,032
Epsilon-squared		,013	,001	,030
Omega-squared Fixed-effect		,013	,001	,030
Omega-squared Random-effect		,006	,000	,015

a. Eta-squared and Epsilon-squared are estimated based on the fixed-effect model.

Means Plots



```

CORRELATIONS
/VARIABLES=user_age Sex education net_income Disadvantage
WiebeurteilenSiedieaktuelleSituationaufdemdeutschenWohn
/PRINT=TWOTAIL NOSIG FULL
/STATISTICS DESCRIPTIVES
/MISSING=PAIRWISE.
    
```

Correlations

Descriptive Statistics

	Mean	Std. Deviation	N
user_age	39,17	12,435	1000
Sex	1,44	,512	997
Highest level of education	5,26	1,535	995
Monthly net income of the household	2,49	1,470	1000
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	1,07	,809	960
How do you see the current situation on the housing market? (1-5)	1,96	,853	1000

Correlations

		user_age	Sex	Highest level of education
user_age	Pearson Correlation	1	,009	,143**
	Sig. (2-tailed)		,770	<,001
	N	1000	997	995
Sex	Pearson Correlation	,009	1	-,020
	Sig. (2-tailed)	,770		,535
	N	997	997	993
Highest level of education	Pearson Correlation	,143**	-,020	1
	Sig. (2-tailed)	<,001	,535	
	N	995	993	995
Monthly net income of the household	Pearson Correlation	-,019	-,123**	,152**
	Sig. (2-tailed)	,539	<,001	<,001
	N	1000	997	995
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	-,006	,054	-,036
	Sig. (2-tailed)	,843	,093	,271
	N	960	957	955
How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-,184**	-,025	-,037
	Sig. (2-tailed)	<,001	,431	,242
	N	1000	997	995

Correlations

		Monthly net income of the household	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	How do you see the current situation on the housing market? (1-5)
user_age	Pearson Correlation	-,019	-,006	-,184**
	Sig. (2-tailed)	,539	,843	<,001
	N	1000	960	1000
Sex	Pearson Correlation	-,123**	,054	-,025
	Sig. (2-tailed)	<,001	,093	,431
	N	997	957	997
Highest level of education	Pearson Correlation	,152**	-,036	-,037
	Sig. (2-tailed)	<,001	,271	,242
	N	995	955	995
Monthly net income of the household	Pearson Correlation	1	-,019	-,002
	Sig. (2-tailed)		,550	,950
	N	1000	960	1000
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	-,019	1	-,033
	Sig. (2-tailed)	,550		,300
	N	960	960	960
How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-,002	-,033	1
	Sig. (2-tailed)	,950	,300	
	N	1000	960	1000

** . Correlation is significant at the 0.01 level (2-tailed).

NONPAR CORR

```

/VARIABLES=user_age Sex education net_income Disadvantage
WiebeurteilenSiedieaktuelleSituationaufdemdeutschenWohn
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/MISSING=PAIRWISE.

```

Nonparametric Correlations

Correlations

			user_age	Sex
Kendall's tau_b	user_age	Correlation Coefficient	1,000	,016
		Sig. (2-tailed)	.	,538
		N	1000	997
	Sex	Correlation Coefficient	,016	1,000
		Sig. (2-tailed)	,538	.
		N	997	997
	Highest level of education	Correlation Coefficient	,114**	-,013
		Sig. (2-tailed)	<,001	,648
		N	995	993
	Monthly net income of the household	Correlation Coefficient	,001	-,106**
		Sig. (2-tailed)	,958	<,001
		N	1000	997
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-,005	,050
		Sig. (2-tailed)	,845	,099
		N	960	957
	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,136**	-,025
		Sig. (2-tailed)	<,001	,401
		N	1000	997
Spearman's rho	user_age	Correlation Coefficient	1,000	,020
		Sig. (2-tailed)	.	,537
		N	1000	997
	Sex	Correlation Coefficient	,020	1,000
		Sig. (2-tailed)	,537	.
		N	997	997
	Highest level of education	Correlation Coefficient	,147**	-,014
		Sig. (2-tailed)	<,001	,650
		N	995	993
	Monthly net income of the household	Correlation Coefficient	-,001	-,119**
		Sig. (2-tailed)	,972	<,001
		N	1000	997
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-,006	,053
		Sig. (2-tailed)	,855	,099
		N	960	957

Correlations

			Highest level of education	Monthly net income of the household
Kendall's tau_b	user_age	Correlation Coefficient	,114**	,001
		Sig. (2-tailed)	<,001	,958
		N	995	1000
	Sex	Correlation Coefficient	-,013	-,106**
		Sig. (2-tailed)	,648	<,001
		N	993	997
	Highest level of education	Correlation Coefficient	1,000	,114**
		Sig. (2-tailed)	.	<,001
		N	995	995
	Monthly net income of the household	Correlation Coefficient	,114**	1,000
		Sig. (2-tailed)	<,001	.
		N	995	1000
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-,030	-,017
		Sig. (2-tailed)	,271	,531
		N	955	960
How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,020	,017	
	Sig. (2-tailed)	,462	,521	
	N	995	1000	
Spearman's rho	user_age	Correlation Coefficient	,147**	-,001
		Sig. (2-tailed)	<,001	,972
		N	995	1000
	Sex	Correlation Coefficient	-,014	-,119**
		Sig. (2-tailed)	,650	<,001
		N	993	997
	Highest level of education	Correlation Coefficient	1,000	,143**
		Sig. (2-tailed)	.	<,001
		N	995	995
	Monthly net income of the household	Correlation Coefficient	,143**	1,000
		Sig. (2-tailed)	<,001	.
		N	995	1000
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-,036	-,020
		Sig. (2-tailed)	,273	,526
		N	955	960

Correlations

		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?		How do you see the current situation on the housing market? (1-5)	
Kendall's tau_b	user_age	Correlation Coefficient	-.005	-.136**	
		Sig. (2-tailed)	.845	<.,001	
		N	960	1000	
	Sex	Correlation Coefficient	.050	-.025	
		Sig. (2-tailed)	.099	.401	
		N	957	997	
	Highest level of education	Correlation Coefficient	-.030	-.020	
		Sig. (2-tailed)	.271	.462	
		N	955	995	
	Monthly net income of the household	Correlation Coefficient	-.017	.017	
		Sig. (2-tailed)	.531	.521	
		N	960	1000	
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000	-.048	
		Sig. (2-tailed)	.	.093	
		N	960	960	
	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-.048	1,000	
		Sig. (2-tailed)	.093	.	
		N	960	1000	
Spearman's rho	user_age	Correlation Coefficient	-.006	-.175**	
		Sig. (2-tailed)	.855	<.,001	
		N	960	1000	
	Sex	Correlation Coefficient	.053	-.027	
		Sig. (2-tailed)	.099	.401	
		N	957	997	
	Highest level of education	Correlation Coefficient	-.036	-.023	
		Sig. (2-tailed)	.273	.466	
		N	955	995	
	Monthly net income of the household	Correlation Coefficient	-.020	.021	
		Sig. (2-tailed)	.526	.514	
		N	960	1000	
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000	-.054	
		Sig. (2-tailed)	.	.095	
		N	960	960	

Correlations

		user_age	Sex
How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,175**	-,027
	Sig. (2-tailed)	<,001	,401
	N	1000	997

Correlations

		Highest level of education	Monthly net income of the household
How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,023	,021
	Sig. (2-tailed)	,466	,514
	N	995	1000

Correlations

		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	How do you see the current situation on the housing market? (1-5)
How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,054	1,000
	Sig. (2-tailed)	,095	.
	N	960	1000

** . Correlation is significant at the 0.01 level (2-tailed).

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CORRELATIONS
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expand_and_promote_affordable_housing_construction
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/STATISTICS DESCRIPTIVES
/MISSING=PAIRWISE.
    
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Correlations

Descriptive Statistics

	Mean	Std. Deviation	N
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	1,07	,809	960
How do you see the current situation on the housing market? (1-5)	1,96	,853	1000
Is there a need to expand and promote affordable housing construction?	1,73	,589	961

Correlations

		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	How do you see the current situation on the housing market? (1-5)	Is there a need to expand and promote affordable housing construction?
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	1	-,033	,085**
	Sig. (2-tailed)		,300	,009
	N	960	960	932
How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-,033	1	-,083**
	Sig. (2-tailed)	,300		,010
	N	960	1000	961
Is there a need to expand and promote affordable housing construction?	Pearson Correlation	,085**	-,083**	1
	Sig. (2-tailed)	,009	,010	
	N	932	961	961

** . Correlation is significant at the 0.01 level (2-tailed).

NONPAR CORR

```

/VARIABLES=Disadvantage WiebeurteilenSiedieaktuelleSituationaufdemdeutschenWohn
expand_and_promote_affordable_housing_construction
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Nonparametric Correlations

Correlations

			Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	How do you see the current situation on the housing market? (1-5)
Kendall's tau_b	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000	-,048
		Sig. (2-tailed)	.	,093
		N	960	960
	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,048	1,000
		Sig. (2-tailed)	,093	.
		N	960	1000
	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,090**	-,089**
		Sig. (2-tailed)	,003	,003
		N	932	961
Spearman's rho	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000	-,054
		Sig. (2-tailed)	.	,095
		N	960	960
	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,054	1,000
		Sig. (2-tailed)	,095	.
		N	960	1000
	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,096**	-,097**
		Sig. (2-tailed)	,003	,003
		N	932	961

Correlations

		Is there a need to expand and promote affordable housing construction?	
Kendall's tau_b	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,090**
		Sig. (2-tailed)	,003
		N	932
	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,089**
		Sig. (2-tailed)	,003
		N	961
	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000
		Sig. (2-tailed)	.
		N	961
Spearman's rho	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,096**
		Sig. (2-tailed)	,003
		N	932
	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,097**
		Sig. (2-tailed)	,003
		N	961
	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000
		Sig. (2-tailed)	.
		N	961

** . Correlation is significant at the 0.01 level (2-tailed).

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REGRESSION
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/DEPENDENT expand_and_promote_affordable_housing_construction
/METHOD=ENTER term_affordable_housing term_social_housing.
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Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	How do you feel about and assess the term "social housing"?, How do you feel about and assess the term "affordable housing"? ^b	.	Enter

a. Dependent Variable: Is there a need to expand and promote affordable housing construction?

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,333 ^a	,111	,109	,556

a. Predictors: (Constant), How do you feel about and assess the term "social housing"?, How do you feel about and assess the term "affordable housing"?

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36,876	2	18,438	59,581	<,001 ^b
	Residual	296,460	958	,309		
	Total	333,336	960			

a. Dependent Variable: Is there a need to expand and promote affordable housing construction?

b. Predictors: (Constant), How do you feel about and assess the term "social housing"?, How do you feel about and assess the term "affordable housing"?

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t
		B	Std. Error	Beta	
1	(Constant)	1,049	,066		15,872
	How do you feel about and assess the term "affordable housing"?	,187	,021	,314	8,991
	How do you feel about and assess the term "social housing"?	,019	,018	,035	1,012

Coefficients^a

Model	Sig.
1 (Constant)	<,001
How do you feel about and assess the term "affordable housing"?	<,001
How do you feel about and assess the term "social housing"?	,312

a. Dependent Variable: Is there a need to expand and promote affordable housing construction?

```

SORT CASES BY Federal_state.
SPLIT FILE LAYERED BY Federal_state.
CORRELATIONS
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  WiebeurteilenSiedieaktuelleSituationaufdemdeutschenWohn Disadvantage
  /PRINT=TWOTAIL NOSIG FULL
  /STATISTICS DESCRIPTIVES
  /MISSING=PAIRWISE.

```

Correlations

Descriptive Statistics

Federal state in Germany		Mean	Std. Deviation	N
Baden-Württemberg	Is there a need to expand and promote affordable housing construction?	1,70	,575	118
	How do you see the current situation on the housing market? (1-5)	1,86	,813	120
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	1,03	,805	115
Bayern	Is there a need to expand and promote affordable housing construction?	1,79	,538	150
	How do you see the current situation on the housing market? (1-5)	2,03	,887	156
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	1,06	,798	146
Berlin	Is there a need to expand and promote affordable housing construction?	1,85	,488	55
	How do you see the current situation on the housing market? (1-5)	1,64	,645	56
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	,88	,896	56
Brandenburg	Is there a need to expand and promote affordable housing construction?	1,63	,770	35
	How do you see the current situation on the housing market? (1-5)	1,69	,786	36
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	,88	,769	34
Bremen	Is there a need to expand and promote affordable housing construction?	1,33	1,155	3
	How do you see the current situation on the housing market? (1-5)	1,50	,577	4
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	,33	,577	3

Descriptive Statistics

Federal state in Germany		Mean	Std. Deviation	N
Hamburg	Is there a need to expand and promote affordable housing construction?	1,65	,745	20
	How do you see the current situation on the housing market? (1-5)	2,32	1,323	22
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	1,19	,873	21
Hessen	Is there a need to expand and promote affordable housing construction?	1,75	,572	73
	How do you see the current situation on the housing market? (1-5)	1,91	,750	80
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	1,36	,752	73
Mecklenburg-Vorpommern	Is there a need to expand and promote affordable housing construction?	1,80	,616	20
	How do you see the current situation on the housing market? (1-5)	1,90	,700	21
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	,95	,805	21
Niedersachsen	Is there a need to expand and promote affordable housing construction?	1,76	,585	78
	How do you see the current situation on the housing market? (1-5)	2,09	,936	79
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	1,27	,767	78
Nordrhein-Westfalen	Is there a need to expand and promote affordable housing construction?	1,75	,559	195
	How do you see the current situation on the housing market? (1-5)	1,99	,872	202
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	1,03	,818	195

Descriptive Statistics

Federal state in Germany		Mean	Std. Deviation	N
Rheinland-Pfalz	Is there a need to expand and promote affordable housing construction?	1,58	,698	43
	How do you see the current situation on the housing market? (1-5)	1,77	,774	44
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	1,09	,840	43
Saarland	Is there a need to expand and promote affordable housing construction?	1,88	,332	17
	How do you see the current situation on the housing market? (1-5)	2,00	,943	19
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	1,32	,749	19
Sachsen	Is there a need to expand and promote affordable housing construction?	1,60	,741	60
	How do you see the current situation on the housing market? (1-5)	2,08	,829	63
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	1,10	,817	60
Sachsen-Anhalt	Is there a need to expand and promote affordable housing construction?	1,68	,548	28
	How do you see the current situation on the housing market? (1-5)	2,19	,931	32
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	,84	,688	31
Schleswig-Holstein	Is there a need to expand and promote affordable housing construction?	1,79	,522	39
	How do you see the current situation on the housing market? (1-5)	1,82	,683	39
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	,89	,764	38

Descriptive Statistics

Federal state in Germany		Mean	Std. Deviation	N
Thüringen	Is there a need to expand and promote affordable housing construction?	1,74	,594	27
	How do you see the current situation on the housing market? (1-5)	2,30	,775	27
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	1,04	,854	27

Correlations

Federal state in Germany			Is there a need to expand and promote affordable housing construction?
Baden-Württemberg	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	118
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-,269**
		Sig. (2-tailed)	,003
		N	118
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	,188*
		Sig. (2-tailed)	,046
		N	113
Bayern	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	150
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-,099
		Sig. (2-tailed)	,230
		N	150
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	,036
		Sig. (2-tailed)	,673
		N	144
Berlin	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	55
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	,064
		Sig. (2-tailed)	,643
		N	55

Correlations

Federal state in Germany			How do you see the current situation on the housing market? (1-5)
Baden-Württemberg	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	-,269**
		Sig. (2-tailed)	,003
		N	118
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	1
		Sig. (2-tailed)	
		N	120
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	-,100
		Sig. (2-tailed)	,287
		N	115
Bayern	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	-,099
		Sig. (2-tailed)	,230
		N	150
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	1
		Sig. (2-tailed)	
		N	156
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	,062
		Sig. (2-tailed)	,454
		N	146
Berlin	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	,064
		Sig. (2-tailed)	,643
		N	55
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	1
		Sig. (2-tailed)	
		N	56

Correlations

Federal state in Germany			Are residents of affordable housing disadvantaged compared to those living in privately financed housing?
Baden-Württemberg	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	,188*
		Sig. (2-tailed)	,046
		N	113
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-,100
		Sig. (2-tailed)	,287
		N	115
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	115
Bayern	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	,036
		Sig. (2-tailed)	,673
		N	144
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	,062
		Sig. (2-tailed)	,454
		N	146
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	146
Berlin	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	-,135
		Sig. (2-tailed)	,326
		N	55
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-,079
		Sig. (2-tailed)	,564
		N	56

Correlations

Federal state in Germany			Is there a need to expand and promote affordable housing construction?
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	-,135
		Sig. (2-tailed)	,326
		N	55
Brandenburg	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	35
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-,180
		Sig. (2-tailed)	,301
		N	35
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	-,229	
	Sig. (2-tailed)	,193	
	N	34	
Bremen	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	3
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-1,000**
		Sig. (2-tailed)	<,001
		N	3
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	1,000**	
	Sig. (2-tailed)	.	
	N	2	
Hamburg	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	20
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	,023
		Sig. (2-tailed)	,924
		N	20
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	,408	
	Sig. (2-tailed)	,074	
	N	20	
Hessen	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	73

Correlations

			How do you see the current situation on the housing market? (1-5)
Federal state in Germany			
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	-,079
		Sig. (2-tailed)	,564
		N	56
Brandenburg	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	-,180
		Sig. (2-tailed)	,301
		N	35
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	1
		Sig. (2-tailed)	
		N	36
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	,147	
	Sig. (2-tailed)	,408	
	N	34	
Bremen	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	-1,000**
		Sig. (2-tailed)	<,001
		N	3
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	1
		Sig. (2-tailed)	
		N	4
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	-1,000**	
	Sig. (2-tailed)	<,001	
	N	3	
Hamburg	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	,023
		Sig. (2-tailed)	,924
		N	20
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	1
		Sig. (2-tailed)	
		N	22
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	,113	
	Sig. (2-tailed)	,626	
	N	21	
Hessen	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	,202
		Sig. (2-tailed)	,087
		N	73

Correlations

		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	
Federal state in Germany			
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	56
Brandenburg	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	-,229
		Sig. (2-tailed)	,193
		N	34
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	,147
		Sig. (2-tailed)	,408
		N	34
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	34
Bremen	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	1,000**
		Sig. (2-tailed)	.
		N	2
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-1,000**
		Sig. (2-tailed)	<,001
		N	3
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	3
Hamburg	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	,408
		Sig. (2-tailed)	,074
		N	20
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	,113
		Sig. (2-tailed)	,626
		N	21
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	21
Hessen	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	,116
		Sig. (2-tailed)	,350
		N	67

Correlations

			Is there a need to expand and promote affordable housing construction?
Federal state in Germany	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	,202
		Sig. (2-tailed)	,087
		N	73
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	,116
		Sig. (2-tailed)	,350
		N	67
Mecklenburg-Vorpommern	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	20
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	,196
		Sig. (2-tailed)	,407
		N	20
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	-,215	
	Sig. (2-tailed)	,362	
	N	20	
Niedersachsen	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	78
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-,215
		Sig. (2-tailed)	,059
		N	78
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	,056	
	Sig. (2-tailed)	,626	
	N	77	
Nordrhein-Westfalen	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	195
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-,110
		Sig. (2-tailed)	,126
		N	195
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	,122	
	Sig. (2-tailed)	,092	
	N	190	

Correlations

			How do you see the current situation on the housing market? (1-5)
Federal state in Germany			
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	1
		Sig. (2-tailed)	
		N	80
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	-,014
		Sig. (2-tailed)	,907
		N	73
Mecklenburg-Vorpommern	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	,196
		Sig. (2-tailed)	,407
		N	20
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	1
		Sig. (2-tailed)	
		N	21
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	-,275
		Sig. (2-tailed)	,228
		N	21
Niedersachsen	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	-,215
		Sig. (2-tailed)	,059
		N	78
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	1
		Sig. (2-tailed)	
		N	79
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	,002
		Sig. (2-tailed)	,986
		N	78
Nordrhein-Westfalen	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	-,110
		Sig. (2-tailed)	,126
		N	195
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	1
		Sig. (2-tailed)	
		N	202
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	-,101
		Sig. (2-tailed)	,161
		N	195

Correlations

		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	
Federal state in Germany			
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-,014
		Sig. (2-tailed)	,907
		N	73
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	73
Mecklenburg-Vorpommern			
	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	-,215
		Sig. (2-tailed)	,362
		N	20
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-,275
		Sig. (2-tailed)	,228
		N	21
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	21
Niedersachsen			
	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	,056
		Sig. (2-tailed)	,626
		N	77
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	,002
		Sig. (2-tailed)	,986
		N	78
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	78
Nordrhein-Westfalen			
	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	,122
		Sig. (2-tailed)	,092
		N	190
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-,101
		Sig. (2-tailed)	,161
		N	195
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	195

Correlations

Federal state in Germany			Is there a need to expand and promote affordable housing construction?
Rheinland-Pfalz	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	43
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	,231
		Sig. (2-tailed)	,136
		N	43
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	,131
		Sig. (2-tailed)	,409
		N	42
Saarland	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	17
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-,218
		Sig. (2-tailed)	,401
		N	17
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	,118
		Sig. (2-tailed)	,653
		N	17
Sachsen	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	60
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-,153
		Sig. (2-tailed)	,243
		N	60
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	,156
		Sig. (2-tailed)	,242
		N	58
Sachsen-Anhalt	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	28
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	,072
		Sig. (2-tailed)	,717
		N	28

Correlations

Federal state in Germany			How do you see the current situation on the housing market? (1-5)
Rheinland-Pfalz	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	,231
		Sig. (2-tailed)	,136
		N	43
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	1
		Sig. (2-tailed)	
		N	44
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	-,293
		Sig. (2-tailed)	,057
		N	43
Saarland	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	-,218
		Sig. (2-tailed)	,401
		N	17
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	1
		Sig. (2-tailed)	
		N	19
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	,079
		Sig. (2-tailed)	,749
		N	19
Sachsen	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	-,153
		Sig. (2-tailed)	,243
		N	60
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	1
		Sig. (2-tailed)	
		N	63
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	-,084
		Sig. (2-tailed)	,524
		N	60
Sachsen-Anhalt	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	,072
		Sig. (2-tailed)	,717
		N	28
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	1
		Sig. (2-tailed)	
		N	32

Correlations

Federal state in Germany			Are residents of affordable housing disadvantaged compared to those living in privately financed housing?
Rheinland-Pfalz	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	,131
		Sig. (2-tailed)	,409
		N	42
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-,293
		Sig. (2-tailed)	,057
		N	43
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	43
Saarland	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	,118
		Sig. (2-tailed)	,653
		N	17
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	,079
		Sig. (2-tailed)	,749
		N	19
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	19
Sachsen	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	,156
		Sig. (2-tailed)	,242
		N	58
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-,084
		Sig. (2-tailed)	,524
		N	60
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	60
Sachsen-Anhalt	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	-,219
		Sig. (2-tailed)	,263
		N	28
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	,059
		Sig. (2-tailed)	,751
		N	31

Correlations

Federal state in Germany			Is there a need to expand and promote affordable housing construction?
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	-,219
		Sig. (2-tailed)	,263
		N	28
Schleswig-Holstein	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	39
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	,042
		Sig. (2-tailed)	,801
		N	39
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	,279
		Sig. (2-tailed)	,090
		N	38
Thüringen	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	27
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-,161
		Sig. (2-tailed)	,423
		N	27
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	,171
		Sig. (2-tailed)	,393
		N	27

Correlations

			How do you see the current situation on the housing market? (1-5)
Federal state in Germany			
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	,059
		Sig. (2-tailed)	,751
		N	31
Schleswig-Holstein	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	,042
		Sig. (2-tailed)	,801
		N	39
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	1
		Sig. (2-tailed)	
		N	39
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	-,140
		Sig. (2-tailed)	,402
		N	38
Thüringen	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	-,161
		Sig. (2-tailed)	,423
		N	27
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	1
		Sig. (2-tailed)	
		N	27
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	-,075
		Sig. (2-tailed)	,709
		N	27

Correlations

Federal state in Germany			Are residents of affordable housing disadvantaged compared to those living in privately financed housing?
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	31
Schleswig-Holstein	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	,279
		Sig. (2-tailed)	,090
		N	38
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-,140
		Sig. (2-tailed)	,402
		N	38
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	38
Thüringen	Is there a need to expand and promote affordable housing construction?	Pearson Correlation	,171
		Sig. (2-tailed)	,393
		N	27
	How do you see the current situation on the housing market? (1-5)	Pearson Correlation	-,075
		Sig. (2-tailed)	,709
		N	27
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Pearson Correlation	1
		Sig. (2-tailed)	
		N	27

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

NONPAR CORR

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/VARIABLES=expand_and_promote_affordable_housing_construction
  WiebeurteilenSiedieaktuelleSituationaufdemdeutschenWohn Disadvantage
/PRINT=BOTH TWOTAIL NOSIG FULL
/MISSING=PAIRWISE.

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Nonparametric Correlations

Correlations

Federal state in Germany				
Baden-Württemberg	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N	
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N	
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N	
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N	
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N	
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N	
	Bayern	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
			How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
			Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
Spearman's rho		Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N	
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N	

Correlations

Federal state in Germany				Is there a need to expand and promote affordable housing construction?
Baden-Württemberg	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	118
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,189*
			Sig. (2-tailed)	,028
			N	118
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,152	
		Sig. (2-tailed)	,081	
		N	113	
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	118
How do you see the current situation on the housing market? (1-5)		Correlation Coefficient	-,200*	
		Sig. (2-tailed)	,030	
		N	118	
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,163		
	Sig. (2-tailed)	,085		
	N	113		
Bayern	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	150
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,059
			Sig. (2-tailed)	,435
			N	150
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,038	
		Sig. (2-tailed)	,624	
		N	144	
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	150
How do you see the current situation on the housing market? (1-5)		Correlation Coefficient	-,064	
		Sig. (2-tailed)	,439	
		N	150	

Correlations

Federal state in Germany				How do you see the current situation on the housing market? (1-5)
Baden-Württemberg	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,189*
			Sig. (2-tailed)	,028
			N	118
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	120
	Spearman's rho	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-,138
			Sig. (2-tailed)	,100
			N	115
		Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,200*
			Sig. (2-tailed)	,030
			N	118
How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	1,000		
	Sig. (2-tailed)	.		
	N	120		
Bayern	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,059
			Sig. (2-tailed)	,435
			N	150
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	156
	Spearman's rho	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,022
			Sig. (2-tailed)	,759
			N	146
		Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,064
			Sig. (2-tailed)	,439
			N	150
How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	1,000		
	Sig. (2-tailed)	.		
	N	156		

Correlations

Federal state in Germany				Are residents of affordable housing disadvantaged compared to those living in privately financed housing?
Baden-Württemberg	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,152
			Sig. (2-tailed)	,081
			N	113
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,138
			Sig. (2-tailed)	,100
			N	115
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000	
		Sig. (2-tailed)	.	
		N	115	
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,163
			Sig. (2-tailed)	,085
			N	113
How do you see the current situation on the housing market? (1-5)		Correlation Coefficient	-,149	
		Sig. (2-tailed)	,112	
		N	115	
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000		
	Sig. (2-tailed)	.		
	N	115		
Bayern	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,038
			Sig. (2-tailed)	,624
			N	144
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	,022
			Sig. (2-tailed)	,759
			N	146
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000	
		Sig. (2-tailed)	.	
		N	146	
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,041
			Sig. (2-tailed)	,627
			N	144
How do you see the current situation on the housing market? (1-5)		Correlation Coefficient	,024	
		Sig. (2-tailed)	,775	
		N	146	

Correlations

Federal state in Germany			
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
Berlin	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
Brandenburg	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N

Correlations

Federal state in Germany			Is there a need to expand and promote affordable housing construction?		
Berlin	Kendall's tau_b	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,041	
			Sig. (2-tailed)	,627	
			N	144	
	Spearman's rho	Is there a need to expand and promote affordable housing construction?		Correlation Coefficient	1,000
				Sig. (2-tailed)	.
				N	55
		How do you see the current situation on the housing market? (1-5)		Correlation Coefficient	,008
				Sig. (2-tailed)	,948
				N	55
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?		Correlation Coefficient	-,109		
		Sig. (2-tailed)	,392		
		N	55		
Brandenburg	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000	
			Sig. (2-tailed)	.	
			N	35	
	How do you see the current situation on the housing market? (1-5)		Correlation Coefficient	-,150	
			Sig. (2-tailed)	,360	
			N	35	
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?		Correlation Coefficient	-,192	
			Sig. (2-tailed)	,238	
			N	34	
Spearman's rho	Is there a need to expand and promote affordable housing construction?		Correlation Coefficient	1,000	
			Sig. (2-tailed)	.	
			N	35	

Correlations

			How do you see the current situation on the housing market? (1-5)
Federal state in Germany			
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
			,024 ,775 146
Berlin	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
			,008 ,948 55
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
			1,000 . 56
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
			-,047 ,707 56
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
			,008 ,954 55
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
			1,000 . 56
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
			-,047 ,733 56
Brandenburg	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
			-,150 ,360 35
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
			1,000 . 36
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
			,065 ,683 34
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
			-,156 ,371 35

Correlations

Federal state in Germany			Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	
Berlin	Kendall's tau_b	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	146
		Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,109
			Sig. (2-tailed)	,392
			N	55
	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,047	
		Sig. (2-tailed)	,707	
		N	56	
	Spearman's rho	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	56
Is there a need to expand and promote affordable housing construction?		Correlation Coefficient	-,117	
		Sig. (2-tailed)	,395	
		N	55	
How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,047		
	Sig. (2-tailed)	,733		
	N	56		
Brandenburg	Kendall's tau_b	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	56
		Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,192
			Sig. (2-tailed)	,238
			N	34
	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	,065	
		Sig. (2-tailed)	,683	
		N	34	
	Spearman's rho	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	34
Is there a need to expand and promote affordable housing construction?		Correlation Coefficient	-,205	
		Sig. (2-tailed)	,245	
		N	34	

Correlations

Federal state in Germany			
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
Bremen	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
Hamburg	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N

Correlations

			Is there a need to expand and promote affordable housing construction?
Federal state in Germany			
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
			-,156 ,371 35
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
			-,205 ,245 34
Bremen	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
			1,000 . 3
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
			-1,000** . 3
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
			1,000** . 2
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
			1,000 . 3
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
			-1,000** . 3
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
			1,000** . 2
Hamburg	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
			1,000 . 20
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
			-,051 ,806 20
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
			,387 ,069 20

Correlations

			How do you see the current situation on the housing market? (1-5)			
Federal state in Germany						
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	1,000		
			Sig. (2-tailed)	.		
			N	36		
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,075		
			Sig. (2-tailed)	,673		
			N	34		
Bremen	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-1,000		
			Sig. (2-tailed)	.		
			N	3		
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	1,000		
			Sig. (2-tailed)	.		
			N	4		
			Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-1,000**	
				Sig. (2-tailed)	.	
				N	3	
		Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-1,000**	
				Sig. (2-tailed)	.	
				N	3	
	How do you see the current situation on the housing market? (1-5)		Correlation Coefficient	1,000		
			Sig. (2-tailed)	.		
			N	4		
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-1,000**		
			Sig. (2-tailed)	.		
			N	3		
Hamburg	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,051		
			Sig. (2-tailed)	,806		
			N	20		
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	1,000		
			Sig. (2-tailed)	.		
			N	22		
				Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,060
					Sig. (2-tailed)	,758
					N	21

Correlations

			Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	
Federal state in Germany				
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N	
			,075 ,673 34	
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N	
			1,000 . 34	
Bremen	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N	
			1,000 . 2	
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N	
			-1,000 . 3	
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N	
			1,000 . 3	
		Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
				1,000 . 2
			How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
				-1,000** . 3
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N	
			1,000 . 3	
Hamburg	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N	
			,387 ,069 20	
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N	
			,060 ,758 21	
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N	
			1,000 . 21	

Correlations

Federal state in Germany			
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
Hessen	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
Mecklenburg-Vorpommern	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N

Correlations

				Is there a need to expand and promote affordable housing construction?	
Federal state in Germany					
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000	
			Sig. (2-tailed)	.	
			N	20	
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,052	
			Sig. (2-tailed)	,828	
			N	20	
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,406	
			Sig. (2-tailed)	,075	
			N	20	
Hessen	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000	
			Sig. (2-tailed)	.	
			N	73	
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	,172	
			Sig. (2-tailed)	,118	
			N	73	
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,125	
			Sig. (2-tailed)	,280	
			N	67	
Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000		
		Sig. (2-tailed)	.		
		N	73		
		Correlation Coefficient	,184		
		Sig. (2-tailed)	,119		
		N	73		
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,133		
		Sig. (2-tailed)	,285		
		N	67		
		Correlation Coefficient	,133		
		Sig. (2-tailed)	,285		
		N	67		
Mecklenburg-Vorpommern	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000	
			Sig. (2-tailed)	.	
			N	20	
			How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	,194
				Sig. (2-tailed)	,387
		N	20		

Correlations

				How do you see the current situation on the housing market? (1-5)
Federal state in Germany				
Federal state in Germany	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,052
			Sig. (2-tailed)	,828
			N	20
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	22
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,063
			Sig. (2-tailed)	,786
			N	21
Hessen	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,172
			Sig. (2-tailed)	,118
			N	73
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	80
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-,016
			Sig. (2-tailed)	,884
			N	73
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,184
			Sig. (2-tailed)	,119
			N	73
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	80
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-,015	
		Sig. (2-tailed)	,901	
		N	73	
Mecklenburg-Vorpommern	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,194
			Sig. (2-tailed)	,387
			N	20
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	21

Correlations

			Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	
Federal state in Germany				
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,406
			Sig. (2-tailed)	,075
			N	20
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	,063
			Sig. (2-tailed)	,786
			N	21
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	21
Hessen	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,125
			Sig. (2-tailed)	,280
			N	67
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,016
			Sig. (2-tailed)	,884
			N	73
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000	
		Sig. (2-tailed)	.	
		N	73	
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,133
			Sig. (2-tailed)	,285
			N	67
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,015
			Sig. (2-tailed)	,901
			N	73
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?		Correlation Coefficient	1,000	
		Sig. (2-tailed)	.	
		N	73	
Mecklenburg-Vorpommern	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,203
			Sig. (2-tailed)	,348
			N	20
	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,214	
		Sig. (2-tailed)	,293	
		N	21	

Correlations

Federal state in Germany			
	Spearman's rho	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
		Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
Niedersachsen	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
		Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
	Spearman's rho	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
		Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
Nordrhein-Westfalen	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N

Correlations

			Is there a need to expand and promote affordable housing construction?	
Federal state in Germany				
	Spearman's rho	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-,203
			Sig. (2-tailed)	,348
			N	20
		Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	20
	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	,198	
		Sig. (2-tailed)	,402	
		N	20	
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-,215	
		Sig. (2-tailed)	,362	
		N	20	
Niedersachsen	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	78
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,211*
			Sig. (2-tailed)	,045
			N	78
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,074	
		Sig. (2-tailed)	,487	
		N	77	
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	78
How do you see the current situation on the housing market? (1-5)		Correlation Coefficient	-,229*	
		Sig. (2-tailed)	,043	
		N	78	
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,080		
	Sig. (2-tailed)	,491		
	N	77		
Nordrhein-Westfalen	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	195

Correlations

			How do you see the current situation on the housing market? (1-5)	
Federal state in Germany				
Spearman's rho	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-,214	
		Sig. (2-tailed)	,293	
		N	21	
	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,198	
		Sig. (2-tailed)	,402	
		N	20	
	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	1,000	
		Sig. (2-tailed)	.	
		N	21	
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-,234		
	Sig. (2-tailed)	,307		
	N	21		
Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,211 [*]	
		Sig. (2-tailed)	,045	
		N	78	
	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	1,000	
		Sig. (2-tailed)	.	
		N	79	
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-,089	
		Sig. (2-tailed)	,380	
		N	78	
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,229 [*]
			Sig. (2-tailed)	,043
			N	78
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	79
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-,098		
	Sig. (2-tailed)	,392		
	N	78		
Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,139 [*]	
		Sig. (2-tailed)	,035	
		N	195	

Correlations

			Are residents of affordable housing disadvantaged compared to those living in privately financed housing?		
Federal state in Germany					
	Spearman's rho	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000	
			Sig. (2-tailed)	.	
			N	21	
			Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,215
				Sig. (2-tailed)	,362
				N	20
			How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,234
				Sig. (2-tailed)	,307
				N	21
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000	
			Sig. (2-tailed)	.	
			N	21	
Niedersachsen	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,074	
			Sig. (2-tailed)	,487	
			N	77	
			How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,089
				Sig. (2-tailed)	,380
				N	78
			Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000
				Sig. (2-tailed)	.
				N	78
		Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,080
				Sig. (2-tailed)	,491
				N	77
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,098	
			Sig. (2-tailed)	,392	
			N	78	
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000	
			Sig. (2-tailed)	.	
			N	78	
Nordrhein-Westfalen	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,125	
			Sig. (2-tailed)	,064	
			N	190	

Correlations

Federal state in Germany				
	Spearman's rho	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N	
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N	
		Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N	
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N	
			Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
			Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
			How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
			Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
Rheinland-Pfalz	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N	
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N	
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N	
		Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N	
	Spearman's rho		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
			Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
			Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
			How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N

Correlations

Federal state in Germany			Is there a need to expand and promote affordable housing construction?	
Federal state in Germany	Spearman's rho	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,139*
			Sig. (2-tailed)	,035
			N	195
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,125
			Sig. (2-tailed)	,064
			N	190
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	195
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,153*
			Sig. (2-tailed)	,033
			N	195
Rheinland-Pfalz	Kendall's tau_b	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,133
			Sig. (2-tailed)	,067
			N	190
		Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	43
	Spearman's rho	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	,184
			Sig. (2-tailed)	,201
			N	43
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,146
			Sig. (2-tailed)	,305
			N	42
Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000	
		Sig. (2-tailed)	.	
		N	43	
	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	,198	
		Sig. (2-tailed)	,204	
		N	43	
Spearman's rho	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,157	
		Sig. (2-tailed)	,319	
		N	42	

Correlations

			How do you see the current situation on the housing market? (1-5)		
Federal state in Germany					
Spearman's rho	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	1,000		
		Sig. (2-tailed)	.		
		N	202		
		Correlation Coefficient	-,090		
		Sig. (2-tailed)	,157		
		N	195		
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-,153*		
		Sig. (2-tailed)	,033		
		N	195		
		Correlation Coefficient	1,000		
		Sig. (2-tailed)	.		
		N	202		
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-,101			
	Sig. (2-tailed)	,162			
	N	195			
	Rheinland-Pfalz				
	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,184	
			Sig. (2-tailed)	,201	
N			43		
Correlation Coefficient			1,000		
Sig. (2-tailed)			.		
N			44		
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?		Correlation Coefficient	-,243		
		Sig. (2-tailed)	,083		
		N	43		
		Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,198
				Sig. (2-tailed)	,204
				N	43
How do you see the current situation on the housing market? (1-5)	Correlation Coefficient		1,000		
	Sig. (2-tailed)		.		
	N		44		
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-,264			
	Sig. (2-tailed)	,087			
	N	43			

Correlations

			Are residents of affordable housing disadvantaged compared to those living in privately financed housing?
Federal state in Germany			
Spearman's rho	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,090
		Sig. (2-tailed)	,157
		N	195
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000
		Sig. (2-tailed)	.
		N	195
	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,133
		Sig. (2-tailed)	,067
		N	190
	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,101
		Sig. (2-tailed)	,162
		N	195
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000	
	Sig. (2-tailed)	.	
	N	195	
Rheinland-Pfalz			
Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,146
		Sig. (2-tailed)	,305
		N	42
	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,243
		Sig. (2-tailed)	,083
		N	43
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000
		Sig. (2-tailed)	.
		N	43
	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,157
		Sig. (2-tailed)	,319
		N	42
How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,264	
	Sig. (2-tailed)	,087	
	N	43	
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000	
	Sig. (2-tailed)	.	
	N	43	

Correlations

Federal state in Germany				
Saarland	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N	
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N	
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N	
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N	
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N	
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N	
	Sachsen	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
			How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
			Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
Spearman's rho		Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N	
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N	

Correlations

Federal state in Germany				Is there a need to expand and promote affordable housing construction?
Saarland	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	17
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,239
			Sig. (2-tailed)	,306
			N	17
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,153	
		Sig. (2-tailed)	,520	
		N	17	
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	17
How do you see the current situation on the housing market? (1-5)		Correlation Coefficient	-,256	
		Sig. (2-tailed)	,321	
		N	17	
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,161		
	Sig. (2-tailed)	,537		
	N	17		
Sachsen	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	60
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,207
			Sig. (2-tailed)	,081
			N	60
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,164	
		Sig. (2-tailed)	,178	
		N	58	
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	60
How do you see the current situation on the housing market? (1-5)		Correlation Coefficient	-,229	
		Sig. (2-tailed)	,078	
		N	60	

Correlations

Federal state in Germany				How do you see the current situation on the housing market? (1-5)
Saarland	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,239
			Sig. (2-tailed)	,306
			N	17
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	19
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,025	
		Sig. (2-tailed)	,903	
		N	19	
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,256
			Sig. (2-tailed)	,321
			N	17
How do you see the current situation on the housing market? (1-5)		Correlation Coefficient	1,000	
		Sig. (2-tailed)	.	
		N	19	
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,018		
	Sig. (2-tailed)	,941		
	N	19		
Sachsen	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,207
			Sig. (2-tailed)	,081
			N	60
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	63
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-,039	
		Sig. (2-tailed)	,737	
		N	60	
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,229
			Sig. (2-tailed)	,078
			N	60
How do you see the current situation on the housing market? (1-5)		Correlation Coefficient	1,000	
		Sig. (2-tailed)	.	
		N	63	

Correlations

Federal state in Germany				Are residents of affordable housing disadvantaged compared to those living in privately financed housing?
Saarland	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,153
			Sig. (2-tailed)	,520
			N	17
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	,025
			Sig. (2-tailed)	,903
			N	19
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000	
		Sig. (2-tailed)	.	
		N	19	
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,161
			Sig. (2-tailed)	,537
			N	17
How do you see the current situation on the housing market? (1-5)		Correlation Coefficient	,018	
		Sig. (2-tailed)	,941	
		N	19	
Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000		
	Sig. (2-tailed)	.		
	N	19		
Sachsen	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,164
			Sig. (2-tailed)	,178
			N	58
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,039
			Sig. (2-tailed)	,737
			N	60
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000	
		Sig. (2-tailed)	.	
		N	60	
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,176
			Sig. (2-tailed)	,186
			N	58
How do you see the current situation on the housing market? (1-5)		Correlation Coefficient	-,043	
		Sig. (2-tailed)	,745	
		N	60	

Correlations

Federal state in Germany			
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
Sachsen-Anhalt	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
Schleswig-Holstein	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N

Correlations

Federal state in Germany			Is there a need to expand and promote affordable housing construction?			
Sachsen-Anhalt	Kendall's tau_b	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N	,176 ,186 58		
		Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N	1,000 . 28		
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N	,043 ,809 28		
	Spearman's rho	Kendall's tau_b	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N	-,174 ,334 28	
			Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N	1,000 . 28	
			How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N	,046 ,817 28	
		Spearman's rho	Kendall's tau_b	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N	-,178 ,364 28
				Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N	1,000 . 39
				How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N	-,003 ,982 39
Schleswig-Holstein	Kendall's tau_b	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N	,225 ,141 38		
		Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N	1,000 . 39		
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N	-,003 ,982 39		
	Spearman's rho	Kendall's tau_b	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N	,225 ,141 38	
			Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N	1,000 . 39	
			How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N	-,003 ,982 39	

Correlations

Federal state in Germany			How do you see the current situation on the housing market? (1-5)		
Sachsen-Anhalt	Kendall's tau_b	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-,043	
			Sig. (2-tailed)	,745	
			N	60	
	Spearman's rho	Is there a need to expand and promote affordable housing construction?		Correlation Coefficient	,043
				Sig. (2-tailed)	,809
				N	28
		How do you see the current situation on the housing market? (1-5)		Correlation Coefficient	1,000
				Sig. (2-tailed)	.
				N	32
Spearman's rho	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?		Correlation Coefficient	,087	
			Sig. (2-tailed)	,592	
			N	31	
	Is there a need to expand and promote affordable housing construction?		Correlation Coefficient	,046	
			Sig. (2-tailed)	,817	
			N	28	
Spearman's rho	How do you see the current situation on the housing market? (1-5)		Correlation Coefficient	1,000	
			Sig. (2-tailed)	.	
			N	32	
	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?		Correlation Coefficient	,109	
			Sig. (2-tailed)	,559	
			N	31	
Schleswig-Holstein	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,003	
			Sig. (2-tailed)	,982	
			N	39	
	Spearman's rho	How do you see the current situation on the housing market? (1-5)		Correlation Coefficient	1,000
				Sig. (2-tailed)	.
				N	39
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?		Correlation Coefficient	-,085
				Sig. (2-tailed)	,569
				N	38
Spearman's rho	Is there a need to expand and promote affordable housing construction?		Correlation Coefficient	-,003	
			Sig. (2-tailed)	,985	
			N	39	

Correlations

Federal state in Germany			Are residents of affordable housing disadvantaged compared to those living in privately financed housing?		
Sachsen-Anhalt	Kendall's tau_b	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000	
			Sig. (2-tailed)	.	
			N	60	
		Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,174
			Sig. (2-tailed)	,334	
			N	28	
		Kendall's tau_b	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	,087
			Sig. (2-tailed)	,592	
			N	31	
		Kendall's tau_b	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000
			Sig. (2-tailed)	.	
			N	31	
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,178	
		Sig. (2-tailed)	,364		
		N	28		
	Spearman's rho	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	,109	
		Sig. (2-tailed)	,559		
		N	31		
	Spearman's rho	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000	
		Sig. (2-tailed)	.		
		N	31		
Schleswig-Holstein	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,225	
			Sig. (2-tailed)	,141	
			N	38	
		Kendall's tau_b	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,085
			Sig. (2-tailed)	,569	
			N	38	
		Kendall's tau_b	Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	1,000
			Sig. (2-tailed)	.	
			N	38	
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,237	
		Sig. (2-tailed)	,151		
		N	38		

Correlations

Federal state in Germany			
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
Thüringen	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N

Correlations

Federal state in Germany			Is there a need to expand and promote affordable housing construction?		
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,003	
			Sig. (2-tailed)	,985	
			N	39	
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,237	
			Sig. (2-tailed)	,151	
			N	38	
Thüringen	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000	
			Sig. (2-tailed)	.	
			N	27	
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,219	
			Sig. (2-tailed)	,227	
			N	27	
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	,209	
			Sig. (2-tailed)	,249	
			N	27	
			Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	1,000
				Sig. (2-tailed)	.
				N	27
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	-,238	
			Sig. (2-tailed)	,232	
			N	27	
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	,236	
			Sig. (2-tailed)	,236	
			N	27	

Correlations

			How do you see the current situation on the housing market? (1-5)	
Federal state in Germany				
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	39
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-,092
			Sig. (2-tailed)	,581
			N	38
Thüringen	Kendall's tau_b	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,219
			Sig. (2-tailed)	,227
			N	27
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	27
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-,069
			Sig. (2-tailed)	,692
			N	27
	Spearman's rho	Is there a need to expand and promote affordable housing construction?	Correlation Coefficient	-,238
			Sig. (2-tailed)	,232
			N	27
		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient	1,000
			Sig. (2-tailed)	.
			N	27
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient	-,077
			Sig. (2-tailed)	,702
			N	27

Correlations

Federal state in Germany			Are residents of affordable housing disadvantaged compared to those living in privately financed housing?		
Thüringen	Kendall's tau_b	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N	-,092 ,581 38	
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N	1,000 . 38	
		Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N	,209 ,249 27	
	Spearman's rho	Kendall's tau_b	How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N	-,069 ,692 27
			Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N	1,000 . 27
			Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N	,236 ,236 27
Spearman's rho		How do you see the current situation on the housing market? (1-5)	Correlation Coefficient Sig. (2-tailed) N	-,077 ,702 27	
		Are residents of affordable housing disadvantaged compared to those living in privately financed housing?	Correlation Coefficient Sig. (2-tailed) N	1,000 . 27	
		Is there a need to expand and promote affordable housing construction?	Correlation Coefficient Sig. (2-tailed) N	,236 ,236 27	

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

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ONEWAY fearindex_NOR BY expand_and_promote_affordable_housing_construction
/ES=OVERALL
/STATISTICS DESCRIPTIVES EFFECTS HOMOGENEITY
/PLOT MEANS
/MISSING ANALYSIS
/CRITERIA=CILEVEL(0.95) .
    
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Oneway

Descriptives

fearindex_NOR

Federal state in Germany		N	Mean	Std. Deviation
Baden-Württemberg	no	7	,5789	,23554
	maybe	19	,5296	,18299
	yes	87	,5635	,21621
	Total	113	,5587	,21080
	Model	Fixed Effects		,21226
		Random Effects		
Bayern	no	8	,7500	,18222
	maybe	13	,5954	,26355
	yes	122	,5750	,20353
	Total	143	,5866	,21079
	Model	Fixed Effects		,20836
		Random Effects		
Berlin	no	3	,8056	,06778
	maybe	2	,7031	,12522
	yes	50	,5331	,21638
	Total	55	,5542	,21838
	Model	Fixed Effects		,21118
		Random Effects		
Brandenburg	no	6	,7240	,18432
	maybe	1	,6354	.
	yes	28	,5257	,16814
	Total	35	,5628	,18254
	Model	Fixed Effects		,17077
		Random Effects		
Bremen	no	1	,5521	.
	yes	2	,1927	,21361
	Total	3	,3125	,25664
	Model	Fixed Effects		,21361
	Random Effects			
Hamburg	no	3	,8924	,09679
	yes	15	,5771	,18508
	Total	18	,6296	,20959
	Model	Fixed Effects		,17647
	Random Effects			
Hessen	no	5	,7667	,15739
	maybe	7	,7232	,25028
	yes	60	,5424	,22235
	Total	72	,5755	,23114
	Model	Fixed Effects		,22171
		Random Effects		

Descriptives

fearindex_NOR		Std. Error	95% Confidence Interval for Mean		
Federal state in Germany			Lower Bound	Upper Bound	
Baden-Württemberg	no	,08902	,3610	,7967	
	maybe	,04198	,4414	,6178	
	yes	,02318	,5174	,6095	
	Total	,01983	,5194	,5980	
	Model	Fixed Effects	,01997	,5191	,5983
	Model	Random Effects	,01997 ^a	,4728 ^a	,6446 ^a
Bayern	no	,06442	,5977	,9023	
	maybe	,07310	,4361	,7546	
	yes	,01843	,5385	,6114	
	Total	,01763	,5518	,6215	
	Model	Fixed Effects	,01742	,5522	,6211
	Model	Random Effects	,05625	,3446	,8286
Berlin	no	,03913	,6372	,9739	
	maybe	,08854	-,4219	1,8282	
	yes	,03060	,4716	,5946	
	Total	,02945	,4951	,6132	
	Model	Fixed Effects	,02848	,4970	,6113
	Model	Random Effects	,12532	,0149	1,0934
Brandenburg	no	,07525	,5305	,9174	
	maybe	.	.	.	
	yes	,03178	,4605	,5909	
	Total	,03086	,5001	,6255	
	Model	Fixed Effects	,02887	,5040	,6216
	Model	Random Effects	,09509	,1537	,9719
Bremen	no	.	.	.	
	yes	,15104	-1,7265	2,1119	
	Total	,14817	-,3250	,9500	
	Model	Fixed Effects	,12333	-1,2545	1,8795
Model	Random Effects	,17909	-1,9630	2,5880	
Hamburg	no	,05588	,6519	1,1328	
	yes	,04779	,4746	,6796	
	Total	,04940	,5254	,7339	
	Model	Fixed Effects	,04160	,5415	,7178
	Model	Random Effects	,18201	-1,6830	2,9422
Hessen	no	,07039	,5712	,9621	
	maybe	,09460	,4917	,9547	
	yes	,02870	,4849	,5998	
	Total	,02724	,5212	,6298	
	Model	Fixed Effects	,02613	,5234	,6276
	Model	Random Effects	,10451	,1258	1,0252

Descriptives

fearindex_NOR

Federal state in Germany		Minimum	Maximum	Between-Component Variance
Baden-Württemberg	no	,23	,88	
	maybe	,15	,91	
	yes	,00	,95	
	Total	,00	,95	
	Model	Fixed Effects		
	Random Effects			-,00163
Bayern	no	,50	,96	
	maybe	,15	,96	
	yes	,05	,91	
	Total	,05	,96	
	Model	Fixed Effects		
	Random Effects			,00387
Berlin	no	,74	,88	
	maybe	,61	,79	
	yes	,00	,85	
	Total	,00	,88	
	Model	Fixed Effects		
	Random Effects			,01793
Brandenburg	no	,50	,91	
	maybe	,64	,64	
	yes	,26	,81	
	Total	,26	,91	
	Model	Fixed Effects		
	Random Effects			,01225
Bremen	no	,55	,55	
	yes	,04	,34	
	Total	,04	,55	
	Model	Fixed Effects		
Random Effects			,03035	
Hamburg	no	,81	1,00	
	yes	,30	,80	
	Total	,30	1,00	
	Model	Fixed Effects		
Random Effects			,04347	
Hessen	no	,58	,92	
	maybe	,41	1,00	
	yes	,01	,95	
	Total	,01	1,00	
	Model	Fixed Effects		
	Random Effects			,01445

Descriptives

fearindex_NOR

Federal state in Germany		N	Mean	Std. Deviation
Mecklenburg-Vorpommern	no	2	,8854	,02946
	yes	18	,5932	,18884
	Total	20	,6224	,20011
	Model			,18365
	Fixed Effects			
	Random Effects			
Niedersachsen	no	6	,6667	,18669
	maybe	6	,5469	,20966
	yes	62	,5761	,20111
	Total	74	,5811	,19978
	Model			,20074
	Fixed Effects			
	Random Effects			
Nordrhein-Westfalen	no	12	,6328	,20801
	maybe	24	,6771	,21792
	yes	156	,5684	,22510
	Total	192	,5860	,22531
	Model			,22327
	Fixed Effects			
	Random Effects			
Rheinland-Pfalz	no	5	,6542	,33821
	maybe	7	,5223	,26492
	yes	30	,5851	,23572
	Total	42	,5828	,24896
	Model			,25268
	Fixed Effects			
	Random Effects			
Saarland	maybe	2	,4427	,18414
	yes	15	,5889	,18470
	Total	17	,5717	,18528
	Model			,18467
	Fixed Effects			
	Random Effects			
Sachsen	no	8	,6836	,23877
	maybe	6	,6615	,28204
	yes	44	,6061	,19882
	Total	58	,6225	,21140
	Model			,21305
	Fixed Effects			
	Random Effects			
Sachsen-Anhalt	no	1	,5313	.
	maybe	7	,7336	,12967
	yes	20	,5604	,21618
	Total	28	,6027	,20635

Descriptives

fearindex_NOR

Federal state in Germany		Std. Error	95% Confidence Interval for Mean		
			Lower Bound	Upper Bound	
Mecklenburg-Vorpommern	no	,02083	,6207	1,1501	
	yes	,04451	,4993	,6871	
	Total	,04475	,5287	,7160	
	Model	Fixed Effects	,04107	,5361	,7087
	Model	Random Effects	,17036	-1,5422	2,7870
Niedersachsen	no	,07622	,4707	,8626	
	maybe	,08559	,3269	,7669	
	yes	,02554	,5250	,6272	
	Total	,02322	,5348	,6274	
	Model	Fixed Effects	,02334	,5346	,6276
Model	Random Effects	,02334 ^a	,4807 ^a	,6815 ^a	
Nordrhein-Westfalen	no	,06005	,5007	,7650	
	maybe	,04448	,5851	,7691	
	yes	,01802	,5328	,6040	
	Total	,01626	,5539	,6181	
	Model	Fixed Effects	,01611	,5542	,6178
Model	Random Effects	,04674	,3849	,7871	
Rheinland-Pfalz	no	,15125	,2342	1,0741	
	maybe	,10013	,2773	,7673	
	yes	,04304	,4971	,6731	
	Total	,03842	,5053	,6604	
	Model	Fixed Effects	,03899	,5040	,6617
Model	Random Effects	,03899 ^a	,4151 ^a	,7506 ^a	
Saarland	maybe	,13021	-1,2117	2,0972	
	yes	,04769	,4866	,6912	
	Total	,04494	,4764	,6670	
	Model	Fixed Effects	,04479	,4762	,6672
Model	Random Effects	,05307	-,1026	1,2460	
Sachsen	no	,08442	,4840	,8832	
	maybe	,11514	,3655	,9574	
	yes	,02997	,5456	,6665	
	Total	,02776	,5669	,6781	
	Model	Fixed Effects	,02798	,5664	,6785
Model	Random Effects	,02798 ^a	,5021 ^a	,7429 ^a	
Sachsen-Anhalt	no	.	.	.	
	maybe	,04901	,6137	,8536	
	yes	,04834	,4592	,6616	
	Total	,03900	,5227	,6827	

Descriptives

fearindex_NOR

Federal state in Germany		Minimum	Maximum	Between-Component Variance
Mecklenburg-Vorpommern	no	,86	,91	
	yes	,26	1,00	
	Total	,26	1,00	
	Model	Fixed Effects		
	Random Effects			,03334
Niedersachsen	no	,44	,96	
	maybe	,32	,85	
	yes	,08	,95	
	Total	,08	,96	
	Model	Fixed Effects		
Random Effects			-,00133	
Nordrhein-Westfalen	no	,35	,92	
	maybe	,05	1,00	
	yes	,01	1,00	
	Total	,01	1,00	
	Model	Fixed Effects		
Random Effects			,00283	
Rheinland-Pfalz	no	,19	,95	
	maybe	,19	,81	
	yes	,08	,95	
	Total	,08	,95	
	Model	Fixed Effects		
Random Effects			-,00407	
Saarland	maybe	,31	,57	
	yes	,32	,96	
	Total	,31	,96	
	Model	Fixed Effects		
Random Effects			,00102	
Sachsen	no	,35	,95	
	maybe	,18	1,00	
	yes	,19	,90	
	Total	,18	1,00	
	Model	Fixed Effects		
Random Effects			-,00174	
Sachsen-Anhalt	no	,53	,53	
	maybe	,55	,91	
	yes	,19	1,00	
	Total	,19	1,00	

Descriptives

fearindex_NOR

Federal state in Germany		N	Mean	Std. Deviation
	Model			,19888
	Fixed Effects			
				Random Effects
Schleswig-Holstein	no	2	,9115	,00737
	maybe	4	,6198	,16634
	yes	32	,5645	,22177
	Total	38	,5885	,22292
	Model			,21432
	Fixed Effects			
				Random Effects
Thüringen	no	2	,8854	,02946
	maybe	3	,6667	,22846
	yes	21	,6235	,22286
	Total	26	,6486	,22135
	Model			,21855
	Fixed Effects			
				Random Effects

Descriptives

fearindex_NOR

Federal state in Germany		Std. Error	95% Confidence Interval for Mean	
			Lower Bound	Upper Bound
	Model	,03758	,5253	,6801
	Fixed Effects			
			,2881	,9173
			Random Effects	
Schleswig-Holstein	no	,00521	,8453	,9776
	maybe	,08317	,3551	,8845
	yes	,03920	,4845	,6444
	Total	,03616	,5153	,6618
	Model	,03477	,5180	,6591
	Fixed Effects			
			,1421	1,0350
			Random Effects	
Thüringen	no	,02083	,6207	1,1501
	maybe	,13190	,0992	1,2342
	yes	,04863	,5221	,7250
	Total	,04341	,5592	,7380
	Model	,04286	,5600	,7373
	Fixed Effects			
			,3677	,9295
			Random Effects	

Descriptives

fearindex_NOR		Minimum	Maximum	Between-Component Variance
Federal state in Germany				
	Model			
	Fixed Effects			
	Random Effects			,00685
Schleswig-Holstein	no	,91	,92	
	maybe	,40	,79	
	yes	,10	,90	
	Total	,10	,92	
	Model			
	Random Effects			,01322
Thüringen	no	,86	,91	
	maybe	,47	,92	
	yes	,19	1,00	
	Total	,19	1,00	
	Model			
	Random Effects			,00361

a. Warning: Between-component variance is negative. It was replaced by 0.0 in computing this random effects measure.

Tests of Homogeneity of Variances

Federal state in Germany			Levene Statistic	df1
Baden-Württemberg	fearindex_NOR	Based on Mean	,587	2
		Based on Median	,594	2
		Based on Median and with adjusted df	,594	2
		Based on trimmed mean	,560	2
Bayern	fearindex_NOR	Based on Mean	1,270	2
		Based on Median	1,173	2
		Based on Median and with adjusted df	1,173	2
		Based on trimmed mean	1,254	2
Berlin	fearindex_NOR	Based on Mean	2,301	2
		Based on Median	2,177	2
		Based on Median and with adjusted df	2,177	2
		Based on trimmed mean	2,229	2
Brandenburg	fearindex_NOR	Based on Mean	,381	1
		Based on Median	,373	1
		Based on Median and with adjusted df	,373	1
		Based on trimmed mean	,381	1

Tests of Homogeneity of Variances

Federal state in Germany			df2	Sig.
Baden-Württemberg	fearindex_NOR	Based on Mean	110	,558
		Based on Median	110	,554
		Based on Median and with adjusted df	109,073	,554
		Based on trimmed mean	110	,573
Bayern	fearindex_NOR	Based on Mean	140	,284
		Based on Median	140	,313
		Based on Median and with adjusted df	137,632	,313
		Based on trimmed mean	140	,289
Berlin	fearindex_NOR	Based on Mean	52	,110
		Based on Median	52	,124
		Based on Median and with adjusted df	49,389	,124
		Based on trimmed mean	52	,118
Brandenburg	fearindex_NOR	Based on Mean	32	,542
		Based on Median	32	,546
		Based on Median and with adjusted df	28,867	,546
		Based on trimmed mean	32	,542

Tests of Homogeneity of Variances

Federal state in Germany			Levene Statistic	df1
Bremen	fearindex_NOR	Based on Mean	. ^a	
Hamburg	fearindex_NOR	Based on Mean	2,187	1
		Based on Median	2,385	1
		Based on Median and with adjusted df	2,385	1
		Based on trimmed mean	2,233	1
Hessen	fearindex_NOR	Based on Mean	,805	2
		Based on Median	,638	2
		Based on Median and with adjusted df	,638	2
		Based on trimmed mean	,790	2
Mecklenburg-Vorpommern	fearindex_NOR	Based on Mean	2,319	1
		Based on Median	2,277	1
		Based on Median and with adjusted df	2,277	1
		Based on trimmed mean	2,315	1
Niedersachsen	fearindex_NOR	Based on Mean	,064	2
		Based on Median	,057	2
		Based on Median and with adjusted df	,057	2
		Based on trimmed mean	,059	2
Nordrhein-Westfalen	fearindex_NOR	Based on Mean	,635	2
		Based on Median	,561	2
		Based on Median and with adjusted df	,561	2
		Based on trimmed mean	,646	2
Rheinland-Pfalz	fearindex_NOR	Based on Mean	1,318	2
		Based on Median	,462	2
		Based on Median and with adjusted df	,462	2
		Based on trimmed mean	1,277	2
Saarland	fearindex_NOR	Based on Mean	,078	1
		Based on Median	,049	1
		Based on Median and with adjusted df	,049	1
		Based on trimmed mean	,074	1
Sachsen	fearindex_NOR	Based on Mean	,459	2
		Based on Median	,442	2
		Based on Median and with adjusted df	,442	2
		Based on trimmed mean	,448	2
Sachsen-Anhalt	fearindex_NOR	Based on Mean	3,594	1
		Based on Median	2,997	1

Tests of Homogeneity of Variances

Federal state in Germany			df2	Sig.
Bremen	fearindex_NOR	Based on Mean		
Hamburg	fearindex_NOR	Based on Mean	16	,159
		Based on Median	16	,142
		Based on Median and with adjusted df	15,526	,143
		Based on trimmed mean	16	,155
Hessen	fearindex_NOR	Based on Mean	69	,451
		Based on Median	69	,531
		Based on Median and with adjusted df	67,945	,531
		Based on trimmed mean	69	,458
Mecklenburg-Vorpommern	fearindex_NOR	Based on Mean	18	,145
		Based on Median	18	,149
		Based on Median and with adjusted df	17,000	,150
		Based on trimmed mean	18	,145
Niedersachsen	fearindex_NOR	Based on Mean	71	,938
		Based on Median	71	,945
		Based on Median and with adjusted df	70,597	,945
		Based on trimmed mean	71	,942
Nordrhein-Westfalen	fearindex_NOR	Based on Mean	189	,531
		Based on Median	189	,572
		Based on Median and with adjusted df	183,800	,572
		Based on trimmed mean	189	,525
Rheinland-Pfalz	fearindex_NOR	Based on Mean	39	,279
		Based on Median	39	,633
		Based on Median and with adjusted df	28,523	,634
		Based on trimmed mean	39	,290
Saarland	fearindex_NOR	Based on Mean	15	,784
		Based on Median	15	,828
		Based on Median and with adjusted df	14,000	,828
		Based on trimmed mean	15	,790
Sachsen	fearindex_NOR	Based on Mean	55	,634
		Based on Median	55	,645
		Based on Median and with adjusted df	45,929	,645
		Based on trimmed mean	55	,641
Sachsen-Anhalt	fearindex_NOR	Based on Mean	25	,070
		Based on Median	25	,096

Tests of Homogeneity of Variances

Federal state in Germany		Levene Statistic	df1
	Based on Median and with adjusted df	2,997	1
	Based on trimmed mean	3,512	1
Schleswig-Holstein	fearindex_NOR	Based on Mean	1,921
	Based on Median	1,710	2
	Based on Median and with adjusted df	1,710	2
	Based on trimmed mean	1,863	2
Thüringen	fearindex_NOR	Based on Mean	1,851
	Based on Median	1,698	2
	Based on Median and with adjusted df	1,698	2
	Based on trimmed mean	1,833	2

Tests of Homogeneity of Variances

Federal state in Germany		df2	Sig.
	Based on Median and with adjusted df	22,552	,097
	Based on trimmed mean	25	,073
Schleswig-Holstein	fearindex_NOR	Based on Mean	35
	Based on Median	35	,162
	Based on Median and with adjusted df	33,490	,196
	Based on trimmed mean	35	,170
Thüringen	fearindex_NOR	Based on Mean	23
	Based on Median	23	,180
	Based on Median and with adjusted df	21,462	,205
	Based on trimmed mean	23	,207
		23	,183

a. Levene's Test of Equality of Error Variances is not computed because there are less than two nonempty groups.

ANOVA

fearindex_NOR

Federal state in Germany		Sum of Squares	df	Mean Square	F
Baden-Württemberg	Between Groups	,021	2	,010	,232
	Within Groups	4,956	110	,045	
	Total	4,977	112		
Bayern	Between Groups	,231	2	,116	2,662
	Within Groups	6,078	140	,043	
	Total	6,309	142		
Berlin	Between Groups	,256	2	,128	2,871
	Within Groups	2,319	52	,045	
	Total	2,575	54		
Brandenburg	Between Groups	,200	2	,100	3,424
	Within Groups	,933	32	,029	
	Total	1,133	34		
Bremen	Between Groups	,086	1	,086	1,887
	Within Groups	,046	1	,046	
	Total	,132	2		
Hamburg	Between Groups	,249	1	,249	7,979
	Within Groups	,498	16	,031	
	Total	,747	17		
Hessen	Between Groups	,401	2	,201	4,082
	Within Groups	3,392	69	,049	
	Total	3,793	71		
Mecklenburg-Vorpommern	Between Groups	,154	1	,154	4,558
	Within Groups	,607	18	,034	
	Total	,761	19		
Niedersachsen	Between Groups	,053	2	,026	,651
	Within Groups	2,861	71	,040	
	Total	2,914	73		
Nordrhein-Westfalen	Between Groups	,274	2	,137	2,747
	Within Groups	9,422	189	,050	
	Total	9,696	191		
Rheinland-Pfalz	Between Groups	,051	2	,026	,401
	Within Groups	2,490	39	,064	
	Total	2,541	41		
Saarland	Between Groups	,038	1	,038	1,106
	Within Groups	,512	15	,034	
	Total	,549	16		
Sachsen	Between Groups	,051	2	,025	,560
	Within Groups	2,497	55	,045	
	Total	2,547	57		

ANOVA

fearindex_NOR		Sig.
Federal state in Germany		
Baden-Württemberg	Between Groups	,793
	Within Groups	
	Total	
Bayern	Between Groups	,073
	Within Groups	
	Total	
Berlin	Between Groups	,066
	Within Groups	
	Total	
Brandenburg	Between Groups	,045
	Within Groups	
	Total	
Bremen	Between Groups	,401
	Within Groups	
	Total	
Hamburg	Between Groups	,012
	Within Groups	
	Total	
Hessen	Between Groups	,021
	Within Groups	
	Total	
Mecklenburg-Vorpommern	Between Groups	,047
	Within Groups	
	Total	
Niedersachsen	Between Groups	,524
	Within Groups	
	Total	
Nordrhein-Westfalen	Between Groups	,067
	Within Groups	
	Total	
Rheinland-Pfalz	Between Groups	,672
	Within Groups	
	Total	
Saarland	Between Groups	,310
	Within Groups	
	Total	
Sachsen	Between Groups	,574
	Within Groups	
	Total	

ANOVA

fearindex_NOR

Federal state in Germany		Sum of Squares	df	Mean Square	F
Sachsen-Anhalt	Between Groups	,161	2	,080	2,034
	Within Groups	,989	25	,040	
	Total	1,150	27		
Schleswig-Holstein	Between Groups	,231	2	,116	2,515
	Within Groups	1,608	35	,046	
	Total	1,839	37		
Thüringen	Between Groups	,126	2	,063	1,323
	Within Groups	1,099	23	,048	
	Total	1,225	25		

ANOVA

fearindex_NOR

Federal state in Germany		Sig.
Sachsen-Anhalt	Between Groups	,152
	Within Groups	
	Total	
Schleswig-Holstein	Between Groups	,095
	Within Groups	
	Total	
Thüringen	Between Groups	,286
	Within Groups	
	Total	

ANOVA Effect Sizes^{a,b}

Federal state in Germany			Point Estimate	95% ... Lower
Baden-Württemberg	fearindex_NOR	Eta-squared	,004	,000
		Epsilon-squared	-,014	-,018
		Omega-squared Fixed-effect	-,014	-,018
		Omega-squared Random-effect	-,007	-,009
Bayern	fearindex_NOR	Eta-squared	,037	,000
		Epsilon-squared	,023	-,014
		Omega-squared Fixed-effect	,023	-,014
		Omega-squared Random-effect	,011	-,007
Berlin	fearindex_NOR	Eta-squared	,099	,000
		Epsilon-squared	,065	-,038
		Omega-squared Fixed-effect	,064	-,038
		Omega-squared Random-effect	,033	-,019
Brandenburg	fearindex_NOR	Eta-squared	,176	,000
		Epsilon-squared	,125	-,063
		Omega-squared Fixed-effect	,122	-,061
		Omega-squared Random-effect	,065	-,029
Bremen	fearindex_NOR	Eta-squared	,654	,000
		Epsilon-squared	,307	-1,000
		Omega-squared Fixed-effect	,228	-,500
		Omega-squared Random-effect	,228	-,500
Hamburg	fearindex_NOR	Eta-squared	,333	,018
		Epsilon-squared	,291	-,043
		Omega-squared Fixed-effect	,279	-,041
		Omega-squared Random-effect	,279	-,041
Hessen	fearindex_NOR	Eta-squared	,106	,001
		Epsilon-squared	,080	-,028
		Omega-squared Fixed-effect	,079	-,027
		Omega-squared Random-effect	,041	-,013
Mecklenburg-Vorpommern	fearindex_NOR	Eta-squared	,202	,000
		Epsilon-squared	,158	-,056

ANOVA Effect Sizes^{a,b}

Federal state in Germany			95% ... Upper
Baden-Württemberg	fearindex_NOR	Eta-squared	,040
		Epsilon-squared	,023
		Omega-squared Fixed-effect	,023
		Omega-squared Random-effect	,011
Bayern	fearindex_NOR	Eta-squared	,106
		Epsilon-squared	,093
		Omega-squared Fixed-effect	,093
		Omega-squared Random-effect	,049
Berlin	fearindex_NOR	Eta-squared	,247
		Epsilon-squared	,218
		Omega-squared Fixed-effect	,215
		Omega-squared Random-effect	,120
Brandenburg	fearindex_NOR	Eta-squared	,368
		Epsilon-squared	,329
		Omega-squared Fixed-effect	,323
		Omega-squared Random-effect	,192
Bremen	fearindex_NOR	Eta-squared	,829
		Epsilon-squared	,657
		Omega-squared Fixed-effect	,561
		Omega-squared Random-effect	,561
Hamburg	fearindex_NOR	Eta-squared	,579
		Epsilon-squared	,553
		Omega-squared Fixed-effect	,539
		Omega-squared Random-effect	,539
Hessen	fearindex_NOR	Eta-squared	,237
		Epsilon-squared	,215
		Omega-squared Fixed-effect	,213
		Omega-squared Random-effect	,119
Mecklenburg-Vorpommern	fearindex_NOR	Eta-squared	,467
		Epsilon-squared	,438

ANOVA Effect Sizes^{a,b}

Federal state in Germany			Point Estimate	95% ... Lower
		Omega-squared Fixed-effect	,151	-,053
		Omega-squared Random-effect	,151	-,053
Niedersachsen	fearindex_NOR	Eta-squared	,018	,000
		Epsilon-squared	-,010	-,028
		Omega-squared Fixed-effect	-,010	-,028
		Omega-squared Random-effect	-,005	-,014
Nordrhein-Westfalen	fearindex_NOR	Eta-squared	,028	,000
		Epsilon-squared	,018	-,011
		Omega-squared Fixed-effect	,018	-,011
		Omega-squared Random-effect	,009	-,005
Rheinland-Pfalz	fearindex_NOR	Eta-squared	,020	,000
		Epsilon-squared	-,030	-,051
		Omega-squared Fixed-effect	-,029	-,050
		Omega-squared Random-effect	-,014	-,024
Saarland	fearindex_NOR	Eta-squared	,069	,000
		Epsilon-squared	,007	-,067
		Omega-squared Fixed-effect	,006	-,063
		Omega-squared Random-effect	,006	-,063
Sachsen	fearindex_NOR	Eta-squared	,020	,000
		Epsilon-squared	-,016	-,036
		Omega-squared Fixed-effect	-,015	-,036
		Omega-squared Random-effect	-,008	-,018
Sachsen-Anhalt	fearindex_NOR	Eta-squared	,140	,000
		Epsilon-squared	,071	-,080
		Omega-squared Fixed-effect	,069	-,077
		Omega-squared Random-effect	,036	-,037
Schleswig-Holstein	fearindex_NOR	Eta-squared	,126	,000
		Epsilon-squared	,076	-,057
		Omega-squared Fixed-effect	,074	-,056
		Omega-squared Random-effect	,038	-,027

ANOVA Effect Sizes^{a,b}

Federal state in Germany			95% ... Upper
		Omega-squared Fixed-effect	,425
		Omega-squared Random-effect	,425
Niedersachsen	fearindex_NOR	Eta-squared	,097
		Epsilon-squared	,072
		Omega-squared Fixed-effect	,071
		Omega-squared Random-effect	,037
Nordrhein-Westfalen	fearindex_NOR	Eta-squared	,082
		Epsilon-squared	,073
		Omega-squared Fixed-effect	,072
		Omega-squared Random-effect	,038
Rheinland-Pfalz	fearindex_NOR	Eta-squared	,130
		Epsilon-squared	,085
		Omega-squared Fixed-effect	,083
		Omega-squared Random-effect	,044
Saarland	fearindex_NOR	Eta-squared	,351
		Epsilon-squared	,307
		Omega-squared Fixed-effect	,295
		Omega-squared Random-effect	,295
Sachsen	fearindex_NOR	Eta-squared	,113
		Epsilon-squared	,081
		Omega-squared Fixed-effect	,079
		Omega-squared Random-effect	,041
Sachsen-Anhalt	fearindex_NOR	Eta-squared	,347
		Epsilon-squared	,295
		Omega-squared Fixed-effect	,288
		Omega-squared Random-effect	,168
Schleswig-Holstein	fearindex_NOR	Eta-squared	,306
		Epsilon-squared	,266
		Omega-squared Fixed-effect	,261
		Omega-squared Random-effect	,150

ANOVA Effect Sizes^{a,b}

Federal state in Germany			Point Estimate	95% ... Lower
Thüringen	fearindex_NOR	Eta-squared	,103	,000
		Epsilon-squared	,025	-,087
		Omega-squared Fixed-effect	,024	-,083
		Omega-squared Random-effect	,012	-,040

ANOVA Effect Sizes^{a,b}

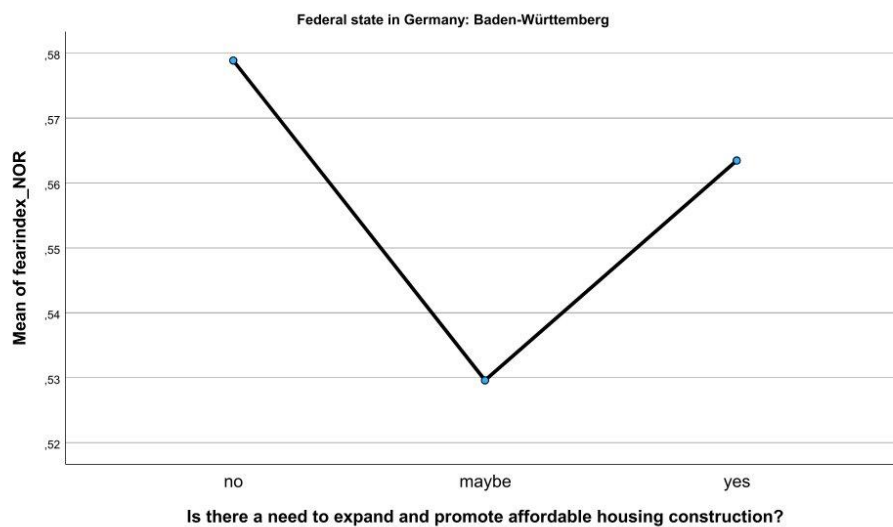
Federal state in Germany			95% ... Upper
Thüringen	fearindex_NOR	Eta-squared	,310
		Epsilon-squared	,250
		Omega-squared Fixed-effect	,242
		Omega-squared Random-effect	,138

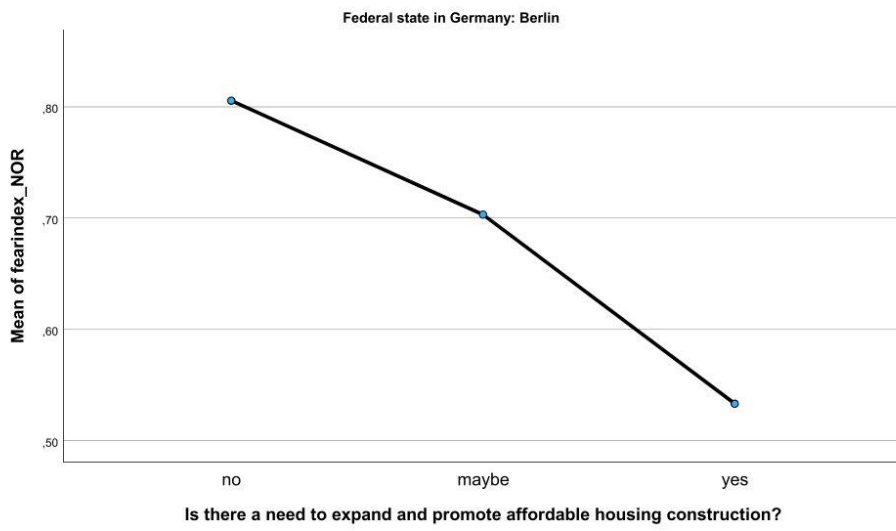
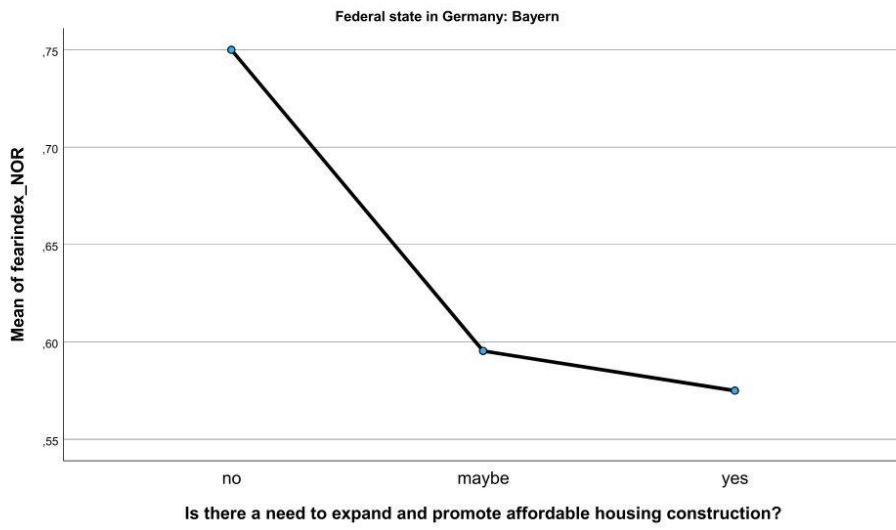
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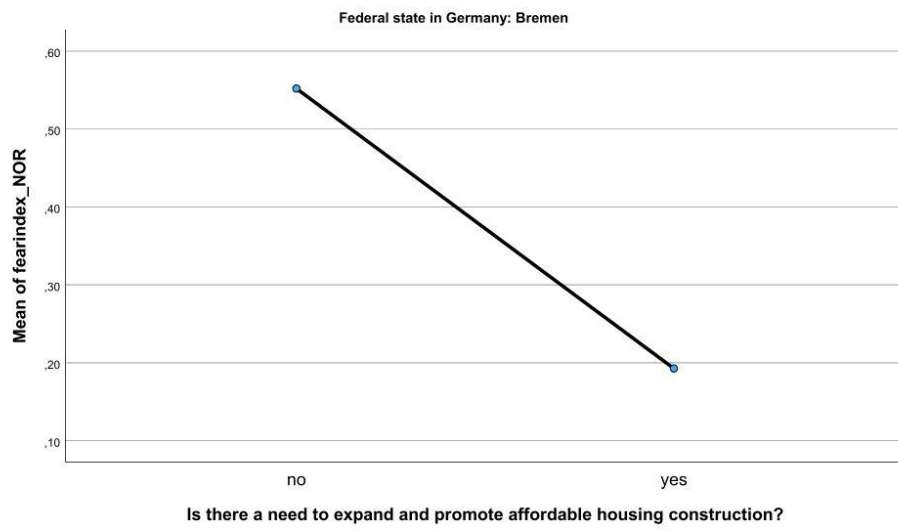
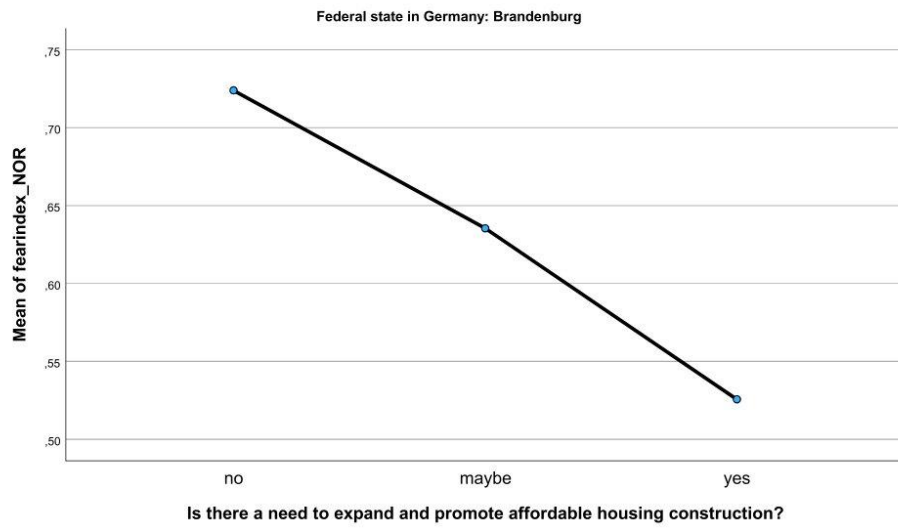
b. Negative but less biased estimates are retained, not rounded to zero.

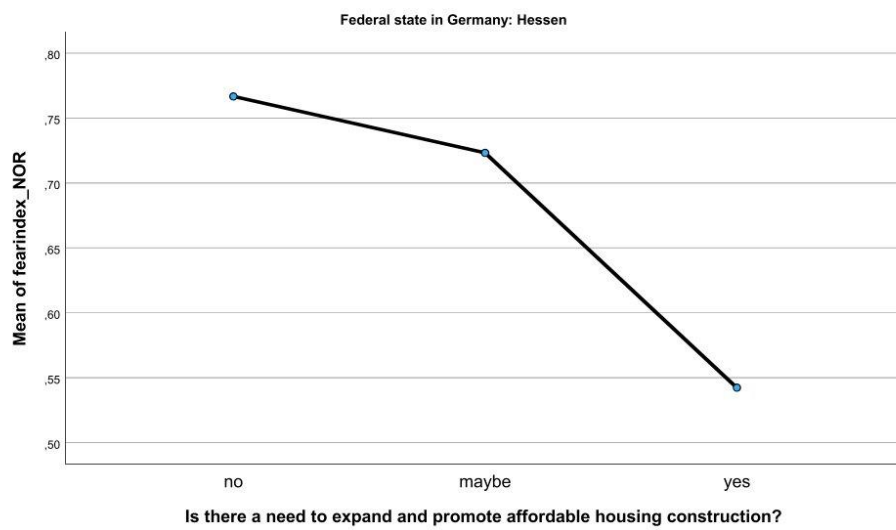
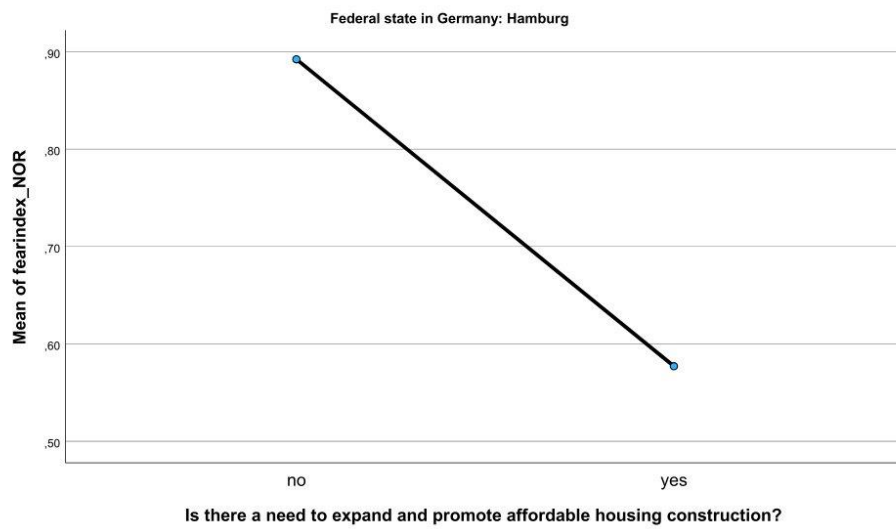
Means Plots

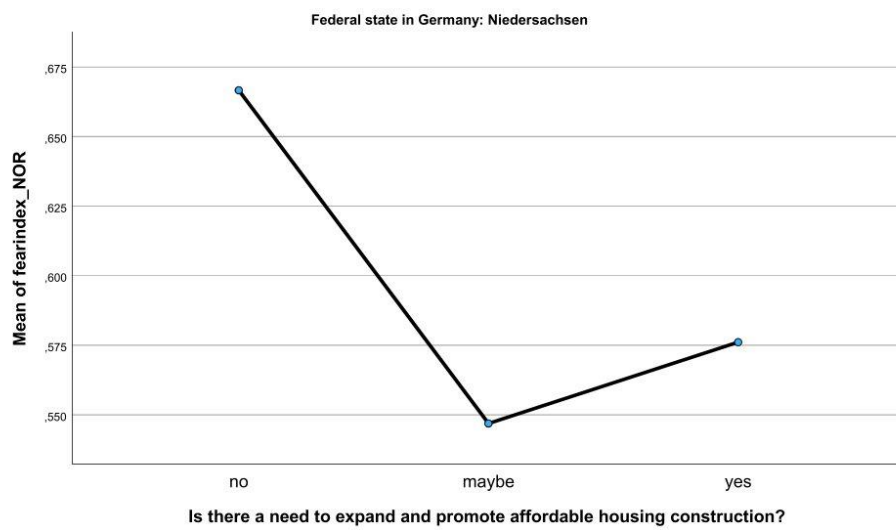
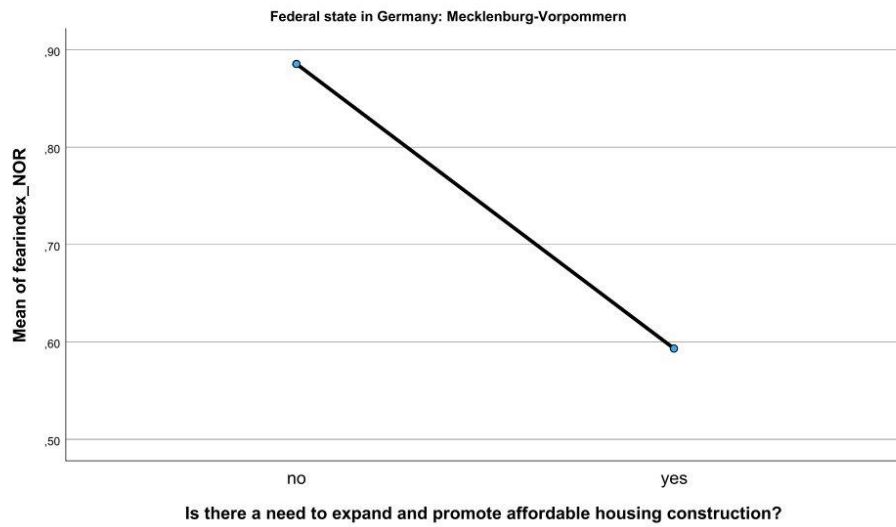
fearindex_NOR

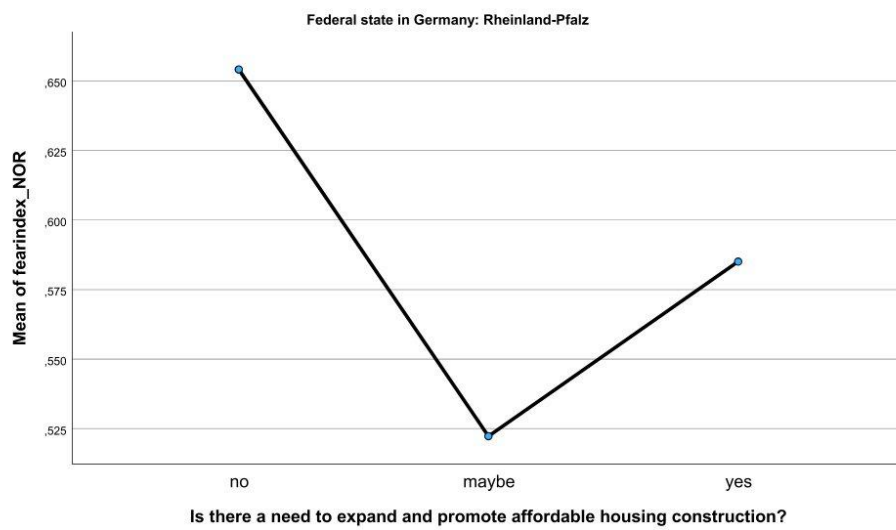
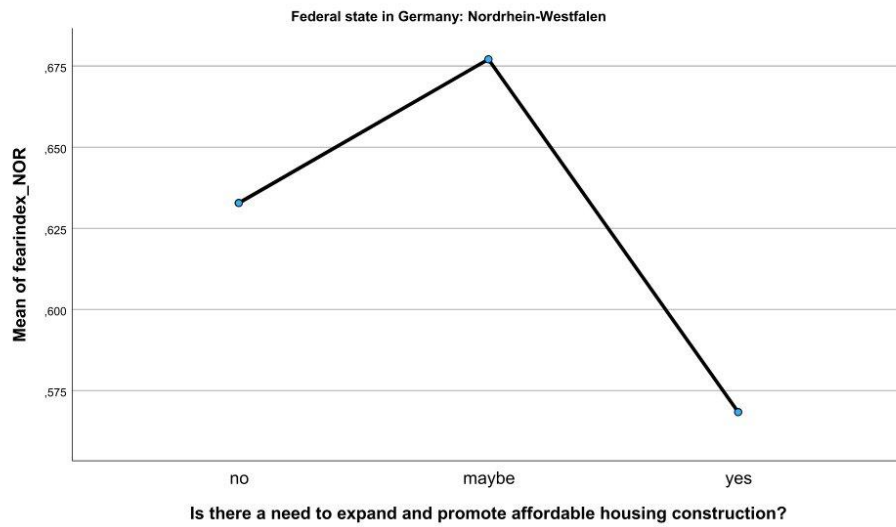


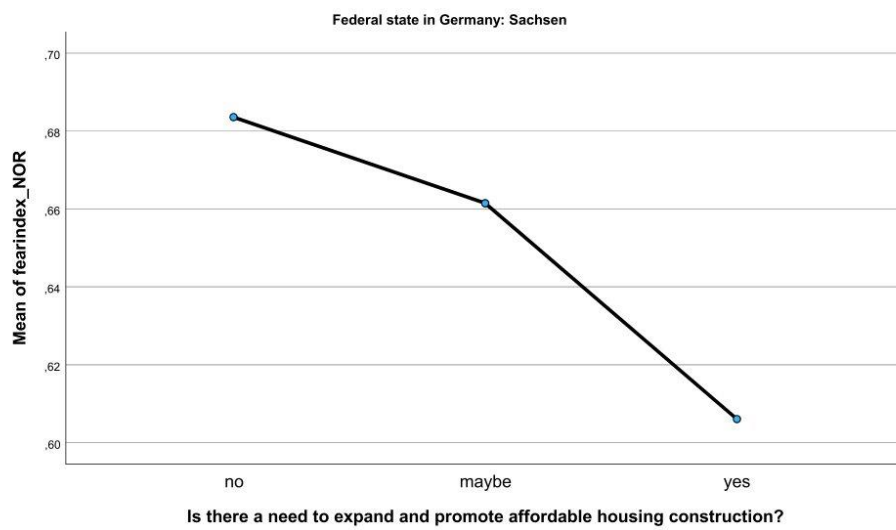
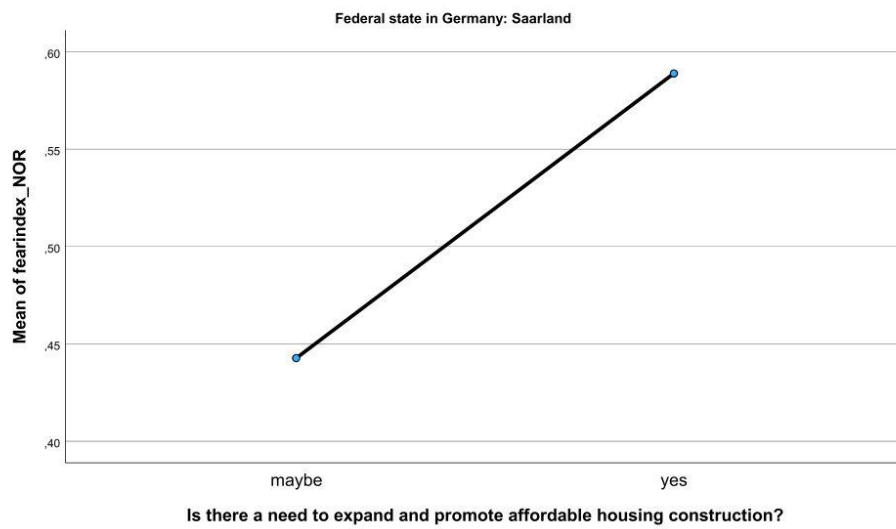


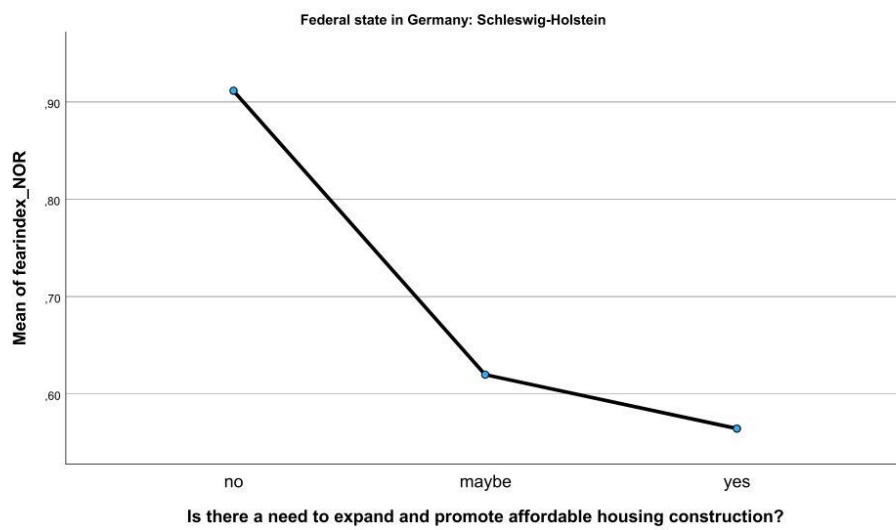
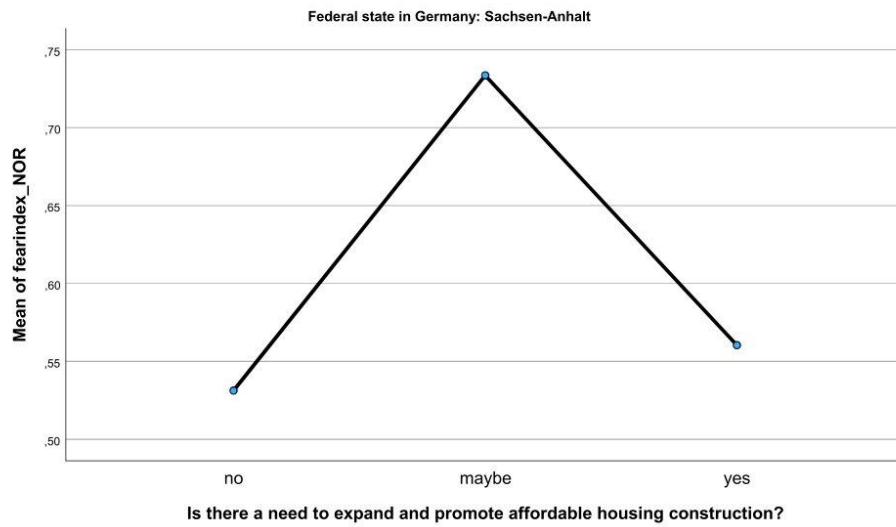


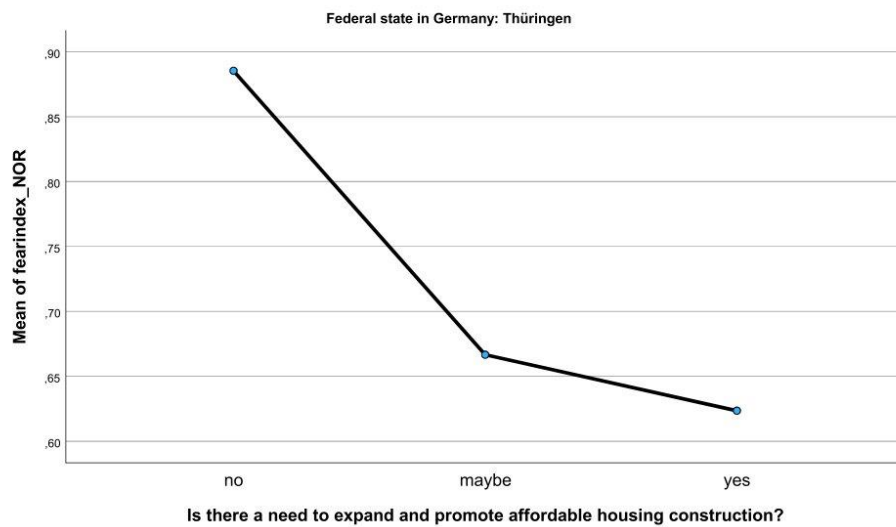












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SPLIT FILE OFF.
ONEWAY fearindex_NOR BY expand_and_promote_affordable_housing_construction
/ES=OVERALL
/STATISTICS DESCRIPTIVES EFFECTS HOMOGENEITY
/PLOT MEANS
/MISSING ANALYSIS
/CRITERIA=CILEVEL(0.95).
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Oneway

Descriptives

fearindex_NOR		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean
						Lower Bound
no		71	,7057	,20744	,02462	,6566
maybe		101	,6194	,22090	,02198	,5758
yes		762	,5677	,21217	,00769	,5526
Total		934	,5838	,21599	,00707	,5699
Model	Fixed Effects			,21277	,00696	,5701
	Random Effects				,05499	,3472

Descriptives

fearindex_NOR		95% Confidence Interval for Mean			Between-Component Variance
		Upper Bound	Minimum	Maximum	
no		,7548	,19	1,00	
maybe		,6630	,05	1,00	
yes		,5828	,00	1,00	
Total		,5977	,00	1,00	
Model	Fixed Effects	,5975			
	Random Effects	,8204			,00436

Tests of Homogeneity of Variances

fearindex_NOR		Levene Statistic	df1	df2	Sig.
Based on Mean		,129	2	931	,879
Based on Median		,055	2	931	,946
Based on Median and with adjusted df		,055	2	925,055	,946
Based on trimmed mean		,110	2	931	,896

ANOVA

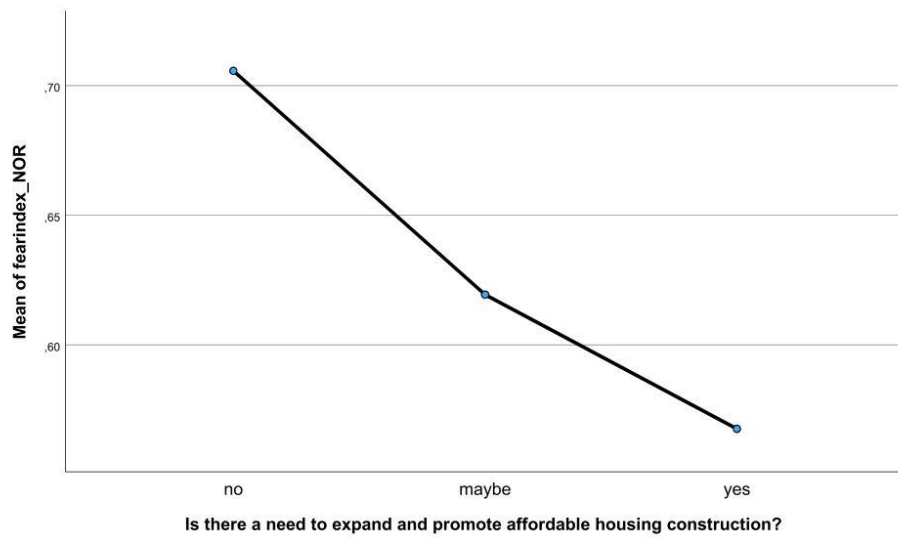
fearindex_NOR		Sum of Squares	df	Mean Square	F	Sig.
Between Groups		1,380	2	,690	15,243	<,001
Within Groups		42,147	931	,045		
Total		43,528	933			

ANOVA Effect Sizes^a

fearindex_NOR		Point Estimate	95% Confidence Interval	
			Lower	Upper
Eta-squared		,032	,012	,056
Epsilon-squared		,030	,010	,054
Omega-squared Fixed-effect		,030	,010	,054
Omega-squared Random-effect		,015	,005	,028

a. Eta-squared and Epsilon-squared are estimated based on the fixed-effect model.

Means Plots







E. Overview Conducted Interviews (ID #1-11)

ID	Experts	Gender	Institution/ Function	Region in Germany		Interviews		
				Federal State	City	Duration (minutes)	Format	Date
#1	1	male	Office for Housing, Urban Renewal and Land Management (WSB), Housing Promotion and IFB – Participation Management	Hamburg	Hamburg	36.51	Video conference	16.06.2025
#2	2	male	Department 21: Urban Development Policy, Urban Development, Housing, Housing Allowance, Budget	Saxony-Anhalt		42.52	Video conference	16.06.2025
#3	3	male	Department of Housing	Hesse	Wiesbaden	50.58	Video conference	17.06.2025
#4	4	female	Bavarian State Ministry for Housing, Construction and Transport	Bavaria		45.50	Video conference	25.06.2025
#5	5	female	Highest State Authority for Housing Promotion	Bremen	Bremen	34.31	In person	26.06.2025
#6	6	male	Deputy Head of Dept. 6: Urban Development and Housing	Lower Saxony		18.47	Telephone	09.07.2025
#7	7+8	female/ male	Division of Labor, Social Affairs, Health and Housing	Saxony	Dresden	58.53	Video conference	16.07.2025
#8	9	female	State and Urban Development, Building Supervision and Housing	Saarland		36.57	Video conference	16.07.2025
#9	10	female	Coordination Office for Housing Supply	Lower Saxony	Hanover	25.37	Video conference	17.07.2025
#10	11	male	Urban Housing, Department of Urban Development and Climate Protection	Schleswig-Holstein	Flensburg	34.47	Video conference	23.07.2025
#11	12+13	female/ male	Commissioners for Housing and Barrier-Free Construction	Baden-Württemberg	Tübingen	33.07	Video conference	12.08.2025
						M_{min}	35.58	
						Sd_{min}	10.67	

F. Coded Interviews (ID #1-11)

1 Interview #1/ Expert #1 - Hamburg

- 2[0:00:03.3] I: Okay. Yes. I would say we like to start first. Well, I have a few questions, and I think that will result in one or the other. I would record the whole thing, simply so that I can use it for myself afterwards, for transcription purposes, later for my doctoral thesis. Good. So, as I just said, I would like to shed some light on it. **What are the causes or what are the workable solutions and how can more social acceptance be achieved as far as publicly subsidized housing is concerned?** And um, yes, here are my questions about this, which I have for you. In general, what does publicly subsidized housing mean to you personally? Are there differences in your professional and private point of view?
- 3[0:00:53.5] R: I have been doing this for an exceptionally long time now and I really enjoy it. I do believe that this is an important instrument for social balance, because housing is a basic need of people and especially in such a big city, a conurbation like Hamburg, which is of course affordable for the different households with their very different incomes and household sizes, to find suitable sufficient housing for them and to be able to pay for it. Yes, and Hamburg, I can add, also has an exceptionally long tradition there. Already.
- 4[0:01:37.7] I: yes, okay. In your opinion, how is the topic of publicly subsidized housing presented in the political and public debate?
- 5[0:01:52.0] R: **I perceive this as positive here in Hamburg. I cannot see now that someone does not want that at all.** (...) Yes.
- 6[0:02:06.3] I: Why is and why should publicly subsidized housing and housing construction be a central topic of your work? Or why is it also a central concern?
- 7[0:02:19.6] R: **Yes, as I said, it is a basic human need.** Hamburg is a big city with almost two million inhabitants and accordingly / the income situations are quite different and accordingly this is of course a particularly crucial point for those who also want social justice and the possibilities to adequately provide themselves with the necessary housing.
- 8[0:02:55.9] I: **How do you assess the current situation on the housing market, especially in Hamburg? Especially for people with low or low incomes?**
- 9[0:03:07.8] R: Yes, it is a tense situation overall. **This would certainly be even more tense if we did not take many measures to mitigate it to some extent. But that does not change the fact that it is a serious topic that needs to be worked on permanently.**
- 10[0:03:31.7] I: In your opinion, has too little subsidized housing been created in recent years or what mistakes were made earlier, if any?
- 11[0:03:45.3] R: There has been a sharp decline in the two thousand years and since the beginning of the 1990s, the Senate and the parliament have given the topic higher priority again, so I would say that this has been addressed appropriately in recent years.
- 12[0:04:11.9] I: In your opinion, who bears the main responsibility for the creation of affordable housing today? So, it is more up to the federal government or now to Hamburg, the city of Hamburg or private investors? How do you see that?
- 13[0:04:30.1] R: That's / So ultimately with **all three.** Whereby Der Bund, it gives financial support. **That is a good thing, of course.** This is distributed according to the so-called Königsstein key. So, it depends on the size of the federal states and the implementation and also financial (...) the financial lion's share in Hamburg
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interpersonal engagement

- is taken over by the city, because the Senate and the parliament give it a high priority and the funding programs are accordingly also run by the city of Hamburg, which is a unified municipality, you know that. We are both a federal state and a municipality, and we are shaped by the city of Hamburg. We have an investment and development bank in Hamburg that offers the programs. Part of this is being implemented by the city-owned housing company SAGA, but only a part. That is why it is already a / ultimately a joint work. If I now look at the sum of the planned and realized social housing, together with the private housing industry and with cooperatives, which also have a great tradition in Hamburg and are also heavily involved.
- governmental issue/ view 
- governmental issue/ view
emotional comfort and safety 
- 14[0:06:01.9] I: You already said it, because you are professionally at home in housing promotion, what concrete measures have been initiated in recent years to create even more publicly subsidized housing? What does that look like for you in Hamburg?
- 15[0:06:20.2] R: Yes, so I am the head of the department for housing subsidies. We are the ministerial part of the ministries / So we are the ministerial administration for social housing. We work very closely with the development bank as the executing body where you turn if you want to realize subsidized housing, where this is then checked and in the end the subsidies are approved on a case-by-case basis. We are the ones who develop the funding guidelines, together with the IFB in the context of the framework conditions set by the Senate and the Parliament. So that is why all the actors you listed are ultimately relevant for this to succeed. And of course, it is important that we also create the quantity that / so that it actually has an effect in the city of Hamburg. We had during the Corona pandemic and then also through the wars. (...) In (...) Say it quickly.
- housing shortage and accessibility 
- 16[0:07:42.1] I: In Ukraine.
- 17[0:07:43.4] R: In Ukraine and the Gaza Strip, we already had such a decline in planning and investment, but fortunately, right now in 2024, we were able to fully implement our program again. So, we have a program number of 3,000 apartments per year, and we have implemented 3,096 in 2024 against the general trend as it has emerged in privately financed housing construction. I think that is already strong proof that Hamburg's funding is also well positioned.
- governmental issue/ view
housing shortage and accessibility
policy justification
interpersonal engagement 
- 18[0:08:25.1] I: Regarding the subsidies or the subsidies: Are these current subsidies sufficient or how does it work for you, when you see, okay, such and such a funding framework is set for us. Are there still possibilities to generate money through the Senate or other resolutions?
- 19[0:08:48.8] R: Yes, in principle. (...) we know year after year with the IFB what funds will be required to be able to bear the financial obligations. What we have now done to make it more efficient for the Senate and indirectly for the taxpayer is that we have looked at which requirements may also be dispensable, and have also deleted some from the funding guidelines, so that there is a chance to build a little cheaper. Accordingly, if this comes to that, a little less subsidy will have to be provided to compensate for the social rents. On the one hand, we have done this for subsidized housing construction in particular. But the Senate has also done it in Hamburg for housing construction in general. So, we looked below the legal level of housing construction, so to speak, to see what are generally accepted rules of technology and can they perhaps be made a little leaner without them being bad now? And the Senate has done the same. Of course, both can now also be combined.
- housing shortage and accessibility
governmental issue/ view
ideology of solidarity and community
policy justification 
- 20[0:10:16.6] I: Okay. What are you doing to secure rent control in the long term and keep housing affordable in the long term? So, what does the structure look like for you with rent control when rent control expires? What happens next? Do you then offer attractive further financing options that the bond remains?
- 21[0:10:42.3] R: That is so, yes. We also offer a binding extension option.
- policy justification 

22[0:10:47.8] I: Okay. What is your experience there? Is this already being used?

policy justification 

23[0:10:54.3] R: Yes. So, the cooperatives in particular are definitely interested in this.

24[0:11:02.8] I: Are there any misappropriations or violations of funding requirements or is it more subliminal or not relevant at all in your Hamburg?

25[0:11:16.9] R: There was once a bigger case. But that was a few years ago now. In general, as far as I can see now, it's going quite well, which may also have to do with the fact that you usually see each other twice when you work in a city-state on one side or the other of the actors that you or both of us listed earlier. Housing construction is something long-term.

26[0:11:56.2] I: Okay. How is the allocation of subsidized apartments organized in your company? How does it work?

27[0:12:06.8] R: Yes, so normally it is the case that the owner offers the apartment as subsidized housing with the note that you need a certificate of eligibility for housing in order to be able to move in. The prospective tenant goes to the responsible district office. In Hamburg, we have seven districts, which are like pieces of cake from the city area, demarcated, so to speak, and apply for his certificate of eligibility for housing there. This means that it discloses the income situation of the household. That also depends on the size of the household, how much the household is allowed to earn in order to be eligible. If it is within the income limits for the size of the household, the prospective tenant receives the certificate of eligibility for housing and can then basically apply to the owner of the apartment as normal. This is the normal procedure. But there is also something else for those who are urgently looking for an apartment. Because if people are very, very urgently dependent on it, for example victims of domestic violence or prisoners who would otherwise be on the street or perhaps have found temporary protection in women's shelters, but really urgently need an apartment, then they are given an emergency certificate, and the district office then also makes suggestions to the owner. So, there is a subset within the total amount of social housing in Hamburg that is tied up accordingly for those looking for housing urgently. Where I, as the owner, cannot just take anyone with a certificate of eligibility for housing, but I have to take someone who has an emergency certificate. And as a rule, the procedure is then such that the district office presents three people with an emergency certificate. And only among these three can I then choose someone as an owner. So, this is then an intensified award procedure.

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housing shortage and access



28[0:14:23.8] I: Okay, but that is just known to the owners. By the fact that this apartment is already bound accordingly, is also provided with this urgency. You just mentioned it: housing eligibility certificates. In your opinion, is the system with the housing eligibility certificate still up to date or do you think it needs reform or other ways and means?

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housing shortage and access



29[0:14:49.0] R: The housing eligibility certificates are already good. What Hamburg will now check be whether it makes sense to adjust the rent not only when moving in, but also during the current tenancy to the development of income, to the development of individual income. Hamburg had this before, abolished it in 2001, like many other federal states at the time. There was, and this was also around the turn of the millennium, such a situation with partial vacancies on the outskirts of the city and the question, do you then perhaps also displace households that you would actually like to keep in locations with a larger proportion of social housing in favour of a stronger social mix? But this is now being re-examined to see whether there may be regional differences within the urban area, but whether it should perhaps start again to adjust the rent level in the current tenancy to the income development of the individual household.

policy justification 

30[0:16:16.2] I: Okay, so I know it from NRW that there is also the consideration again, due to this high number

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of incorrect occupancy, which then occurs over time, because income also changes for some and who actually, if they would have liked to rent the apartment at that time or at the present time, would actually no longer have the opportunity to rent them, because the income is too high and of course this results in many incorrect occupancy, but the tenants naturally ask themselves why should I move out here? I pay a cheap rent here and so on. But of course, unfortunately, there will be no new, no more free-living space for interested parties who are actually dependent on it with low incomes.

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31[0:16:54.5] R: Exactly. So, in Hamburg there is now also this consideration, as you have formulated it, and we will also examine it in the near future. And I, I add, Hamburg has another distinctive feature. For about 20 years, it has also been the case that shares are reserved for subsidized housing construction when urban land is allocated. Usually one-third, sometimes more. But in principle one-third. And that, of course, is something that, on the one hand, is also one of the reasons why we achieve relatively much quantitatively. And it also leads to subsidized housing construction also coming to middle and better locations, being created there, being newly created. And on the one hand, this is of course nice for the social mix of the city as a whole, but under certain circumstances it can also have exactly the effect you just described, that people are very happy to stay there, even if they earn more. And if the rent remains the same, then of course they are happy to take it with them. So that is something we are going to check again now. Not the award procedure, but the handling of the rents in current tenancies.

32[0:18:26.3] I: Okay. You just mentioned it. In other words, by the fact that now 1/3 must always be publicly subsidized in the allocation or in the case of municipal land when construction is carried out there, which then also contributes to the fact that exclusion and segregation can no longer take place or that discrimination against certain parts of the population can be minimized as a result. How do you see this in public interaction? So, do you see, or do you notice that publicly subsidized housing or often called social housing has a negative image? How do you see that?

33[0:19:10.2] R: I would not see it that way. No. It is also not necessarily the case that social housing is now visibly different from privately financed housing. And that is a good thing!

34[0:19:27.5] I: Okay. How do residents of / who live next to new, affordable rental housing approach, or if you have something to say about it, how do they meet? Do you have any feedback on this? What do they say about it? Are they sceptical about it?

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35[0:19:50.2] R: Well, I do not know of anything negative about it now. Of course, when new plots of land are now put out to tender, there are always negotiations and discussions in the districts. Which mixture is appropriate in each case? But my perception is that, in principle, this one-third mix that we have in Hamburg is always at least one-third subsidized as social housing. By the way, we also have three funding paths, so this also results in an internal differentiation. The third funding path was added just last year. Previously, there were two and beyond this third of subsidized housing construction then also the possibility of realizing privately financed rental housing construction and shares with condominium construction, on a plot of land or a building site. I think that has proven itself quite well in this mixture. This is very much appreciated by large parts, both of the actors and of the population as a whole.

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policy justification



36[0:21:03.7] I: You just mentioned the third funding opportunity, could you briefly outline the three funding opportunities that exist in Hamburg?

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37[0:21:13.0] R: Yes, we have three funding paths, which are related to the income that the household has at the time of looking for accommodation and occupancy. / I have already described to you earlier, the household of prospective tenants goes to the district office, discloses its income situation, receives a certificate of eligibility for housing, applies for an apartment, and if necessary, gets the surcharge from the

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landlord because it is a subsidized apartment and he meets the requirements for it, so that the / There are therefore three different rent levels with different amounts of subsidy. The construction costs are the same in the property, but the rent levels vary. The subsidy is then sometimes higher, sometimes lower. In order to make a lower rent economically feasible through more subsidies or a medium or higher rent through fewer subsidies. And in the second and third funding paths, the incomes may be slightly higher than in the first funding path. So, the income limits are staggered accordingly.

38[0:22:38.6] I: Okay, that means the income limits are staggered. However, this also means that there are then different rent levels, highly likely corresponding to income.

39[0:22:46.8] R: Exactly. Low income, particularly low income, particularly low rent and vice versa for medium and higher incomes.

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40[0:22:56.9] I: Okay. Is it the case that if new construction projects are to be generated and created in the individual districts, that there will also be an open space, i.e. that citizens and residents would also have the opportunity to find out about these projects or, if necessary, could also be involved?

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41[0:23:21.1] R: Yes, so I think Hamburg now has a quite pronounced culture of discussion and participation and information. This does not surprise people.

42[0:23:36.4] I: And that has also proven itself and that is also perceived very positively by the population?

43[0:23:41.9] R: I would see it that way, yes.

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44[0:23:43.5] I: If you look at the future now. I will say in 10 to 20 years. How would you see the path of publicly subsidized housing construction, i.e. also in terms of quality, distribution, and social acceptance? Would you consider any further steps or considerations regarding the development of Hamburg by then?

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45[0:24:16.7] R: I think that depends not least on the development of society as a whole. But if it continues to be as it is and has been for the last few decades, then I believe subsidised housing with rent subsidies, with ongoing rent subsidies, will be an essential and sensible part of social policy. A component that then also guarantees and secures social cohesion. This is also shown by examples from other countries where this is not the case and where upheavals are much more likely to occur than here. I think you only have to think creatively to be able to recognize that.

46[0:25:24.2] I: In your opinion, is there a kind of pioneering position for the city of Hamburg compared to other federal states? So, what also concerns the activity for publicly subsidized housing.

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47[0:25:37.5] R: So, there is a number of which we are particularly proud. Hamburg promotes the most social housing per 100,000 inhabitants. And yes, there are also a few other federal states that do a lot in absolute numbers. I do not want to exaggerate now, but Hamburg is already pretty far ahead. Let us put it this way, yes.

48[0:26:05.5] I: In your opinion, what is the most important political lever to secure affordable housing in the long term?

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49[0:26:17.1] R: Yes, I would say that's the subsidy, because the subsidy has the great advantage, of course, it can adjust the rent in a meaningful ratio to the income with reference to the given construction costs, the rent in turn analogous to the income. And I do not have this opportunity otherwise. And that is why I believe that this is a highly effective instrument that does justice to all the concerns that play a role.

50[0:27:01.5] I: Now back to the built housing projects, what has been designed in Hamburg in recent years. Are there any special figureheads? As far as projects are concerned, with public funding or also mixed funding or privately financed and price-controlled apartments? Are there certain quarters, let us say, what are they immensely proud of?

51[0:27:31.5] R: Yes, so the Pergolenviertel, east of Hamburg's Stadtpark in Barmbek, was interesting, for example. It was interesting both architecturally and in terms of occupancy. It was then done in such a way that one-third was occupied in the first funding path, one-third in the second funding path. One-third free in the third did not exist at that time. And that is why I think that both in terms of design and now in terms of occupancy control, this was an outstanding project.

52[0:28:16.5] I: How many apartments have been generated?

53[0:28:20.7] R: A few 100. I cannot say exactly, but it was a bigger one. So, an entire new quarter has been created. This was not just a single apartment building.

54[0:28:31.5] I: Did that contribute to the fact that an upgrade of this quarter has also taken place? So also, in terms of infrastructure?

55[0:28:41.0] R: Yes, so far there was no housing before. I think there were car dealers or something. There were cars standing around. Is definitely / and then they were gone and then there was a large area buildable. Of course, the location is also nice, because it is in the immediate vicinity of Hamburg's large city park. I do not know if you know Hamburg a little better. Are you from Hamburg?

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56[0:29:04.4] I: No, I am from North Rhine-Westphalia. But I am often in Hamburg. I also studied in Hamburg for a while. So, from that point of view, I know a little bit about it.

57[0:29:13.8] R: Hence the correct pronunciation "ch" at the end. Ok. Exactly. So that was a particularly nice project, I think.

58[0:29:27.4] I: That also means that you then also look at the funding, also in terms of the entire design of the projects, i.e. design, green spaces. Are there any community facilities, infrastructure? Is this taken into account on your part or are others responsible for it?

59[0:29:48.8] R: Well, what we do promote are brick facades, for example, because they also have a special tradition in Hamburg that should not disappear, not even in social housing. Otherwise, however, it is actually relatively normal residential construction. But it should also fit in with the rest of the buildings. And he does.

60[0:30:19.5] I: So, you would say that you cannot see any difference in Hamburg either, externally based on the buildings, whether it is privately financed or publicly funded?

61[0:30:29.3] R: Yes, you can say that.

62[0:30:30.9] I: And that is also what you wanted, I think.

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63[0:30:34.1] R: Exactly, it is not meant to stigmatize.

64[0:30:37.2] I: You just mentioned that the brick buildings, then the façade, can also receive special funding from your side. Are there any other special funding modules that you offer in Hamburg, where you also say: Okay, we are proud of that too?

65[0:31:01.5] R: Yes, well, I will name two. On the one hand, we have barrier-reduced basic equipment, which

is even obligatory as long as there is no incredibly special architecture against it. But as a rule, there are. And there are additional subsidies for barrier-free apartments that are really completely barrier-free. They then also have a corresponding occupancy commitment for seniors or people with disabilities. That is one thing. And then we have now introduced a module for CO2-saving construction. If the building materials are produced with low CO2 and this is then considered over the entire life cycle. Recyclability also plays a role here.

66[0:32:02.6] I: As far as publicly subsidized housing is concerned, are there districts in Hamburg where it is more common and districts where it is still extremely low. Is there an effort to distribute it equally in all districts? What does that look like?

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67[0:32:23.7] R: Yes, so I hinted at that earlier. So, there are of course large housing estates on the outskirts of the city from earlier times. **As in every major German city, there are also those in Hamburg from the 60s and 70s, of course. But what we have been doing since the beginning of the 2000s is that we usually demand at least one-third subsidized housing construction for urban properties, no matter where the property is and even in the private sector.** If someone applies for new building rights, then part of this living space created by newly created building rights must also be socially bound. These are already instruments with which the Senate then really enforces social housing in one, indeed ultimately in all urban areas, and thus also achieves a genuinely nice mix of the urban area. If you look at the map with the objects that have been newly approved within a funding year, there is already speckling them over the entire city area. And that is great, of course. This is something that I believe is remarkable worldwide.

68[0:33:58.7] I: Okay, that's what I've always gotten to know about Hamburg, or what I've already read, because I've already written a student project in terms of other tools, AI and so on, i.e. techniques on how to install and use them in living space or residential construction / I've already dealt with Hamburg a bit, that it has also been noticed that in my opinion, it is dealt with in a very cosmopolitan way, especially when it comes to the topic of social compatibility, social balance, equality, that there is really a lot of work on it on your part, but that it is also very well accepted by all sides.

69[0:34:45.7] R: That is the way it is, I can confirm that, I perceive it that way. And yes, I do believe that Hamburg actually has a tradition and a spirit in this respect, just as you describe it.

70[0:35:02.4] I: I think Hafencity has a similar concept. There is also / was at least one-third publicly funded.

71[0:35:10.4] R: Not at the beginning. Not yet in the western Hafencity, but from the middle, in the central and eastern Hafencity, it is the case. That is true. This also had something to do with political changes in the course of the development of Hafencity.

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72[0:35:31.1] I: Okay. Yes, great. Can you think of anything else that you would like to get rid of in relation to Hamburg and yes, publicly subsidized housing, as Hamburg does and I think it is also a **figurehead for Germany** anyway. And as you say, beyond the borders as well.

73[0:35:52.5] R: yes, I can say you asked good questions.

74[0:35:56.2] I: Thank you.

75[0:35:56.7] R: I notice that you have been dealing with the topic for a long time and that you already know Hamburg a bit. Yes, I am glad that you are dealing with it.

76[0:36:08.0] I: Yes, I see it that way, too, so I also think it's an issue that affects us all, and that's why I think it's good if you push it a little bit or do a little more research, in order to then perhaps integrate it even more

easily, perhaps not exactly in Hamburg, but in other cities.

77[0:36:26.6] R: Yes, I would think that would make sense as well.

78[0:36:30.5] I: Yes. then thank you very much, xxx, for taking the time.

79[0:36:37.6] R: With pleasure. Okay, good luck with your doctorate.

80[0:36:40.7] I: Thank you. And yes, all the best until then. Bye.

81[0:36:45.2] R: Bye.

1 Interview #2/ Expert #2 - Saxony-Anhalt

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2[0:00:04.1] I: Housing is a basic need and at the same time a politically explosive topic. Affordable housing, especially publicly subsidized housing, is currently scarce in many cities. At the same time, there are societal reservations about subsidised housing, and I would like to shed light with you: **What are the causes, what are workable solutions and how can more social acceptance be achieved.** And questions that I would like to ask you about this are, among other things, your personal attitude to it. What does publicly subsidized housing mean to you personally? Are there differences in professional and private views or do they coincide? (..)

3[0:00:54.2] R: I just had a technical problem. Somehow they were gone until half a minute ago.

4[0:01:03.5] I: Okay. Well, then I will start again with the questions. **So, I would like to shed light with you on what the causes are, what solutions can be and how more social acceptance can be achieved for publicly subsidized housing.** My first question: What does publicly subsidized housing mean to you personally?

5[0:01:26.5] R: Yes, basically, publicly subsidized housing is housing construction where public funds have flowed in, i.e. where there has actually been a subsidy or interest subsidy from the public sector, whether that's from the federal side, the state side or municipal programs, I would now generally call public housing. (..) One can add to this that of course apartments that are now being built by municipal housing companies are also to be included. However, this is then / I would rather subsume it as municipal housing construction and less as public housing.

6[0:02:13.7] I: Okay, you had / so I do not know what it looked like for you professionally. Did you have any contact with publicly subsidized housing before the job you do now, or not at all?

7[0:02:28.4] R: Exactly. I studied urban planning. So, I already had clues with housing subsidies per se. However, he was also active in old occupations as a scientific consultant at federal and state level for parliamentary groups, for the housing sector or for the construction sector. The area of the apartment is then usually always subsumed / also responsible. That is why I always have at least theoretical starting points, but not from practical experience, so to speak, as to what activities in the housing company or housing developer have to do now. I have no experience in that.

8[0:03:13.7] I: Okay. Exactly. Only that I can classify it that way. But that is already / yes, so you have already examined it scientifically in advance and it is familiar to you. So, I have already done a few interviews, where the topic just came up to someone all of a sudden, because he had to work in the field right now or there was a vacancy or whatever and then could not really say that much about it. Um, how is the topic of publicly subsidized housing presented in the political and public debate, in your opinion?

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9[0:03:54.8] R: (...) **An extremely broad question at this point. I believe that in the political and public debate, there is an extraordinarily strong focus on the problems. In other words, housing shortages, remedying the housing shortage through public funding, rent developments and the possibility of exerting influence through public housing construction or publicly subsidized housing. So not price caps, which they are in the end, or occupancy restrictions, which it is in the end.** There is an extraordinarily strong focus on this. In my opinion, **it has been possible to reduce the stigmatization to a certain extent, which I think should also be a bit of a topic in your research / I think it has already been possible to curb the stigmatization somewhat or to put it in a positive image.** **In contrast to what you used to do in the 70s, what you used to have as subsidized housing, the average citizen has the large housing estate on the outskirts of the village very much in mind. But this is really no longer the typical publicly subsidized housing construction.** We are much more fragmented in this area, especially in Saxony-Anhalt, which also has a completely different housing market

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than the rest of Germany. / We are now on a much smaller scale and have to deal with the contaminated sites of the large housing estates in the area of renovation, but not now in the new planning. This may look different in metropolises like Berlin or Munich, but here in Saxony-Anhalt it is actually less of a question that we have to ask ourselves. **Therefore, the image that the public has of publicly subsidized housing is still a distorted image, but we are constantly working to see this as an opportunity.**

10[0:06:13.4] I: So, you would see a difference between the federal political view of publicly subsidized housing and now in Saxony-Anhalt? Are there any big differences?

11[0:06:26.5] R: Absolutely. **We lead / Every time I discuss what and how different the requirements are between the regions in Germany.** Where everywhere else with: **We have to support new construction.** And the last federal government and also this federal government were framed on it. Yes, or is very much oriented towards new construction, which plays practically no role in Saxony-Anhalt, but where we would have to go much more into the **renovation of existing buildings.** Which, in theory, is always possible, even with means of social housing promotion, but which in practice is sometimes not so appropriate due to the **rental structure that prevails here, due to the vacancies that prevail here, the economic skills of the housing companies, etc.,** which is then made in terms of specifications. **So, if there is a discussion here, also at the federal level with we need occupancy commitment, and the occupancy commitment must always be more long-term.** So no longer five, but 15 or 30 years, as some states already have in some cases, that is not at all marketable here in Saxony-Anhalt. So, if we were to come up with such points, then the housing companies would say yes, then we just will not do it. So, then the building remains unrenovated, because the risk that comes with it for the companies is no longer bearable for them. Especially if you look at the rent level in Saxony-Anhalt, it is so relaxed, with the exception of Magdeburg and Halle, that we always get into the discussion with: **Where is the rent ceiling that we are setting there? We set them at €6 in rural areas and €6.55 in the two cities of Magdeburg and Halle.** But you cannot do that at all. And even a portfolio renovation is economically challenging at these rates. **But we cannot now promote social housing, which charges a higher rent than the local comparative rent.** And that would be the case. So, we are in different discussions here in the country than is now usual at the federal level. And making myself heard is part of my job.

12[0:09:07.1] I: Okay, you just touched on that briefly. So, how would you classify or assess the current situation on the housing market in Saxony-Anhalt?

13[0:09:19.5] R: The situation is absolutely relaxed. We have 1.2 million apartments. We have a vacancy rate of between 9.2 and a maximum of 15% and above, so there are quite high vacancies, which have been reduced in recent years. **You have to see that the efforts of the last ten years to dismantle existing buildings that are no longer needed have also worked. That the vacancies and thus the burden on the housing companies will also decrease.** That it is a slightly healthier market. **We actually have yes / latest study or the last study I had seen says there is a need for new construction of 4,000 units by 2035, so 4,000 units within ten years.** So, you can see how much our housing market differs from those in other parts of Germany. (...) Nevertheless, there is a need to meet the qualitative requirements. We are all talking about energy-efficient renovations, barrier-free or barrier-reduced apartments, etc. And these are the tasks before which we understand. As I said earlier, the focus is not so much on the new construction issue, but much more on the qualification of the housing stock.

14[0:10:56.0] I: In your opinion, how could this be expanded so that it will then also be possible to generate attractive and barrier-free housing in Saxony-Anhalt, which is then also affordable for society?

15[0:11:14.3] R: Ultimately, the offers for the housing industry have to work. So, it does not help much to put more and more money in the shop window if the requirements are too high. If I suddenly have to make an

EH50 standard for an energy-efficient renovation, then the costs are so high that a rent level is reached that is no longer marketable or difficult to market. Therefore, such measures will not be omitted. You need a lot of tact with: What is possible? What adjustments can we make? In the last two years, due to the important level due to the interest rate level, is a reduction in the interest rate reduction as a loan completely sufficient? If interest rates fall even more, will we have to think more about subsidies again? However, this is super difficult in terms of budget in our country. We quickly reach the limits of what will be possible. So, do you always have to look at where you apply the requirements? So, am I really only calling for a barrier-free reduction in the barrier-reduced conversion or do I say I need accessibility according to DIN? Only if I want the second one, I not only get into the trouble that some apartments are then less attractive and the citizen just doesn't want them at all, but you can then put the tick behind it and report to the federal government that we have created barrier-free apartments. Or do you lower the level a bit and say okay, threshold clearance, door widths, etc. which is just reasonably easy to produce. Adding an elevator and thus generating less investment costs and ultimately getting a rent level, which is then also marketable in the rest of the market, including the subsidy. And that is an exceedingly difficult balance between the different requirements that are then in the room.

16[0:13:50.8] I: With which funding instruments, because you just mentioned it for renovation, also accessibility, with which funding instruments or subsidies have you worked in recent years and what has also come across positively?

17[0:14:09.2] R: Well, of course, we have used the normal social housing subsidies from the federal side in the past. Unfortunately, this is no longer possible from this year onwards because we can no longer provide co-financing, from a budgetary point of view. However, we have a housing promotion fund in Saxony-Anhalt, where we offer a modernisation programme, which is called Saxony-Anhalt Modern, which then shows low-interest loans. Last year, we got an elevator subsidy program approved by parliament, which ran in 24, where we explicitly supported the installation of elevators, or the federal program Young Housing, which addresses a specific target group, what we can offer, which is then a subsidy. But everything that is now paid out from the housing fund is done via loans and, of course, not to jeopardize the revolving character of such a fund. And with that we have modernization, elevator, promotion of ownership. We are currently in the process of revising the directive again in order to support the formation of property ownership with a bit, which will then also come from the fund, then be done via low-interest loans. But what we unfortunately cannot do at the moment is to grant the topic of new construction subsidies or the typical social housing subsidies, even for renovation measures as subsidies, because we simply do not have the state funds available for this. This is this broad field, or perhaps not so broad field of programs that we use from the state side at this point. Of course, urban development funding always plays a bit of a role in terms of the qualification of the residential environment and so on, or the demolition. The new states have special conditions when it comes to funding for demolition in urban development funding, which then also affects the housing industry. That is the catalogue of measures we have at our disposal.



18[0:16:35.6] I: Okay. (...) Yes, if you say that such publicly subsidized housing construction is not such a high priority for you, because you already have a relatively low average rent in Saxony-Anhalt, how much demand are these publicly subsidized apartments anyway? So, is there a large, wide-ranging market at all or do the issuing of housing eligibility certificates and so on not play a key role at all?



19[0:17:09.1] R: We hear again and again that social housing is not in such high demand because the rent level is not significantly below the usual comparative rent and therefore the step of having to get a certificate of eligibility for housing is not considered necessary, i.e. that many citizens here in the country do without it because they want to participate in normal, in quotation marks, normal housing market. (...) Yes, I cannot quantify that right now. We are currently in the process of preparing a housing market report. This will be available at the end of the year. Perhaps we can make more decisive statements about this. But what we

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- hear regularly is that there is a small kind of **stigmatization** due to the extra way to the office for the housing eligibility certificate and that this then leads relatively quickly to people saying, well, whether I pay 5.50 € here in a social housing or 6.30 € on the normal housing market is then also secondary. So often the ancillary costs are almost the more decisive feature.
- 20[0:18:42.3] I: Okay. Yes. **Stigmatization**. Then the question came to me: Is it just going to the office for the housing eligibility certificate or is it just the apartment itself? So, you can see differences? Are there differences? Do people know that this is social housing, that this is privately financed housing and do they already expect it, with a kind of **stigmatization**, so to speak?
- 21[0:19:10.6] R: That is more speculation now, because I do not have a scientifically sound basis for it. Just that as a disclaimer, now at this point, I assume that it is not so much the apartment itself that is or could have a **stigmatizing effect**, but rather the neighbourhood. So, say: Oh, you live here and there, that is a social housing area, that the **stigmatization** leads to it. However, of course, **social housing**, yes, as I said earlier, is not only the large housing estates Halle-Neustadt that you have in mind, perhaps, but it is also the apartment building in the city centre. And the people on the street or the normal citizen probably have no connection to whether the house on the right or left is the subsidized housing or not, but that no one outside knows who the owner is, and you practically don't notice it from the rent. So, from this point of view, **the stigmatization is more likely to take place via the residential quarters than actually via the apartment itself**.
- 22[0:20:33.1] I: Okay. And why, do you think, does publicly subsidized housing still have this negative image? So why does this **stigmatization** arise or is it still present?
- 23[0:20:47.5] R: **Prejudices take a long time to break down. So, I think that takes an extremely long time. Especially because of course the large residential quarters no longer meet the current requirements for living space / at least I say now of a visual nature, because they are actually not bad at all. As far as apartment layouts and things like that are concerned, these are actually quite attractive areas. And if you talk to people who then also live in such settlements, they are often very satisfied. That / Nevertheless there are still the prejudices with this is just a bad neighbourhood in which you live and there are of course such examples, where just (...) Social housing is more than just the apartment. And there are good examples of this, also here in Saxony-Anhalt, where there are still social rooms down on the ground floors or play areas for the children or something like that, or a party room that can be used free of charge. If you change the picture through such measures because the appropriation of the neighbourhood is different from what it is now perhaps with an Otto Normal residential building in private hands, I think you can change the picture. But yes, I think a lot of time passes until that happens, because change takes time, simply.**
- 24[0:22:33.9] I: Okay. You just addressed it differently in these quarters, in some cases social spaces are also being created. Is this then the initiative of the housing cooperatives or the housing companies, or are there also special starting points where you say okay, we support, or we help to reduce this stigmatisation to a certain extent or to upgrade the neighbourhood itself?
- 25[0:23:09.8] R: **It only works in interaction.** Providing a room alone works. It works, but of course it can also lead to relatively high investment costs being quickly destroyed because they are not subject to social surveillance. So, I know this now from a project that I looked at a while ago here in Magdeburg, where the city of Magdeburg pays a social worker with a migration background. She is the contact person in the different neighbourhoods and is then publicly paid by the city, so to speak. But the premises themselves are produced and operated by the housing companies, and they cover the heating costs, etc. So, everything that goes along with it in terms of running costs is then borne by the housing companies, because they know very well that such measures actually have a positive influence on the living environment. **We have set up such small planters in the open space where people can grow their vegetables and lead to a social**

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structure, because people suddenly start talking to each other and all such small initiatives that come from the housing companies do not work completely by themselves, of course. So, these are investments that the companies make in the expectation that they will be refinanced by longer tenancies, etc.

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26[0:24:58.4] I: Okay. That is quite interesting. So of course, I will say that you stand out completely in Saxony-Anhalt. I recently spoke with Hamburg and Munich. Of course, it is something completely different from yours. That is why I find it very, very interesting to compare it in this way, because it affects everyone, i.e. the whole of society, including in Germany. And that is why I find it so exciting, these projects or whatever is initiated so that more community is created, this stigmatization is lost. And there is still the question, so if these quarters / there are still some of these quarters, how high is the vacancy rate there or is there still one / are they still talking about social hotspots in Saxony-Anhalt or has it also been put into perspective? What does that look like?

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27[0:25:56.4] R: No, you cannot generalize that. There are still areas that are considered social hotspots in the place where there are of course vacancies of a larger scale and thus the living environment is not particularly attractive now, but only 4 € rent is charged. Of course, this is certainly the case for low-income population groups in particular, but an attractive living environment is associated with stigmatization simply because of the rent level. However, it turns out that where such projects are implemented, where investments are actually made, investments are made in the residential environment via urban development funding, for example, or where the housing companies implement projects on their own initiative and say okay, we are now redoing the elevator systems here or / yes, sometimes it's even just very small things with us, we then paint a nice or have a nice motif painted on the house walls, which again simply leads to the fact that the attention on the area becomes different, that social workers are there, who also have a supportive effect and also such things then help to get a housing eligibility certificate, because especially then language barriers and such things stand in the way of people with a migration background. And such support is always welcome. And experience has shown that this actually leads to people getting into more conversation and therefore conflicts pop up less than if there is nothing moderating in it. But yes, of course there are also neighbourhoods in Saxony-Anhalt that exist as social hotspots and where attempts have been made for a long time to change course. But yes, as I said earlier, change takes time. So, it just does not happen overnight, but it is challenging work in many areas that has to be put in.

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28[0:28:51.0] I: Okay. Change of time, hard work. How do you envisage publicly subsidized housing in Saxony-Anhalt in the near future, with a perspective of 2050? In terms of its quality, distribution, social acceptance. What would be your idea?

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29[0:29:14.5] R: Yes, yes. (...) I do not see anything wrong when I say that we have a sharply declining population, i.e. vacancies will continue to increase, that the population is getting older and older. So, the topic of how long people can stay in their ancestral homes is becoming more relevant. And social housing must also respond to these challenges. So not only the privately financed housing providers or housing cooperatives or something like that are then responsible, but of course social housing or subsidized housing is also responsible. This is where funding can help. However, I do not think it can solve all problems across the board. Because in the end, we quickly come up with how the funding programs are structured. So, do I need, for example, accessibility or is it not enough to reduce accessibility in certain places? And I have a bit of hope that in 25 years a significantly higher proportion of the apartments here will have been qualitatively renovated, that there will also be a somewhat stronger mix in the areas, i.e. where there will actually be ownership next to subsidized housing. (...) Of course, that would be quite helpful, because ownership always brings with it a higher social responsibility and thus also a personal responsibility to act against vandalism and the like. I would hope for that very, very strongly. Nevertheless, we are dealing with an enormous loss of population in rural areas, where we cannot avoid demolition. And if you manage to control the inner cities, i.e. to concentrate on them. So, from building away from the edge to the inside and not, yes

knocking your teeth out of the city and then always having gaps in it. If you can do that, also through subsidized housing construction, by then being able to use the funds specifically for inner-city renovation measures or gap closure or the like, then I think you have done a lot right.

30[0:31:57.2] I: Okay. In your opinion, what is the most important political lever for securing affordable housing in the long term?

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31[0:32:10.9] R: Now away from Saxony-Anhalt, it is the topic of new construction. Yes. (...) Well, I am actually not a huge fan of cuts in tenancy law, because that's always just white ointment on the problems, and I think you can only solve the problems if you just go to the causes. And that is just the lack of living space in the metropolises, and you can only remedy it if you just do enough new construction.

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32[0:32:48.5] I: Okay. Yes, these were the questions from my list of questions. I have to say that this is actually somewhat adapted or different for you now, because, as you said, Saxony-Anhalt, the problem is more / that lies with the renovation and not with the new building. How do you see the current situation? That is, with the current government. Do you see opportunities for this to improve for you in Saxony-Anhalt? In other words, that there is also more attention to renovation, or what is your assessment of this?

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33[0:33:25.4] R: If we now stay in the area of funding, the new government has made it clear that it wants to combine the funding programs. A new building and a renovation program. Of course, I have a bit of hope that other rules will apply in the area of the renovation programme than is currently the case and that these rules can then also be used in a suitable way for Saxony-Anhalt. So at least I have hope. Whether it will not then nevertheless lead to the fact that the requirements that are now placed on energy efficiency in renovation will in turn lead to the fact that it is not marketable in Saxony-Anhalt again, I do not want to judge at the moment. (...) I believe that we now have better chances than was the case under the Green BWK, where energy efficiency has repeatedly found its way into the funding programmes as the main argument. It is interesting to note that the Ministry of Construction, the BMWWSB, is still not responsible for renovations, i.e. that the responsibility continues to lie with the energy resort. And you have to take a look: The people involved in the houses have not changed. But perhaps their perspective on the questions. So, you have to be curious. (...) The increase in funding / Yes, of course we are happy about it, even if, as I said earlier, we cannot participate in it at least now this year, I hope that perhaps in the future we will have the opportunity to access it again and call up federal funds. But (...) yes, the hope is definitely there that things like building type E or the fundamental questioning of standards and requirements for construction, will cause the construction costs to go down a bit overall or at least not increase further. Of course, there are notable examples from Hamburg. Hamburg Standard probably tells you something where I doubt that the savings presented will actually be realized in practice. But such attempts are needed in order to change the existing thinking, which often prevails, and also to obtain legal certainty for property developers and for companies as a whole. But as I described earlier, the most important thing in housing promotion is reliability and consistency, i.e. the funding conditions. The funding criteria must remain comparable in the long term and must not change from year to year or every two years, because then the real estate industry cannot adapt to it and that prevents the outflow of funds.

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34[0:37:14.6] I: I have another question now because of the interest rate development, which has picked up speed in the last three years. How did you feel and experience this in Saxony-Anhalt in terms of construction activity and renovation?

35[0:37:31.0] R: New construction activity has declined. (...) The number of building permits has fallen by 20% compared to 22, so it is already noticeable. (...) It actually led to projects slipping into inefficiency. So at least that is what the housing industry communicated to me. (...) Yes, it is interesting, but depending on who you talk to, you can get back into the discussion very quickly. The construction interest rates themselves were

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comparatively high after the fall of the Berlin Wall or at the end of the 90s and there was no outcry. So, it is not so much the level of interest rates, but how much, how quickly they have skyrocketed. But the situation is now normalizing. The construction interest rates have been corrected downwards once again. The construction industry is breathing a sigh of relief. And I am confident that this interest rate peak will now calm down again in the next few years and that we will come back at a rather lower interest rate, which is of course greatly beneficial for the construction industry and for residential construction as such. Maybe I am too optimistic, but I think you can almost judge that better.

36[0:39:25.0] I: Yes, those were actually my questions so far. Do you have anything else? Anything else important that you would like to give me on the way? As far as the acceptance of publicly subsidized housing or housing construction in general in Germany, in Saxony-Anhalt, is concerned, as far as that is concerned.

37[0:39:42.1] R: Yes, what I told you or one of the main reasons why I agreed so quickly for the interview is with the housing market in Germany is very diverse and that always has to be communicated loudly, because one size fits all approaches work for Germany, only to a limited extent. There are always areas that suffer from the fact that the criteria, requirements, or distribution of funds are not adequate, and you then fall through the cracks. And that is a bit of the point why I am now insisting that we have different requirements here than in Munich. And that is why other requirements for funding are also needed. And only if this is in place in a balanced relationship will the housing markets also develop positively here in Saxony-Anhalt. If this is not the case and the focus, as in recent years, is only on new construction, then some areas will be left behind more and more and then you can talk as much as you like about equivalent living conditions, (...) if people just can't find adequate living space here, because it is in need of renovation, because it may even have to be shut down, because it no longer meets the requirements of the EPBD or similar, then you have a very big problem. And the federal government must always take this into account.

38[0:41:35.8] I: Okay, yes, they got that across very well and very vehemently, I think. I think that is incredibly good. So, I also think it is great that everything is really comprehensively illuminated, discussed, and included. It's just not the same everywhere as it is now in Düsseldorf, Munich, Hamburg or the like, but that there are also federal states like Saxony-Anhalt that have to struggle with other problems, but which have to be considered just as much in terms of importance as if there were problems somewhere in Hamburg or Munich. That is how I see it today. (...) Yes, then thank you for taking the time.

39[0:42:19.1] R: Gladly. And I wish you every success in your work.

40[0:42:23.4] I: Thank you.

41[0:42:25.6] R: And I would be happy to be able to take note of the findings.

42[0:42:33.2] I: Yes, of course. So, I can then gladly send it to you. When I am done with the elaboration and evaluation, I will be happy to send you something. Yes, I will.

43[0:42:45.3] R: Thank you very much.

44[0:42:48.8] I: Great, thank you very much and yes, have a nice start to the week.

45[0:42:51.5] R: Thank you. Same to you.

46[0:42:52.7] I: Thank you. Goodbye.

47[0:42:55,1] R: Bye.

1 Interview #3/ Expert #3 - Wiesbaden

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2[0:00:03.5] I: The reason for my concern is the acceptance of publicly subsidized rental housing in German society. And housing is a basic need, but at the same time a politically explosive topic. Affordable housing, especially publicly subsidized housing, is currently scarce in many cities. I think the same with you in Wiesbaden. At the same time, of course, there are also social reservations about subsidized housing. And I would like to shed light with you: What are the causes, what are the workable solutions or how can more social acceptance be achieved or how can more be achieved? (...) Questions that I would like to ask you in the course of the interview, for example. First of all, let us talk about your personal attitude. What does publicly subsidized housing mean to you personally?

3[0:01:00.6] R: Oh, you want to get in. I have your list of questions here. What does this mean for me personally? In the last 15 years, I have devoted myself to the question from quite different sides. On the one hand, in municipal consulting, where the question is: Do we need subsidized housing construction and if so, how much of it?, up to overarching questions at the federal level. How can the existing system of social housing promotion be supplemented or improved, so to speak, with something new, up to the question at that time in connection with basic security, the complete conversion of the social systems. Do we still need it at all? We also had a discussion in the early 2000s where the necessity of property funding itself was completely questioned. So, first of all, it means the question: Do we need property subsidies in the sense that the state should put not inconsiderable public funds into the new construction or modernization of housing suitable for the target group? Shouldn't it be easier to pay directly to households through housing benefit, basic security, assumption of housing and heating needs? The question is about as old as the social systems themselves, i.e. in the mid-2000s. (...) YES, property funding has its shortcomings. The issue of incorrect occupancy, the issue of (...) Ineffectiveness due to reaching the target groups. That is right, if you also see that the misallocation is something that was only introduced in Hesse about ten years ago, something like that again. At that time, I had also worked out the legal basis for the state government. Here / The administrative effort of the municipality to collect the remuneration far exceeds the income from the incorrect occupancy. In this respect, we have a picture that property subsidies in publicly subsidized housing construction have different dimensions. The dimension that has come to bear in the public eye is that of the rent subsidy, that here in Wiesbaden we start with 6.80 EUR rental rent, in other cities in Hesse are sometimes even lower. Of course, in view of the privately financed first-time rental rents of 17 to 20 EUR and sometimes more, this is of course a considerable subsidy advantage for the tenants. The second thing that must not be forgotten, and this is where the real problem of subsidized housing construction lies, is the fact of accessibility. Of course, it is also about price subsidies. But it is also simply about the fact that the private housing markets are not accessible to ever broader sections of the population, because the free market can choose the tenant households. The risk aversion of landlords is extremely high in view of the rigid tenancy law and therefore more target groups simply fall out of the grid and simply do not get an apartment, even if they can actually afford one. The whole area of tension has been with me for the last 15 years and recently also here at the municipal level, because I said that I would go from consulting to municipal responsibility, so to speak, and take a look at the other side.

4[0:04:49.5] I: Okay, that means you know both sides. Of course, I would also be interested to know where you see the sticking points. If you say / okay, that means you were a freelance entrepreneur or consultant for /

5[0:05:04.4] R: I worked in consulting for municipalities, but also for the housing industry.

6[0:05:09.5] I: Where do you see the biggest discrepancies or the misunderstandings that exist between housing companies, property developers and the municipality?

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7[0:05:19.2] R: You cannot answer that so rigidly either. That has changed and of course it is also a bit of a smile. In the past, we / felt that the housing companies, subsidy quotas or specifications from urban development contracts or social land use models were an imposition. Then they got in very hesitantly. In Wiesbaden, it used to be 22% funding. In the context of new construction models, it was then increased to 30%. It was the end of the world every time. This is also understandable in a way. In the meantime, it is not quite as bad. In other federal states, which have state-wide funding schemes, it is a completely different dimension. The companies are now approaching the top. We have many cases where they want to renegotiate and say we had 30 or 20% at the time. We would like to go much higher. It goes so far that we even have to justify why we do not make 100% funding quotas in projects because the social mix is simply missing. So, you always meet twice and the big companies that have rejected the subsidy for years, so to speak, because it simply ensures a minimum return, are now happy that the housing subsidy also secures their business in a certain way through the difficult years. In this respect, these are the two dimensions, I say, municipal housing promotion agency or state view versus real estate industry. The third is of course also the social question. On paper, social housing subsidies are still incredibly open. We have also prepared a study in the past, which we also need for the assessment under state aid law in terms of accessibility. And it has actually always been the case that the housing subsidy has been designed to be around 50% of the population as a group of beneficiaries in order to remain somewhat compliant here. However, this also means that in large cities with a remarkably high tenant household rate, almost all tenant households are actually eligible for funding. That is one of those things that we always forget in the public perception, that it is not just about a pure niche segment. On the other hand, it is actually simply the case, due to the extreme shortage of apartments that can be placed - I don't just have housing promotion with me - it is of course the case that we do not bring these (...) higher-income, relatively higher-income households into the placement here via the urgency criteria that we have for the placement of housing, but basically we are only allowed to place homeless households in the portfolio. So that everyone who is in transitional housing, asylum seeker accommodation, mass accommodation, regulatory accommodation, has an authorization level that makes it possible to enter subsidized housing after a few years of waiting. In new buildings, when a building is occupied for the first time, we interpret it a little more freely. We cannot accommodate 30% homeless households in a new construction project. We simply have to pay a little more attention to the acceptance of the whole topic, but basically these are simply the points that also cause acceptance problems for housing promotion, so to speak. The fact that we have so few apartments alone means that we can only serve the most urgent cases. And these are also those who are also socially stigmatized.

8[0:09:10.0] I: If you are talking about that: stigmatization. In your opinion, how is the topic of publicly subsidized housing presented in the public debate?

9[0:09:21.7] R: There is no such thing as a public debate. There are, if you then also reflect along partisanship and lines, there are different points of view. In a big city, even parties that are not close to the public housing supply certainly see the necessity. It varies greatly. Whether I now take a moral position in the discussion, so to speak, absolutely. We need even more of this in subsidized housing. Or whether I now accept the perspective of the person concerned, who says: Yes, but in the construction project next to me, I do not want subsidized housing construction now. Of course, it always changes a bit. The fact is that the user groups in social housing are (inaudible) unemployed, unemployed and (inaudible) 42 % foreign citizens. So, it should come as no surprise that they are overrepresented in social housing. This is, I do not even want to say, less discussed in public, we get it partly reflected by the housing companies, who then try to say about the occupancy rights here, send us a few Germans, so to the point. Of course, that does not work. (...) But there are tensions, which is quite clear. That is / social, ethnic, and milieu-specific definitely plays a role here in subsidized housing construction with existing tenant clientele.

10[0:11:14.4] I: What is your intention or why is publicly subsidized housing such a central topic of your work for you? What interests you or excites you about dealing with it?

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11[0:11:34.5] R: Everyone does their job. I will put it this way, we also have a path dependency in a certain way. With our municipal (inaudible), we manage around 10,000 subsidized apartments in various funding channels. This has arisen mainly historically. What we are doing here at the moment is trying to keep it from eroding. In this respect, the question of the meaning of doing does not arise, so to speak. If we had not gotten it, we would not be able to work with it now. This is a historical / In retrospect, certainly more or less sensible in different periods of the Federal Republic (...) multi-level segmentation of the housing market. I am not in the position of saying that some party groups say that we need ten times as much subsidized housing construction in principle, others say we are abolishing it. To agree with one of the two. The fact is that the placement rates in the portfolio are simply extremely low. Every 15 years, the apartment becomes vacant due to moving fluctuation. And we have a situation at the moment where the housing market is blowing up in the middle class. Of course, there is a cry for subsidized housing. But he cannot serve that, because at the end of the day, housing construction is a lucky draw. Will I get in or not? Does the landlord accept me, does he not accept me? This has little to do with a systematic supply of housing.

12[0:13:14.1] I: Okay. Why has too little subsidized housing been created in recent decades? In your opinion, or why, is there a lack of affordable housing? What mistakes have been made in the past?

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13[0:13:27.6] R: I would not even say that too little has been built. You have to take a look at where this ultimately comes from. We have the first and second funding routes from the reconstruction phase of the Federal Republic. These are still the basic pillars of housing subsidies, so to speak, and some of them will remain in the subsidy for decades to come. And we have agreed with the third funding route in all these models, which were then relaunched in the 90s, especially at that time due to a fundamental scepticism about the demographic development in Germany, not only very little built until the first half of the 2000s, but also only very short subsidies. It is no wonder that they are gone at some point now. So, what is eroding here at the moment in terms of occupancy rights, in funding quotas, are above all the subsidies that were built up in the early/mid-nineties. That should not surprise anyone. Everyone should know that this will run now (..) / for a few years and again for about ten years in total. Why too little new funding was provided, of course we also had the discussion at the time, do we still need the whole thing at all? FDP, CDU are very strongly / very strongly in favour of abolishing the system completely and also replacing the subject subsidy, i.e. an extension of housing benefit, basic security. Against the background that of course, if there is no need for new construction, I can of course also achieve the same supply goals relatively efficiently in the reasonably balanced market, also through subject funding. Then we suddenly got a demand shock, first through internal migration in Germany, then through increased external migration in the last fifteen plus years. And of course, if too little is built overall, too little funding is provided. That is the point. We are having a tough time at the moment, but we are trying with the utmost effort to compensate for the further loss of ties with new bonds, so to speak. If, of course, new housing construction goes down completely into the basement again, as it has done in the last one or two years, we will not be able to compensate for it. So, I would not even say that it is a massive reduction in funding, but it is simply the result of the various funding channels that were introduced just to bridge relatively short-term peaks in demand at the beginning of the 1990s. They are breaking their necks here, so to speak. But this was well known and is therefore sometimes surprising how much something like this surprises the decision-makers.

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14[0:16:47.6] I: Who do you think has the main responsibility for creating affordable housing? So, it is the federal government, the states, the municipalities, but also private investors. How do you see that?

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15[0:16:59.3] R: Housing construction in Germany is designed to be open to all actors. Anyone can invest in subsidized housing. Of course, a large part of the investment is actually still made by publicly controlled and

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former non-profit companies, because they simply have the most experience in managing housing for socially disadvantaged population groups. Nevertheless, we also see completely different target groups, other players who are entering the market, who have also specifically noticed that there is also an investment-safe segment there in a certain way, and we are also working on this market very successfully in some cases. In this respect, responsibility / We have a market economy system. Nobody really has responsibility here. The state has the responsibility to design the incentive for housing construction, whether through subsidies, in such a way that it leads to the realization of new construction on the market.

16[0:18:09.7] I: What measures do you have /

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17[0:18:11.7] R: We can think of other systems, but we do not have any other. And also, municipal ones, I also believe that one should not talk about a change of system. We should solve our problems that we can solve ourselves.

18[0:18:24.5] I: Okay. What specific measures have you initiated or planned in Hesse and also in Wiesbaden to create subsidized housing? Are there certain subsidies and funding opportunities?

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19[0:18:39.8] R: We have / we basically have a system in Hesse in which state funding must always be supplemented by the municipal contribution. This municipal contribution has a minimum amount by law but can also be set higher by the municipalities. Hesse is thus foregoing a landscape of funding scenes. So, there is no summation of the state and the funding conditions. There is a funding condition with such a large city surcharge, but the municipalities can co-finance. This means that we can basically control our target rent according to our needs and our cash situation. That is a big advantage. Wiesbaden invests a double-digit million amount of its own funds every year in subsidized housing construction. No, not quite. We had 9.3 million here in 2024, i.e. just under ten million in funding from the municipal budget and 34 million in state funding, which we realized here. As I said, it always fluctuates a bit, depending on the market demand. This is our funding offer, so to speak. The second / second pillar is the binding funding quota within the framework of urban development contracts. The Wiesbaden model of socially just land use, WiSoBoN, which we run together with our colleagues from the city planning office. For some years now, it has provided for a 30% funding quota, although there is a certain amount of leeway with regard to the question of low-income groups and medium income groups. However, as I said, this is the priority instrument to help meet the housing subsidy quota. In addition, we also enable voluntary services, whether they are extension occupancy obligations or housing subsidies outside of these mandatory requirements, but with a lower prioritization of funds. The whole thing will only work if we also create the conditions for new housing construction, i.e. by designating building land and enabling new construction in conversion or in the outdoor area. As I said, this is not up to me alone. I have to say that the monitoring of the building land provision and security system in Wiesbaden has developed very positively over the last ten years.

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20[0:21:14.8] I: Are the current subsidies sufficient for you in Hesse or Wiesbaden? Or is there an increase in demand for you now, especially in the last three or four years, due to the economic circumstances?

21[0:21:30.6] R: We always got all the funds we wanted. But it lies, I am only speaking in a certain way / It is not a privilege. The quota system of the state has of course the priority, on the tense housing markets and also on the big cities and on the university towns. If you are all three, then you will get your projects registered. Times are getting harder. We will see how it develops.

22[0:22:01.0] I: How is the allocation of subsidized housing generally organized in your country and how do you deal with it? What about fairness and transparency towards potential residents?

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23[0:22:18.6] R: That is a very central system, also for acceptance. Of course, it also promotes resentment

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and a lack of acceptance because you rely on a relatively rigid system of awarding. In Hesse, we have legal requirements as far as awarding contracts is concerned, we have to award according to urgency. We do not stand a chance. Ultimately, we can only place households that already live in Wiesbaden or work here. We can / We accept everyone. So, I can always register, so to speak, as a household looking for an apartment, get an urgency level. The combination of urgency level and waiting time then allows me to get on a list of suggestions for a vacant apartment. We do not occupy (inaudible), which means we make a list of suggestions and are then not responsible for who gets the apartment or not, so to speak. This means that in this last link in the chain, we are of course dependent on non-discriminatory and transparent awarding by the housing companies, and we also have to work very transparently and rigidly when it comes to drawing up the list of proposals. And I'll put it this way, of course, this also leads to resentment, because households that now live with six people in a 40-square-meter apartment, for example, yes, which would actually be absolute overcrowding, is actually also unreasonable, they now see that an apartment in the house is becoming available, so they could enlarge. But they do not get it because they already have an apartment. It is not appropriate, but they have one. And so, they are not in the highest urgency. A household that is homeless comes in. This leads to a perceived injustice. So, justice in the overall system then leads to a perceived injustice in individual cases. Why don't I get the apartment now? I already live here. It fits. (inaudible) the apartment too small. Another household that is lucky is better off and does not yet have its own apartment.

24[0:24:32.2] I: How are these levels of urgency sorted or defined in your case?

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25[0:24:40.4] R: There are five levels of urgency. Do not ask me, it is not my area of expertise. As I said, the highest urgency is first of all the hopeless cases, i.e. the cases that are currently affected in mass accommodation, hotels, temporary accommodation, or potential homelessness. Below this are / (inaudible) Urgency. We also try to provide particularly vulnerable groups with transparent urgency criteria. The question of how big one's own apartment is, of course, already has a role in the urgency. But it does not bring me into the highest level of urgency, in the fifth level of urgency, so to speak, are households that do not live in Wiesbaden, already have an apartment and are otherwise not subject to any other restrictions. They simply do not stand a chance. Unfortunately, this is the case. Another fact, which is really unfair in the end, but which is also exceedingly difficult to compensate for through the subsidy, we still have social norms in German housing construction in a certain way, and you will not find 6-room apartments in German housing construction. Now, of course, we also have applicant households with eight people, who simply have an extremely important level of urgency. Probably. But they de facto have no chance of finding housing, because these apartments simply do not exist. This is a gap in the system (...) that provokes massive injustice, but which cannot be remedied by us in any way within the framework of housing placement, because we cannot place the apartment / the family in an apartment that is too small. She does not get it either. On the other hand, these apartments do not exist. So, you really have to think about whether we need housing segments for certain groups for which the housing market in Germany has simply not been prepared so far.

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26[0:27:00.5] I: I think that you in Wiesbaden also work with a certificate of eligibility for housing / that they also work with a certificate of eligibility for housing. Is that/

27[0:27:08.5] R: Yes, we formally work with the same criteria, but because we are a tight housing market, we do not accept certificates of eligibility for housing that have been issued elsewhere, but only the people who meet the criteria for eligibility for housing here in Wiesbaden themselves.

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28[0:27:27.1] I: Okay. (...) You have already mentioned the topic of stigmatization several times. Why does publicly subsidized housing often still have a negative image?

29[0:27:41.5] R: Yes, there are various historical reasons. Also, first (inaudible) come in large housing estates that have not become social hotspots at the time of construction, but in later decades. There was not necessarily social housing in it. I can always name any notorious settlements or cities here in southern Hesse, where you say yes then you live, that is a ghetto, and then you say yes, that is not a condominium complex. There is no subsidized housing construction. Oh, really? But it looks like subsidized housing. There is also a lot of attribution, which is subsidized housing construction today. You do not necessarily see it, not always the same, in the rarest of cases. In the past, you could say it was a large housing estate. That used to be subsidized housing. But as I said, it has not always been that way. At that time there was also the (inaudible) People who identify themselves as condominium investments. Some of them are in worse conditions. The modernization (inaudible) is moving. I had already mentioned that, of course, is the clientele. Social housing construction in Germany has been affected by the scarcity of supply alone, at least in (inaudible) 30 years one will be out of function yes (inaudible) Probably still below an increasing level of care. And in this respect, it comes from both levels. It comes from the typology, the settlement typology and also from the various user groups. **And here, too, these are often apartments that have long since fallen out of bondage, but which still carry the stigma of social housing.**

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30[0:30:08.3] I: How do you deal with reservations? I will say about residents versus new, affordable housing projects. Do you have that? Do you approach the population in particular or how does it work for you in Wiesbaden?

31[0:30:24.0] R: We, in the sense of my department, is not involved in terms of citizen participation, in terms of processes in the planning area. In this respect, we do not proceed at all. **Otherwise, in principle, one can only put forward the arguments that I have now brought to you, namely that after the construction of subsidized housing, these are by no means just stigmatized groups. And as I said, we are also trying to promote acceptance in the sense that we also grant housing companies a great deal of freedom in terms of occupancy when it comes to initial occupancy in new buildings.**

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32[0:31:02.6] I: Are there successful examples of socially accepted subsidized housing or housing construction in Wiesbaden? In other words, are there areas where the district or the neighbourhood has also been upgraded as a result?

33[0:31:18.8] R: Absolutely. But as I said, there / We are basically talking about almost all new construction projects that have been built here in Wiesbaden, because a certain proportion have a funding quota. This is actually consistent architecture, you cannot say what is now subsidized or is a condominium complex. That is the goal. Here in Germany, you have the price that we have lost in (inaudible). We also do not have a permanently separate market, but we try to keep the rental housing market together in such a way that a rental apartment can be both subsidized and privately financed. And that, of course, is also a certain recipe for success. Just do not say that this is now social housing, I immediately recognize by the burning waste containers in front of the door. **The German system does have its advantages, even if there are still (inaudible) but also minimum standards (inaudible)**

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34[0:32:31.6] I: What roles do green spaces, community facilities and generally the infrastructure and also cultural offerings play in housing planning?

35[0:32:43.0] R: Plays a key role. That is why it is always a matter of thinking in terms of a package, so to speak. Especially when I have larger neighbourhood projects here, it is also the case that the investor not only participates through housing subsidies, so to speak, but also through the provision of infrastructure follow-up costs. And of course, it is also noticeably clear that social institutions in the neighbourhood are of course also responsible for the success of the neighbourhood. The same applies to playgrounds, recreation, and open spaces in recreational areas. Of course, that plays a key role. And here we are talking

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- about new construction. The question of spatial equipment, the quality of living in the sense of the responsibility of the public sector in public areas versus private is of course different. Of course, we have the problems in the old settlement areas in particular. (inaudible) But the defining ambiguity of open spaces in housing development is now more of a characteristic feature of the 50s to 70s. But we also have a bunch here. We then address this here through urban development funding.
- 36[0:34:41.2] I: Okay. How can ecological standards, i.e. climate protection and energy efficiency, be reconciled with affordable construction?
- 37[0:34:56.5] R: yes, subjective question. We are just seeing that there are trade-off attempts again. In other words, to uncover or abolish the overambitious standards in construction as well. I do not think that is something that exclusively affects subsidized housing. However, subsidized housing construction can and does make a significant contribution to cost-effective construction. For two reasons. On the one hand, we can also produce much more efficient and compact floor plans through the subsidy conditions, because the prohibitive costs of housing are not only a consequence of the unaffordable prices, but also of the excessive costs. In other words, the 4-room apartment with 160 square meters, which nevertheless contains hardly usable children's rooms, is not necessarily God-given. We have social housing, and we can show that something like this is also feasible with 90 square meters and still has excellent quality. In this respect, social housing always has a disciplining effect on market participants, and that is also an essential point. Apart from that, in a way, we are also having the revolution in new residential construction, that after several decades where we have only talked about energy efficiency of the building envelope, we are now also talking about emission-free energy generation and at the same time we are also talking about the circular economy and component recycling. This means that the adjusting screws for creating climate-neutral buildings over the life cycle have become much greater than they used to be. In practice, of course, this sometimes has the effect that people like to omit one thing, according to the motto the insulation does not bring anything and costs a lot. That is the GdW position. You should not exaggerate that now. Let us somehow conjure away the rest via the primary energy factor. So, the great remedy district heating only leads to the problem being shifted to the municipalities, but ultimately not being solved. That is the current state of the discussion. The things are also somewhat cemented there. At the moment, it is more about cost-effective construction. They try to keep the standards to some extent. I do not think that much will happen here in the area of insulation standards. De facto, the end of the line has probably been reached as far as economic efficiency is concerned. (...) So the times when passive house standards were also demanded here in Frankfurt in the promotion of housing in public construction, we never had that here, but they are highly likely to be over permanently.
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- 38[0:37:54.9] I: Now to come back to communication and citizen participation, even if that is not quite your area of expertise. In your opinion, how is there sufficient communication or explanation of why publicly subsidized housing is necessary?
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- 39[0:38:15.8] R: Well, let's say on the meta-level of social responsibility, I already reach many citizens at the abstract level, who say the social problems that housing construction brings with it, and now it's the case that it reaches into the middle class. The topic there is already a receptivity to the arguments. Otherwise, of course, I can always say, why do I have to show responsibility for this now? I can also do something else, but as a big city, this is of course part of the social services of general interest, is not questioned in principle, not even completely by any of the parties represented here. There are always attempts to open the barrel. But then it goes more in the direction, let us bring other subsidies for other groups, family groups, residential property here into the construction of rental housing, of course that already happens regularly. But overall, the acceptance of housing subsidies, actually, I want to say, a large part of the party spectrum is there.
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- 40[0:39:37.3] I: What roles do alternative forms of housing such as cooperatives or multigenerational housing

play? Do they perhaps promote dialogue even more than publicly subsidized housing construction or should it be equalized?

41[0:39:50.3] R: It is the question of what they want. Publicly subsidized housing construction has the two dimensions of price subsidies and protected accessibility. Of course, you can say that the cooperatives also offer this, but that is an internally oriented, member-related advantage. Of course, we have them here too. Traditionally, we also have large cooperatives that ultimately act like a public housing provider. It is also the case that the city, as an institutional comrade, so to speak, can also apply occupancy rights here. But we still have the impression that the whole cooperative issue comes more from a lively civic scene, let us say, where it is also a matter of seeing one's own forms of housing implemented and less of classic social housing. So quantitatively, the topic of new cooperatives has no role here. Communal living is something else. I also have that in my housing counselling service. There we actually have the problem, if I want to have subsidized housing, I have to get involved with the occupancy rights of the state and the city, and that of course collides with the ideal that the community for communal living finds itself. So, I can actually give a building cooperative, a residential community, which the tenants choose themselves for their subsidized units and that is usually the end of the line, then it fails.

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42[0:41:34.0] I: Okay. (...) How do you envisage publicly subsidized housing in 25 years, i.e. well in 2050, in terms of quality, distribution and also social acceptance?

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43[0:41:53.9] R: (...) Yes, good question. We have / We will certainly, if there are no large, massive upheavals in this country, still have a foundation of first, second funding paths. I think it will continue to be a niche topic. The fantastic opportunity to create a parallel pillar here again via the non-profit housing system, so to speak did not work. I advised the Ministry of Construction on the topic for two years. That was also / There were also a bit of weird views in it, so that I can redeem it into this subsidy profit, so to speak, via tax exemptions. I cannot do that because the housing industry pays virtually no taxes. Basically, it is a question of funding. How much funding would I need, and do I really want to subsidize away? We are in a tricky situation at the moment. Due to the increased costs, we have massively rising cost-covering rents. On the other hand, but not to the same extent, we have an income development, especially not in the area of transfer benefit recipients. We also have empty coffers as far as the topic is concerned. I think the urgency will increase. I believe that we will see a lowering of the standards as far as housing in Germany is concerned, per se, and also a certain erosion in terms of the standard in what we do in terms of public accommodation. At the moment, we are trying to implement our basic principles of housing in Germany in the subsidized sector in the area of housing, but we accept that several million people in Germany are ultimately homeless, i.e. are housed in some kind of mass accommodation, hotels or other precarious accommodation. The fear that if we lower the standards, that there will be a kind of dam burst and that we will have the trailer parks here in Germany, which is of course understandable. But I am not sure if we can maintain these standards any longer, so to speak. We had the discussion a few years ago with the topic of accommodation, housing for refugees. There were also many examples in Germany where attempts were made to install a medium-term effective housing segment, which remains well below what we have here as housing standards in the country. And not really terrible things came out of it. So, I think you can assume that the lower standards will erode somewhat. (...) It is still better to live in a prefabricated accommodation in a simple apartment building, so to speak, than in a mouldy basement hole.

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44[0:44:54.7] I: Okay, now a few more numbers, if you could give me them in relation to Wiesbaden. How much?

45[0:45:15.9] R: Well, you are not audible right now.

46[0:45:19.6] I: (...) Now again? Yes, no? Now a few more figures about Wiesbaden. What has the funding

rate looked like in recent years? How many apartments have you completed or how many permits have been issued in the last two or three years?

47[0:45:33.7] R: Yes, we have had an absolute new construction peak in recent years. That was still a bit of the aftermath of the boom phase. A lot has happened here. (...) I just had an inquiry from the department, where the numbers were in it. So, from 21 to 23 we had an annual average of 1,450 apartments, which exceeded our new target of 1,200 for the first time. Before that, we had not even reached about half, about one-third, i.e. between 500 and 700 apartments in Wiesbaden, which is clearly too few. We had new funding: In 2024, we had 162 subsidized housing units in the housing construction program, and as a special effect, 445 places could be created in student housing. In relation to these new construction figures, this is a rate of significantly more than 10%. In relation to the lower number of finished products, which was well over 10 to 20% of the funding we have here, in total.

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48[0:46:46.0] I: Okay. (...) Yes, then thank you very much. The question: **Do you have anything else that you would like to give me on my topic, in terms of acceptance or what it looks like?**

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49[0:47:02.9] R: **Yes, as far as acceptance is concerned, you just have to take a closer look.** First of all, two messages. It is not static. **The acceptance of the real estate industry has turned 180 degrees, which is also an opportunity for housing promotion.** And on the other hand, we need to have some honest discussions about what we want to achieve with the instrument and who we want to serve. I am familiar with the discussion about quotas and access rules. As I have described it, it is also driven in most federal states. **But I also know the efforts again, Munich also has the SPD in the city council, which has opened the barrel, we can not only support the unemployed, but we would also have to bring in the famous low earners and such.** So, there is then the danger that different parallel pots are opened, so to speak, with demand groups that are then served in parallel, that is regularly there. In a way, it is legitimate that politicians think the same way. So, I do not think you can duck away from it either. **So, the question of who we actually want to provide with subsidized housing and for what reasons, this country ducks away, because on paper, so to speak, the access conditions are quite easy to fulfil. But de facto, it is of no use to me if 70% of Wiesbaden households were entitled to live on paper, if 200 to 300 households have to fight for an apartment every time.**

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50[0:48:43.9] I: Okay. Yes, then thank you very much for taking the time for me. That was definitely highly informative and will definitely help me very well and much further in my research.

51[0:49:01.7] R: Then good luck writing and having fun, how many interviews do you have in total?

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52[0:49:07.8] I: I am going to have a total of twelve interviews. **Among them are some ministries from the federal states. Right now, like you, cities like Wiesbaden, Munich, Cologne, Düsseldorf, but of course also cities that have a few problems. So, since I come from North Rhine-Westphalia, something like Gelsenkirchen, for example, is of course quite easy to see.**

53[0:49:35.4] R: Absolutely. Yes, exactly. So NRW ministries are certainly also among the best contacts, because they are simply the most professional in Germany when it comes to housing subsidies. You just have to admit that. The colleagues from NRW.Bank are also exceptionally good contacts, I think.

54[0:49:56.5] I: Yes, that is right. So, I already had that as part of my master's thesis. So, both the ministry and NRW. Bank. And yes, they are always highly informative and help very well.

55[0:50:07.7] R: It is also the same if you compare it, Hesse is a relatively small state. We now have half as many inhabitants as Bavaria and one-third as NRW. But if I do not know anything personally here, if my colleagues have all been here for decades and see how few staff have to be used to promote housing at ministerial level, that is actually also an announcement of how important it is to a country. The department is

simply small and there is much more to it in other federal states. This is not a 6–7-person department in the Ministry of Economics, but there is simply in the Ministry of Housing. Yes.

56[0:50:52.6] I: Okay, thank you very much and have a wonderful day. Thank you. Goodbye.

57[0:50:58.6] R: Bye.

1 Interview #4/ Expert #4 - Bavaria

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2[0:00:02.2] I: Exactly. Housing is a basic need and at the same time a politically explosive topic. Affordable housing, especially publicly subsidized housing, is currently scarce in many cities. At the same time, there are societal reservations about subsidized housing. I would like to shed a small light on the causes with you: What are the causes? What are workable solutions? How can more social acceptance be achieved or how can more be achieved? First of all, a general question for you: What does publicly subsidized housing mean to you personally?

3[0:00:39.0] R: Do you mean on a personal level, don't you?

4[0:00:42.7] I: Exactly. Are there differences, for example in the professional perspective or in the private view? Are there overlaps or discrepancies?

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5[0:00:52.9] R: Well, I would say the / subsidized housing for me now in Bavaria. I actually only know it from Bavaria. For me, it does not have anything to do with discrimination, but at the moment it is the case that virtually 60% of the Bavarian population would actually be entitled to a subsidized apartment or would fall within this income limit. So that is an exceptionally large part. And what is actually always tried is / that there is a certain mix of housing projects, of subsidized housing, so that actually now in the areas in which I know it, hardly these negative associations with subsidized housing construction arise or I hardly know them as such, and for me subsidized housing construction is therefore a really essential part of our society. In other words, simply the fair distribution of housing, so to speak, which significantly supports the fair distribution of housing.

6[0:02:10.0] I: How is the topic of publicly subsidized housing generally presented in politics or in public in Bavaria? How do you see that?

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7[0:02:20.7] R: How is it represented? (...) So I think that there is actually a difference between the federal government and Bavaria. Housing construction in Bavaria has had it for an exceptionally long time. I would now have to look up when exactly, but exactly that, i.e. this funding has been established for a long time and has actually been unchallenged until now. So I don't perceive it as something that is somehow up for grabs or negotiable, but on the contrary, we have now increased the funds to a record level in recent years and exactly, we are actually doing more in terms of volume than ever before at the moment. And I also take the public reputation of the federal government. Of course, there are never enough apartments. We can never support everyone. There are always people who cannot get in and who feel disadvantaged by it. But basically, I also perceive social housing in Bavaria as a relatively (...) well-worked topic. So of course, financially neglected, but which area is not that at the moment? So, there is transport, sustainability, climate protection. Everything could / more money could flow into all areas.

8[0:03:46.5] I: So, do you also see it as a central issue that publicly subsidized housing construction is also communicated centrally in Bavaria and that is also important?

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9[0:03:58.5] R: Well, I would say that in our ministry, which is the Ministry of Housing, Construction and Transport, our quasi-department is really one of the most discussed and also high-profile departments in this entire ministry. Of course, there are now many other issues across the various departments, but I would say yes, that is already the case in Bavaria. So, there was also, I do not know if you noticed, 1, 2, 3 weeks ago really an article in the SZ, Bayerischer Rundfunk, all of which reported that these funds are now so scarce and that we can currently no longer support any more projects. So already in the common and widely read media. Yes, it does matter.

10[0:04:49.6] I: How do you assess the current situation on the housing market? So especially for people with

low or low incomes?

11[0:04:59.6] R: Difficult, absolutely difficult, because of rising construction prices, high interest rates, which is becoming increasingly expensive to build. And even when it comes to subsidies, we can hardly avoid raising this reasonable rent even for low-income earners. This is simply gradually becoming more. I think it is easier in rural areas. In metropolitan areas such as Munich, Nuremberg, etc., it is definitely difficult and there are also far too many / far too few (...) affordable or subsidized apartments.

12[0:05:39.2] I: In your opinion, has too little subsidized housing been created in recent years? If so, where do you see the mistake that this happened?

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13[0:05:51.6] R: Well, in recent years it has actually been the case with us that we have a certain amount of funds and that until now it has actually always been the request or demand of the applicants who build quasi subsidized housing - we don't build ourselves, we have this subsidized housing built by building contractors, cooperatives or private individuals - and that has actually always been sufficient so far. So, we have not fully exhausted this contingent of funds that exists. So, I would say that we have already done a lot. Of course, one would like to see many more construction companies perhaps have the ambition not to extract the maximum profit, but to build price-controlled apartments. But completely different adjustments are necessary. So, I do not think we can solve that now with social housing subsidies alone, because our offer and our conditions were extremely good. So, they were so good that now, when the construction industry or the construction economy has flattened out, everyone has pounced on these public funding pots.

14[0:07:04.5] I: Okay, who do you think has the main responsibility for creating affordable housing today? So, is this a mixture between the federal government, the states, and the municipalities or even investors? How do you see that?

15[0:07:19.7] R: Yes, so main responsibility, I do not think you can say at all. I would rather describe it as a mixed situation. So on the one hand, of course, it's the federal government, which also sets the framework and also the legislation with the Federal Ministry of Construction, and of course also, with the exception of very few state programs, it's really all co-financing between the federal government and the state, so that always plays together. And of course, there are significantly more funds to be called up in the federal budget for the federal states than are now coming directly from Bavaria. Nevertheless, Bavaria as a federal state is contributing to this, and I still believe that of all the federal states, the most money is added to these federal funds. And it is like that with the municipalities, for example, we have programs that municipalities also build municipal housing, because that is actually a form that would work very, very long-term, and very, very well. In other words, it is not the apartments that fall out of the bond after 20 years, but that they simply remain permanently in municipal hands. But of course, the budget situation of the municipalities is also extremely tense, but repeatedly / So we have a special funding program only for municipalities and of course municipalities have to finance their own contribution, but the majority is covered there. And in my opinion, municipalities are also the ones that should not withdraw completely, because that is an important adjusting screw. Because as a private entrepreneur, of course I also have to / I have to get a different profitability in the end than a municipality now, which may then be satisfied with a black zero. Exactly, of course also private ones. So that is already / there is now also an attempt to somehow keep this price development in check with rent brakes and other things. So, everyone really pulls together, ultimately everyone has the responsibility.

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16[0:09:31.1] I: You had just shortly afterwards / did you go into the funding or funding opportunities. What measures have you initiated or planned, also in your department, to create more subsidized housing? Are there any special funding conditions or extra sweets that have been created, especially in recent years due to the housing shortage. What does that look like for you?

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17[0:09:56.2] **R:** So, there was / When was that? I think 2021 or 22. And that was a package of measures, so to speak, in which one / on the one hand more money came again or was included in the budget and on the other hand the funding guidelines were made even more attractive. And in this period, I would now also say that an incredible amount has happened. So, we now have record funds of €2.2 billion for housing promotion. I do not think that was even five hundred million five years ago. So that has really increased extremely. Exactly. And / But now we are faced with the problem because it was so attractive and called up for a long time that we now somehow have the funds / Yes, we simply do not have enough funds for everyone. Exactly. But that, I would say, was such a concrete attempt to really anchor and boost housing subsidies in subsidized housing in the private sector as well. (...)

18[0:11:12.2] **I:** What are you doing to secure rent control, rent control in the long term and to keep housing affordable in the long term? So, are there if the apartments fall out of the bond, are there other subsidy conditions or programs that then give the respective owner or cooperative the opportunity to continue the bond?

19[0:11:36.1] **R:** Well, of course, we already have a 50-year commitment in rental housing, which is of course relatively long. However, if the apartment then falls out of the bond, there is no / So there is actually no reason for the builder or the owner. Then the thing is normally financed three times after 50 years and then the bond can really be extended. There is an example in modernization funding, so if we erect a building, so to speak, and it now has to be renovated after 15 years, when it has not yet been paid off, then there is the Bavarian modernization program. Then you can take out a loan at a relatively low interest rate and use it for renovation, refurbishment, repair and then the commitment is extended again.

20[0:12:31.2] **I:** Okay.

21[0:12:32.0] **R:** That is the example. But yes, in normal rental housing construction, especially with this 20-year commitment / exactly, it is now also being discussed whether they should not be taken out of the guidelines, because of course there are the least of the sponsors and builders who we actually need, i.e. who really plan for the long term, the cooperatives and the more socially oriented housing companies.

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22[0:13:06.1] **I:** Okay. Do you often have problems with violations of funding conditions, i.e. that investors, cooperatives, or willing people who would like to invest their capital would try to play tricks with the subsidies, to put it in plain German?

23[0:13:32.9] **R:** It is getting relative with us / So, how do you mean sleaze in the sense that, for example, you charge higher rents than you are allowed to or something like that?

24[0:13:44.1] **I:** Exactly. Even during construction. So I know it from NRW that now, especially in recent years, many have of course jumped on the bandwagon of public funding, because it is no longer profitable to build in privately financed buildings and thus block funds or try to obtain these subsidies by providing false information in the self-disclosure and and and then on, in order to be able to build in some form. Are you aware of this?

25[0:14:15.5] **R:** I would not actually / could not sign now. Well, with us it is, it has been until now, it will change now, but normally it was, it has been so far that we, so to speak, that a prospective builder has submitted an application, which we have examined and then he has been given an early start of measures. And this early start of measures is always valid for one year and then it would have to be checked again, so to speak. And in most cases, we actually granted the approval, which then really inevitably leads to funding, much later, because it was simply not possible in any other way under budgetary law. And if the prospective builder had come after this VZ, if the project had never come now, then it would simply have disappeared. So that did

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not have any effect on us that we could not take on other projects so far. Now it is different, because now there is really the lid and now we really have to look at who gets funding and who does not. And a new system is now establishing itself. But so far, I do not think that has actually been a problem. The only thing that is more like this with us / we have these funding guidelines and there are, for example, also technical funding regulations, so that somehow the rooms must be barrier-free, that children's rooms or parents' bedrooms must not be smaller than 14 square meters and such regulations. And there have always been times, even if you then / So we have almost always with proof of use, the property is inspected once and then you just realized, well, it's not as done in the plan, but then there was just somehow a deduction or in the worst case the apartment is then taken out of the subsidy. But apart from that, I have honestly never heard of any extremely basic violations in my time here. We once had it with a private person who demanded too high a rent, for years. This is now being refurbished retrospectively, but in the construction at least not that I know of.

26[0:16:27.5] I: Let us get to the topic of access to housing and social justice. How is the allocation of subsidized housing organized in your company and how do you ensure fairness and transparency in this area?

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27[0:16:42.4] R: Well, I am speaking for our biggest program, income-oriented housing promotion. You mean the allocation for the tenant, don't you?

28[0:16:52.7] I: Exactly. Yes.

29[0:16:53.9] R: Exactly. Well, that is the way it is, the district offices, the respective ones, are actually responsible and there are different income levels: income levels one, two and three, depending on how much you earn. And the apartments that are being built are already approved at a certain income level. This means that it is clear from the outset. And then the district office looks for the people, so to speak, they have a list, they have to get the housing eligibility certificate from the district office, so to speak, and then the district office knows: Aha, he fits into income level two and then writes to them or they apply for the respective apartment and then they just get a commitment or not. Exactly. But according to which, exactly what criteria they are now proceeding / I mean, exactly, there is of course already staggered by the income, who can get in at all and what other social criteria are, I think that's also the case, is also at the discretion of the district office.

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30[0:17:55.2] I: Okay, which groups do you think are particularly disadvantaged in order to get an apartment? So now from the potential perspective tenants.

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31[0:18:09.5] R: Particularly disadvantaged. (...) So. (...) Sure, I mean, in the end it is probably mostly single parents with children somehow, because, for example, they just need a relatively large amount of living space, because they somehow need a children's room. And often, I think, 2-room apartments / Yes, I have the feeling that there is simply much more choice, and they are of course much cheaper. If I now have a 3-room apartment, then I have to pay for it on the one hand and with the / There may be more candidates for a 3-room apartment / Although, to be honest, I can't do that / so I think everyone is particularly disadvantaged, I think, who at least fall in this income level one. They are particularly disadvantaged in the regular market. But I wouldn't say whether they are now particularly disadvantaged in the support system, because we also have this system, so to speak, that if you are now in income level one, you earn very little and then somehow, let's say, change your job, then it is possible, to stay in the same apartment. You do not have to move out then. You just get less additional funding from the state, so to speak. And the builder, however, gets the most additional funding if he builds income level one, i.e. for those who really do not earn well. That is why this income level one is actually quite attractive again. That is why I would not say that they are necessarily those who are very disadvantaged. Yes.

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32[0:20:04.3] I: Okay.

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33[0:20:10.1] R: Of course, families with children. (...) It is a problem.

34[0:20:17.1] I: Why does publicly subsidized housing often still have a negative image?

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35[0:20:26.5] R: Hm. (...) So this also has to do with concentration on the one hand. So, I think that in rural areas there is often a wrong standard somehow. So, because if you look at conurbations now, they are individual measures in one field, made up of a colourful mix of other forms of housing. And when I look at it from my time in government, there is often a single measure with twenty-five residential units somehow placed on the outskirts of the village and outside actually has relatively little to do with it. And the fact that there are tensions, I think, simply brings it with it. But I would say that in principle (...) I do not really have the feeling that housing subsidies have such a really bad image. As I said, because all income levels must always be stored in the projects. And just this income level three / So that is really, I think you can earn up to €100,000 a year net, that is something. So, it is not just people who get Hartz4 moving in now, but yes, it is definitely a mix. And we are also trying, especially when it comes to larger projects, to precede competitions and yes, we can promote communal areas, promote social spaces, etc. So, we always try to counteract this. Exactly, I think that if it still has such a bad image, then it is mainly due to the concentration and non-integration of such construction projects.

36[0:22:29.7] I: In your opinion, are there differences? You said it just in rural areas and or now also in a city like Munich, Nuremberg, that the population reacts differently to publicly subsidized housing than residents and residents in the countryside do now?

37[0:22:47.2] R: Absolutely. Yes, there definitely is. So, there are overly complex reasons and also many reasons, but that is definitely an issue. Well, we've had that before, especially in ridiculously small peripheral communities; municipalities with 300, 400, 500 inhabitants; somehow such a municipal living space is created, which the municipality itself builds and is then allowed to rent out itself. And as soon as there was any topic with foreigners, refugees, etc., I think it was often something that had to be explained and depending on how well it was explained in advance or how much the people, I think, were picked up, it worked. In cities, it's no longer an issue at all. So, it's often like that, I don't even know who lives there and whether it's subsidized or not. And it is also often the case in cities because they are simply larger construction projects, perhaps of the 50 apartments that are being built, 20 are subsidized and the remaining 30 are privately financed. Of these, five are again condominiums. So, the situation is simply completely different. And that's just not so concentrated and artificially placed on top of it from the outside. Yes.

38[0:24:12.5] I: Is there also such a quota system that you say, well, in any case you have the obligation to build 1/3 publicly subsidized in a new construction project, as is the case in other federal states or cities?

39[0:24:24.2] R: yes, exactly. So that's what the city of Munich has. They have that if a new building land is designated, 1/3 must be subsidized housing. Now as a state, we can't prescribe it, because we don't have any / So we don't have any land to claim. So of course, the state also builds itself. We now have this Baunova, the holding company for Bayernheim, which itself creates subsidized housing, and of course there is also a figure on how much is to be achieved. But we can't dictate to any municipalities or private individuals how much they have to develop.

40[0:25:07.0] I: Are there any successful examples of socially accepted subsidized housing districts? So, I'll say apartments where over 20 or over 50 residential units have been created, that this / that has then also an entire quarter or a street, an upgrade, which may have been a bit sceptical or eyed by the residents

at the beginning?

41[0:25:30.2] **R:** So, we have an incredible number of examples. Also, I find particularly good examples. I can send you the link to our practice check. Unfortunately, we are only in the process of photographing and processing all these measures, but there are already five so far. Ah, no, unfortunately there are only four pieces, which have definitely achieved a favourable effect, and which also work super well. So, you can definitely take a look at that. And otherwise, there is somehow now such a genuine collection of funded projects. There are also / are always funded projects in the architectures. Exactly. And otherwise, I'll have to look again. So, if you need a concrete one now, somehow, with some concrete key data, you would be welcome to let me know again. In itself, I would say that there are (...) an incredible number of people who were just as positive a motor and succeeded.

42[0:26:45.2] **I:** Okay, then I'll take a look at the practice check and if I have any questions or something, I will come back to you.

43[0:26:50.7] **R:** Gladly. Yes, of course.

44[0:26:54.0] **I:** What does it look like, publicly subsidized housing: How is it designed to be architecturally and urbanistically appealing? Are there differences to normal living space or do you see no differences at all? So no longer like in the past, where you could say, okay, cheap construction, social housing and, on the other hand, the exclusive condominiums.

45[0:27:15.4] **R:** So that's a topic that we just don't have in our hands, because we're basically giving the / so we don't give (...) Um, Standards for building materials or construction methods. In this respect, we are building material neutral and open. What we just pretend are things like accessibility. Um. (...) Yes, space-saving, cost-effective construction. Of course, that's the principle. But whether this is really the cheap construction variant from construction company XY or something very high-quality in wood from so-and-so, we have / so of course we can try to influence in an advisory capacity, but in the end we have no means of developing anything, i.e. the design, so to speak. What we promote, the value, is always the same, regardless of whether someone builds very expensively or very cheaply. And what he earns as rent afterwards is also the same. So, no matter what costs it has, but what it is, of course, we already point out that it is precisely a high-quality and good, for example material materiality, that pays for itself in the long term and makes sense. And also, room layouts that can perhaps be flexibly adapted or that are simply easy to use and then don't somehow stand empty in three years when the big boom is over, but that are simply permanently habitable, that these are aspects. Exactly, but that exactly / we can advise it, we can say, we can try, but if the client wants to do it completely differently, then we have to let him go. And there is also, there is really a wide range. So, there are wonderful examples, as now also published in the Praxis check and there is just the standard (...) / how do you say? The standard line or block that looks like everywhere and always, exactly.

46[0:29:22.7] **I:** Which /

47[0:29:23.2] **R:** But what we actually have more often, I still find quite interesting, is construction. Not cooperatives, but construction companies that provide subsidized housing, so to speak, exactly / i.e. where subsidized and non-subsidized apartments are in a house and which build the subsidized in exactly the same way as the non-subsidized, the privately financed and who say from experience that in the end it pays off. So, in the end, the parquet and the better windows pay for themselves. They get that back in the course of time. Exactly.

48[0:29:58.8] **I:** What role do green spaces, community facilities, social spaces, infrastructure in general and

also cultural offerings play in housing planning?

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49[0:30:10.1] R: So, I think a big one. But even there / with us it is really about supporting the groups on the market who cannot find an apartment and who have quasi or relative difficulties finding an apartment. And we have no means whatsoever, for example, in terms of sustainability and cultural offerings, that builders implement this. So, it's actually similar there, too, we advocate providing so and so many residential units, quasi common rooms. We also promote public outdoor spaces. So, we can go along with everything, but we can't take it for granted. Not now, as if it is stipulated in the development plan that a playground has to go there. We simply have no regulations to influence it. Exactly, but we point it out and we also think that it plays an especially key role. And there is also such experimental housing promotion and there is always something like that thinking about and trying to adapt. Exactly, and also the / You also have to say that the more established housing associations now, for example, the NUWOG in Ulm or even the Munich's, there is the / So you don't have to talk about it at all anymore. It's simply common sense that this is important for a permanently stable population.

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50[0:31:44.2] I: Especially today, how can ecological standards, i.e. climate protection and energy efficiency, be reconciled with affordable construction?

51[0:31:54.5] R: Exactly. So that's what I just mentioned, it's also a big issue for us. And of course, you have to think about it somehow and go along with it. But our primary goal is first of all to create this social housing, this living space that everyone can afford, and not to create particularly climatic or sustainable housing now. Nevertheless, we are already trying to find sustainability modules in the funding guidelines, for example, so if someone, I don't know, builds a huge water cistern, then we subsidize the additional costs for it or solar system or any other sustainability measures, we can definitely also promote that and have also published brochures on this and are trying to establish it, of course. But it's not really our core message. Yes, but there are in the guidelines, as I said, so if you look through it. I can also give you the link again, I don't know if you have already been to the homepage, but at rental housing there is so / (...) Exactly, Handout Sustainability in Housing Promotion. I can send you that. You can take a look. There is actually everything described that is so / (...). (inaudible)

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52[0:33:43.5] I: Okay. Yes.

53[0:33:45.0] R: Is that possible? Now, if you click on it. Yes.

54[0:33:47.6] I: That fits.

55[0:33:48.2] R: yes, exactly. (...)

56[0:33:52.3] I: Is there an opportunity to involve citizens at an early stage in new housing projects? Do you know how municipalities or districts shape it?

57[0:34:05.4] R: So, as I said, for example with / So you always have to differentiate, so this regular rental housing subsidy, which is actually only used by private individuals and construction companies. And the Communal is just for the municipalities and cities, for the municipalities. And in the municipal government, we can promote competitions and, what is it called, expert procedures and the like in advance. And they are already taking advantage of it because I think they have already understood that such a well-planned and well-designed conversion or new building simply works well in the long term. And for private and private construction companies, however, it is different. So, I think we can also promote competing procedures. Yes, under certain conditions. But that's not necessary in either case. So exactly, and that's why now the / at the competitions it is also the case that there is always public participation. This is also not mandatory. I don't think it has to be. But in most cases, at least in the case of municipalities, the public and the

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neighbourhood are already involved. Not with the private ones, so it's not standard there.

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58[0:35:34.3] I: Okay, now back to the outlook or vision. **How do you envisage publicly subsidized housing in 25 years, i.e. in 2050, in terms of its quality, distribution and also social acceptance?**

59[0:35:51.1] R: So now my desired scenario or reality? Of course, no one knows the reality. So, my dream scenario would be that you actually promote much more, so to speak, ownership. I think it's also an example in Denmark, because I also think, as you mentioned earlier, these apartments that then fall out of the bond after 20 years, a good part of taxpayers' money flows into them and after 20 years the whole thing is over and you have no / no control or access to these apartments anymore. And that's actually something I think is not very long-term. That's why I would like to see a lot more of an effort to be made to ensure that people with low incomes also manage to build up property through housing subsidies, because they then no longer have to be provided for by the state in the long term, but are simply provided for and prefer to pay off this living space through their rent. Exactly, and in terms of quality, I would of course like to see much more attention paid to, exactly, communal areas, gardens, outdoor facilities, roof terraces, such aspects. And yes, it is precisely these monotonous stairwells and access areas that disappear from the landscape. But yes, exactly, I think that would be the case, the thing with the / with the formation of property, that, I think, is more my main concern. **Of course, I don't have the insight into all the economic consequences, but there is now a promotion of property ownership in Bavaria as well.** But that's just / I have to have an exceptionally good base of equity, otherwise I can't buy or build it in the first place. And exactly the idea I would like to see would be that you just without equity, slowly try to pay it off and then just come to this property over the years, yes.

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60[0:37:58.3] I: What premise do you see that from? **So personal responsibility of the tenant or the resident, then also that he has a goal afterwards or has the opportunity to use it as property himself, right?**

61[0:38:12.7] R: Yes, exactly. So, on the one hand, I think, it's just as I said before, then this resident is just for the time being / Now it's like that, he flies to / the apartment flies out of the bond after 20 years. The owner can then raise the rent quickly and staggered but can increase it. And in many cases, the people who live there simply can't afford it anymore and have to move out. And if you were to say, well, the state will somehow take over a guarantee, I don't know, what do I know, and or if I'm concerned, a third party can somehow finance it and you will somehow pay it back in the long term with interest. At least it's the case that after 20, 25 years you might have so much together, if you live there for so long, but also if someone takes it over, that one person probably already almost finances the apartment. So, I think they say that after 30 years, even with a low rate, these projects are actually fully financed, if not even earlier. Exactly, and on the other hand, I do think that such a property, that you just deal with it differently. So I think you can maybe get more involved with the other residents, if I know now that I'll move out of there in two years anyway, because the bond ends, I think it's a different social and psychological prerequisite than if I know, now I've arrived here in Munich on the outskirts of Munich and I can stay here now, as long as I want. So, I can settle myself in a completely unique way, yes.

62[0:39:53.3] I: Okay. Last question I have. In your opinion, what is the most important political lever for securing affordable housing in the long term?

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63[0:40:06.1] R: The most important political lever. (...) **Yes, I think that you have to look at how and whom and what you support in the long term. In other words, that you keep in mind that you really (...) yes, even support projects that somehow have a sustainable and long-term social orientation. And that funding guidelines, as I have just described (...), are somehow adapted repeatedly across the political committees in such a way that they work for the situation we are in now. So now the example with these, um, with this 20-year commitment, when funding is scarce, that you then concentrate on projects that intend a longer commitment (...). And if there is perhaps more money again, you can also fund experiments or other**

- projects again, but that there is also a certain flexibility and adaptability on the part of politics or our technical department to continue this in the future. I think that's, that's important and yes, of course to stay in touch somehow with the committed people and with the construction industry, with the construction companies and simply always find out what's going on, what they need, where the problems are and, of course, more money, but yes.
- 64[0:41:57.7] I: Okay. Yes, those were my questions so far. Is there anything else from your side, something else important, that you would like to give me in the area of housing promotion?
- 65[0:42:09.8] R: I think we have talked about some things now. So, as I said, the funding landscape in Bavaria, I do not know if you / I do not know exactly how it is in NRW, but I find it relatively complex. So, there are relatively many programs, but of course this also means that you can provide funding quite well. What I have already mentioned is that we are now really at such a crossroads and a lot will probably change from the age of twenty-six. And not necessarily always to the advantage. So at least in terms of quality and the service concept, I will say for the contractors, but that is exactly what remains to be seen, how this will continue. Yes, otherwise, who else do you have or in the interviews. Are they also municipal representatives or of construction companies, right?
- 66[0:43:11.4] I: So, in general / So no construction companies or no investors. So, I already had that for my master's thesis, but now it was actually about how you see it. Ministries. I spoke with Hamburg, tomorrow with Bremen, Magdeburg, Saxony-Anhalt. Of course, quite interesting point of view, because they naturally have completely different problems than now, for example, Bavaria or North Rhine-Westphalia, as far as publicly subsidized housing is concerned. So that is why it is so interesting to see the different approaches, the different funding opportunities that are also available. And of course, it is clear to see that especially in federal states, where there is a lot, where there is a lot of population, where there is also a great pressure on housing, that of course everything is handled and acted in a very permissive, somewhat more liberal and loyal way than now in smaller countries. So, I will also talk to Saarland. I think it will look a little different again. That is the / so far the state of affairs. Exactly, and then I wanted to concentrate on a few cities, especially here in North Rhine-Westphalia, where I come from, where there are of course such negative examples as Gelsenkirchen or so, which of course probably have a completely different view of it or have to struggle with other problems. And just weighing it up a bit is quite exciting.
- 67[0:44:30.8] R: Yes, it is quite interesting, because we actually have for student housing subsidies, but there is a federal-state group, and all the federal states are represented. And we tried to compare the funding landscape only for student housing subsidies in the table for all federal states. And that was certainly not possible, because the funding landscape in Germany is so different. So, everyone really has a completely different idea and concept and regulations anyway, regulations. So, I also found it astonishing that it is so heterogeneous. But of course, there are also completely different challenges. Bavaria as a territorial state. We always discuss with Hamburg as a city-state. So those are the challenges, the challenges are simply completely different. (..)
- 68[0:45:27.4] I: Yes. Then thank you very much for your time.
- 69[0:45:31.0] R: With pleasure.
- 70[0:45:32.2] I: And that was highly informative and remarkably interesting. And yes, I can work well with that now. Thank you very much for that.
- 71[0:45:40.1] R: Yes, with pleasure. I hope you were able to get something out of it. And if you have any questions or need material or something, please feel free to contact us.

72[0:45:46.3] I: I am happy to do that. All right.

73[0:45:48.1] R: Okay. Thank you. Wonderful day.

74[0:45:50.0] I: Also, like that. Thanks. Goodbye.

75[0:45:52.5] R: Bye.

1 Interview #5/ Expert #5 - Bremen

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2[0:00:40.7] I: Well, I have prepared a little list of questions. It is a bit much. Some questions just arise. It simply serves as a guide. Housing is a basic need and at the same time a politically explosive topic. Affordable housing, especially publicly subsidized, is currently in short supply in many cities. I think that will also be the case in Bremen. At the same time, there are societal reservations about subsidized housing. And I would like to shed light with you: What are the causes, what are the workable solutions and how can social acceptance be achieved in general or how can more social acceptance be achieved.

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3[0:01:13.7] R: Through good projects? So, I think in Bremen is accepted. I do not have something like that, as you just told me as an example, with / for the social parasites, so to speak, the / (Where do these critters come from?) Um, I have never experienced that before. That is rather, I would say, there are more such reservations, let us say, for certain areas, if, I would say, they have a difficult external effect, but not in subsidized housing construction as a whole. You cannot say that at all. We have also had press inquiries here where a journalist came and said she had already made a bit of film material, with such and such and such and such an example. And then we said yes, but that expired a long time ago, that was 40 years ago. The new ones are completely different. Look at the green house in Hohentor or here, Stephaniviertel and so on. Yes, that is subsidized housing?! And I think it has something to do with it, firstly, that of course you do not build large housing estates in this form anymore, where there were more reservations, so to speak. But where we react with other instruments, for example urban development funding and the support and then also take care of the neighbourhoods together across departments. And the other is simply a question of quality, how to build and what can you tease out of the possibilities that are there, so to speak. So That is / I have Bremen / I've been doing this for half a year now in this department, but in the neighbouring department for urban development, where we have been working together for a long time, so to speak, in various places, which I would like to strengthen. But I have always experienced that in Bremen, it is definitely of high quality and therefore also finds acceptance. So, and because you do not build so massively, but are actually in one place or another, you have to be careful that you then say that there is only one share in a quarter. And we have now also introduced the social housing quota for a few years for larger construction projects and contracts, and you have to see that it is distributed a bit within the neighbourhood and not a lot in one place and not at all in another. This is a negotiation process that you then have to do. But I have not heard such statements, i.e. such reservations, so far. And now that the topic of the construction crisis, i.e. interest rates and construction costs, is high, we have the feeling that investors are coming to us, so to speak, who have not yet thought about it.

4[0:03:40.8] I: Okay, you have already summarized that a lot, which I would like to go into more detail. But That is also a good statement to know that it or that they do not even notice that something like this exists here.

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5[0:03:53.6] R: Not. Not really with the new building. On the contrary. So, I think it is socially accepted that we need even more. And there is Bremen, I think, a as I think / Well, I worked in Frankfurt am Main for a few years before. The pavement is different here. I want to say that it is more accepted, that you should and must also take care of these people and that it is accepted that you then use resources accordingly for them.

6[0:04:21.2] I: Okay. What does publicly subsidized housing mean to you personally?

7[0:04:27.2] R: For me personally?

8[0:04:28.1] I: Exactly.

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9[0:04:33.0] R: (...) The chance to show, so to speak, that the state cares for once. Whereby there are / We have three hundred over 300,000 residential units in Bremen. And if we can now manage six hundred residential units with a really large, with a great financial effort of around €130 million, then the share in new construction is still ridiculously small. Nevertheless, this is of course an important topic at the moment to create affordable housing and is not the only way to take care of the existing stock anyway, also to go in the direction of modernization and to have offers. We also have that as a promotional product for this year, but also, I want to say, there are no other reserves to look at, because we do not know at all how the population will develop. And it also makes no sense to simply meet the current, concrete current needs and not have taken advantage of all other opportunities. So of course, we know that there is, so to speak, the grey vacancy, the hidden vacancy on upper floors, houses inhabited by former families, where one or two people now live on the ground floor. There is / We have had a study done; there is still a little room to be effective. I think that would be possible. Even if we were to go in there with subsidies, it would be cheaper and also more ecological and sustainable than perhaps producing the future new building, er, vacancy. At the moment, of course, the need is there, there is no question about that. But can it only happen via new construction, or cannot it also take place selectively, especially in the existing stock, additions, loft conversions and things like that? What I am saying is that even in 20, 30 years it will not be the future vacancy, because as long as / So hopefully the houses will be standing longer.

10[0:06:30.8] I: How is the topic of publicly subsidized housing generally presented and presented to the public in the city of Hamburg?

11[0:06:38.4] R: Bremen. (...)

12[0:06:39.3] I: Exactly. In Bremen.

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13[0:06:43.8] R: How is that portrayed? So, I think we now have a red-red-green coalition, and it has worked extremely hard, so to speak, to ensure that it can also be set according to this focus. It is really a challenge that we can create these six hundred residential units and that we have succeeded, I think, fits in with the current needs. And even it is just a small / It is still only a drop in the ocean and yet it is very, very much money. I think you also have to focus on other things, such as the topic, can the legal framework change with the question, can standards that do not concern safety regulations be lowered? So, see Hamburg-Standard. We have now also decided on the Bremen way here and hope for results at the end of the year. Even if there will not be so much that can be saved everywhere, because they are only examples and especially if you are in the existing building, then it is clear that it is more expensive to build if you have to depend on the property and the surroundings, what the orientation is and so on, unlike on larger areas or green meadows. Then it may still be more expensive. But I think there is potential for savings. That has shown that impressively, and not only, and I found this impressive, not only a question of changed legal frameworks, but really also in the area of private law. So, what standard do clients expect and what do the construction companies deliver? And we have to talk about the fact that you can obviously talk about standards that have been practiced, that you expect without them being obligatory in any way. And that, I think, so to speak, is a particularly crucial point that we can support in advertising. But he cannot determine yes from the public sector because he is actually not called upon at all. We are not demanding anything. And the Hamburg-Standard shows that it is a large part, at least in this area. So.

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14[0:08:43.2] I: Okay. How do you see the current situation on the housing market here in Bremen?

15[0:08:48.8] R: In terms of what? Because otherwise I will not start talking.

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16[0:08:53.4] I: In terms of scarcity, is there a lack of needs-based apartments, barrier-free apartments? What does that look like?

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17[0:09:02.4] R: Social housing has 100% accessibility. This is what we demand. That is the only thing we demand above the LBO, nothing else. Everything else is standard LBO, so to speak. What is possible in the building permit is also possible for us. **And we have upheld accessibility because the need is of course still there, and we are aware of demographic change.** And so even a young person who has somehow broken his leg is happy that he has as few thresholds as possible / That it does not / So we will never be able to make it completely because Bremen has the special feature of having a lot of detached and semi-detached houses and they are not barrier-free and a one- or two-family house is barrier-free, that would never / So you can add a ramp yourself, but That is not one / So structurally it is just not changeable. That has something to do with, I would say, the one with the floor slab and with floor heights and things like that. That the one / So accessibility, of course we have a need. But what we can do, we demand it and promote it. Otherwise, there is a need, but it is not the same as in similar cities such as Hamburg, Leipzig, and Nuremberg. We have already watched that, and you can see that there is not much air, so to speak, but it is not like it is somehow noticeably big. **And what we also have right now about a housing demand forecast, let us look at, so to speak, there is also no, I want to say, no decline in housing use. So, this is still rather constant or even increasing per household, per person and not yet reversed.** I think slowly, if this is a long-time shortage and really so expensive, then that would be an indication, and we do not have that. **So, the housing market is tight and, as I said, not much air, but it is not somehow totally crunchy. What we lack in many places, however, are small apartments for one- and two-person households. Especially single parents and so on. And the second thing is that we lack large apartments for large families, those who have just moved in from abroad often have large families at the beginning and that is difficult.** So there / that the only area where it has to be accepted, so to speak, is to move into smaller residential units than would actually be average.

18[0:11:20.7] I: How do you determine that in your country, the / this shortage is not as given as it is now, for example, in cities, as you just said, Hamburg? (...) That there is not this massive shortage here. **There has been continuous construction here, hasn't it?**

19[0:11:38.5] R: That too. But I do not think the influx is that big, yes.

20[0:11:43.6] I: Okay. You had just briefly mentioned what funding opportunities are available, also in terms of accessibility, that this is desired. What specific measures have they initiated or are still being planned for subsidized apartments? What is there that stands out in particular? Be it façade programs or something that allows objects to fit into the environment. Is there anything that you have specifically on your radar and then also promote?

21[0:12:13.1] R: Not additionally, at least now from housing subsidies. **What we do in urban development promotion, there is a house and courtyard program, where façades, i.e. "modinsmeasures",** are also funded. Yes, but then in these subsidized areas, not generally about the city. But there are also funding programs from the environmental sector, if someone wants to touch their building, to receive funding for energy consulting, i.e. renovation consulting. And then there is a program that has been around for a long time, BreMo - Bremer Modernize, which you can also call up at Energiekonsens, an association run by the city and get advice. Such programs do, but not from the social housing subsidy.

22[0:12:56.0] I: Okay. (...)

23[0:12:58.8] R: So new construction and modernization, so modernization also exists. But where we then demand energy standards, but.

24[0:13:04.0] I: Are the current subsidies sufficient or do we need new funds or more?

- 25[0:13:11.1] **R:** We have just decided. That is just the week before last.
- 26[0:13:16.2] **I:** Okay.
- 27[0:13:17.1] **R: And** That is kind of / of course you could build more, but as I said, that was 130 million, already a big step. We have never had such a large housing subsidy program before.
- 28[0:13:27.7] **I:** (inaudible) so the development of where do you come from the last few years?
- 29[0:13:30.8] **R:** I do not know that by heart, I would have to ask. I do not know.
- 30[0:13:32.8] **I:** But it is definitely /
- 31[0:13:34.6] **R:** Well, that is big.
- 32[0:13:35.5] **I:** A big milestone. Yes. Ok. (..) Now to the living room. Access to housing and also to social justice. How is the allocation of subsidized housing organized in your company and how do you ensure fairness and transparency? That is, if it is now explicitly about prospective tenants.
- 33[0:13:55.5] **R:** There is a B certificate, and the B certificate office is with me here in the department and they check what the apartment is also awarded accordingly with B certificate. It has to be submitted, it is checked.
- 34[0:14:06.4] **I:** B-certificate means there is also an A-license?
- 35[0:14:08.4] **R:** No, no, no. In other words, a certificate of eligibility for housing. The abbreviation WBS or B-Schein. Exactly. Yes, yes.
- 36[0:14:14.4] **I:** Yes, of course.
- 37[0:14:14.9] **R:** Exactly.
- 38[0:14:16.2] **I:** Do you also have subdivisions in terms of funding? Eligible income group A or income group B? Or are there classifications? So, I also know it from Hamburg, Munich, NRW. There are diverse options, including the extended certificate of eligibility for housing. This means that there is a higher income level with it then just / not yet.
- 39[0:14:36.4] **R:** Not yet, but we are at it. So, in the last funding program, we had two rent levels for the first time. The first is €6.80, so to speak, for people with little money and income, and €9 for the first time. But so far, that is not even right / It is not built yet. That will come now, that you will then of course distinguish it. But there are so few residential units at the moment and they are not even finished yet. So that is coming now, but nothing more.
- 40[0:15:06.0] **I:** Okay. What would you say, are there special groups that are disadvantaged in order to get housing? And if so, what would you or what do you do to ensure that these disadvantages are abolished? So, groups, as you just said, larger families or older single people.
- 41[0:15:22.8] **R:** They are disadvantaged by the fact that the apartments do not exist. So, I cannot change that. That is just the way it is. The housing market is first something that is a market event. And there is an anti-discrimination law. You have to refer to that. Otherwise, that is / so that applies to everyone, and you have to demand that and there are various offices for that, also on the subject of tenant protection.



42[0:15:46.1] I: yes, okay. Even if you do not quite see it that way here in Bremen. In general, also with regard to Germany: Why do you think publicly subsidized housing construction still has such a negative image or what it used to be? As you said, these big /

43[0:16:02.8] R: Build mass, not mixed, so large housing estates. Then they were often not so well built and not so, I want to say. (...) / There was / So there were often / So there was a lot of building to be done. In the beginning, which was Neue Heimat. I think that is still the image, so to speak. I just cannot say that for Bremen. The ones that I know, now also from the cooperation, are, if then I will say, large old housing estates, they have sometimes been subsidized and sometimes not. And they are equally unattractive, I will put it this way and out / and not not not cared for, if they were in private stock and so on and I think that has a lot to do with the fact that this is confused. As I told you about the journalist at the beginning, who was filming something, here our Grohner Dune. It is not pretty, but it used to be subsidized, that was an exceptionally long time ago. But that is not what we have been building for years.

44[0:16:58.7] I: Okay? And that still predominates for most. So then /

45[0:17:01.5] R: I suspect so.

46[0:17:02.6] I: In the heads /

47[0:17:02.8] R : Yes, so that is more the question, how are the quarters set up? Have they been supplemented in the meantime? Have they been renovated? **Has there been support with various measures?** Has a common approach been found? And what I know from urban development funding, there is a good cooperation, a large network. Especially because the building and social affairs departments have been working together for a long, long time, since 1998 with the first Housing in Neighbourhoods programme, and before that there was even a preliminary programme for five large housing estates, where they had already worked together. And I think that is the point. You have to work across departments, i.e. across fields of action. It is of no use if I say from my presentation alone that I am saving the settlement from my area, so to speak. That is not enough. You have to look, like here in Tenever. **We can demolish and modernize, but there is actually a lack of infrastructure.** But that is not the case with us. **That is what it is, even if we were to build it, culture has to be in there, social services, education, security services.** I do not know. It has to be played by someone somewhere. That is never me here in the house. And we have actually been doing that together for a long time through these programs. In the meantime, there is also a state program for living neighbourhoods, where neighbourhoods can submit applications to receive funding for any project for three years, for example, what do I know (...) energy consultations in the neighbourhood or how do I separate garbage or learn to ride a bike for Muslim women or I do not know what. And that often helps cohesion. I have experienced that you can do a lot from the construction sector without taking everyone else with you. By being in Malmö, certainly twelve years ago or so, in the Augustenborg district, which is a public settlement but very / So actually it was a no-go area. And they have achieved a great deal with European funds and with state and municipal funds, by actually only taking care of two things, namely: How do we deal with the surface water, which Malmö has much more than we do here in northern Germany and what has regularly flooded the cellars, where such small me-AGs, who then took off their shoes and rolled up their pants because they were knee-deep in the water or were working. And the second was the topic of rubbish. And they tried a lot, not through the families, so to speak, but really through the construction. In this respect, I also know that you can achieve a lot in terms of construction, but even then you have to get everyone together, the portfolio holder, the parks department with what do I know, the city drainage and so on, so you have to work across fields of action to really make a difference in the neighbourhood. Then the internal image also changes, let us say, and always the ability of the people, the residents as well as the actors who are there, it goes into the positive and that helps. That, I think, is the most crucial point. And That is what worries me most at the moment, that in many places the state does not

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seem to be able to act and where resignation or even anger arises when the daycare centres are closed all the time, when the train does not run, when the registration office closes permanently, you cannot get an appointment and things like that. That worries me much more, because I cannot save it on my own, so to speak. But that is why you have to take care of neighbourhoods together and say, but that is where we become visible and we take care of it, and we act, and we make offers together with you.

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48[0:20:23.5] **I:** What does housing promotion itself look like? So, if an investor now comes and has a plot of land or conducts densification, what does that look like architecturally and urbanely? Does he have free room for manoeuvre in what he wants to build, or are there certain requirements or specifications that it also adapts to the environment? And yes, when it is built, do you see differences between whether it is publicly subsidized or privately financed housing?

49[0:20:56.3] **R:** No. You will not see. We are just in the process of concluding a contract with an architect / with a photography office in order to finally be able to photograph our measures. What we had on the homepage was so old when I came, we will throw it down for now. There were plans from sometime, that was ten years ago and then we will also have them on the website. But you cannot see that. No, definitely not.

50[0:21:21.3] **I:** And it is also the case now in the new building that you also had a certain quota, you said. What does that look like in the new building? So, the /

51[0:21:27.8] **R:** If there are more than twenty housing units, 30% must be social housing and even 20% of them via the Central Office for Housing Agency, I think, at the Social Department for People at Threat of Homelessness. Yes, that is what the Senate has decided, because in a few years. (...) Oh, are there frames? Well, first of all, there is the building code, which advises, and it has the formal requirements, so to speak. In our case, from social housing? No. But here is a colleague who, I would say, also checks the applications technically. And he then also gives hints and says that you could perhaps build one way or another, but there are no specifications except accessibility.

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52[0:22:06.5] **I:** yes, okay. And you work directly with all the departments, so that the questions, i.e. what I have written down, for example, how / what role green spaces, community facilities, infrastructure and cultural offerings play in housing planning, that would already be comprehensive with you, but then /

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53[0:22:24.9] **R:** Not in social housing / housing subsidies. We really only do that. That is district planning, so to speak. So really, that the municipality that advises and has to think about it, so to speak. But that is in connection with the urban land-use planning and then the building permit.

54[0:22:40.9] **I:** yes, okay. How can ecological standards, i.e. in the area of climate protection and energy efficiency, be reconciled with affordable buildings today?

55[0:22:51.4] **R:** The question is always; do you talk about net or about cold or warm rent? So, I have learned in the meantime that there is a warm rent (...) What is it called in the case of renovation, a net warm rent? So that is the same. So that it is not even more expensive. That will not work, it is too expensive and that is where we have to start. But that is not / We cannot solve that, that is the issue now, so to speak, how can you build differently, what standards do we expect there? I think, well, I think what I have read now is that keeping the warm rent the same through renovation is already a challenge. And lowering them certainly not at all. I do not think so. And I also believe, now that we are no longer switching to gas, but to electricity, electricity will be a scarce commodity for a long time, especially with mobility and so on, that will not get cheaper either. Simply supply and demand. If there are no tax instruments, but they are extremely expensive and where the lobbies advertise for some, so to speak, so that you can still drive the companies at all. None

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of this is easy. In any case, I do not think anything will be cheaper. But not doing it means that it will be even more expensive. So, in this respect, you have to do everything you can. I think the crucial point is that we are not talking about energy efficiency, i.e. about packing up the houses, but about CO2 neutrality. And that has now / So basically you can say that if you have geothermal energy next to the house for free, you only need a little electricity. And actually, you would not have to insulate at all, because it is virtually free and does not have to be made great. That we will not be the case everywhere. But actually, you have to think about it in stages, so that you do not have to insulate so much, because insulation is also expensive and at some point it has to be disposed of, changed, whatever. So, you have to think about how to do it wisely. And I think we are at the beginning. **Yes, but this needs to be clarified on many levels, especially in the construction industry.** And of course, the public sector will come along and make demands, but first they have to be there. And I think what comes on top of that and what I actually / am surprised that not much more has happened: serial construction. In my opinion, there should actually be many more offers, precisely because then you could at least build. So, on the part of the property developers, that the requirements are not / therefore already made much more often. And so, to speak, I would like to have a house, but I would like to have it serial. I am incredibly surprised. So, we do not have many applications, very few. On the contrary. In Bremen, we have a specially developed one, called the Bremer Punkt, which can be placed in existing quarters, so to speak, and which is mass-produced and which we are now also exporting from GEWOBA, so to speak. But conversely, I did not notice much, not much, that there is already a lot there. That surprises me because I think you could save a lot there.

56[0:25:40.9] I: Back to the subsidies, I just remember, what does it look like when the apartments run out of the bond? Are there also subsidy programs on your part that then lead to the investors and owners being able to continue the subsidy?

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57[0:25:56.2] R: We are making an offer. **This is a promotional product, but it must be accepted, you cannot force anyone.** And that does not always happen and with many, with our own municipal housing companies, it is expiring anyway, then it is cheaper net, but that is not twice as expensive. So, they will not. And for many others, who are, if they have really only been in the bond for 30 years and they are in companies that are not quite as portfolio holders as the municipal ones, then they will not be significantly more expensive. You just have to see it that way. Basically, you then have to weigh up whether we want to offer this subsidy product more intensively, which is at the expense of the new building that we still need at the moment. So, you have to weigh up a bit. **We have it as a promotional product, but it is not being snatched out of our hands now.**

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58[0:26:40.3] I: Okay. (...) Then yes, outlook, vision. How do you envisage publicly subsidized housing in 25 years in terms of its quality and distribution in the city? **And what does social acceptance look like?** How do you think this will behave in the future?

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59[0:27:02.5] R: **Acceptance will remain because we will need it.** And if you do not do that, then I believe / Well, if you do not take care of the issue of housing and the strategy with it, that is a / then it should continue to precede the division of society. Sorry, I just transplanted my plants, and I now have to figure out how to make the / This is really just this one plant, and I bought new fresh soil and since then I have these critters. I do not know what I am going to do with it. (...) So, I think we will have to take much more care of the stock. As I said, if we do not have more waves of influx, which I hope not. So, you wake up and there is already a new war, and you do not want waves of refugees from Iran or from the Middle East at all. So, apart from the fact that it is right to take in refugees, I do not think there is a question at all. But it is important that people can stay at home. That is the first thing, so to speak, not having to leave home. But if that does not happen, it will not look like the influx of skilled workers to Germany will be particularly high. We are not famous for being a smart, friendly immigration country for highly qualified people, on the contrary. They come here because they think it is nice here and then they find it difficult to land here and tend to go back to various places, be it with the bureaucracy, etc. So, at the moment, according to everything I see, I believe that if

there are not new such influxes that we cannot prevent, then there will be rather less population. From what we see. So that means we absolutely have to take care of the stock, anyway when it comes to CO2 neutrality and we see what happens to the climate, then we have to take care of it. Unconditional. That means we have to turn to it. You cannot do so much new construction that you could demolish the old one. And the (...) Energy resources in grey gold and so on, that means different. I am at a loss for the floor right now. (...) So the energy that is bound in concrete, you have to hold it and not tear it down and rebuild it, like that. (...) So we have to take care of these 300,000 residential units, or perhaps, I do not know, a certain proportion of them have already been renovated, but the majority are not, and also not CO2-neutral energy supplied. That is where you go with the direction of having photovoltaics on the roof. There is a solar obligation here when new roofs are built or to a certain percentage and so on, commercial anyway. That will happen, but we also have to take care of the grids. It all takes time plus municipal heat planning will come to us and so on. **I think these are the critical issues and not so much social housing in new buildings.** I do not think so. So not in the next 30 years. In the meantime. And especially since we can also show at one point or another how it is possible. At the moment I have the feeling, and at least we are told by the companies, that free housing construction is not there, but the subsidized person is leaving all of a sudden, like that. **And that means that this is an opportunity that we can use to show that it is possible at certain points and that we can also tease out some things together, so to speak, as I said.** But we have to take care of the stock. I believe that it will / that will be the urgent thing and that it will then be flanked as far as possible and also on the part of the federal government in such a way that it will not be so expensive that affordable housing will become even more difficult. So, it is also a question of how much return you allow investors.

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60[0:30:29.5] I: Okay. (...)

61[0:30:32.5] R: Yes, exciting if you discuss this with your partner.

62[0:30:37.8] I: Yes, it is always exciting to see how to look at the aspects from the diverse groups and then bring them together and see where the discrepancies are or where there are agreements, because of course, of course, the interest groups are completely different.

63[0:30:51.4] R: Yield is not a terrible thing at all. The only question is, if capital avoids the USA and then Pirelli makes Pirelli here either in tires or in apartments, then that worries me. That worries me because it drives our society apart. And that does not help companies if everyone hits each other, so to speak. So, there must be such a basic understanding that one / that housing is also a social good. It cannot be something like no matter who trades in tires, it does not work. It just does not work. So regardless of / you do not have to be particularly altruistic, that is not smart from an economic point of view and from a business point of view from the state, if society is too divided, that is not possible. (...)

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64[0:31:35.5] I: Yes, that was remarkably interesting and highly informative. So those were my questions so far. Is there anything else from your side that you would like to give me on my way? **As far as this social acceptance is concerned.** So I find it very, very interesting and also a bit surprising that this is not an issue here in Bremen, because, as I said, I know it from North Rhine-Westphalia, so it is very exciting to shed light on it in this way.

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65[0:32:00.2] R: I'd love to send a photo, and we do not have it yet. I hope that it will work out after the summer holidays, that we can send him off. I can get in touch with you again. **So I really have to say, I experience this as a good addition to the neighbourhoods and it is more really these, let's say, the contaminated sites that you still carry with you from Neue Heimat and that are of course there and where you have to think about whether you can remediate them at all if they are so junk?** Or does not that make more sense, then / So the preservation of building materials or not, then demolish and build a new one? Because if that does not work, then it just does not work. Or if you also / Grohner Düne is actually one of the / that then such a high-rise



story on the dune, where you can look at the (inaudible) and the Weser, so to speak, when you are in there, is really nice. But That is easy / It does not fit. These two houses, because high-rise buildings are in this environment and then it is not a / So not excellent quality. From that time just as common. Yes, I am overly excited about the movements in the housing market, and I am happy that there is a political and social focus on it at the moment, because I think it will be easy otherwise / It drives people apart and it should not. In other words, including an increase in the AfD's share. So, I think there is a connection plus that the state often does not function and is not seen locally because it withdraws from the area. Everything is understandable, but I believe that (...) you have to concentrate and still say that you are still present in the neighbourhoods and that you are reliable. And Bremen has had a particularly good strategy for a long time, namely, to build neighbourhood centres. And they can, let us say, yes, sometimes the educational counselling can move in there, if That is a topic in the neighbourhood or debt counselling or I do not know what, cultural events or a parents' café or an unemployed café or whatever. **Where the public sector can say, there is an opening time, there is always someone there, there is signposting, they can also say where it takes place if it does not take place there. And I think such approaches help the resilience of neighbourhoods.** And That is actually my point. That is why I turned my attention to housing again and changed the head of department here, because I thought this was such an important sector in the neighbourhood, in society. I would like to take a closer look at that. And that is where the future lies.

66[0:34:31.4] I: That is a nice final word. Thank you.

67[0:34:33.9] R: Yes, very much. Thank you very much for the questions. Exciting.

1 Interview #6/ Expert #6 - Lower Saxony

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2[0:00:03.5] I: Housing is a basic need and at the same time a politically explosive topic. Affordable housing, especially publicly subsidised housing, is currently scarce in many cities. At the same time, there are societal reservations about subsidised housing. And I would like to shed some light with you: What are the causes? What are the solutions and how can you do more or how can you achieve social acceptance in general? (...) The following questions: What does publicly subsidised housing mean to you personally? Are there differences in your professional and private view?

3[0:00:52.9] R: (...) I only think professionally of social housing.

4[0:00:56.6] I: Okay, and what does the social /

5[0:01:00.6] R: It just does not happen in my private life.

6[0:01:02.6] I: Okay. Yes, and what distinguishes publicly subsidised housing? Or how is it present in your profession?

7[0:01:17.8] R: Every day.

8[0:01:20.0] I: Okay.

9[0:01:24.5] R: Look, we will take care of it. This is our / our job. That is why we take care of social housing every day.

10[0:01:34.0] I: Okay. (...) In general, how is the topic of publicly subsidised housing presented to the public? What kind of picture do you have of how this is communicated?

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11[0:01:58.8] R: (...) Yes, these are tough questions. What? Reality? So. (...) As a state government, we have run a campaign to promote social housing. To be interested in it when interest rates were so low that no one wanted them. (...) We ran a campaign for private investors to go into social housing, for example. Because they have always rejected it or they did not need it. This is an economic question. And we, yes / We watch / We do not do any public relations work otherwise. We have transferred this to the NBank. The NBank is our state investment bank, which did this campaign on behalf of the state government. However, social housing has, I would say, a bad image. Not for me personally or professionally. It is not even a question, but because it appeals to low-income or socially disadvantaged strata who would otherwise not be able to procure housing on the housing market. And there are simply reservations. And there is a certain ghettoization of it.

12[0:03:42.8] I: What do these reservations look like?

13[0:03:46.4] R: We are trying to break through them, through certain instruments, by making mixed residential areas, by having different funding channels for different income groups and, and, and.

14[0:04:05.4] I: What do these reservations look like / what do these reservations look like or the topic of ghettoization, when you address that, how does that make itself felt?

governmental issue/view

15[0:04:15.7] R: These are the mistakes of the 60s and 70s, where social housing was built in exceptionally large numbers. But in huge buildings, in huge high-rise buildings and that / or settlements, high-rise settlements, it has to be said. And then he was surprised that social problems then arise, because only the same clientele is in these settlements. Today we try to do it differently. We try to avoid these large settlements. We are trying to address different income groups with social housing. The famous mix, so social / or we also try to tackle neighbourhood ideas. At the same time, we are also thinking about

educational institutions and social institutions. In other words, a different approach than back then.

16[0:05:23.3] I: And do you notice that these reservations are also being reduced in the population? So that it will also be received positively. That there is now such a social mix, in contrast to before?

17[0:05:39.8] R: yes, I am too far away for that. First, the numbers are too low. We are far, far, far away from the numbers of the 60s and 70s. We are only doing extraordinarily little social housing construction. Secondly, I do not walk around outside and do not know what the mood is like. That would be presumptuous. I do not know how the (incomprehensible) / I do not live in an area where there is social housing. That is why I cannot say anything about it.

18[0:06:13.0] I: Okay. How has the development of publicly subsidised housing construction been in Lower Saxony in recent years? What are the numbers? How did that develop? Also because of the negative events of the last two or three years. How/

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19[0:06:31.0] R: I cannot tell you about the numbers off the top of my hand. You would have to submit that later. So, if you want numbers, please ask again. Then I have to pass it on to my colleague. He can then say the quantities. Social housing construction is, I will say, until 2022, let us say from 2015. I'll say the years 2000, from the beginning of 2000 to 2010, for example, social housing construction steadily declined and hardly played a role anymore, because people said that the Federal Republic of Germany was finished. And the housing markets were balanced. The public sector has sold the housing stock, i.e. social housing stock, that they had in their area, usually to hedge funds abroad. A big mistake. It was only from 2013 to 2015 that social housing construction was promoted more strongly again, but at a much lower level. When the refugee crisis came, in 2014/2015 we went back in more and created, I will put it this way, between 15,000 and 30,000 apartments in Lower Saxony. No, these are the building completions in total. I cannot tell you how much of it was social housing. Overall, these were the building completions. So. Social housing is only around 3,000, about the same size. And then came the interest rate crisis and no one asked for social housing anymore. So, the interest rate crisis means that interest rates are going down. Crisis is perhaps the wrong word in this case. So, interest rates went down, and investors could get cheap money at any bank without having to accept restrictions. As social housing does, it sets conditions. So, that means we were stuck with our offers. This has changed significantly since the Russia-Ukraine war. Since interest rates have been rising again. This means that borrowing money is expensive for investors. And we now know that the new construction market has collapsed, to a substantial extent. There is hardly any new construction left in Germany. The only driving force is social housing. For one or two years, because interest rates are low and the subsidy conditions are good, so that private companies that were not previously interested in social housing are now also showing an interest in it. So social housing is currently a carrier of new construction / new building development, or you can also say a source of inspiration.

20[0:10:49.3] I: But not because of social hardship /

21[0:10:52.1] R: We have experienced that in the last four years.

22[0:10:56.1] I: Okay, so you just said that publicly subsidised housing is a catalyst for the new construction sector. But of course, this is not from a social point of view, but because there is the only possibility to achieve a low return due to low interest rates.

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23[0:11:14.6] R: Yes, of course. After all, they are companies that want to survive on the market and do business a little longer before they go bankrupt. That is why they are reaching for the lifeline of social housing, but also at a low level, it has to be said. So, we subsidised about 2,500 apartments last year.

24[0:11:37.1] I: Okay. What does the allocation of subsidised apartments look like in general? How is this organized? So, you already mentioned that there are different income groups. What does it look like in Lower Saxony in general for tenants who are interested in such an apartment?

25[0:11:54.4] R: There are income limits that I cannot give you right now. They are published somewhere. The income limits are staggered. There are, so to speak, the first and the second funding path. The first funding method is for low incomes, extremely low incomes, the second is for slightly higher incomes. So, I will put it this way: cum grano salis for up to 60,000 euros annual income per household, you can take advantage of the subsidy. And that goes over / But for this you need a certificate of eligibility for housing. The municipalities issue it. This is done by the so-called housing promotion agencies on site. The municipalities check whether the applicant's circumstances are such that he can move into such an apartment. A, i.e. the ratio of income and how many family members belong to the household, etc. Do that on site. We lay this down by law and make the appropriate legal framework and the municipalities apply it. So, you go to the site and say, I first need a certificate of eligibility for housing, a certificate. And if you have that, you can apply to move into social housing. Landlords have to ask for it. And this is also controlled. Sometimes more, sometimes less, however, and so that this is controlled, we are again checking the housing subsidy offices.

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26[0:14:05.1] I: In your opinion, are there also disadvantaged groups among tenants who are entitled to receive a housing eligibility certificate? Also, as far as the allocation of the apartments afterwards is concerned. So yes, especially older people or single parents? Or do you think from your point of view that there are disadvantages for diverse groups?

emotional comfort and safety

27[0:14:29.2] R: No.

28[0:14:30.4] I: Okay.

29[0:14:33.0] R: That is pretty fair. And there are procedures. But you have to take a look at the laws. You can also talk to my colleague, Mrs. XXX, on the phone again. She can then tell you the laws or something where all this is regulated.

30[0:14:54.5] I: Yes. Are there neighbourhoods or apartments or even houses in recent years that you can name as a successful example in dealing with socially accepted subsidised housing in society?

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31[0:15:13.9] R: Ms. Steinhoff, you are actually asking the man who is not responsible. We have other people who are responsible for it. That is the problem. There certainly are. So, there are exceptionally good examples in Lower Saxony, both architecturally and in terms of the district. I just cannot think of them right now because I have nothing to do with them.

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32[0:15:42.1] I: What is your specific task in the area of housing promotion?

33[0:15:47.8] R: I do not do housing subsidies at all, but I do housing policy. I write speeches to the minister. I take care of tenancy law. I take care of the housing benefit, take care of housing market monitoring. (...) But I do not do the funding. You would have to make an appointment with your colleague Mr. XXX, who is an excellent connoisseur of the whole thing. He has the telephone number XXX.

34[0:16:30.5] I: Then I will write it down. Then I will ask again.

35[0:16:34.0] R: Mr. Martin is much better at things like that.

36[0:16:37.8] I: Yes, then in general. / So, when you say you are concerned with housing market monitoring, what is the trend in recent years? Or where do you think it will go in the next ten years? (...)



- 37[0:16:56.7] **R:** You would have to take a look on the Internet. It contains everything we mean, the Lower Saxony Housing Market Report.
- 38[0:17:05.7] **I:** yes, okay.
- 39[0:17:07.5] **R:** It is being redone right now. It is published every two years and there you can see trends and forecasts up to 2014.
- 40[0:17:18.1] **I:** yes, okay.
- 41[0:17:19.0] **R:** So now off the top of my head, I can say that we are missing 200,000, around 250,000 apartments by 2040, 100 of them over one hundred, around 135,000 in the next five years.
- 42[0:17:34.8] **I:** Yes. (...) Ok.
- 43[0:17:38.4] **R:** That means we have a big / a lot of demand, but we have little supply, especially in the metropolitan areas. (...) Okay, so if you take a look there, you will find many answers; Lower Saxony Housing Market Report 2023.
- 44[0:18:01.6] **I:** yes, okay.
- 45[0:18:02.8] **R:** The 24 is coming out in November.
- 46[0:18:06.9] **I:** That is also remarkably interesting. (...) Yes, then I would say, then I would probably turn to your colleague, Mr. XXX, one day. Yes, because he is probably the specialist in the field, which is interesting to me thematically. And then I thank you anyway for taking the time to talk to me on the phone.
- 47[0:18:32.9] **R:** Yes, very much. Okay, contact Mr. XXX.
- 48[0:18:36.7] **I:** All right. Okay, great, then I will do that.
- 49[0:18:45.5] **R:** But he is going on vacation from Monday.
- 50[0:18:47.4] **I:** Ah, okay. Yes, I will try my luck. Yes all right. Thank you. Goodbye.
- 51[0:18:54.8] **R:** Bye.

1 Interview #7/ Experts #7+8 - Dresden

2[0:00:05.3] R1: And before we start, I would like to make a request, Mrs. Steinhoff. So, congratulations on this exciting topic. First of all, as far as your dissertation is concerned. When the doctorate is defended, I would very much like us to be able to use your concentrated knowledge on this topic as well.

3[0:00:23.6] I: Gladly. Yes, that is how it should be.

4[0:00:25.9] R1: Then let us get started.

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5[0:00:28.2] I: Okay. Yes. Housing is a basic need and at the same time a politically explosive topic. Affordable housing, especially publicly subsidised housing, is currently scarce in many cities. At the same time, there are societal reservations about subsidised housing. And I would like to shed light with you: What are the causes? What are the workable solutions and how can social acceptance be achieved? Or how can more social acceptance be achieved? Questions that I would like to ask you in the context of this interview are the following: What does publicly subsidised housing mean to you personally? Are there differences in the professional or private view? Or do you say that this is also congruent? What does that look like for you?

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6[0:01:16.0] R1: So (...) For me, social housing is a very, very important or a very, very important instrument, which I consider politically, professionally and privately in harmony with the welfare state, which enables us as public authorities to create offers to lower-income households and households that can only participate in the housing market in line with their needs with greater challenges. This means that social housing is indispensable for a society based on solidarity, urban society, and for me. However, it is also important, Ms Steinhoff, that social housing and thus the manifestation of housing policy in a building is one of the many instruments available to housing policy. This is simply the building, but there are many, many other instruments that can also influence a social, sustainable, and needs-based housing policy. But maybe we will get to that later.

7[0:02:57.4] I: How is the topic of publicly subsidised housing in the political and public debate or representation / How is it presented in the public in general? Now with you in Dresden, but also nationwide.

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8[0:03:16.6] R1: Social housing has been manifested in divided Germany in western Germany. At the end of the 60s, when it was clear that the housing market question after the war could not really be clarified if there was no state support in order to accommodate the economic miracle and all the immigrant people well and according to their needs. In eastern Germany, there was no social housing as such, but it was more or less a state housing program, so I would now name it to you from the more East German perspective and then specifically to Dresden. So, when I tell you that publicly subsidised social housing in the classic sense only existed in East Germany after the fall of the Berlin Wall, Saxony in particular was also characterized by the fact that we had a very, very high vacancy rate after the fall of the Berlin Wall, which was induced by emigration and deindustrialization of the population, and that we were basically only able to start building social housing for rental apartments again in Saxony and thus in Dresden in 2017. Before that, there was, in my view, a stigmatization of social housing that spilled over from western Germany, which manifested itself in the prefabricated construction methods and industrially manufactured housing construction and was therefore basically also the symbol. Now to her actual question. Social housing, as I said at the beginning, is a particularly important instrument for the state to be able to offer housing to people who are on lower incomes. The certain, the certain resentments stem from the past and thus from stigmas that were also placed in eastern Germany. Social housing also has both a positive and a negative perspective in the public perception here in Dresden. The negative perspective is that social housing is not actually needed at all, because the free market would fix it. And I am of the second opinion that the free housing market is blind and that we urgently need this instrument in order to be able to accompany people in the city who are not so

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creditworthy. It is up to the municipal, state and federal politicians and experts to give social housing an image that is not stigmatising but gives opportunities. And this is exactly what we are doing in the city of Dresden. And in this respect, I would say that social housing construction has increasingly gained acceptance in the city of Dresden in recent years, even positive acceptance, but it is basically something that we have to fight for every day. Have I answered your question?

9[0:07:23.3] I: Yes. Then, right to you. So why is the topic important to you? Why is this a central theme of your work for you?

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10[0:07:34.9] R1: Ms. Steinhoff, I come from a research background and as a young student I was interested in urban development and settlement development as a social and economic geographer and housing construction, so I also dealt with the social question of housing exceedingly early on. I always accompanied the whole thing during my studies and later as a local politician and then ten years ago I switched to another side, namely administration, and have been accompanying it ever since as head of the department. The topic. In this respect, it is important to me, because I have dealt scientifically and professionally and politically in the past with the fact that housing is a basic need, which unites all people regardless of their wallets and that we have the damn duty in cities that are growing, that people are part of society according to their needs and thus also as households meet their needs, ideally can, must and may live in all districts of the city and we should then create the appropriate framework conditions accordingly.

11[0:09:21.0] I: How do you assess the current situation on the housing market in Dresden? So especially for people with low or low incomes?

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12[0:09:35.7] R1: We have had a tight housing market since 2013, which we can also prove statistically well. This means that the demand for housing exceeds the supply of housing and we therefore have very little vacancy, very rising rents and, in particular, of course, households that are not so income-rich or creditworthy, as they increasingly have problems renting housing in the city in line with demand. In this respect, an increasingly tricky situation is particularly acute for these population groups, who are disadvantaged due to their income situation, who may also have difficulties finding suitable housing on the housing market due to their size and income situation, due to their disability, ethnic origin, or age. And that means that since 2013 we have been strongly challenged to ensure that not only the free market alone, but also the public sector accompanies and advises investors with the help of instruments, housing market players and investors, in order to be able to create needs-based offers for lower-income people. In other words: a tight housing market, difficulties for not-so-high-income people and people with a backpack on their backs, biographically related, but also special needs that are increasingly having difficulties finding housing on the housing market.

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13[0:12:02.0] I: You had already hinted at it briefly. In your opinion, who bears the main responsibility for the creation of affordable housing today? So, it is the community. Federal, state, and local governments, private investors. How do you see that?

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14[0:12:21.6] R1: Housing is a task for society as a whole. Property is an obligation, according to the Basic Law. And this means that there is no key player who bears responsibility for housing. The housing market in Germany is a housing market that is characterized in particular by rental offers. We are, I believe, behind Switzerland (...) Was it Switzerland or was it Spain? No, it is Switzerland, (...) the housing market with the lowest ownership rates, who live in their apartments as owner-occupiers. So, if we now look at the publicly subsidised housing market, then housing is a joint task between the federal, state, and local governments. The municipalities have the greatest interest in ensuring that their local housing markets function and that there is neither a shortage situation nor a large vacancy situation, because both cause problems and cause costs. And since the federalism reform in 2006, the federal states have been tasked with structuring

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housing policy locally or regionally, according to the needs of their respective states and thus their large, medium-sized, small towns and rural regions. The federal government, on the other hand, as you surely know, has never shaped its responsibility and is a sponsor of subsidies for the states, which then co-finance publicly subsidised housing construction with state subsidies and create investment incentives in order to give lower-income households the opportunity to live in line with their needs. Thus, Ms. Steinhoff, from my point of view, it is a collective task of society to create needs-based housing and also public housing. And hand on heart, the private ones logically do not have the great interest there and then have to be lovingly forced. Okay, I will delete the quote, MUST be enabled [laughs] to give their private responsibility for the solidary cohesion of society. I will give you an example for the city of Dresden. We have developed a cooperative building land model, and we are not alone there as a big city. Cooperative building land model means that from a certain building volume size in residential construction, which is to be realised as part of the development plan or project and development plan procedure, up to 30 percent of social housing construction must be created and thus occupancy rights must be created. If we look at the housing market now, we have the public players. This also includes public and municipal and state-owned housing companies. We have the private actors, and we have the cooperative players and all three: institutional, cooperative landlords and owners and private owners shape the housing market. The state provides impetus for investments and thus has a steering responsibility to cover the various interests. So, it is a collective task, private interests must be controlled with impulses or incentives based on funding to take responsibility. The cooperatives have a social mandate in their statutes anyway when it comes to needs-based housing construction and have to retain their profits, i.e. invest them again and again. And so, there is not one key player, but many, many who have an impact on housing markets. Can you still hear me? You have now become incredibly colourful, Mr. XXX, you are incredibly green. So, I have a very funny perspective here. Ok.

15[0:17:16.2] I: But as long as you still hear me, everything is fine. Yes.

16[0:17:18.7] R2: Exactly. Exactly. Well, everything is sharp with me.

17[0:17:22.2] R1: Okay. I want to do that / I find it super exciting. Okay, feel free to keep asking.

18[0:17:29.5] I: What does it look like for you in Dresden. Are the current subsidies available to you sufficient or do we need even more financial incentives and impulses?

19[0:17:43.0] R1: Ms. Steinhoff, the funding is never enough. That is particularly important to understand. It could always be more. If you know that in the city of Dresden or in Saxony, as I told you earlier, social housing construction in rental housing has only started at all since 2017 and until then only property promotion by the Free State had been realized, we are grateful for every million in funding. And since then, we have had a funding system developed by the Free State in / in the Free State, which is based on demonstrably tense housing markets and this includes Dresden in addition to Leipzig, all other regions are shrinking or have relaxed housing markets, a subsidy program that is worth millions and enables investors to build publicly subsidised housing construction. From our point of view, the money is not enough because it is the amount of the subsidy. Everything is called up by private and public companies. It is not enough because the framework conditions that the Free State attaches to the subsidy are currently exceedingly difficult to achieve affordable apartments in the investment realization of housing construction. This has something to do with construction costs and it has something to do with the fact that if I have to use ever higher investments for construction, logically the end result is a cost rent that can no longer be considered inexpensive and thus the subsidy rates would have to be different in order to be able to realize low-cost housing construction in new construction than they are currently. This means, as it were, that although social housing is being created, in the Free State of Saxony with public money, the lowest-income households, the households dependent on the costs of accommodation, can hardly participate in it because

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the rents are too high to be considered needs-based according to the SGB Social Code two, modern services on the labour market. However, we have also set up a funding programme, which has been available for the state capital of Dresden for two years now. I think that is particularly important. Which invests in the existing properties and thus creates new social housing, although the building has been around for 40 or 50 years by upgrading it to make it more energy-efficient and then, as it were, reducing ancillary costs and investing in sustainability. So, but the bottom line, you know the discussion, the demand for social housing offers nationwide is gigantic. The absolute realisation of additional social housing is far below the expectations of politicians at the municipal level and thus far below the local needs in growing large cities. And that is why there is this mismatch, and I can say that there is too little funding, according to local needs.

20[0:22:04.5] I: Okay, if we look at the topic of access to housing and social justice, how is the allocation of subsidised housing organized and how do you ensure fairness and transparency? That is, now, if a tenant would like to rent a subsidised apartment.

21[0:22:30.2] R1: You have an offer for an apartment that is bound by occupancy rights, for an apartment that is either contractually bound in the city of Dresden or is in a statutory commitment period due to subsidies. Both offers of occupancy rights apartments have in common that they must provide proof of a certificate of eligibility for housing, which they must obtain from us in the city of Dresden at the social welfare office. This certificate of eligibility for housing with us, WBS for short, follows the principle that they must prove that they have below an upper limit of household income and everything that is below this income limit makes them an inquirer who has a right to a low-cost apartment. This is, so to speak, their key to an affordable apartment. However, if too many keys are issued and we as the municipality, the city of Dresden, issue as many keys as people can prove to us that they are lower income, this does not automatically mean that they will find the lock for the apartment, because the supply of apartments is far too scarce. This process is nevertheless transparent in the social welfare office and completely non-discriminatory. And at the same time, however, we have to ensure, and we are doing so, that we measure the need in a kind of ranking and thus, let me say 100 enquirers, distribute it in the best possible way over ten apartments that are available to us, as a social authority in which there is a kind of point system of need. And the citizen as such, who has a certificate of eligibility for housing, can of course continue to look for apartments on the housing market that have not been controlled by the city by private owners, but have then become apartments bound by occupancy rights with the help of subsidies. This means that every lower-income citizen, regardless of his/her personal constitution, is treated equally by us here. But of course, we try to control the scarce apartments that are available to us as a municipality in the best feasible way by logically transferring single-person households into small apartments and directing families with many children into large apartments in areas where there are daycare centres and schools. So, I have now answered your question? I am not sure. Yes? Ok.

22[0:26:10.3] I: Exactly. My next question would have been which groups are particularly disadvantaged and what are they doing to reduce this disadvantage? But you have just explained that you have this points system, and therefore I think I also want to prevent this disadvantage, I assume.

23[0:26:27.8] R1: Well, be careful, Ms. Steinhoff. So, we cannot reduce discrimination because the disadvantage is economically determined. So, if you have an incredible amount of money, you can find an apartment in every city. The supply for one, a narrow wallet logically shrinks to less than 1% or 4% because they simply cannot afford it. So, of course, we are not reducing the economic disadvantage with this. But we then try to accompany the disadvantage that arises due to illness, addiction, for example, or due to biographical breaks, homelessness, homelessness or even if you come out of prison and are automatically homeless if you have served three or four years for a crime, in the best possible way according to your needs. But this disadvantage as such, i.e. we deal with it. Logically, we cannot reduce discrimination as

such, i.e. not through the housing policy instrument.

24[0:27:42.5] I: Okay. (...) Why does publicly subsidised housing often still have a negative image? You already said that it would have spilled over from the West. How do you see that? Why is that?

25[0:27:58.1] R1: We discussed this again this morning, Mr. XXX and I. Image (...) And social housing is a housing stock that is very economically efficient and not fancy in the normal case. So, we probably all have the industrially manufactured housing construction, the slab, in mind now. And this housing construction is always to be seen in relation to other housing offers, which are fancy. This means that if I contrast an industrially mass-produced housing offer as social housing to a renovated Wilhelminian villa or a quarter, then logically the chic, individualized residential quarter wins because it has a different image. In GDR times, before reunification, these chic villas were shacks and had massive renovation needs, were hardly inhabitable. And with that, of course, the modern prefabricated housing range shone. Today, these stocks have all been renovated and so it turned around again. Image was actually her real question. Social housing is, yes, basically follows a kind of political narrative, because low-income people are usually associated with social weakness and which still assumes that low-income people have an addiction, are responsible for their own life situation and could thus cause problems. This is indeed the case with individual parts of the lower-income earners, that they are also socially weak. However, this is the case with very few people. I will give you an example, in Dresden, around 27% of all citizens can use social housing simply because of their income limits, because they have so little income that they are considered low-income, which is one in four tenant households in the city. So, and this, this stigmatization of social housing, which is automatically associated with lower-income and socially disadvantaged households, which is a problem. And we are also fighting against this stigma in the city, very consciously and very intensively and very continuously, for example, by organizing round tables, a round table, social housing, for many years, in which we bring a wide variety of actors to our table on thematically different topics, in order to raise awareness of the opportunities, that social housing gives to the urban society, but also to individual housing companies, and at the same time to take away the fear that one will somehow be assigned problematic households there without control. For example, our housing concept, which we launched a few years ago, deals with this topic. And we are currently working on a so-called housing support concept, which is intended to highlight once again how important social housing is for the city, but also for meeting demand in the city in line with demand and with which instruments lower-income and socially weaker citizens can then be supported as households that demand housing. So, our strategy is to inform, educate, to accompany transparency, the opportunities, but of course also the challenges associated with social housing, and thus also to change the image. At this point, I also think it is important that social housing should be and will be spatially dispersed, invested in construction, integrated into individual neighbourhoods. So that this so-called ghettoization, of which social housing opponents also speak again and again, can take the breath away here, because we simply say, no, a house is simply built into a gap because it fits there. And we also ran an analysis of this investment in advance, for example, as the city of Dresden, as the administration, which proves that we are not adding social housing to a neighbourhood that is already socially demanded. So we are deliberately working with scientific instruments and evidence, actively engaging in public communication in order to really take away this certain stigma and fear of social housing, because it is part of our city, our housing market and in the hope that it will continue to grow, we are also demanding it again and again and demanding funding from the Free State and the federal government.



26[0:35:01.4] I: Now concretely, if you have such a new construction project and it is newly built in a gap, is there then also the possibility as a city, because of the initiatives and the impulses that you give, to be involved in this housing project at an early stage for citizens or to be informed that this defensive attitude cannot arise in the first place or that it can be resolved, if it should be available?

27[0:35:29.8] R1: So, the phenomenon, the NIMBY phenomenon, not in my backyard. So social housing? Of



course! Everywhere and is particularly important and the poor, lower-income people, etc. But when it clearly comes to my neighbourhood, the citizens will also become active. So, we have always had this phenomenon. And the NIMBYs are also active in the housing market. And what do we do? We try to provide information about the construction projects as early and transparently as possible, so as I said, we first have a socio-spatial analysis for investments that we as a municipality can spatially control ourselves. They need a plot of land. We then own it as a municipality, have also founded a new municipal housing company under my leadership and this property is then clear, will be built on with social housing. And here we have also held information events in the past in order to break down precisely these resentments, to show what the residential building could look like, what size, how many apartments could be built, what car-sharing offers, which publicly accessible areas can be created there and thus added value for society or the immediate environment, so that the citizens can be very, knew about the investment projects at a very early stage and can contribute with a critical interest. I think that is different from private investment projects. You would not find an investor who would invite I have an idea, give me critical hints about what the building might look like or who I would better not find there as a tenant. But we do. And when the building is finished, then we will have an open day, in which every citizen can then look at the building for several hours, see by inspecting how the taxpayers' money, how the subsidies have been used and that no luxury, but a modern residential building creates living space according to needs. For the municipal housing company Wohnen in Dresden, WID, which already manages over 2,200 residential units, partly new construction, partly renovation, partly purchase, it is particularly important that we are energetically sustainable here and also make the best possible use of the opportunities offered by technological progress. In this respect, we very deliberately create buildings that do not look like a prefabricated building and are not a prefabricated building, but like a completely normal, in goose feet, residential building, which fits wonderfully into a wide variety of residential neighbourhoods, then logically also in terms of cubature, but also spatially.

28[0:39:09.5] I: That is exactly what it is like, if you have two buildings, one is publicly funded and one is privately funded, you probably will not tell the difference if you asked someone which one is?

29[0:39:23.3] R1: Exactly, and I would even assure you, Mr. XXX and I, we have to laugh a little now, we were two weeks ago in our residential building on Moritzburger Weg in a district called Pieschen, which has just been completed in June, and took another look at the building. Our buildings look even more chic than those of the private sector. Why? Because we often have to go to an urban planning / or what is the name of the design commission, so that the publicly funded building construction then looks really good and has an urban planning and design quality of which we can be proud. Yes, so it is / That has influence and must continue to be reasonably priced. It is especially important that all the construction and planning processes have to be incredibly efficient and are always trimmed to reduce costs. Publicly subsidised housing construction should not generate profits like that of a private one, should not yield any returns, but should really only create housing stocks for lower-income people. Of course, Ms. Steinhoff, we also have the problem, you have not yet asked the question, perhaps it will come, but that we will of course create residential buildings that almost exclusively / In the city of Dresden it is exclusively housing supply in a building that can only be inhabited by lower-income households. I had described it to you in the cooperative building land model, which obliges, condemns, enables private individuals, however, to intersperse social housing, they have social and public housing and thus subsidised and privately financed in combination. And so, the tenants are also different. Only low-income people live in our social housing and that is why it is so important for us to select the tenants and bring them to the newly constructed residential building that fit into this property. And how do we do that? By designing the property in such a way that there is a large, ideally as large as possible mix of small and large and medium-sized apartments, that they automatically do not create a living situation where only people living alone can find a home because of the small apartments, the one- or two-room apartments, but the young single or the older pensioner, the widower lives next to a couple household and has a family of 3, 4, 5 children. In other words, that we really design a healthy mix of tenants

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from the outset in order to create a good tenant togetherness in diversity, because they all move into the building more or less at the same time. And these, these cohort effects, we are also trying to avoid them. Good.

30[0:43:14.6] I: Exactly, that is now related to the housing mix. What does this look like in terms of external design in residential planning, i.e. green spaces, community facilities, cultural offerings or even the infrastructure in general? How do you pay attention to this?

31[0:43:34.2] R1: Very, very important for us. We do not have a tennis facility on the roof now. (...) Because the housing construction that is being built by our municipal partner, the municipal housing company, is, one or two residential buildings are next to each other, because we currently only have exceedingly small plots of land available. A growing city is not only characterized by the growing demand for housing, so to speak, but also by a growing need for public green spaces, schools, streets, etc. pp., so that they are in competition for space and the plots of land that we manage with our housing companies are relatively small. This means that they cannot create private tenant gardens or the like now because the area is simply not there. And we are planning the residential building very efficiently and also its surrounding garden area in such a way that we avoid having to offer large parking space management. So, the topic of parking spaces is given in every building code, including social housing. They also have to be able to prove so many car parking spaces in such and such a number of apartments. We are trying to avoid this, because our lower-income people rarely have cars, that we offer car sharing services and ideally also have good local transport connections, thus reducing the necessary parking spaces and at the same time giving the public the opportunity to use car sharing services. We always have play areas on the lawns and basically green them with simple flowering bush greening and planting trees, so that the management costs for the gardener or for the caretaker are also low and at the same time a quality of stay is still given for the tenants. Ideally, we try to build balconies on the residential buildings with the hint, which is also going through the press right now, that lower-income households often have to go on vacation on balconies because their income is simply not sufficient and thus this quasi leisure space is at least created. And we make sure that we have enough parking spaces for bicycles and prams to promote healthy mobility, but also to enable safe storage in the basement. What we have deviated from a bit, Ms. Steinhoff, are common rooms in the properties as such. We thought about this very intensively and then weighed it up and said no, it does not work that way, because these common rooms have to be added to the rent firstly, proportionately. So someone has to pay for this area and at the same time they have the tendency to become storage rooms and laundry areas and are thus rather misused in the course of time, so that for us in the publicly subsidised housing construction the idea is always to create a kind of shop in the ground floor rooms, if at all possible, that a youth club or a meeting place can be placed there. It does not always work, but where it is possible. Which then also offers, so to speak, housing-accompanying infrastructure, I will call it now, which does not necessarily have to count on the tenants of the building, but can then have a relevance for the residential quarter to create an additional function for social housing construction / for publicly subsidised housing as a housing offer. So, we have really thought about it, and I think we are good at it. Then always attach some bats and equipment to the façades, if at all possible, so that birds can nest there, try to install photovoltaics and geothermal energy, always dock on local transport, not local transport, but on district heating, so that the topic of energy and ancillary cost efficiency in addition to, as I have described it to you, the caretaker and the gardener, from the outset that we ideally reduce the costs that a person has to pay as ancillary costs. That prices are kept extremely low there even in addition to the basic rent, despite individual consumption. Yes.

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32[0:49:21.2] I: Yes, now kind of an outlook or vision. How do you envisage publicly subsidised housing in about 25 years, i.e. in 2050 in terms of its quality, distribution, and social acceptance?

33[0:49:40.4] R1: From my point of view, housing as a whole is one of the big social issues of our society and as I have already tried to describe it, for me as Mayor for Social Affairs, Health, Labour and Housing, social

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housing is a sub-segment of the housing market that is simply absolutely necessary in order to make an offer to lower-income households even in booming cities when rents are rising, which does not drive and push them to the outskirts of the city or even to the / out of the city. For me, social housing is therefore an important pillar that needs to be further developed in line with needs, which, according to my basic understanding, simply belongs in a city. Because we always have people who are lower-income or have problems integrating on the housing market due to their handicaps or special characteristics as demanding households. I hope that by 2050 the stigma that exists today, against which we as municipalities and also I as mayor are working very intensively, will no longer exist with concepts, transparency and education, but will be seen as a self-image that is simply integrated into the housing market and properly perceived in a city. Nevertheless, I believe that we have to revolutionize social housing as it is now designed. What do I mean by that? They know that the occupancy obligations are always lost after 15, 20 or 35 years and that the municipalities are therefore always challenged or the public sector is always called upon to create new housing construction. And the citizen who has a certificate of eligibility for housing, key-lock principle mentally, only has to prove that he is in need on the day of moving in or searching. Whether he will have a higher income in twenty or ten or five years is no longer of interest to anyone. He is thus a tenant of the apartment and occupies this apartment. It has advantages and disadvantages. In my view, social housing construction can therefore not only be recruited from new buildings, but we must much, much more into the existing markets and promote social housing and occupancy rights there. And that would also be a vision for me, in 2050, that social housing is not always new construction at the forefront, but is simply interspersed in the 99% of the already existing housing construction, by deliberately allowing the state to rent there as an actor or having access rights to individual apartments, which are then also financially remunerated, in order to then also provide low-income people there. I don't assume that it will be interspersed in penthouse apartments, but in residential buildings, in order to have prevented or reduced segregation in this way and thus also to enable intercultural coexistence between autochthonous and immigrant populations even better and to achieve the intercultural mix even better. Exactly.

34[0:54:29.2] I: Yes. Yes, last question, is aimed at what you have just answered or said with outlook and vision. What do you think is especially important, also in politics, to secure affordable housing in the long term? So, what does it take to continue to focus on affordable housing and to be able to secure it in the future?

35[0:55:01.2] R1: Coal. So logically, of course, there should always or first and foremost be sufficient funds to be able to provide impetus there, because social housing is always a subsidy for free rents or for free housing offers, which is then available to a limited number of households that are demonstrably in need. (...) Money. Transparency in such a way that when income spreads in a society, there are logically always lower-income households that need to be accompanied, if necessary for a limited period of time, if necessary forever. And also, the proof that low-income does not mean socially weak. That the majority of people, as I said earlier, could participate in social housing construction due to their income and thus also a regular and fair discourse of social housing. households. In other words: information, transparency, understanding and also the understanding that the free market is blind to social issues and that fundamental control of individual sub-segments must therefore always be given by the public sector and thus by the state, regardless of whether it is the federal, state or local governments.

36[0:57:27.1] I: yes, thank you very much. (..)

37[0:57:31.1] R1: I would love to.

38[0:57:31.7] I: That was highly informative, extremely helpful. So, I got the impression that you are very much behind this topic. Also, that you are enthusiastic about it, also in your work. I think that is very great. I am also happy for the city of Dresden that you have someone like you at the top, who then also pushes it there

and is continually active there. It has brought me an incredible amount. So immensely helpful all the information I got from you. Thank you very much. And yes, thank you very much for taking the time.

39[0:58:06.0] **R1:** Very, very gladly, Ms. Steinhoff. I hope I have not talked too much and all the best for your diss.

40[0:58:13.1] **I:** Thank you.

41[0:58:14.7] **R1:** And when the time comes, are you at the very beginning or at the very end of your scientific research work?

42[0:58:20.9] **I:** I am right in the middle of it. So almost on the home stretch. You can almost say. Yes, so it is not that long anymore.

43[0:58:28.9] **R1:** Good, then I will keep my fingers crossed that you keep your nerve.

44[0:58:31.6] **I:** Thank you.

45[0:58:33.2] **R1:** And still have a lot, a lot of fun. And as I said, I would be happy when you are done to hear and read from you again.

46[0:58:41.8] **I:** Yes, with pleasure. I will be happy to send it over to you. Thank you, Mr. XXX. Thank you, Dr. XXX.

47[0:58:51.9] **R2:** Bye.

48[0:58:53.1] **R1:** See you soon, maybe. Goodbye.

1 Interview #8/ Expert #9 - Saarland

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2[0:00:03.1] I: Housing is a basic need and at the same time a politically explosive topic. Affordable housing, especially publicly subsidised housing, is currently scarce in many cities. At the same time, there are societal reservations about subsidised housing. I would like to shed light on the following with you: **What are the causes, what are the workable solutions and how can social acceptance be achieved or how can more social acceptance be achieved?** And there would be my first question: What does publicly subsidised housing mean to you personally? Are there differences in the professional and private view or are they the same? What does that look like for you?

3[0:00:41.0] R: Well, **of course I have a professional view as a department head.** I have housing construction and is also the funding department, is in my department, which means that I naturally have a **primarily shaped view of it, which of course can no longer be separated from the private sector.** That is just the way it is. Therefore, for me, the topic of publicly subsidised housing is actually social housing and for me means housing for people who are always unable to adequately provide themselves with housing on the market. That is the, that is the official definition and that is also my personal one by now. So, I cannot separate them anymore. I do not have two different views on the topic now. For me, this is classic subsidised housing.

4[0:01:37.7] I: In your opinion, how is the topic of publicly subsidised housing presented in the political and public debate? So, what is the public image?

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5[0:01:48.5] R: **Well, I think the public knows, the majority of the public and a large part of the politicians who talk about it do not know what publicly subsidised housing or social housing actually is. And that is why the presentation outside is always a problem. People simply confuse this with, let us say, a rented apartment, where the costs of accommodation are covered.** I will say that the classic is that state aid is received to be able to pay the rents. This is not the social housing subsidy, but with us it is simply the way it is in the subsidy, these are apartments that people with a housing eligibility certificate are allowed to rent. **That means that we receive funding from the front, from the front / We support the projects, the objects, but there is no money, no static money, but simply a certificate of eligibility for housing is issued, and I can use it to rent a state-subsidised apartment.** And this whole, this whole topic of social housing and social welfare office covers the costs. **It is all thrown into one pot and that is why I think we come to this negative image of social housing, because everyone thinks um, um (...) I will say it a bit disrespectfully, although I think you know that I do not mean it, there are now the Hartz4 money recipients in it who do not work and they are now assigned and paid for an apartment and what do I know.** It is all thrown into one pot, into one pot, and that makes up the social image of this social housing or publicly subsidised housing, it just pulls it down a bit, because the clientele is simply seen in the wrong way and because **it is not seen what the task of publicly subsidised housing actually is.** (...) Have I already said too much on the subject? You have to stop me when I address the issues now.

6[0:04:03.2] I: No, that is good. So, it is the case that some questions probably answer each other a little bit in the course of the conversation, so that we do not go through all of them exactly, but yes, that is just the way it is, with the questions //

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7[0:04:18.3] R: **Often misrepresented. That is a problem for me.**

8[0:04:24.0] I: Why is publicly subsidised housing or the yes / why is this topic a central topic for you in your political work?

9[0:04:33.4] R: So here I have to make a distinction. You, this happens more often now, I am here to answer your questions as a department head in the ministry. This is not politics, not a political job.

- 10[0:04:50.2] I: Okay.
- 11[0:04:50.8] R: That means I do not do any political work. At least now that I am sitting in the chair (laughs). Politics is done by my minister, my state secretary. We are administration here. That means that this is not political work that I do here.
- 12[0:05:07.5] I: Okay. (...)
- 13[0:05:10.6] R: Why this is an issue for us is, of course, off the political track. A minister also dictates them, I do not dictate them, the minister dictates them. And that is just the way it is, we know that **there are simply too few affordable apartments at the moment**, so.
- 14[0:05:26.6] I: Okay.
- 15[0:05:27.3] R: **That is the impression.**
- 16[0:05:28.5] I: Yes, which then exactly brings me to the next question. How do you assess the current situation on the housing market? What about you, especially with regard to people with low and low incomes?
- 17[0:05:42.6] R: Exactly. We have a bit of a special situation here in Saarland, I will say. Saarland is a structurally weak region. It is also shaped, I would say, by industry, coal mining, etc. However, Saarland also has an extremely high home ownership rate, at 60%. This is the highest in Germany. And that means we have a bit of a special situation. **We also do not have a quantitative housing shortage in Saarland. So, in Saarland, there are 1.5 people for every apartment, and we have a high vacancy rate. If you look at Germany now, we have the same problems in many areas as some of the East German states. Although we are a western German state, we are exceedingly small and have our own problems. This means that we do not have a quantitative housing shortage. Our problem is that we have many apartments and also single-family houses, I say, that are in poor quality, that have not been renovated in terms of energy efficiency, that simply no longer stand, that do not have a quality of life, that do not allow any quality of living. So, that means our housing market is quantitative.** We do not have a tight housing market. You also know that they could be deported, I will say according to the law. But there is no basis for this for us. There are people, there are apartments for people with low and low incomes. But they are no longer of such quality that you actually want to offer them. Now maybe something about the home ownership rate. It is also so high here because there are many apartments and apartment buildings, these are mining workers' settlements from the past. There used to be so many cooperatives. In the past, those who built the mines and smelters themselves also had this and at some point handed it over to their workers, so to speak. They could also buy it at a low price at the time. But the income situation in the past was not such that people were able to keep these properties also, I would say, up to date with the latest technology. Then we still have a lot of fossil fuels. Of course, it also comes from the, from the past, still many fossil heating systems. **So, we even had coal heating systems here in Saarland. That means that the problem is not the number of apartments and homes, but that, I have to say again, is the issue of quality. And that is why the task is different for us. We do not have to build, build, build, as it may be in some areas, but we have to renovate, renovate, renovate.** It is a bit different.
- 18[0:08:52.2] I: Yes. Okay, so that is why it is not a question of why too little subsidised housing has been created in recent years. This is obsolete for you, but for you the premise is more about how to convert existing apartments into a barrier-free or barrier-free and energy-efficient standard?
- 19[0:09:16.5] R: Exactly. You have to say that it is in all the newspapers, Saarland has few social housing units and Saarland has also, let us say, returned the money made available many times over in recent years. Of

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course, we do not want that either. I have been in charge here for two years now. I come from outside. I worked in the construction industry, and we do not want to continue like this. We want to do social housing. But let us say in our own way and the way we need it. And our focus at the moment is not on the new building, but actually on the topic of renovating the existing building. Yes, but we want to bring even more apartments into the occupancy bond. That is too little we have at the moment. There we are also close to eight hundred social / or occupancy apartments. We want to do more. However, as I said, it is not the case that the apartments are not there. So, we have 17,000 apartments approximately in, in, in, in the administration of municipal housing associations. People pay the same price as if they were paying the same rent, as if they were in the occupancy bond. Well, as I said, that is one thing for me is to get statistics into the occupancy commitment again. But we are more concerned with improving the issue of quality.

20[0:10:54.3] I: Yes, and how do you see that in relation to quality improvement? In your opinion, who bears the main responsibility for the creation of this living space? Is it the federal government, the states? Is it the municipalities? Is it an interplay? Does more need to be paid to you? What does that look like?

21[0:11:16.2] R: Well, the misery came a bit that many public / I will say, many, many apartments that were now owned by the municipalities, cities, were sold in the last decades, let us say, in order to improve the cash register a bit. That was certainly a mistake, so that I am of the opinion that especially in the area of municipalities, there should be more municipal housing associations again and they should also provide housing. Even if such a topic as a refugee story comes up again, that we are also flexible somewhere. So, I see the municipalities again as having a responsibility to build up a portfolio again. However, the municipalities are of course not financially able to do this. That is why the federal government, and the federal and state governments are called upon to involve the municipalities in the, in the possibility, in the possibility and in a position to really provide municipal housing again. I see us all, I tell us. I see everyone in the responsibility to provide more living space again. But clearly in the administration of the municipalities. I do not see the federal government and the states there. I do not see them in a position that there is any / That the federal government is now building apartments again. I believe, I also believe, that the public administration is not the better housing manager. I do not think so. I believe that these should be societies, but then they are located at the municipal level.

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22[0:13:01.0] I: Okay, yes. What specific measures have you already initiated or are you planning to initiate so that this quality improvement can take place?

23[0:13:11.8] R: Well, we first made a housing promotion law in Saarland last year. We did not have one left in Saarland. This has also hindered us, so to speak, in our orientation of the / our funding programs for housing promotion. That is why we did it last year. Such a process of a law / new law. It is a process that takes a while. Now we have that, and now also for / especially now in May, we have adjusted our funding conditions again and have put a focus on the topic of renovation and are now responding to the challenge, so to speak, with the fact that we have now created an instrument for ourselves to provide needs-based funding. We are tackling this in a very targeted way.

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24[0:14:09.4] I: Okay. (...) How is the allocation of subsidised housing organized in your company and how do you ensure fairness and transparency?

25[0:14:21.0] R: So, the award? Do you mean the awarding now? That is not quite clear to me. Do you mean who will receive funding from us now, or do you mean the awarding of the property later?

26[0:14:34.5] I: Exactly, i.e. the allocation of the property, i.e. the apartment to the tenant or to the prospective tenant. How does that work for you?

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27[0:14:42.6] R: It is, I will say, task and responsibility, I will say, we basically have little influence on that. On the other hand, we have the influence that we oblige the subsidy recipient to rent to a person who has a certificate of eligibility for housing. But basically, he is then free to rent to the person he wants, as long as, let us say, the requirements of the certificate of eligibility for housing are met. We do not really have any influence on that.

28[0:15:22.7] I: Okay. You had just mentioned this at the very beginning with the negative image of publicly subsidised housing. Once again explicitly. Why do you think this topic often still has a negative image?

29[0:15:42.4] R: yes, so I guess it is like everywhere. There are certainly individual cases that simply stand out. That is quite often the case. Then there are, let us say, one hundred people, where it works well and then there is an isolated case where it does not work. The apartments and the tenants behave in a way that you would expect, as it is then extrapolated for all tenants of social housing. I think these are few cases, but they shape the picture. Let us put it this way. There are many, many where it works, quietly and quietly, where you do not even know that they are people who have received this apartment with a certificate of eligibility for housing and live there. (...) This is simply not seen publicly and in the media. You only ever see the outliers and I think that is where the topic comes from. Then we do not fool ourselves, media. Whether it is social media, we do not even need that, but I think there are also TV shows. I am not a TV watcher. I think there are also TV shows that somehow spread something like that. A picture of social housing, which is simply not representative, but what is seen. So that is just a conglomerate of misrepresentation, misconception, and individual cases, I will put it this way. It is difficult to get hold of. It is totally difficult to get hold of it, because you will always find some individual case that will then be held against you. And you can say, that is not the case, and someone with an individual case can say, but look here. There is with everything. It is a difficult box. Difficult box.

30[0:17:38.8] I: Do you mean that people with a certificate of eligibility for housing, who are then also entitled to move into an apartment, or who also live in it, experience negative reactions in their everyday lives, or whether they, if this is addressed, whether they are disadvantaged or feel set back?

31[0:18:07.4] R: It is like I just said. I think there are many recipients of a certificate of eligibility for housing or owners of an apartment, where no one notices what no one knows and those who also have no problem with it, because they simply have themselves accordingly / This is not a change in whether I have the certificate, yes or no. The rent is paid, I keep clean. I will dispose of rubbish. No idea. (...) I think there are also individual cases, those that may already be disadvantaged. Simply because they live in such an apartment, because they are just so stigmatized-/ let us say a bit stigmatized. I think that is often, where, where you have the problem above all that there is a lot of social housing in one place, in one place, I will say, then you have so, so neighbourhood formation, which gets a negative image, a bit of a milieu, and you quickly come to such stigmatization. We will get there when it is concentrated somewhere. Where this is mixed, I do not think it is noticeable. But it can certainly be a stigma when you live somewhere in such an area, where everyone knows that yes, there are many people living there who are dependent on state aid. Whatever form this state aid may take. Yes, I do believe that there is stigmatization.

32[0:19:48.9] I: What about the Housing Promotion Act, which you have now decided? Are there regulations or do they somehow have something to provide, that there is a certain, that a certain infrastructure must be created, that you want to avoid creating social hotspots through this public funding of the qualities, of the apartments that you want to renovate. What does it look like for you or what did you think about the fact that this stigmatization could not be brought back to the fore?

33[0:20:21.7] R: Basically, we have, we have little control. We have a program, a funding program. And I will say that anyone can take advantage of that. We could hardly say to someone who takes advantage of that,



and that is, for example, in such a hot spot, in such a deprived district. We could not say that, but we do not support you because you are in a deprived neighbourhood. That will not make anything better. Then the focal point district will still remain, and the apartments would remain, perhaps in an unrenovated condition. This means that we have truly little influence on it, especially with this funding program. We are actually happy for everyone who takes advantage of the program. We cannot still have the claim that we can steer because we are dependent on investors. We can only support the people and support the investors who come to us and, let us say, put their money to work. Because we do not build ourselves as an administration, we can hardly control this. That is the principle. What we are trying to do, however, is that we are trying to think of this housing promotion very much in connection with urban development funding. It is also with me, is also with me in the department. It is a separate department, and we are trying to network things there so that we say, um, there are problem neighbourhoods and let us think about whether we can perhaps also promote this environment a little bit with urban development funding. But for this we need the municipalities because the contact persons are the municipalities. Everyone has to get on board, and we can manage to actually defuse certain hot spots, neighbourhoods a bit. We have even gone one way or one step further by us, with the Ministry of Social Affairs sitting next door to us, who have also recognized that there are certain hotspot districts in our country. And they now have so, it is called neighbourhood-related poverty reduction. Of course, they think much more globally. But we are now trying to work together to ensure that we / There are four or four cities here and areas in Saarland where we are trying to improve the situation in a very targeted, targeted manner in neighbourhoods with concentrated strength and with different funding programmes, different control options. But that really only works in pilot projects because we basically do not have control over who wants to take advantage of our funding. (...)

34[0:23:07.5] I: On the subject of investors, can you already say something about the willingness to invest with you through the funding program?

35[0:23:17.4] R: So, we have been doing it for two years now, by making / when I came, we made a first change. In the past, investors had to adhere to the public procurement guidelines, including private investors. As a result, private investors did not invest and did not use the program because they said, I am not a public sector. I also do not let anyone tell me how to proceed under procurement law. I can understand that. As I said, I come from the private sector. We have virtually abolished that and have now found that at the moment, I would say, we have more than half of private investors. We have because the financing conditions on the free market have simply deteriorated so much, interest rates have gone up and we are now really competitive with our 1% interest rate. We were not in the past, because they got that from the free market. This means that we are now attractive to private investors with our program and we are also noticing it. They come and have an extremely, extremely substantial number of inquiries, but at the same time they are of course also interesting for them, for the municipal housing associations. I do not want to say we would rather have them. But I will say that they are of course the more dependable partners for us when it comes to sustainability. Investors need to make money. But that is also legitimate. No investor can live without making money. And we know that this is also now, perhaps a transitional story, because the privately financed market is difficult at the moment, they come now and invest in social housing. We are happy to take that with us, and we are happy to take it. This is a deadweight effect, we are happy to accept it, we also have these interested parties from the private sector.

36[0:25:24.9] I: Okay. (...) Yes, and now simply a vision in 25 years. How do you envisage publicly subsidised housing in Saarland? In terms of its quality, perhaps also the distribution and also the social acceptance.

37[0:25:43.7] R: I asked myself that too, after reading your question. It would be nice if we did not need that anymore. It would be nice if it were simple, but that is utopian, if the market worked like that. But we all know that the market works differently. This means that in the past, a lot of money was earned with housing construction. A lot of money was earned in the luxury segment. So, what did the investors do? They have

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invested in the luxury segment. So, let us not fool ourselves. We will always be dependent on the market situation. That is why I say vision would be, it would be nice, you do not need it, that you might also see living as more than, than, than a (...) a (...) / It would have to be something like / That must fall under services of general interest and must be completely removed from this market activity. That would be the / That would be nice if it were, but I do not think it will, it will not work. As long as people earn money with it, they will earn money where they earn the most money. So that is why I am having a tough time. So, it would be nice if we needed fewer subsidies, because it is simply seen that housing is a fundamental right.

38[0:27:11.8] I: Okay. (...) What else do you think is important to secure affordable housing in the long term?

39[0:27:24.2] R: So, in order to secure that in the long term, all the speculation has to come out. (...) So I am saying now, even if I know it does not work. It started mainly with, with land speculation. That is for me, that is the driver for me, land speculation. Land prices are, yes, that has nothing to do with the / with the property anymore. The prices paid in areas and in regions. This means that in order to secure this in the long term, this speculation must be stopped. That could be done for tax purposes. I may say this, I am not a politician. That is now said in purely technical terms. So, you would actually have to put a stop to this land speculation, then that would be more or less time. (...) / Then the area would be unattractive for investors who are only looking for the quick mark. You would have to do that, and you would have to make sure that / interest rates are / I do not even want to mention this topic, although everyone says that interest rates have to go down. But even in the 80s, when a lot of social housing was built, we had completely different interest rates. So, from that point of view, it is not the interest rates per se, but I believe that the combination of the construction prices must be stabilized again, must also stabilize again. They will never go down again. They now have to stabilize themselves so that it is still economical to invest anything in the construction. So, construction prices must be kept stable. It is also energy costs, it is also a separate issue, but it plays a role in the construction prices, and the speculation has to go. I think then you can do it sustainably, sustainably. Interest, I think, is actually of secondary importance if you have the two adjusting screws. Construction prices stable and speculation out, you come to one, a sustainable one. (...) economic situation of construction.

40[0:29:39.1] I: Yes, that is it from my side. So, because they have already highlighted well at the beginning that their focus is on the renovation or renovation of the existing building, I had, I have to be honest, I do not come from North Rhine-Westphalia on my radar at all.

41[0:29:57.6] R: Yes, it is quite different with you.

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42[0:29:58.2] I: Just like you said, also with the East. So, I have spoken to Saxony-Anhalt and Saxony, which of course also have similar problems as you and that is interesting. And there was the gentleman I had spoken to from Saxony-Anhalt, who was very much in favour of it and said that we had to be heard, because in general it was just that we had to build new, build new, build new and everything that was in the existing building somehow tipped over or fell behind. The fact that they are still doing it / that it is the same with you and that you are now setting up these funding programs or something especially for this also shows that this also has a real importance for you, which you also pursue or have to pursue.

governmental issue/ view

43[0:30:41.2] R: Yes, that is interesting because you Saxony-Anhalt. I was just last week in Magdeburg at a committee meeting, where we are also dealing with the topics. The head of department there, you meet in the evening for dinner or otherwise and they really have the same problems as we do here in Saarland. I also get along very well with my colleague from North Rhine-Westphalia, as I said. You meet there in the evening at dinner and exchange ideas, but then you really have to say very clearly that the focus there is simply completely different, and the tasks are different. The framework conditions are different, and it is important that you exchange ideas in order to see what kind of instruments there are that you may not yet

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know yourself, that someone else may have tried out. So, from that point of view, exactly what you said, Saxony-Anhalt and Saxony, which have many of the same similar, similar problems, we also have here in Saarland.

44[0:31:47.7] I: Do you see yourself, yes, seen at the federal level or do you have to scratch at the, so to speak, at the door to be heard as far as the topic is concerned?

45[0:32:00.7] R: So quite frankly and honestly, we still have to do a little bit, because I will say, I do not want to start an envy debate now, but these eastern states still had additional funding. They could, so the funding was more or less increased. They were treated a little differently because they were Easterners who had to be helped on their feet. We fell behind a bit. There I found myself / interesting, Klara Geywitz is no longer a Minister of Construction, but she was once here and there she also said to me, man, you have to make sure that you also get the East bonus. I thought, that is exactly what many people do not have on their radar, that / we, we are somehow / we are so squeezed between Rhineland-Palatinate and, and Luxembourg, which is completely different / Luxembourg is our neighbouring country, super high-priced and incredibly luxurious. A lot of money on the move in Luxembourg. We have border location with, with them. Luxembourgers come to Saarland, destroy our prices here. So, as I said, we have, we have such a special situation that I do not think can be seen because we are simply much too small. That means we have to drill the boards ourselves, we have to say again and again in, in, in Berlin, that it is different here. And please think of us too. Yes, that is a bit of a task, I will say of us now, of my minister, state secretary and also of me in the, in the, in the rounds. No, we have to do it, we have to do it ourselves. It is not seen otherwise, but you cannot see it if you are not in here.

community acceptance of afford

46[0:33:37.9] I: yes, thank you very much. Do you have anything else you would like to give me or the topic of acceptance in the population of publicly subsidised housing?

47[0:33:49.7] R: Well, I am / I am going to wait with excitement for, on, for your dissertation and for the results, because I am also hoping for a little bit, maybe the topic will be such a best practice instrument. What else is there? Try to make myself a little smart. Topic citizen participation. We didn't talk about it at all, what / you notice with investors now, that they are of course also increasingly trying to involve neighbourhoods at an early stage, that it does not say, oh okay, now here in our neighbourhood / so we also have, let us say, as far as the residential units are concerned, we have 4, 5, 6 up to twelve, 14 residential units. These are completely different, completely different storeys, completely varied sizes of, of these properties that are being built here. I do not think that is comparable either. These are not barracks. But even there, it is sometimes difficult when they are built somewhere in the neighbourhood. And there may still be a sign hanging there, social housing promotion and the investors are increasingly starting to involve the neighbourhood at an early stage, hold information events, and simply try to take away the fears a bit. I think that is a point that can be done in the direction of acceptance. Inform early. We also do a lot of lecture series to present our programs, but also to somehow take away people's fear of them. As I said, then I will explain what, what is a certificate of eligibility for housing? Who gets it? These are simply people with low incomes. That is very, very many pensioners who have received it. People have worked all their lives. They just do not have the income they would need to rent an apartment. So educational work and let us say those who inform people, take them with us, and thus try to get acceptance. But as I said, I would be happy if, if / I think, the possibility is then also given that you just get their results. Just look, what came out of it? What can perhaps be done even better? Where else can you do something, what can you do? What kind of instrument is there? Yes, that is something I would like to see a little bit now.

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48[0:36:18.8] I: And of course, gladly. I mean, you actively participated in it, so of course I am also happy to present or share my results with you afterwards. Will take a while. I think another year or so, but then the time will come and then I will be happy to inform you about it, about the results or even then also summarise

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which instruments or what / how you can create incentives to promote even more acceptance. Yes genuinely nice. Yes, then thank you very much. And then I wish you a wonderful day.

49[0:36:55.2] R: Thank you.

50[0:36:55.7] I: Thank you. Goodbye.

51[0:36:57.4] R: Bye.

1 Interview #9/ Expert #10 - Hannover

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2[0:00:03.0] I: Housing is a basic need and at the same time a politically explosive topic. Affordable housing, especially publicly subsidised, is currently in short supply in many cities. At the same time, there are societal reservations about subsidised housing. And I would like to shed some light with you: **What are the causes, what are the workable solutions and how can social acceptance be achieved or more social acceptance achieved?** Question to you personally: What does publicly subsidised housing mean to you?

3[0:00:37.0] R: To me personally? **Housing construction that is built for a specific target group and is financially supported by the state.** That is how I would define it.

4[0:00:51.6] I: How is the topic of publicly subsidised housing presented in the political and public debate? How is the public relations work there? How do you see that? What is your opinion?

5[0:01:04.1] R: Well, I mean, when you read about housing, you do not necessarily read about subsidised housing. So, most of it is about housing construction in general and that is too little housing construction. And I believe that the (...) / So that many are of the opinion that it was wrong to sell the social housing stock that the states once had, that is, that the states no longer have their own housing stock.

6[0:01:41.1] I: How do you assess the current situation on the housing market? Even now for the Hanover region, for which you work.

7[0:01:49.0] R: Yes, dramatic. So actually, everywhere in the cities, of course, even more than in rural areas. But we have many cities that we see. So Langenhagen is also a relatively large city. I do not know how many inhabitants they have, but there will be about 70,000, Garbsen is also relatively large, Laatzen. It is all part of the region and the more urban, the more difficult the housing market is. And I do not think that will change very quickly because we have too little housing construction.

8[0:02:28.1] I: Why do you think too little subsidised housing has been created in recent decades? Why or why is there a lack of affordable housing?

9[0:02:38.8] R: I do not even know if there is too little living space. I do not think so. We can see that many are looking, but living space itself, in my personal opinion, is enough. You just have to look at the average values. So, in the 70s you lived on average twenty-three square meters and now you live on forty-six square meters. And there are simply hidden reserves that would also have to be raised. **And I believe that funding with a watering can is wrong, that you have to support according to need.** Then you are much more successful. And I think that was also done wrong or not sufficiently considered. That is just how you have to put it. So, it was not wrong to build. **But it has not always been needs-based, and I do not think that is as expedient as if I look closely at what I am promoting.**

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10[0:03:49.1] I: In your opinion, who bears the main responsibility for the creation of affordable housing? So, is it the federal, state, and local governments together or do they focus or are they private investors? How do you see that?

11[0:04:04.6] R: I do not think I would/would not split that at all. There are several factors. So, I think from private investors are the / So who understandably try to achieve high returns on equity. And in social housing, we have, we have to comply with the SGEI exemption decision, and thus the return on equity is capped at 4% for the investor. This is not necessarily attractive for everyone. There are subsidy programs that indirectly promote expensive construction, and construction costs have risen to a level that I do not think is necessary. it (...) / **Serial construction is not given enough of a chance.** We could save a lot of money there. We could get through Hamburger STANDARD. We could / They have analysed it well. We

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have ways to save construction costs, and I think we have to do that. And that concerns the side of the investors, and I do not know about the funding bodies, I think a lot is actually already being done there, but I am not quite sure about that. But it does not seem to me as if there / So with us subsidies have not been called up in part. Maybe the conditions will not be particularly good then, but I do not think it is just because of the money.

12[0:05:53.1] I: Okay, so if you are already saying that that is, the funding is sufficient for you because not everything has been called up or is there now also a development to be seen that more is being called up?

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13[0:06:04.1] R: Yes, we are currently revising our funding program because it is not being called up in line with demand. And that is where we are now adjusting. Yes, and that is why you always have to make sure that it is attractive for an investor and that the entry-level rents are not too low, especially in social housing.

14[0:06:38.1] I: Okay. What are your funding conditions in concrete terms? So how is it staggered? Do they have different income groups, where the prospective tenants stop, where there are graduations, which is then also according to the rental price. Are there any specific features in your funding program?

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15[0:06:56.0] R: We actually have two different funding instruments, one is new construction, and the other is occupancy rights and occupancy rights, which are really for a special target group, for homeless people or people threatened with homelessness who take advantage of 67 aid. And we usually or very often acquire these occupancy rights from private individuals, so that, and this is where the funding is attractive, is not really known yet. We are now aggressively promoting this through advertising in newspapers and on the tram. We have advertising on social channels, so let us make sure that it becomes a bit better known. Start advertising now. More and more. That is one program. The other program is the new construction subsidy. And the idea with these occupancy rights is that you do not create ghettos where many people who are socially supported sit in one area, but that we have it a bit decentralized. And in the promotion of new construction, it is relatively complicated with us, there is individual funding, 23% if you build. And then there are subsidies for additional qualifications such as an elevator, a balcony and small apartments, large apartments with a second toilet and so on. And then there is a combination subsidy in the state. But the entry-level rents are linked to this, and they are exceptionally low, and the investors have to present a profitability calculation for 30 to 35 years. And combination funding is also overly complicated. So, if you only want to build a property as a private investor, then you have half a student project that you have to knock through before you understand it.

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16[0:09:23.5] I: Okay. (..) Now to access to housing and social justice. That is what I call it. How is the allocation of subsidised apartments organized in your company? How do you ensure fairness and transparency?

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17[0:09:39.6] R: So, we have housing promotion agencies, and the housing promotion agencies take care of the allocation. That is why I cannot say anything about it. And with the occupancy rights we also have / so we ask, we have the right of proposal. We have to propose three households or three households to the landlord. And we do this in cooperation with the housing promotion agency, but also with the 67er Kreis supportive help, that we ask the women's shelters and in the whole field of help whether there is a need for housing. And more and more people are reported to us than we can accommodate, of course. And that is why, and its specialist advice that people report to us. We assume that they all have an urgent need. And that is why we run a random generator over it. We cannot do it any other way because we cannot decide who really has a higher need now. And yes, we have to leave it to chance.

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18[0:10:51.4] I: Okay. (..) Why do you think publicly subsidised housing or housing in general still has a negative image?

media framing

19[0:11:03.1] R: I cannot say anything about that. So, I would maybe, let us put it this way, you know this settlement from the 70s, where, uh, so we have the Mühlenberg here. I don't know, it went through the press for a while and there are just / there are concentrated / so there are very low apartments, very low rents and there is just a resident who really has a low income and is often associated with a behaviour, which is perhaps not so, how you see it on average and it's always about the average for a slightly, slightly higher-income residents, because it's simply also related to the daily routine. If I work all day, there tends to be more peace and quiet at night than if I can do a somewhat freer day because I do not have to have a regular job. I think that this image is still in your head and now with the social quotas that are laid down in the development plan by many cities, it is no longer necessarily the case, such a ghettoization, but also a mix. If you have a social quota of 20%, then it is distributed quite differently.

20[0:12:44.7] I: Do you have this quota that you have to build 1/3 or 20% subsidised for a new building?

21[0:12:52.7] R: The cities and municipalities here all do that themselves. They provide theirs / So they have the planning sovereignty for development plans and that varies. There are some, so the city of Hanover says 30%. I think Lehrte says 20% in new building areas. It varies.

22[0:13:11.0] I: Okay. (...) You just mentioned that you have now revised your funding programmes and now also a little /

23[0:13:20.7] R: Want. So, we are in.

24[0:13:22.0] I: Exactly. But now also advertise and do marketing, that there are such funding programs through advertising, advertisements, tram advertising and so on. What is the intention or what do you want to achieve in the population?

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25[0:13:42.3] R: So that is just / it is about the occupancy rights and there we are dependent on private owners, i.e. apartment owners, ceding the occupancy rights to us. We have to mobilize private people to make their living space available to people who have particular difficulties on the housing market, and that is why we have to advertise it. This is not a matter of course. There is an exceptionally good, extremely attractive subsidy for this. So, we pay when someone cedes the occupancy right to us for five, for 30 years. Just as a calculation example, fifty square meter apartment, 30 years of assigned the right of occupancy, you get a one-off payment at the beginning of the first rental of 45,000 euros. And there were also hedging instruments in the event of reduced rental income or loss of rent caused by the landlord, caused by the tenant. There are still safeguarding measures and there are qualification subsidies if you want to make the apartment fit because what do I know, floors, windows, something is wrong. Baths often. There is another 11,250 euros at the beginning. So, it is always staggered according to size and duration, but with fifty square meters, 30 years you have 57,000 euros roughly as a subsidy at the beginning. And there are now private landlords who invest it in the next apartment. The money they get at the beginning and then build up a small housing stock. That is okay. And they should. So, I mean, that is an old-age security, I think. For some people. This right of occupancy is entered in the land register. This will remain with us, even when selling the apartment. And people can build up a pension and social housing is created in the existing stock. We do not need to build new. So, it is actually a good option, I find it extremely attractive. But it is too little known and that is why we have to advertise.

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26[0:16:14.1] I: So that means you are also pushing public funding in existing buildings, i.e. what is already there, instead of completely new construction?

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27[0:16:25.4] R: So, no, that is running in parallel. I think we are investing a little over six million in the subsidy for occupancy rights and we have a budget of, do not pin me down to an exact value, but PI times thumb

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fifteen million for the promotion of new construction. So roughly in proportion. And new construction subsidies are relatively unattractive at the moment. This is rarely called up because the entry-level rents are low. And we are now improving that. There will also be some movement and yes, we have to see. So yes.

28[0:17:06.0] I: Okay. Do you think that this is the only, the only hurdle for an investor from a purely yield point of view, that he says I don't do any new construction subsidies with you or there are also a few stigmatizations or something like that, if I build there now publicly subsidised, this could cause problems with the residents or the population, or?

29[0:17:33.0] R: I think what matters to an investor is what they have for a return, I suppose. But that is just an assessment, and I think it really depends on the entry-level rents. And if I rent something newly built on the open market, I have 15, 16, 17 euros at the moment. I can achieve there and in social housing. So I think the NBank has an entry-level rent of 7.80 euros. Of course, that is another matter. Well, of course, they also have attractive funding for that. Every investor will calculate this over 30 years and then decide.

30[0:18:23.0] I: Have there been projects in recent months or years where you say, okay, this is a successful example of the integration of publicly subsidised housing into the cityscape or into a neighbourhood?

31[0:18:34.4] R: So, a lot has been developed in Hanover. Well, we had the Expo in 2000 and in that area, i.e. in the south of Hanover, a completely new district was being developed at that time, the Kronsberg. And Kronsrode has now been attached to it. And several 1,000 apartments have been built there. So, it is really a new district, which I think is made visually appealing. These are high-quality apartments. You cannot say anything against it; they have a social quota of 30%. We will see how this will develop. You cannot say that yet. Privately, my opinion, too far out, too high social quota. I think such a high social quota can be done in the inner city, where it is perhaps a bit distributed or smaller districts. But it is a completely new city, i.e. a large district that is being rebuilt. In my opinion, which is too much, but we will see.

32[0:19:43.3] I: Okay. (...) Do you ensure, or do you also have requirements in the funding programmes as to how what is to be created or created architecturally and urbanistically for new buildings? Or is this purely a municipal task or the task of the municipality to ensure it?

33[0:20:02.6] R: Yes, these are basically specifications that have to be in the B-Plan. And we have no influence on the B-Plan.

34[0:20:10.9] I: Okay. How can ecological standards, i.e. climate protection or energy efficiency, be reconciled with affordable construction?

35[0:20:32.7] R: I cannot say much about that because I am not in the topic. But I think that some people are already taking care of it, because there is also / So we have the NBauO, which has been amended. And there is the possibility that you deviate from the DIN if you conclude a contract with the client, i.e. as a developer, with the client, that you deviate from the standards laid down by DIN. And that is already a step in that direction. That it is climate-friendly, but cheaper. So insulated balconies is the best example. So thermal insulation, insulation in the balcony, where you think, yes, you can please leave that now.

36[0:21:27.7] I: Okay. One is the topic of communication and citizen participation. How do you see that? Or what can you say about that? How can citizens be involved in new housing projects at an early stage? What would be your opinion? Or how will that /

37[0:21:47.0] R: Well, that's this project again, that citizen participation, there is a step-by-step program, so that it has to be publicly displayed and then we have citizen participation, the objections have to be documented and answered in writing and then, if necessary, a second citizen participation has to take

place. I actually think that's / It is already quite well regulated.

38[0:22:16.1] **I:** And from your point of view, there is also sufficient communication that publicly subsidised housing construction is necessary?

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39[0:22:23.7] **R:** That applies to all construction projects. There is no distinction between whether it is publicly funded or not. If in the development plan, i.e. when the development plan is drawn up, I as a citizen have the opportunity to exert a little influence on it. And there is an urban development contract at the side, where a social quota may be stipulated. As a citizen, I could also say that I have concerns about that.

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40[0:23:05.5] **I:** Okay. Now for the outlook and vision. How do you envisage publicly subsidised housing construction in 25 years, i.e. 2050? How do you imagine it in terms of its quality, its distribution and social acceptance?

41[0:23:27.7] **R:** I have never thought about it because I also think that 25 years is a time horizon that is difficult to estimate. We have so much movement in time, we have that too, if we look at our data and population forecasts from ten years ago, they are often not correct. And that is why I think you can hardly make a statement. Personally, I think it would be desirable if we were to build up our own stock again, our own state stock, and could practically guarantee low rents, as in the example of Vienna, because we have a large stock. That would be a wonderful state, but I dare to doubt whether it will be achieved.

42[0:24:43.0] **I:** What do you think is important or an important lever to secure affordable housing in the long term?

43[0:24:51.0] **R:** Own inventory.

44[0:24:52.7] **I:** yes, okay.

45[0:24:54.1] **R:** Well, if you lose that after 30 years. Build up your own portfolio. You can see that in Vienna. In my opinion, this is the most sensible solution.

46[0:25:07.1] **I:** Okay, yes, then thank you very much.

47[0:25:11.6] **R:** Are we done yet?

48[0:25:13.2] **I:** Exactly. We are done. Yes, thank you very much. Even if they had a few doubts at the beginning whether they could help me or something. Everything was great. So, it takes me a lot further, also in my research work in scientific elaboration.

49[0:25:30.0] **R:** You're welcome. Thank you. Goodbye.

50[0:25:37.3] **I:** Thank you. Goodbye.

1 Interview #10/ Expert #11 - Flensburg

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2[0:00:04.4] I: Housing is a basic need and at the same time a politically explosive topic. Affordable housing, especially publicly subsidised housing, is currently scarce in many cities. At the same time, there are societal reservations about subsidised housing. I would like to shed light on the following with you: What are the causes? What are the solutions and how can more social acceptance be achieved? My questions: What does publicly subsidised housing mean to you? Are there differences in professional and private perspectives? What does that look like for you?

3[0:00:38.2] R: What do you mean by difference between professional and private view?

4[0:00:42.7] I: Well, I had interlocutors, for example, who said, okay, I cannot separate it anymore. I used to have nothing to do with it in my private life, I could not imagine anything under it. Through the professional view of things, it then became clearer. What does that look like for you? (...)

5[0:01:01.0] R: What is social housing? (...) We try to make it relatively clear that this is publicly subsidised housing. We also had one or two cases in the past where it went a bit in the direction of rent-controlled housing construction, i.e. to conclude a private-law agreement with investors. But we really try to relate this as much as possible to this publicly funded track, which is admittedly a bit more difficult at the moment, because the / because, as is probably the case in all federal states, there is a run on subsidies, social housing subsidies and the funds are finite. (...) But there was another part of the question that I might not quite want to do now.

6[0:02:08.3] I: What does publicly subsidised housing mean to you personally or what distinguishes it for you?

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7[0:02:20.7] R: So, you have to look a little bit at what it looks like here in Flensburg, how the housing market here in Flensburg was very, very relaxed in the early 2000s. Had to do, very briefly and succinctly, with the topic of urban exodus, suburbanization. Just in the 90s, withdrawal of the Bundeswehr. These were big issues and in this respect there was no substantial difference between publicly subsidised or social housing, as it is called in such a population, and privately financed housing. In other words, the rents were not quite different. That is why it is not such a big issue in the rental sector here in Flensburg, which project developers mirror us. But we did not investigate it in depth, but it was reflected that people who buy a condominium, that they say again, if there is publicly subsidised housing across the hallway, then I might not think that is quite so good. But so purely from the, from the tenant households, this is / is not seen as great, as problematic. That is more what it is linked to. That was also part of her question. And if it is mixed, the apartment is then paid for by the job centre or the rent is paid by the state. And there is actually a big challenge to say: No, in the meantime it does not only affect households whose rent is covered as part of the costs of accommodation.

8[0:04:25.9] I: What does the structure look like in general in Flensburg? So, you can say what percentage of the population would be entitled to a housing eligibility certificate or a right to publicly subsidised housing?

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9[0:04:40.5] R: Here in Schleswig-Holstein, we have three funding paths, differentiated according to income limits, and we have not done a corresponding needs analysis, we have not yet done so. That is what we intend to do. However, if you look at what it looks like in other cities throughout Germany, then there will be a large part that can at least slip into the third funding path. And I think even in the first funding path that will be a slightly higher double-digit number. (...) This means that in such a view, we would not be primarily concerned with a number, because we certainly cannot realistically manage to ensure that all households that would be entitled to a certificate of eligibility for housing can also move into a correspondingly

subsidised apartment. There / So we make the illusion, we do not make ourselves there.

10[0:05:47.4] I: Okay.

11[0:05:47.7] R: As a guideline, we now have almost 4,000 subsidised apartments, almost 3,900 publicly subsidised apartments and have as a goal 15% of all rental apartments. And there we will be at about 4,500 residential units, which is quite a challenge, because on the one hand the urban area is extremely limited. This means that we cannot accommodate so many projects, at least here in our urban area. And on the other hand, of course, apartments are constantly falling out of the bond.

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12[0:06:28.5] I: When you say that you have already commissioned a needs analysis or are striving to do so, that is certainly also related to the current situation on the housing market. What does that look like for you in Flensburg? How do you assess the current situation there?

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13[0:06:45.9] R: Yes, one thing is the current situation, and the other is where you come from. That is why I said it on purpose right at the beginning, we come from a very relaxed housing market. By the way, in the 90s, there was a reaction to this, to this topic of suburbanization, in which mainly single-family house areas were designated, also on former areas of Bundeswehr properties, naval properties, but primarily in the private housing sector. And since the mid-2000s, several effects have come together. One topic was that the number of study places at the university in our country has doubled within a few years. In other words, those who have been expanded, massively expanded and otherwise those, this suburbanization trend has also partly reversed, I would say, in a certain age group. Of course, this also has to do with the fact that life in the countryside is no longer quite as attractive, today as it was 30, 40, 50 years ago due to the ever-decreasing infrastructure offers. And since then, we have had a steady increase in population, which has primarily been made up of these two demand segments and from 2014, 2015 onwards again due to a high number of people seeking protection, as probably also Germany, throughout Germany. And the whole thing has led to the fact that we probably had a point in time, sometime at the end of the 2000s, when the housing market was once briefly balanced, and since then a / or the excess demand has always been there. It was recognized around 2010, 2011, 2012 that we had to go back into planning. In other words, all market participants, the city, housing market players, housing providers, that the supply of housing must be expanded, especially in multi-storey apartment construction. At the beginning it was a bit well, ratio maybe two to one or three to one, multi-storey apartment construction to private homes and in the meantime you have actually almost completely landed in multi-storey apartment construction. And these planning procedures take a few years, of course. Then you need the right building permit and then the construction begins. In other words, from 2015 onwards it was actually noticed that now the supply of housing will / could also be increased. This has been massively increased. In the second half of the 2010s, however, the population simply could not keep up with the galloping demand, because on the one hand the population grew and the household numbers again disproportionately due to the trend towards ever smaller households. Therefore, the result is a tense housing market, certainly not as tense as in metropolitan regions around Berlin, Munich, Frankfurt, Hamburg. But Flensburg is a kind of swarm city as a university location, training place centre, job centre here in the region that we have a tight housing market, especially in the segment of small apartments and, of course, affordable apartments. Because the / Flensburg has below-average incomes, below-average purchasing power. That is the status quo, so to speak. And since the jump in interest rates, what do we have now?, three years ago, housing construction, privately financed housing construction, has also come to a virtual standstill. The increase in demand has also not been quite as high as it has been for almost a year. But we are now, I would say, in the process of filling up the housing supply and the deficit we have. And here we are, we are in the process of creating planning law as a city. We have, as of the current status, created scarce or planning rights in recent years, which has not yet been called up, i.e. where not even a building application has been submitted for about 1,200 residential units. (...) That's the biggest challenge for us right now, that we have created planning rights, but there is no

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construction.

14[0:12:02.2] I: **And** construction is taking place because these are publicly subsidised apartments, and the subsidy conditions are still not good enough to act as a private investor. Or why is that for you?



15[0:12:17.3] R: Well, those are distinct reasons. So, the conditions in social housing promotion in Schleswig-Holstein are exceptionally good, both in terms of the approved rents and the loan conditions and the subsidies that are given. In fact, they are so good that the country is now more restrictive about them. Which is again a problem for them, for the project developers on site. It is said that only a maximum of 70% of a construction project may consist of subsidised apartments, i.e. 30% must be in the privately financed area, even though there are three funding paths. So in the year and a half or two years when these stricter criteria did not yet exist, we did not approve or endorse any major construction project with public funding that was 100% in the first funding path, but we talked to the project developers / agreed that there must be a funding mix, always with second and third funding paths. But the challenge at the moment is that a maximum of 70% of the residential units of a construction project and in absolute values even a maximum of eighty residential units is subsidised, as a rule. That is one part. But there is also another part of the truth. And that is that there are some construction projects that were not designed at all for a higher proportion of subsidised apartments, but that were designed to then resell apartments. And this market, especially for condominiums, has really come to a standstill and that is the problem with some construction projects. Then, of course, we have the issue that we no longer do great exterior developments, but have inner development, conversion areas. We have a major conversion project at the commercial port, which has now been significantly scrapped, especially in recent weeks, because there are new developments in the direction of port management, but also port strategy, security needs of the state.



16[0:15:15.3] I: Okay. (...) One is on the topic of access to housing and social justice. How is the allocation of subsidised housing organized in your company and how do you ensure fairness and transparency? In other words, the allocation of apartments to potential tenants. (...)

17[0:15:38.5] R: I can say that relatively simply, that is not happening at the moment. In other words, anyone who is entitled can pick up a certificate of eligibility for housing from us at the citizens' office and as long as the certificate of eligibility for housing matches the subsidised apartment, they can move in. So, we do not do housing brokerage, as other cities do. We do not have a list of criteria and do not currently exercise any naming and appointment rights. This can change again, because in the course of the increasingly tense housing market, certain groups of people, household groups again, have it even more difficult, I would say, within this lower market segment. And we may have to get into this topic, but not in practice so far.

18[0:16:46.1] I: Okay. (...) Which groups do you see as disadvantaged? What are these for you for, yes, groups or groups of people that you would classify as such?

19[0:17:00.9] R: You have to do a little bit of gradation. On the one hand, we have the groups of people where we are legally obliged. On the one hand, there are the homeless, the partly homeless or threatened with homelessness. That has also been our main focus so far, so to speak. This will then also include people seeking protection who are accommodated in shelters, large accommodations, but have a recognition status. This means that they could actually / are allowed to go into the free housing market but find nothing there. That is one, an issue that we have. I am a bit hesitant, because of course we have large accommodations, but they are not really big either, but we have already tried to distribute them to some extent over the city area. But it is also an extremely expensive solution because they were articulated in the relatively short term, these, these needs and also in the short term have to be implemented somehow. (...) And then we have those, the so-called care leavers, i.e. the adolescents or young adults who are still in youth welfare facilities, but who also have a need for care there and do not easily find an apartment on the

free housing market or on the free housing market, I mean including the subsidised housing stock in this case. Then we have another topic of women. So, the capacities in the women's shelter are also not sufficient. It is a little bit now, a little further back, so to speak. The focus is now on us / So are of course also in focus. But the focus is once again on those who are in municipal accommodation.

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20[0:19:25.4] I: Okay. So, now to social acceptance and yes, also to the neighbourhood as far as publicly subsidised housing is concerned. Why does publicly subsidised housing often still have a negative image?

21[0:19:43.2] R: Yes, I had tried to hint at that a little bit earlier. Here in Flensburg, it is not so much the difference in the rental housing sector, the enormous difference. What I think is an issue is when you have buildings that consist entirely of publicly subsidised apartments. And unfortunately, we have seen this in recent years, when, I would say, housing subsidies came up again, such buildings have also been built. In the meantime, we make sure that it does not happen again. But that is always something that you have to represent and explain to the project developers and in the end also enforce it and say we will not do that. I think that is one, one topic. And against the background of rising rents, we also tend to have /Of course you have this, yes, I don't know who is moving in and I'm playing with the dirty kids and stuff like that, but rather, rather less, I would, I'd say. But we already have something that says that the state pays these expensive rents here through citizen's money, i.e. subject subsidies, through property subsidies, through the immensely expanded housing benefit. And our incomes are not so high. And that is more of a debate about justice, the one we have here.

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22[0:21:40.9] I: Okay. You just mentioned that in the past you have also supported and promoted larger projects that were purely publicly funded and built. What does that look like for you now? So how do you ensure that the subsidised housing can be designed accordingly, let us say, architecturally, in terms of urban development, but also in relation to the population?

23[0:22:11.4] R: I did not quite understand that.

24[0:22:14.6] I: Exactly. You said yes, well, you just said that you had funded housing projects in the past that were purely publicly funded and that they would not do it that way again. Perhaps the question is different, what aspects now speak for the fact that they no longer do this or would no longer do so?

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25[0:22:36.6] R: Well, we talk to the project developers about it and say we / so we, are/ This housing promotion in Schleswig-Holstein is based on a division of labour. Of course, we also discuss the projects in terms of urban development, but also in terms of the funding mix and housing mix. This means that we coordinate with the project developers how many subsidised apartments, how large are the subsidised apartments and where are the subsidised apartments? And the result of this coordination process, i.e. we bring in what we see from the city's point of view and what are the red lines? But we tend to enter into dialogue. And then we get mirrors from project developers, yes, we would see it this way and that and our market view is this and that and in the end we have also agreed in almost all cases. And this then manifests itself in a municipal statement, which is then decisive for the funding. And apart from that, for larger projects, there are also competitions where it is stated at an early stage that at least 30% must be publicly subsidised housing. We would like to have as many blind buildings as possible, i.e. that it is not recognizable from the outside whether the now subsidised / publicly funded is or not. And that's what you have to do, and you have to stick to it through all stages, through the result of the competition, the further development of the competition result, urban land use planning, then protection via an urban development contract or purchase, land purchase contract or heritable building right contract and the municipal statement.

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26[0:24:25.5] I: Okay, so that means that these are all also means, so that you want to see that there is a social mix in the cityscape?

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27[0:24:37.8] R: Yes, in the cityscape. So first of all, of course, at the project location and as part of the municipal statement, we always take another look at the surroundings, the neighbourhood. This is now also increasingly important to the ministry. We have done that before; we have done it before. But yes, that is exactly what is important to us, that we have a social mix, which is already challenging, because I said that the greatest need is with us, with the smaller apartments. We have housing stock, most of which has medium-sized apartments, i.e. more like three or four room apartments, maybe even five-room apartments. And of course, one is then inclined to say, now we are building almost only small apartments in the, in the new development areas or conversion areas, because that is also where the demand is highest. However, this contradicts social mixing. And of course, we try to focus on smaller apartments, but also to include larger apartments or larger apartments with owner-occupied home quality. We are also talking about how to get people to finance it. So, when talking to the project developers, we also try to make sure that they are compatible with the KfW funding programmes, which is relatively difficult at the moment because they are not so dependable and such a project development takes years. But these are the means that we are trying out and, in particular, as I said, entering into communication and exchange with the project developers.

28[0:26:46.7] I: In terms of communication, how can citizens be involved in new housing projects at an early stage? So, do you specify something or enter into dialogue, or do you give something to the project developer or is it completely free to the project developer?

29[0:27:10.6] R: What exactly do you mean? So, what is left to you? Because there is, of course, public participation again and again within the framework of the various urban planning competitions and land-use planning procedures and other things. That is why the question is a bit of what is left behind. In principle, everyone can get involved and nowadays a lot of people do that.

30[0:27:37.7] I: Yes, okay, from your point of view, is this also communicated sufficiently? So, if publicly subsidised housing is built, this / Yes, well, you say there is no problem at all for Flensburg, because there is not this, um, this negative image. Is it represented by you through construction signs or so on the part of the investors that publicly subsidised apartments are being built? Is there any feedback? Do you know anything about how communication or public relations works?

31[0:28:11.9] R: So, it is / it is already reported for every project and therefore it is also known how high the proportion of subsidised apartments is. But for a long time, it was more the accusation that construction was not considering the need by building housing that was too expensive. That is why it is more likely to be perceived as a good thing if subsidised housing construction is built. Of course, you have to be careful not to throw the baby out with the bathwater. But so far this has not met with massive criticism in the / As I said, the occasional issue with condominiums is that people then say, what is across the hallway here? What will happen to the apartments? We got the feedback, but then through the project developers.

32[0:29:14.3] I: Okay. How do you envisage publicly subsidised housing in about 25 years, i.e. in 2050, in terms of its quality, distribution and social acceptance?

33[0:29:31.8] R: Well, first of all, I think we have the big issue that the social, subsidised, socially subsidised housing stock is totally linked to new construction. And I think you have to get away from that. The promotion of existing buildings is also good but is hardly noticed. That means that although we have tried a few things, it is still difficult. There is a bit of a topic of how can you slowly get this / the management, the administration of publicly subsidised housing into the 21st century? So, we are still very analogue with the issuance of housing eligibility certificates via housing provider confirmations, until the papers arrive here, that they are then checked and so on. I think we have to see to it that management is simplified. I think that is one important thing for the time being, especially from the landlord's point of view. And otherwise, this decoupling from, from the new building. Of course, this can be achieved either by somehow going into the promotion of

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the existing population or by somehow managing to get a lasting commitment. Whether it is about the topic of new non-profit status or what we do now, if we have municipal land, that we then go through the heritable building right and don't make it obligatory now, but say that when the ties expire, then you can get a reduced ground rent rate if you make a follow-up subsidy. That is more than, as an incentive also has a bit of a subsidy background. In terms of acceptance, it is important that we do not have any agglomerations, i.e. neither a building nor certain districts. And Flensburg is a spatially very weakly segregated city, so it means positively. To a certain extent, this simply has to do with how the city has grown. But we have very mixed neighbourhoods in terms of income, especially that of households. We have a bit of a tendency in the areas of migration history that there are already neighbourhoods where the density is higher. That is what we have / parts of households with a Russian German background, so to speak, and other areas that come more from the Turkish cultural sphere. We did. But apart from that, as I said, we have a very, very mixed city and from my point of view it is important that the people in their neighbourhoods also get into conversation with each other and see that they are normal fellow citizens and they may have a low income.

34[0:33:35.4] I: Okay, yes. A nice final word, in my opinion. Those were my questions. Thank you very much for taking part. And yes, if you are interested, that will take a little time with the evaluation and until the end of the dissertation next year, I can of course provide you with key points or key points for it. This, of course, is the entire view on the territory of Berlin, Hamburg, Munich, but also Wiesbaden, Dresden, Saxony-Anhalt. There are different opinions, or because they look different. Just like you do now in Flensburg. I will be happy to make it available to you.

35[0:34:20.2] R: Yes, first of all gladly and secondly gladly to make it available. I am always, always extremely interested in that. I have some dissertation almost every summer, almost every summer, as summer reading on a wide variety of topics.

36[0:34:36.7] I: Then I will sign up for next year.

37[0:34:40.1] R: All right.

38[0:34:41.7] I: Okay, thank you very much. By then.

39[0:34:45.4] R: yes, do it well. Good luck. Goodbye.

40[0:34:47.4] I: Thank you. Goodbye.

1 Interview #11 – Tübingen

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2[0:00:02.5] I: Housing is a basic need and at the same time a politically explosive topic. Affordable housing, especially publicly subsidized housing, is currently scarce in many cities. At the same time, there are societal reservations about subsidized housing. I would like to shed some light with you: What are the causes? What are the workable solutions and how can social acceptance be achieved? Or how can even more social acceptance be achieved? (...) What does publicly subsidized housing mean to you personally? So, what does that mean for you directly?

3[0:00:40.6] R1: Well, I think we can already see that it is a public task to satisfy and take care of the basic needs of the population. And that is why public housing is simply part of the important tasks of the state in the end. Yes, so far perhaps.

4[0:01:03.1] R2: And we / For us it is relevant that the fact that an urban society only functions if it, if it urgently needs all the functions that a functioning city has, can fulfil to the extent that the people who then actually perform these functions, that they also somehow find a place to live. And if only people, if only chief physicians can afford living space in Tübingen, then the hospitals will not function, but they will function above all because there are nurses who keep the business running. So that is how we have functions in urban society and those that are relevant, otherwise it does not work. And as a state, we must ensure that they can all live appropriately, well, and safely.

5[0:01:55.0] R1: And public housing often has this / or was also formulated in part in the public housing subsidy programs in such a way that the social weakest, for the left behind, who for some reason cannot provide for themselves on the housing market, that is only for these people, they have to be absorbed. But in the end, the way our housing market currently works, this is far too short-sighted. Actually, many, many people and also people who have completely normal families, jobs and all kinds of things and get their lives together very well, they also benefit immensely from public housing and also have a need and needs for public housing. Exactly. So, it is actually about housing for everyone and not about housing for the poorest or the socially weakest or those who cannot really participate in our economy for this reason.

6[0:02:53.7] R2: On the contrary, this is actually what social housing is today. This is a medium-sized business program, but the very, the poorest, who may simply have real difficulties in coping with life, of whatever kind, are left behind by it. Those who hardly find their way into this subsidized housing construction, because, because the demand from other groups who have the / (...) where, where, where the owners, who rent, then believe / those with whom I have no, no, no problem, it is simply much, much higher. So, if and, and that is why I also have a bit of a problem with the thesis that there are acceptance problems of social housing. So, I, I, I have (incomprehensible)

7[0:03:38.4] R1: Not really. So, but / Well, of course, there are always problems, for example. We also have projects in Tübingen where public housing is involved. In other words, socially subsidised housing, i.e. a proportion of socially subsidised housing, is to be produced in areas where there has been rather very high-priced, very high-priced housing so far. And there the acceptance is already lower than in other areas.

8[0:04:10.0] R2: That is right.

9[0:04:10.8] R1: Well, that is already there, so the feeling is, now people are being put in front of us here with whom we otherwise do not necessarily want to have anything to do in everyday life. In these cases, i.e. where there is somehow a really high-priced housing segment, there are extremely good locations, people are perhaps less willing to get involved in the fact that social housing is also to take place around the corner. But basically / well, Tübingen is of course also a distinctive feature in this case, because firstly it has always

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had an extreme shortage of housing, so because it has simply always been clear that something has to be done about the housing shortage. And because Tübingen is of course also simply political, rather left liberal has always been or has been for an exceptionally long time, simple. So, our municipal council is mainly Green and SPD. There are also left wings, but other parties do not necessarily have so much to say or are less involved in the decisions. And then, of course, it is simply a fundamentally different attitude in such a more academically shaped liberal urban society than perhaps anywhere else. (...) What else can you say about that?

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10[0:05:28.9] R2: If you look at the income limits, the, the, the one in qualifying subsidized apartments to us. This also makes it clear once again who this program is actually aimed at. If that, if it, if you think about a family of four, then I think we are at somewhere around €78,000 gross income. Hey, I have to earn €78,000 gross first. That is not / We are not talking about people who are stuck in any, some transfer systems. So, in no way, which is always the idea. But yes, there are still ideas of social housing from the 60s and 70s in people's minds, where urban planning decisions were also made that were unfavourable. (...)

11[0:06:14.3] I: Are there such quarters or areas in Tübingen as well? Or how do you go about it, yes, I will say to de-escalate it or just stop promoting these hot spots at all?

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12[0:06:32.6] R1: Actually, Tübingen is too wealthy for that. So, the south of Germany and Tübingen in particular is too wealthy to say that we now have a large quarter from the 70s full of prefabricated buildings. Whereas social housing used to be used, today it is social housing. The poorest of the poor, those left behind, live there. And there is dealing in drugs, and you do not dare to touch them. Such areas simply do not exist. So, in Tübingen there is actually not, if it was once there then the Drei-Höfe-Quartier maybe once an area was former barracks area. The French army heard that. It then became municipal property when the French army withdrew in the early 90s. And the city then accommodated its emergency file, i.e. all people who are urgently looking for housing and were on the emergency card, there. And that was then seen as a focal point for a while. So somehow it was not really serious. But of course, there were then efforts, this was the typical effort to say, to mix this quarter through co-ownership, i.e. with private residential property, in order to create a social mix, there. This actually meant that many of these people no longer live there and now somehow had to look for housing further outside the city. Whether this was an advantage or not is a matter of great debate. So poorer people certainly also have the right to live in locations close to cities. Do they have to be pushed to the margins if you want to create such a mix somehow? Who benefits from this mix and who does it bring nothing? So, the people who lived there probably did not. Yes, but that was, I think / It was also the 90s, when I think people might have done such experiments even earlier. Nowadays, it is already the case that all the new neighbourhood developments always include a share of social housing and also always have a share of ownership in it or have higher-priced rental apartments in it, so that such a mixture, such a mixture actually arises from the outset and is thought through. So, there will not be any / Tübingen is too small for that to say we are building an entire quarter with five hundred households only social housing. Something like that would not happen here / So somehow it does not have this magnitude.















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13[0:08:57.8] R2: I think in the self-perception of people is the one who now lives in, in subsidized housing, which is not the one at all / There is no own one, there is no felt neediness or the negative connotation, I think. The only ones who have the feeling that they are at the bottom of the housing market are those who have to live at Vonovia. So of course, I mean, Vonovia is a / That is a landlord who does terrible things. And of course nobody wants to / Nobody lives here voluntarily, but these are not subsidized apartments. That is just a / They are just victims of financialization.

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14[0:09:44.3] R1: And there are reservations, of course, but that is more for economic reasons with investors, who are not necessarily happy when the city tells them that you also have to make a share of social

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- 15[0:10:31.3] R2: And we succeed. That is what we exist for, to do exactly such / just as much enlightenment. And that is where we take a close look.
- 16[0:10:42.2] I: Has there been a development in recent years, towards the positive, i.e. due to the housing market situation, high interest rates, high construction costs, etc. That maybe more interested parties or investors will knock on your door and say: Hey, we want to build more publicly subsidized buildings. Do you have that?
- 17[0:11:00.6] R1: I think it is perhaps clearer to you that you have to or that you will not be noticed as the good guys on the housing market if you do not contribute. And it is also political / So also here in the south, also from all governing parties, actually also the commitment to more social housing. And I think it is actually clear to everyone that they can't say that we think social housing is stupid or that it shouldn't exist because the crisis on the housing market is so big that it won't be helpful to stand in the corner of the evil investor(s) who say we do not do something like that.
- 18[0:11:39.7] R2: Yes. (...) So nobody, nobody, no one who comes to Tübingen and makes any request will say: I do not want to build social housing. Then we say: Hello, there is a door. (laughs) I think they use it better now.
- 19[0:11:57.0] R1: Yes.
- 20[0:11:57.6] I: So, you also have the obligation, when something is newly built or when densification is conducted in the inner city, that there must be a certain quota for publicly subsidized housing construction in any case?
- 21[0:12:08.5] R1: Yes, where we can, where we have been able to do it so far, now we can probably do it in other cases as well. That is / We are currently in the process of looking where we can, because a new development plan has to be made. There are these obligations.
- 22[0:12:24.9] I: What does that look like in general? Situation on the housing market. You once briefly mentioned this. What does that look like in Tübingen?
- 23[0:12:33.7] R1: Extremely tight. So, one of the highest rents in the southwest here, almost impossible for families to find anything, if not in the social housing market segment. (...) We have students. It is a very large university with a lot of students who simply occupy a lot of living space that is actually suitable for families. So, a lot of living space is rented out as shared flats to students, because then you can do individual rentals, i.e. rent out rooms individually and of course earn much more from it than renting to a family. This is already a major competition problem on the housing market. And yes, that is why we naturally try to build social housing as much as possible, but of course that has its limits. There is little land that can still be built on. Construction is incredibly expensive. There are processes there, they are just getting more and more tedious. And we cannot keep up, because, because it is simply there in the portfolio, very, very high rents are simply called. And yes, we are already one of the few municipalities that have managed to ensure that the stock of social housing does not decrease. I am sure you know that too. That the German subsidy system works in such a way that the apartments fall out of the bond at some point. But that we can
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compensate for this by building new social housing and/or reconnecting social housing. Exactly, so that our stock has now increased in the last few years, but of course at a level of a few percent of the total housing, i.e. the total apartments in Tübingen, only a few percent is actually subsidized by social welfare. And that, of course, is far too little. So, it could also be half. Thereabouts. Then maybe everyone would have affordable rents, yes.

24[0:14:32.7] I: How many classifications do you have? So, do you have two or three income levels and groups for public funding?

25[0:14:38.7] R1: No, in Baden-Württemberg we only have one income limit. It is just very high. It is very high. It is a / It is such a weird definition. In other words, the median income of a male domestic worker, according to the law. Terrible. Unbelievably bad. Yes, exactly. And it is relatively high. So, a person who is allowed to earn 57,000 € gross.

26[0:15:05.2] R2: The number that came yesterday. Because the other day (...) And something with the current implementation instructions. (...)

27[0:15:20.8] R1: twenty-five it has to be. (...) Exactly. So, we also have other larger cities in Baden-Württemberg, I think we also have our own funding programs with their own income limits. **In Stuttgart, for example, I think it supports itself and then also has such a property promotion, its own income limit.** But we simply use the state program here or encourage investors to use the state program.

28[0:15:53.5] R2: We have again / Exactly, a person, as you said /

29[0:15:56.8] R1: €57,800 gross per year. That is not a very low income.

30[0:16:03.5] R2: And a four-person household /

31[0:16:05.2] R1: €75,800. So, a family with two children 75,800 € gross. You have to earn that first. (...) Exactly. So actually, really far into the middle of society (incomprehensible).

32[0:16:23.1] I: You just said it. So, you are pushing for new construction, but you are also making sure that if apartments fall out of the bond, that they can then provide adequate offers, that the commitment is pushed even further.

33[0:16:36.6] R1: There is also a state program. Which is actually intended to continue such bonds. In other words, that you bind existing living space again or bind it for the first time. And for many years now, we had a program that added something up there. In other words, an additional municipal subsidy to this state subsidy, so that it becomes even more lucrative to enter into these commitments again. And there we also have, so probably in terms of volume it was not super much, but at least there were, there are always private individuals who say, I want to have my apartment tied up, so that we can really benefit from the private housing market and not only from larger housing associations, which do social housing anyway, but simply from normal private landlords, then tie up a few apartments and then new social housing is built.

34[0:17:24.1] R2: But we keep **bumping into bureaucratic hurdles of the state regulations**, which leave truly little room for manoeuvre. We would always wish that there would be municipal leeway, that we would simply decide what works and what does not, simply in order to reduce the housing market, which is totally differentiated into one hundred ramifications. I cannot regulate with such a one size fits all, I cannot get to it. We would like to see **more flexibility** there. **But these calls have died away, although we are also part of the strategy dialogue in the state of Baden-Württemberg, have so far gone unheeded.** Also, also because there (...) very classic ideas of how bureaucracy and administration should work are still dominant at the moment.

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- 35[0:18:16.3] R1: Well, I think we have a lot of criticism of the current social housing subsidy programs.
- 36[0:18:22.1] R2: Anyway.
- 37[0:18:23.5] R1: We could definitely be designed completely differently to enable much more. That does not just mean more money. So that is what everyone is calling for, including the investors of course, but really also other regulations and other possibilities.
- 38[0:18:35.3] R2: We are affording ourselves an extremely expensive system, which in our opinion, so every time we look at the overall picture, a relatively expensive system, which is very / Well, where we are already seeing a significant loss of efficiency.
- 39[0:18:52.6] I: What would you wish for Tübingen if you addressed it in such a way that there are discrepancies with the state, which would be good for you?
- 40[0:19:02.8] R1: Of course, it would be ideal if we ourselves designed who we support and why, and what kind of housing would be subsidized and how, and if we could dispose of the finances ourselves, so to speak. Of course, we always are, but it is always the case that we have the feeling that we are somehow closer, both to the investors and to the needs that exist here. And there is now, for example, the issue of binding existing apartments. Many people are approaching us. There are certainly more people who would like to turn their apartment into social housing, i.e. make social housing, and receive subsidies for it. But her apartment is simply from 1922, and the cut does not fit the regulations of social housing because it is three square meters too big or because the kitchen is too big or because I have no idea. So, and that is totally frustrating for us and, of course, for the people who actually want to do something good and of course also want subsidies, but also want to do something good, because you can make a lot of money with apartments. So, these are not the people who want to do this, who come to us. And that, for example, is totally frustrating. What we need much more is housing, not for the classic nuclear family. They hardly exist anymore, but for older people, for people who live in other contexts, for individuals who would then like to have public areas that they share with others. All these housing concepts, which are very innovative and which are also necessary to somehow accommodate all these different types of households that exist today, are all not covered and promoted by the social housing subsidy, because there is simply still the idea of the family home with father, mother, two children, which is simply still a very tiny part of the population.
- 41[0:20:59.6] R2: And at the end of the day /
- 42[0:21:02.9] R1: So these are the things, the things, the ones, the ones where we have problems again and again, where projects can't get enough funding or can't get any funding at all, even though they actually have very good, forward-looking housing concepts and this funding would be urgently needed to make them affordable. That is frustrating for us.
- 43[0:21:22.5] R2: And at the end of the day, they will probably also need more regulatory intervention in the rental housing market as a municipality to keep the overall system stable.
- 44[0:21:32.7] R1: Apart from social housing promotion.
- 45[0:21:34.2] R2: We are talking about the other independent of the social housing subsidy. So that we, that these speculative peaks that arise again and again, they are simply harmful to the economy. So, nobody gets anything out of it, that, that, that destabilizes the overall economic balance. Speculative peaks. But they also cause injustices on the housing market. And that / And you can only / You have to intervene in the market and say that it just does not work that way. Point. We do not allow that. And there, and municipalities also need more leeway. Why municipalities? Simply because the housing market in Ödenwaldstetten on the

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Swabian Alb definitely works differently than that in Tübingen or Freiburg. So, it is also the municipalities that could make regulatory interventions for their housing markets as gently as possible, as vigorously as necessary, and then really, really. To make sure that they get their situation stable. And that / And that / If you ask around a bit in housing research, many who look at it from this perspective are quite in agreement. There are just the classic neoclassical economists who say, for God's sake, it is all the devil's work. But their empirical foundation is manageable, (laughs) about what they say. (laughs)

46[0:23:06.0] I: Okay, yes, we just touched on it briefly, maybe a little bit more detailed. Why do you think publicly subsidized housing often still has a negative image?



47[0:23:19.8] R1: So, as I said, we do not actually find it. So we do not really think that such a negative image still exists, because we are in such a crisis situation, that actually all the confessions in the meantime, including all parties, also here in Tübingen have a commitment to the necessity of social housing and the negative image, as I said, so perhaps with investors or with people who are very, are very far away from even being aware of problems on the housing market, have simply always been able to afford housing and will always do so and their acquaintances and friends have always been able to afford it and will always do so. They may be further away from that and still have such negative, negative ideas. But I would say that the broad population thinks social housing is a good thing and extremely necessary.

48[0:24:17.2] R2: And especially in the urban context, these reservations have really largely disappeared. We do not see them.

49[0:24:26.8] I: Okay. And now back to this topic, when it comes to better residential areas, where there are more single-family houses or whatever, they said that there can still be or is one or the other reservation. How do you react to this? Or what happens or is being done so that these reservations can also be dispelled?

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50[0:24:52.0] R1: Communication is already / So actually there is already a lot. So public events, information events, sometimes also intensive appeasement of individual citizens, who then contact the mayors or somehow contact them or something. There are also individual discussions. And exactly, yes, there will still be / So social housing will still be built. It will not deter you. But it will also / resources will be invested somehow to inform the public as well as possible and somehow not give the impression that decisions are being made over the heads of the people.

51[0:25:41.3] R2: And it is also not the case that the most vocal critics of any development measures, those who are not necessarily representatives of the majority of people in this neighbourhood. They may be the loudest, but, but those who have no objections do not get in touch. There are no letters to the editor then. We think it is great, right? And then / There is / A misperception arises very quickly. Just because individual, very vocal, influential people are very, very, very, very, very, very strongly criticizing, it does not mean that what we are doing is rejected across the board. But you cannot measure it without a representative survey. Of course. But if you observe it this way, the letters to the editor are always the same and they always come from the same, from the same teasers. Let us take a project like this, where subsidized housing construction was also very controversial, but overall, the densification projects. At some point, even the local newspaper was so annoyed that it no longer publishes letters to the editor on the subject, because they are always the same anyway and because everything has been said anyway.

52[0:26:57.7] I: Okay. Yes, yes, we are already there / Yes, you have already given a good insight. In any case, I also know how the whole thing is seen in Tübingen, or how you see and manage it there. Now to the outlook and the vision. How do you envisage publicly subsidized housing and housing construction in 25 years in terms of its quality, its distribution and also that of social acceptance?

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53[0:27:36.8] R1: So ideally, of course, there will be a lot more of them, as well as in much larger differentiations for diverse needs and needs. (...) Ideally, of course, this short-term nature of social housing construction in particular would be taken out of the subsidy. So, it is also possible to say that only projects or housing projects are funded that already have structures that guarantee long-term affordability, such as cooperatives that consist of members who live in the apartments themselves and practically make the decisions about how high rents there are. So, there is also the possibility of saying that the people who live in the social housing have a say in what happens to their living space. And then you would simply have the possibility that this money, which is being used very, very much money right now to create social housing, that this money does not fizzle out after a few years, but actually remains in the system in the long term and then new housing can be created again with the rental income. That would be our wish, that one / So you certainly have to make big investments now. If you make the investments smartly, then you make them now and never have to make them again, because overall housing is actually self-financing. So, you do not have to take high rents so that housing will eventually finance itself and so that there is even something left over to build new housing. These are systems that work well in other countries or that work well on a small scale in small housing associations or cooperatives that have simply managed well over the last decades. And relying on such systems would simply make much more sense.

54[0:29:42.8] R2: Denmark, for example, spends a fraction of the sums per capita on housing subsidies like here. In other words, a much more efficient, much more powerful system. So, you can also look somewhere else. The (incomprehensible) are better. And it is nice, if you dare to make this comparison, it is a bit depressing sometimes, like here, how we are here with this housing supply /

55[0:30:12.3] R1: Yes, money is also thrown out somehow. Ultimately, tax money is thrown out, which is then gone after ten or 15 years. The apartments are then expensive again, some apartment owners earn a golden nose, and the money has been skimmed off the system. That is very frustrating. Exactly. So just a better system, invest more and yes, certainly invest a lot first. This will be necessary, unfortunately, because of course we have also overheated a market to such an extent that land is now incredibly expensive.

56[0:30:47.6] R2: And just think pragmatically and not ideologically, what do I know, where can I apply the one lever? I will do it with an example. That is not a concept now. So, here is an example. Because if we were to strengthen the equity situation of the public housing associations, then we would have to invest minimally. The money would no longer be the case, for example, if the federal government participated in the housing associations via the KfW, via atypical silent participations, the equity could also be inflated. The money would still be with KfW. It has not disappeared. It is a participation, and I would have made an insane volume of housing construction possible with a mini lever / I could make an insane volume of housing construction possible with it. That is a hundred times smarter than just giving away a pile of money where they are doing it right now. It is just pragmatic. What, what can we afford? What is the most efficient? If we had this view and wished in 25 years that it would happen without ideology, then, then we could achieve a lot and also make much more out of little. (...) So now it is just an example that what we mean is not always so abstract and theoretical.

57[0:32:04.7] I: Yes, that was a very, very good closing word from you for me as well. So, these were the questions I had for you. And that helped me a lot, gave me a very good perspective. Remarkably interesting, as you can see it, also for Tübingen and in relation to the state of Baden-Württemberg. I would like to thank you very much.

58[0:32:27.6] R1: Okay, here you go.

59[0:32:28.9] R2: Have fun. Do we get what came out of it?

60[0:32:32.5] I: Gladly. So, it will take a while. So, it will take a while. Of course. So, I will be happy to keep you up to date. Or rather, I think it will be in the middle of next year. And then I can gladly make it available to you. Which is then also with a view to the entire federal affairs and to other federal states, how the opinions and the whole, all the experiences are, how it is treated. I can send it to you.

61[0:33:00.0] R2: With pleasure. It is totally exciting for us.

62[0:33:01.9] I: Okay. Great, then thank you very much and wish you a wonderful day. Thank you. Goodbye.

63[0:33:07.5] R1: Bye.