

A Comparison Across Tenure Types

Focusing on housing cooperatives, how do the tenure types of rental, homeownership and housing cooperatives in Germany affect the residents and their well-being in terms of affordability, security, and socialization?

Bachelor Thesis

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Abstract. This paper explores residents' well-being across the tenure types of rental, homeownership, and housing cooperatives in terms of affordability, security, and socialization. These aspects are established to determine well-being. Housing cooperatives supply a framework that can facilitate community-oriented, secure, and affordable housing. The analysis of primary, quantitative data, collected in Germany, helps to find out whether this holds to be true and in what way the tenure types and their effect on the residents' well-being differ. Results show that living in a housing cooperative shows main similarities to ownership in the sense of security and financial burdens. These results point to the necessity of policies that enforce a stronger sense of authorization for residents and the provision of tenure security and affordability.

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1. Background

Housing cooperatives (HCs) have a reputation of offering safe and affordable housing (Beuerle, 2014). Around 2000 cooperatives supply 10% of the German housing stock and thereby offer living space for around five million people, predominantly in urban areas (Beuerle, 2014).

Next to increasing urbanization and decreasing household sizes, individualization accounts for a rise in the demand for space (Beuerle, 2014) which results in a dramatic increase in housing prices.

Researchers agree that unaffordable housing is incidental to lower well-being (Angel and Gregory, 2021). This is reinforced by Sharpe et al. (2022) who have identified tenure and housing as determinants of well-being. Furthermore, Baqutava et al. (2016) state that housing is a fundamental need and thereby has an effect on people's well-being.

The inter-disciplinary use of the concept of *well-being* is strength and weakness alike as there are a variety of measuring approaches and definitions. These were analyzed by Clapham et al. (2018) and found to array from looking at life satisfaction to the examination of physical factors, such as health, and psychological ones, such as social embeddedness or identity. Other factors are education, employment or security (Baqutaya et al., 2016). Housing has the following conditions to fulfil. Besides physical characteristics, such as offering sufficient space and being in decent and safe conditions, it must be affordable and “provide opportunities to create a positive sense of self and empowerment; and providing stability and security” (Bratt, 2002, p.13).

Even though countries with a unitary housing system such as Germany or the Netherlands offer rather strong tenant protection and renting can be an adequate alternative to owning (Davies et al., 2017; Acolin, 2022), more cases of temporary rental have been reported in the last two years (Huisman and Mulder, 2022). The contested housing market accounts for more tenants to be exposed to insecure tenure or being forced into accepting temporary contracts. Uncertainty about the moment you have to leave your home or finding a new home are factors undermining ontological security and can cause stress (Huisman and Mulder, 2022).

Different tenure types, including their rights and responsibilities, can determine someone's well-being in the living environment (Clapham et al., 2018).

Acolin (2022) provides evidence for better outcomes for homeowners (HO) when compared to renters. Owners are seen to face lower long-term housing costs and express costs to be less of a burden. Research has shown that homeownership is preferred over rental. A reason is that owners express more desirable outcomes, such as higher life satisfaction, participation, better physical or mental health (van Suntum et al., 2010; Acolin, 2022). Manturuk (2012) enforces this by affirming that a sense of control in home-ownership can have a positive effect on mental health. One of the reasons for this and for greater ontological security is greater stability that comes with home-ownership, research shows (Hiscock et al., 2001; Acolin, 2022). HCs are not mentioned in these comparisons, they do, however, come with a high state of security (Beuerle, 2014).

The focus in cooperatives lies on the resident's engagement, affordability, and housing security instead of economic profit. Aspects such as voting rights, co-ownership and a right of residence give the members authorization without being obliged to a long-term commitment or raising a credit to purchase a property (Beuerle, 2014; Fahrner et al., 2019).

Socialization within housing cooperatives has gained in importance, as can be seen by emerging trends of communal types of living, such as inter-generational houses, forming a construction community or other housing projects (Beuerle, 2014). This can be beneficial because the social environment of an individual can impact their well-being (Balestra and Sultan, 2013). Accordingly, residents have reported that community integration had a positive effect on their well-being (Sharpe et al., 2022).

Housing cooperatives value the residents as paramount and bring together assets and benefits of both prevalent German tenure types, homeownership (accounting for only 46.5% of the housing stock) and rental (Statista, 2021).

Stephens (2011) states, that researchers have to take approach in identifying and comparing the legal, economic and social attributes of a countries housing environment since unaffordable, unsecure, and unsocial housing are a trade-off for the overall well-being.

Up to this point the academic discourse about tenure comparisons mainly revolves around home-ownership and renting, or the varying cooperative structures between different countries (Fahrner et al., 2019). Therefore, this study aims to fill this research gap by focusing on housing cooperatives.

2. Research Problem

By showing what is valued by residents and getting insights into their perception of their tenure type, the research can give insights into the German housing market and depict in what way tenure types differ from another. It additionally informs about the correlation of tenure types and residents well-being.

Housing cooperatives supply a framework that can facilitate community oriented, secure, and affordable housing. This research explores whether this holds to be true and whether this conceptualization has the potential to constitute a viable alternative to traditional tenure types of renting and homeownership.

The physical conditions of housing and the neighbourhood are often taken into account when assessing residential well-being (Balestra and Sultan, 2013). However, this research solely focuses on intangible conditions and resources, such as affordability, security, and socialization.

The following research questions and supporting sub-questions have emerged from the issue of understanding and distinguishing tenure types.

Focusing on housing cooperatives, how do the tenure types of rental, homeownership and housing cooperatives in Germany affect the residents and their well-being in terms of affordability, security, and socialization?

- How does housing affordability differ between the different tenure types?
- How is housing security perceived across the different tenure types?
- How does the socialization affect residents of different tenure types?

3. Theoretical Framework

3.1. Housing Cooperatives, Rental and Homeownership

Generally speaking, HCs are a legal form of “collective organizations formed for fulfilling shelter-related objectives, such as collective ownership and management, housing finance,

building construction, land assembly, etc.” (p. 103, Ganapati, 2014). The legal framework of tenures in general (Acolin, 2022) and especially of cooperatives strongly varies between countries. Therefore, the focus of this research lies on one country and legal system of HCs only. The concept of cooperatives in Germany has a longstanding tradition for centuries and up to this day has proven to be socially responsible, sustainable and a solidary economy (Beuerle, 2014). They are characterised by their comprehensive organisation and versatile economic rationale. Eduard Mändle (2005) describes housing cooperatives as organisations with the main aim to support their members. This functions through thorough organisation and structuring.

HCs are based on a legal system, and a set of requirements and regulations. To start a housing cooperative in Germany, a financial plan for a minimum of three years needs to be established. Here, a minimum of three founders can set the financial framework and decide on aspects such as the monthly user fee per member, which can be seen as an equivalent to rent, and the initial capital contribution of each new member (Genossenschaftsgründung, no date; Genossenschaftsverband, no date).

One of the unique assets of cooperatives is the special ownership structure. The members obtain rights of co-ownership by obligatorily buying a share of the cooperative before moving in. This allows active participation at assemblies. Despite the share of a member, everyone has the same vote at the periodic member assemblies (Die Wohnungsbaugenossenschaften, 2022). With the right of being involved in the decision-making process of the cooperative’s organisation or pending renovations, the members can participate and influence the path of the cooperative’s future.

The focus in housing cooperatives lies on solid and secure apartments at appropriate prices. This is achievable because the organisation is not characterised by focusing on economic profits but primarily on three underlying principles. Namely the principles of member support, personality and identity, equal treatment, or supportive acting. Economic profits that are generated are usually kept within the organisation to cover costs for necessities such as maintenance or renovation. With the underlying principles named above, cooperatives are often not profit oriented. The monthly user costs often only cover the minimum costs and are reinvested in the cooperative. This enables cooperative housing to be more affordable in comparison to other housing types (Fahrner et al., 2019).

The organisation and orientation of a cooperative is reflected in the statute. A document that catalogues how the cooperative operates. This underlies structural principles of self-help, self-governance and self-responsibility (Beuerle, 2014). Self-help here means the striving for the own economic interests of the private enterprise organisation without foreign help. It also comes to show through active neighbourly help and members’ personal contribution. Depending on the size, age, and nature of the cooperative members can contribute by support at renovations, organisation of member events, childcare or other acts that support the community. Self-governance implies that members can perform their rights within the legal frame or statute of the cooperative. They can do so through voting’s regarding renovations, the management of profits and losses, changes of the statute and other upcoming issues. Lastly, self-responsibility reflects the liability of members due to co-ownership after the purchase of their share. There is an obligation to respectfully treat and use the property and its amenities.

Cooperatives greatly vary in size, ranging from less than a dozen to more than 17.000 apartments. Whilst these apartments can be spread out around the city, they are often

clustered in complexes, as there were building phases, for instance after WW2, where there was housing shortage and prefabricated estates offered quick and affordable housing opportunities (Beuerle, 2014).

In the world of cooperatives, it can be differentiated between cooperatives that solely supply housing to ones that operate as co-housing, intergenerational housing. In this paper, all types of cooperatives will be treated the same as this can increase the sample size and is in line with the scope of this thesis.

3.2. Residential Well-Being

Well-being is a challenging research topic due to being multi-faceted and highly subjective. In the scope of housing research, it is often related to housing satisfaction (Balestra and Sultan, 2013). The World Health Organization set up the concept of *quality of life* as a tool to assess societies and individuals' well-being based on measures of wealth, the environment, recreation, social belonging, safety, security, freedom and more (World Health Organization, 2012). Throughout the paper, insights into a variation of definitions are given.

In this research, the resident's well-being will be analysed by taking a closer look at three selected focal points that shall help to portray the difference between tenure types. Firstly, housing affordability, representing financial well-being, secondly, the residents' feeling of security and stability concerning their tenure which represents the psychological well-being and lastly, the socialisation, giving the members a feeling of responsibility and enhancing the social belonging, describing the social well-being. These will be examined in the following.

3.2.1. Affordability

For many people, housing forms one of the biggest expenses of their monthly budget (Stone, 2010). This causes the motivation to find affordable and profitable housing to be a leading aspiration (Fahrner et al., 2019). Generally, housing is described as affordable, if the monthly costs form less than a maximum of 30% of the household income (Mason et al., 2013). This however, counts mainly for low-income or moderate-income families, which are also the target group in most cooperatives (Fahrner et al., 2019). Nonetheless, even at the 30% mark, the housing costs exceed the budget for many families (Bratt, 2002; Stone, 2010). A reason why the measure has been criticized is that, depending on the income, the measure might constitute varying financial burdens (Pollack et al., 2010). One speaks of housing stress or rent burdens, when it is failed to offer affordable housing (Stone, 1993; Baqutaya et al., 2016).

Mason et al. (2013) stated that there is clear evidence linking both, poor mental health and unaffordable housing as well as financial hardship in general. As opposed to renters, owners encounter lower housing costs and perceive less distress in that concern (Angel and Gregory, 2021). High expenses for housing may result in compromising costs for other necessities, such as health care or recreational activities (Bratt, 2002). In addition to that, people might be forced to move to more remote areas with increased commuting times or worse off neighbourhoods with higher crime rates for instance (Stone, 2010).

3.2.2. Security

People's psychological well-being is impacted by secure housing (Rolfe et al., 2020; Huisman and Mulder, 2022). In this research paper, security is considered in the sense of contractual security, not criminality or physical safety.

One of the members' benefits that is based in the tenets of HCs is the entitlement to a lifelong right of residence (Die Wohnungsbaugenossenschaften, 2022). Opposed to that, there are a few ways on how rental contracts can be terminated. Landlords must prove that they are planning to use the property for themselves or their family, they are planning to foretake big alterations or demolish the property or thirdly, intend to transfer the contract to an employee (Davies et al., 2017). In a housing cooperative, however, big decisions undergo a periodical members assembly, providing transparency on all ends. With access to the protocol of meetings or possibility of participation, residents can be informed about and involved in major decisions concerning rent prices, renovations, statute changes, or even the closure of the cooperative (Beuerle, 2014).

The right of residence that catches in the housing cooperative reduces the likelihood of unexpected events that force one to relocate. Examples of such events could be the renovation and temporary uninhabitability, selling of the house or registration of personal needs.

Most residential relocations are driven by changes in the household composition (Desmond and Perkins, 2015). With the right of residence in a housing cooperative, it is also possible to relocate within the cooperative. In case of suitable apartment options, disruption through establishing a new living environment at a different location can be avoided.

Researchers have found that HO report higher well-being compared to other tenures and link this stronger security playing a positive role (Angel and Gregory, 2021). Therefore residential stability describes a key mechanism in analysing tenure and well-being (Lindblad and Quercia, 2015).

3.2.3. Socialization

Research has shown that homeowners more actively participate in community life than renters (McCabe, 2013). This could be due to the long-term commitment that comes with purchasing a house and therefore higher interest in shaping or being part of the neighbourhood (Acolin, 2022).

Opposed to the conventional binary choice of taking the role as a more passive renter or inevitably active homeowner, the ownership structure in housing cooperatives is rather unique. Decisions are made democratically. Depending on the size of the cooperative, you vote directly or via a representative (Die Wohnungsbaugenossenschaften, 2022). The created sense of ownership can effect in reduced vandalism and crimes (Davidson, 1976). This could be explained by the substantial financial and psychological investment that owners take which makes them more cautious about the treatment of their dwelling and its surroundings (Ditkovsky and van Vliet, 1984). Other benefits are social participation, increased civic engagement or the opportunity to develop social capital. This shows that when there is an increased sense of responsibility of an individual, lasting benefits for the community can be attained (Lenk et al., 2010).

According to Fahrner et al. (2019), there are social, economic, and ethical reasons to become a member of a housing cooperative. Social motivations are to live with like-minded people who are supporting the idea of a cooperative and at the same time contribute to withstanding the profit-driven housing market. Joint work creates a feeling of identity and can spark the desire to support projects in the cooperative. In terms of child and elderly care, for instance, this can be a relief and support for many (Heinze and Bølting, 2019). Moreover, when people with a similar mindset live nearby one another, it can result in increased

initiation of other cooperative ventures. This can be a benefit as people in urban areas report to feel more lonely (Beuerle, 2019) and a supportive community can reduce stress (Rolfe et al., 2020).

3.3. Conceptual Model

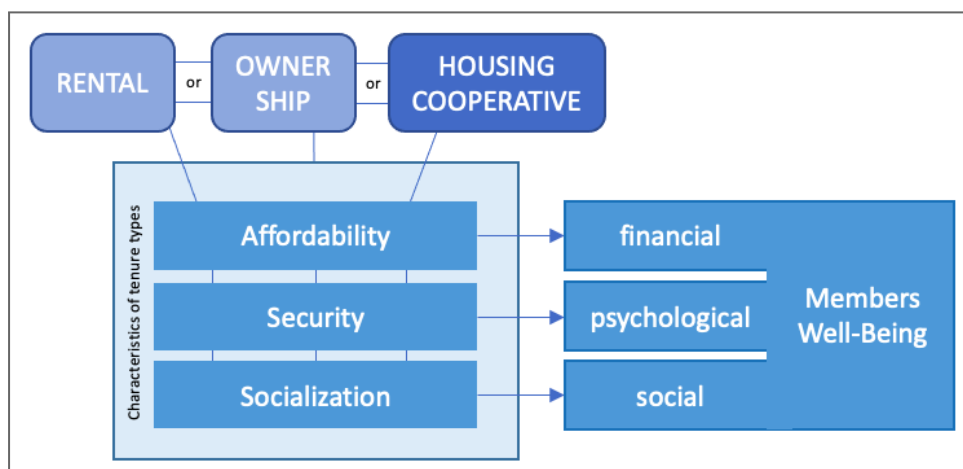


Figure 1. Conceptual Model

To visualise the content of this thesis, a conceptual model was created (Figure 1). It starts with the distinction of the three tenure types that form the core comparison in this research. Here, rental and homeownership will be compared to housing cooperatives. They form an alternative tenure structure in the housing market and will be emphasised in the remainder. Affordability, Security and Socialization have been established to be determinants of well-being and create reference points for the comparison of tenure types. The status and perception of the very are expected to impact the residents and allow for an assessment of the financial, psychological, and social well-being of the members and residents. At the same time, the three groups represent assets that give housing cooperatives their special character and reputation.

4. Expectations

What has been introduced and elaborated on in the theoretical background leads to the following expectations.

Affordability – Homeowners face the least housing costs, as opposed to renters who are expected to face the highest financial burdens, compared to other tenure types. The income share spent on housing costs in HCs is expected to be lower than the one of renters.

Security – Homeowners are expected to express a higher sense of security, as are residents of HCs. Renters on the other hand face higher levels of insecurity. Additionally, a shorter tenure length and willingness to change tenure types are presumed for renters.

Socialisation – The highest feeling of being a part of a community is expected for HC members, followed by homeowners. Moreover, it is expected that cooperative members who are active and attend members' assemblies are more satisfied with their tenure as they can realise their intentions.

5. Methodology

5.1. Data & Methods

In this paper, primary, quantitative data will be collected and examined. Due to the high subjectivity of the topic, it is beneficial to investigate a higher number of respondents that supports the creation of an overview of the different tenure types. Using primary data creates the possibility to ask questions tailored to this specific research. The research shall show the

difference between residents' well-being in different tenancies. Choosing Germany is partly reasoned by personal motivation of the researcher. Furthermore, tacit knowledge, accessibility to German documents and better reachability of survey respondents are expected to be of valuable contribution to the research.

The participant requires to be above the age of 18 and to live in Germany. A survey, consisting of 23 questions, of which four were aimed at cooperative members only, was created via Qualtrics (see Appendix 9.1). The use of this software allows for storing of the data, visualisation, and analysis in the form of descriptive statistics. The questionnaire focuses on the current living situation and asks questions concerning affordability rates, overall satisfaction, ratings about the perceived security and about an indication of which aspects are important to the respondent's life regarding their tenancy.

The sample (n=188) entails respondents of different tenure types. In this thesis, the focus lies on the prevalent tenure types in Germany, namely Owner-Occupied (n=52) and Rental (n=76), while giving special attention to Housing Cooperatives (n=35). Therefore, respondents living in social housing (n=2) or other tenure types (n=4) are excluded. The subtraction of missing values (n=19) creates the final sample (n=163).

5.2. Sampling Techniques

The questionnaire was distributed via different channels. Apart from sharing a link to the survey in public Facebook groups that aim at new people in larger German cities, the link was posted on Instagram and in WhatsApp groups. The researcher's social network in Germany was used to reach out to further respondents and people were explicitly invited to forward the link. Another method to reach respondents outside the private network was to contact 48 HCs and ask to spread the survey via their website or intranet. They were invited to get in contact and see the survey before publishing it, to offer transparency about the intentions of the survey. In exchange, it was also offered to write a small article about the findings for their newsletter. Contacting the HCs directly, however, did not lead to any replies.

This form of non-probability convenience and accessibility sampling was chosen as it creates the opportunity for a high number of respondents. Additional advantages are the affordability and immediate availability of the data (Burt et al., 2009). Opposed to that, the disadvantages are inaccuracy and the difficulty to provide representation of a generalized population (Landers and Behrend, 2015). Nonetheless, biases and limitations can be anticipated and reflected on by the researcher.

5.3. Ethical Considerations

To ensure the privacy of the respondents, all data was collected anonymously, and the respondents were asked for their consent before filling in the survey. A short introduction into the research topic was supplied in the beginning of the survey. The respondents were informed about the privacy of their data, in line with the GDPR (General Data Protection Regulation). This way they could make an informed decision whether to answer the following questions. They had the possibility to pause and complete the survey at a later moment or retrieve from filling in the survey at any given point without having to name reasons. Furthermore, there was limited collection of personal data, unless it was necessary for the research (EDPS, 2018).

The data was stored on the Qualtrics account during the data collection process, which ended on January 10th, 2023. Afterwards it was immediately saved to the researcher's google

drive, which is connected to the student account at the *University of Groningen*. The data will be deleted by the end of February 2023. Next to the researcher herself, the supervisor *Sarah Mawhorter* holds access to this dataset. It is additionally secured via a multifactor authentication. Transparency on parts of the researcher were ensured by providing the contact details of the researcher to allow for further communication in case of questions or remarks. If respondents wanted to stay anonymous, a contact field was offered in the survey.

5.4. Data Analysis Scheme

To thoroughly compare the three tenures, a variety of analyses were conducted. Next to the examination via descriptive statistics and the interpretation of different frequencies, means and distributions, and cross-tabulations and a correlation test allow for the analysis of the relation of two variables. Furthermore, One-Way ANOVA tests were run, controlling the significance of the difference between the tenures.

The unit of analysis in this research is the personal level, due to the high level of subjectivity in the topic of well-being. One question, exploring the income spent on housing costs, considers not personal but household income.

An overview of the survey questions and the affiliated variable type (Outcome or Independent) can be found in Appendix 9.1. Some of the survey questions were not used in the analysis due to insufficient responses or an adaptation of the scope of the research.

Some of the Likert scales in the questionnaire had an even number of answer options (1-4). This generates responses with a tendency towards one direction.

5.4.1 Financial Well-Being

The impact on the financial well-being in this paper is assessed through the deviation of the monthly rent from around 30% of the household's monthly income (Q16). The criterium of housing affordability is fulfilled if the percentage is lower than the given value. Higher deviation equals to a larger impact. The respondent's ability to pay bills is considered to detect possible financial burdens (Q17). Lastly, the agreement with the following statement will be compared between the tenures "I am worried about increases in fixed housing costs" (Q18).

5.4.2. Psychological Well-Being

The sense of security and stability is analysed by comparing the extent of agreement with a statement, asking about being worried about "being forced to move out" (Q18). Higher values are a sign of stress and absence of safety. To get an understanding for the tenure stability, the tenure length will be compared (Q5).

5.4.3. Social Well-Being

Getting insight into the socialization across tenures will be handled by examining an array of factors. Some survey questions were asked to HC members only. A Pearson test identifies the positive or negative relation between the number of members (Q6) in a cooperative and their feeling to be a part of a community (Q10). Furthermore, the attendance of members assemblies (Q7) and activity within the cooperative (Q8) will be related to the community feeling.

For a universal comparison, the overall satisfaction with the tenure (Q4) and willingness to change the tenure type (Q12) will be analysed.

6. Results

Residents of all tenure types assign high importance to housing costs regarding their tenure type. While HC members and renters rated it with an average of 80,21 on a scale of 1-100, it is of less importance to homeowners (Table 1, ANOVA Sig<.001). This could be explained by the fact that 44,2% of homeowners in the sample have lived in their current home for more than 20 years (Figure 6). The average redemption period in Germany lies at 27 years (Asscompact, 2015) and after paying off housing debts, there is a dramatic deduction of costs (Angel and Gregory, 2021). This can be underpinned by homeowners spending the smallest share of their income on housing costs, with 25.89% (see

Figure 2). The mean of total income spent on housing costs in HCs lies just at the threshold of 30% (30.51%). The two named tenure types can therefore be considered as affordable. The renters on the other side, exceed the 30%-benchmark by paying 38.51% of their monthly income on rent. The ANOVA shows that there the difference between the groups is significant (Sig.<.001). This is in line with the German average of housing costs of 29.7% (Statista, 2023).

Rental	Owner occupied	Housing Cooperative	Total
84.10	68.44	76.32	77.70

Table 1. Average Importance of Housing Costs (Scale 1-100)

Average share of income spent on housing costs

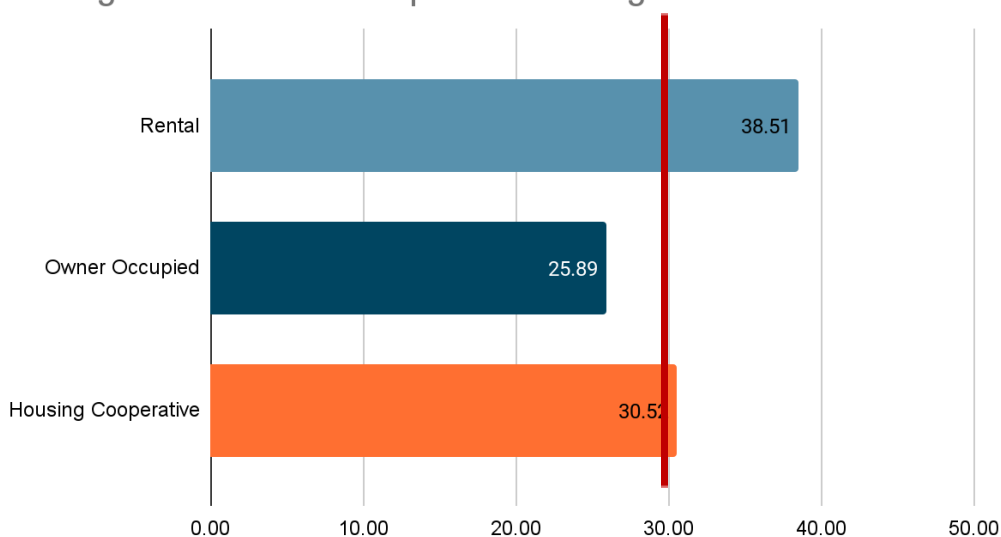


Figure 2. Housing Affordability across tenures

Furthermore, 55,5% of the cooperative's residents indicated the housing costs to be their first or second biggest motivation to become an HC member. The effect becomes clear when taking a closer look at the difficulty of paying monthly bills, as visualised in Figure 3. Rental is the only tenure type where residents face stronger difficulties (*very or completely difficult*) in paying their monthly bills (11.3% of respondents) and constitutes the by far largest group

of people *somewhat facing difficulties* (ca. 39.4%). A relatively small share of homeowners and cooperative residents find it *somewhat difficult* to pay their bills (10.6% HO; 14.3% HC), but no one finds it *very or completely difficult*. The responses are distributed over finding it *not very or not at all difficult* to pay monthly bills, while the distribution is skewed towards *less difficulties*.

Difficulties with paying monthly bills

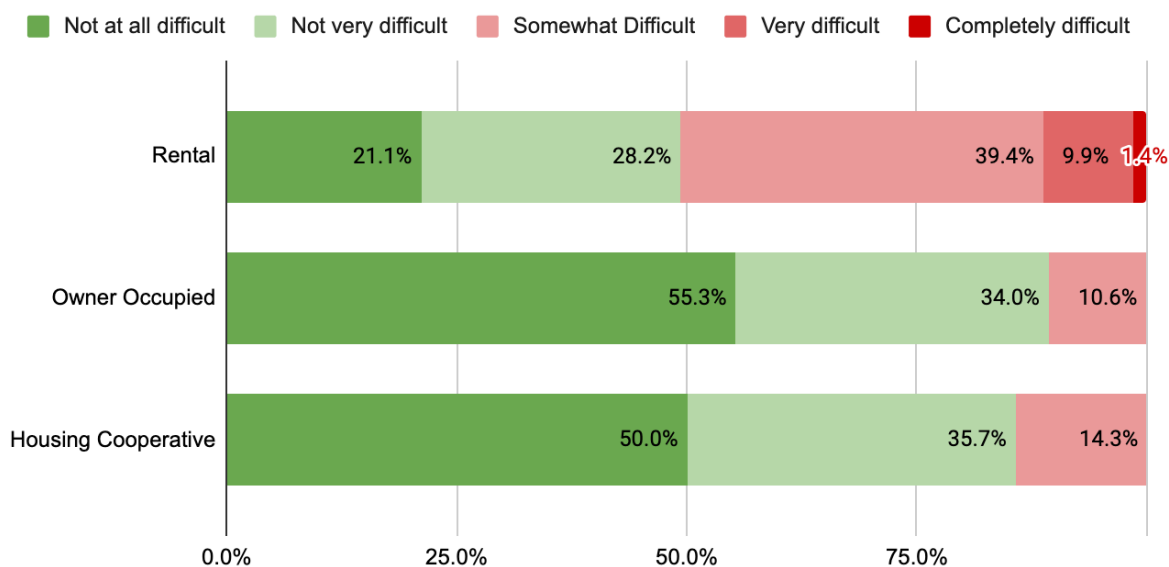


Figure 3. Difficulty to pay bills across tenures

The difficulty of paying bills translates into the expression of concerns. Renters indicate higher values when rating their distress (Figure 4). Concerning an increase in housing costs, the average renter rates their agreement with the statement “I am worried about increases in fixed housing costs” (left) with a 67/100, which falls into the category of *agreeing*. Contrasting, respondents of owner-occupied housing and housing cooperatives show similar behaviour by rating their worries around half as high as renters, indicating to *disagree*. The increase in housing costs is a bigger issue, especially among renters. When this survey was distributed, around November 2022, the Germany inflation rate was at 10.0% (Destatis, 2022). The strongest price increase is for energy costs, which were excluded in this statement. However, next to increasing prices for renovations or construction materials, the general price level increased, which can result in rising housing prices.

Worrying about Housing Security

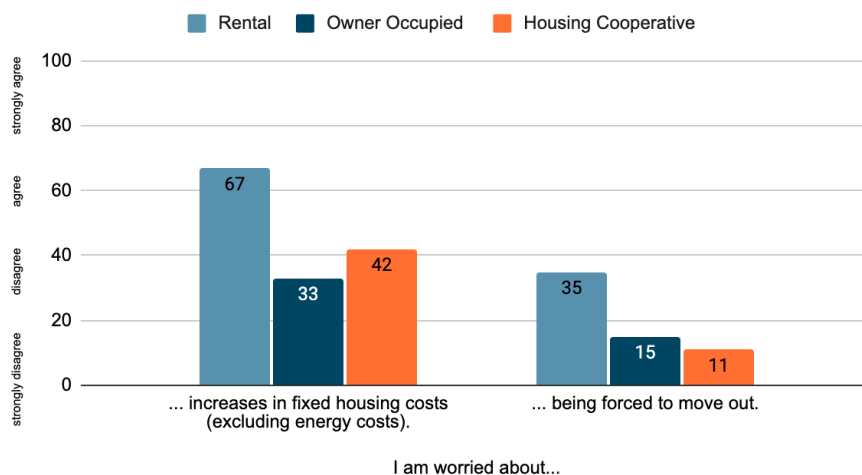


Figure 4. Agreement with given statement

Nevertheless, there is a remarkably higher level of distress with an increase in housing costs (left) than being forced to move out (right). While renters lean towards *disagreeing* (35/100) with the statement, HC members as well as owners tend to *strongly disagree* (11-15/100). The rather low rating of the agreement with the second statement can be explained by the high level of tenant protection in Germany (Davies et al., 2017). Additionally, the right of residency in HCs possibly shows its effect here. In owner-occupied housing, there are only a few reasons to be forced to move out, as the owners are responsible for their tenure themselves. Reasons could be unemployment or changes in the economic capabilities of an owner (Feijten, 2005; Helderma, 2007).

In a ranking question, 38,9 % indicated that the *right of residence* was one of their top three motivations to become a member of a housing cooperative and ranked it overall as being the fourth largest motivation (see p.). Critically to note is that the difference between the ranks is unclear due to being ordinal. Thus, similar ranks can be of similar importance or highly different.

Alternatively, asking respondents to rate certain aspects by how important these are to their life regarding their tenure, it is striking that the *right of residence* (Figure 5, all Sig>0.05) is highly valued (>70) across all three tenure types. This can be related back to the fact that forced moving and thereby changing somebody's accustomed daily realm is a disruption to one's life (Desmond and Perkins, 2015).

Please indicate how important the following aspects are to your life, in regard to your type of tenure.

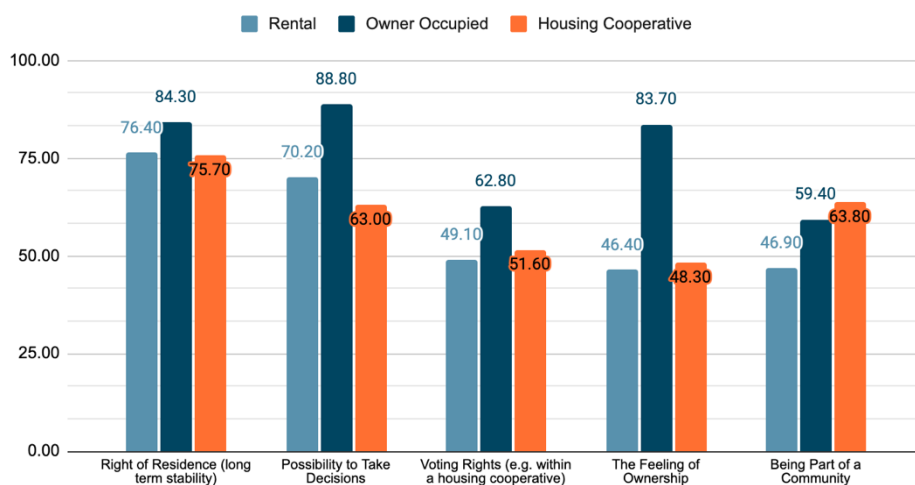


Figure 5. Indicators of Importance

The *possibility to take decisions* is most important to homeowners (Figure 5) and, to surprise, valued significantly lower by HC residents. Also, the *voting right*, which predominantly exists in HCs (Die Wohnungsbaugenossenschaften, 2022) is rated at only 51.60/100. A similar valuation was given to the importance of the *feeling of ownership* by renters and HC members while being more important to homeowners.

Another indicator of well-being is stability. HO show a significantly longer tenure length than the others, with 69% indicating a tenure length of more than ten years (Figure 6). Contrasting are renters and HC members. 39% of renters have lived in their current housing for ca. one year or less. In HCs less than 1/3rd of the respondents had such a short tenure period.

Length of Tenure

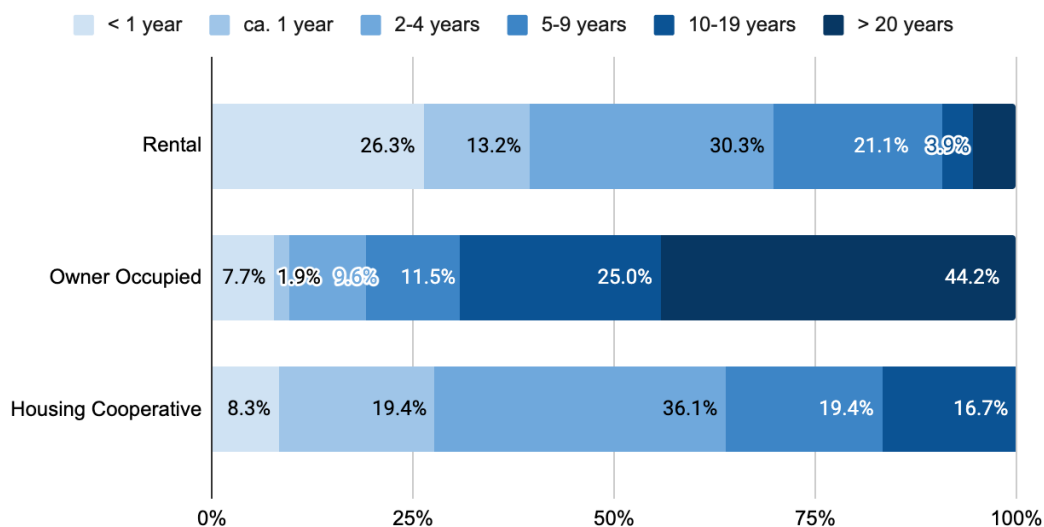


Figure 6. Length of Tenure

For a more in-depth analysis of cooperatives as alternative tenure types, HC respondents were asked about the number of members of their cooperative. Though exact numbers are unknown by many, estimates help to identify a correlation. In the sample, there is a moderately positive (Pearson 0.616), significant (Sig. <0.001) correlation between the number of members and the feeling of being part of a community. This means that with an increasing number of members, respondents have a stronger sense of community and the opposite. Beuerle (2014) found that living in large complexes with other members enhances a communal sense due to the communality of membership.

Periodic members' assemblies are attended by most respondents (Figure 7). Only a quarter of respondents said that they never attend any assemblies. The high attendance results in higher agreement with the statement to *feel like being part of a community* in the sample of frequent attendees. The importance of a community feeling in someone's tenure was rated the highest by cooperative members, followed by homeowners (Figure 5). This shows that cooperatives form a movement and by attending periodic assemblies or being active within the community, the feeling of belonging can be enhanced.

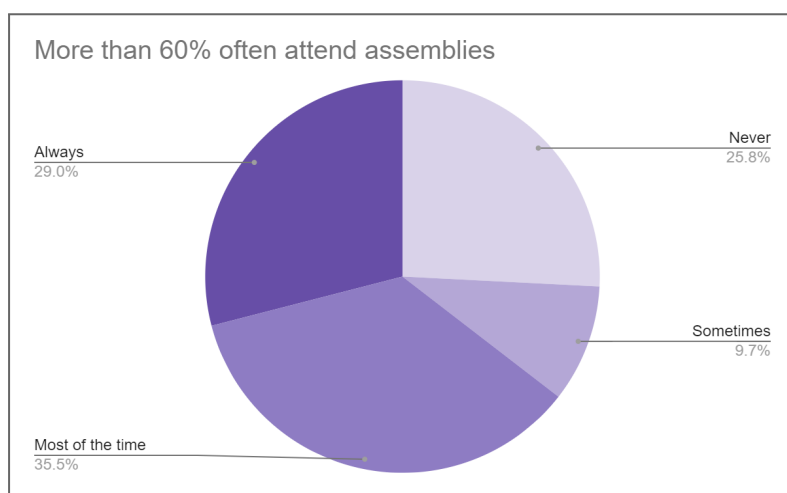


Figure 7. Percentage of members attending assemblies

Due to my tenure type, I feel to be part of a community.

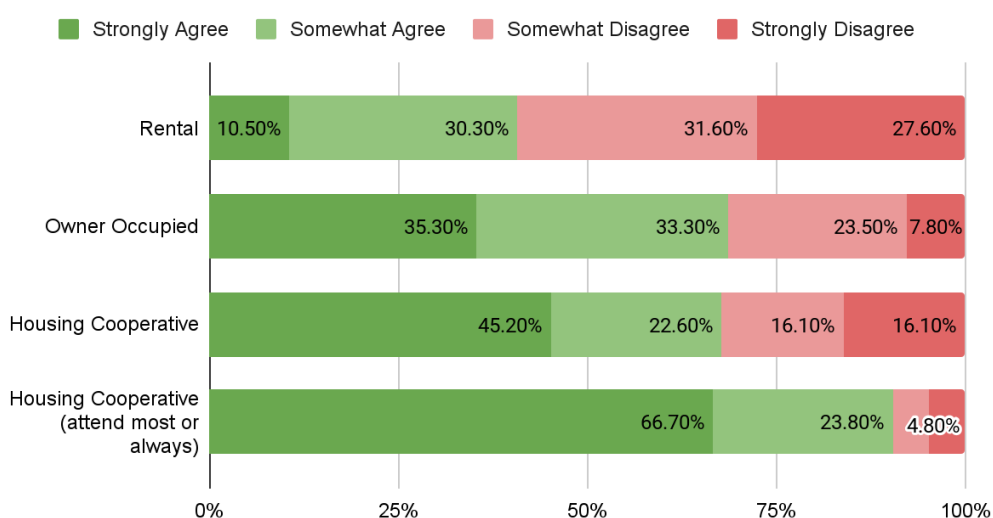


Figure 8. Community Feeling across tenures

Out of 35 respondents that were asked about their activity within their housing cooperative, around 2/3rd is active in a variety of ways (Figure 9). Especially the organisation of events (13) but also administrative work (12) and help with renovation and maintenance (11) are among the tasks that residents of HCs take on.

23 Housing Cooperative members are active, 12 are not

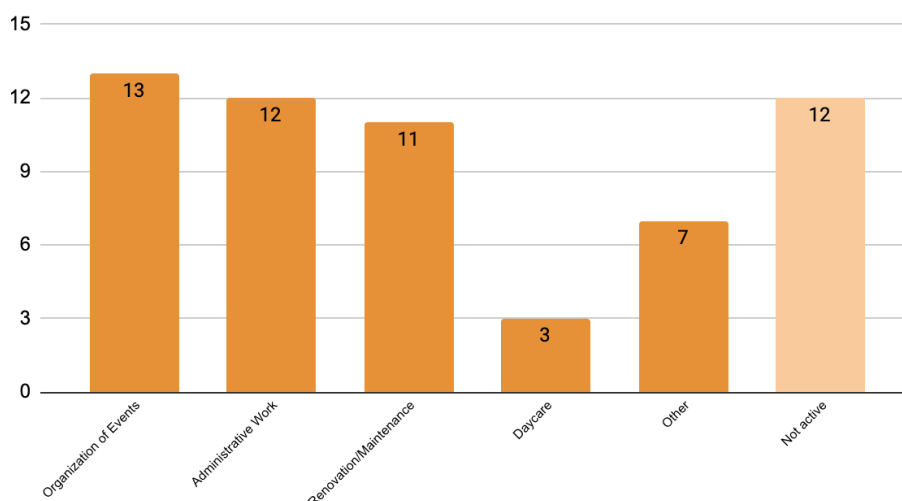


Figure 9. Number of (non) active cooperative members

The satisfaction with the tenure type differs between renters and cooperative members/homeowners (Table 2). The latter show a similar and rather high rating. For homeowners, this is not very surprising as research has shown that homeowners usually show a higher housing satisfaction than tenants (Elsinga and Hoekstra, 2005; van Suntum et al., 2010). Additionally, their purchases come with large transaction costs and effort, making it a big commitment (Haurin et al., 2002; Acolin, 2022). This creates the assumption that homeowners choose this tenure type only when being convinced of their prospective satisfaction. The high satisfaction of HC members is standing out due to the similarity of the rating of homeowners. This could be related to the likeness concerning housing security, which is a major reason for high satisfaction levels (Elsinga and Hoekstra, 2005).

Rental	Owner occupied	Housing Cooperative
3.83 / 5 ★	4.75 / 5 ★	4.51 / 5 ★

Table 2. Tenure Satisfaction across tenure types

Another indicator of satisfaction is the number of respondents who (possibly) want to change their tenure type. What is striking is that for homeowners and HC residents, the number of people indicating to (possibly) be willing to change their tenure type is extremely low (Figure 10). Among renters, on the other side, more than half of the respondents report to (possibly) be wishing to switch tenures.

The preferred tenure type for the (possible) change here is owner-occupied housing (50%) and living in a cooperative (23,44%). Some respondents expressed the wish to change to a rental, even though they indicated to be current renters as well. This can be counted as

people who want to move but are satisfied with their tenure type. For homeowners, housing cooperatives are a viable option.

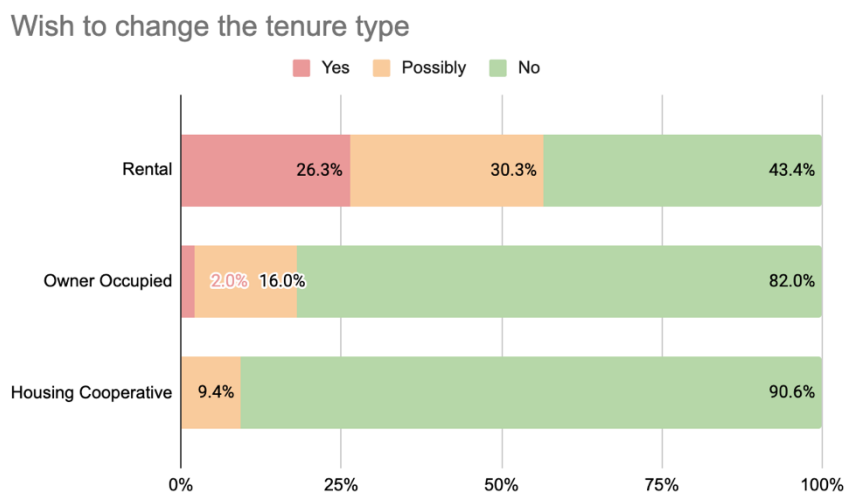


Figure 10. Change of tenure type

7. Discussion and Conclusion

Overall, this research aims to discover how the more prominent and alternative *tenure types of homeownership, rental and the key concern, housing cooperatives affect the residents' well-being in terms of affordability, security, and socialization.*

The results for financial well-being are rather clear. Homeownership is the most affordable tenure in this sample and residents have least difficulty paying their bills. This is likely to come through the advanced financial standing of homeowners (Pollack et al., 2010). Rental is the least affordable option, strongly exceeding the 30% benchmark and causing financial stress. Housing cooperatives fulfil just what can still be considered housing affordability. Nonetheless, the inhabitants almost do not face difficulties paying their bills, just as homeowners do. The framework of housing cooperatives enables a reduction of the financial burdens of their members. While research showed that 80% of people worry about an increase in housing costs (Shen and Liu, 2020), in this sample, renters express most worries in this concern.

Across the three tenure types, the *right of residence*, creating a sense of stability is valued highly. Seemingly, there is high tenure security offered in all tenures as average renters disagree and HO and HC members show low distress concerning *being forced to move out*. The tenure stability is, as expected, the highest in owner-occupied housing. While renters and residents of HCs show shorter tenure periods, renters show the most diversity in their tenure length. This differs from expectations as Beuerle (2014) reported of an average occupancy in housing cooperatives of 19 years.

Thirdly, socialisation and social well-being are less straightforward and dependent on an individual's aspirations and behaviour. The sample shows that within cooperatives, higher attendance at assemblies and being active through organising events can result in a stronger feeling of being part of a community. Contentment with the tenure types of housing cooperatives and homeownership comes to show through the unwillingness to change tenure among most owners and cooperative members. These two tenure types are also seen as viable alternatives for renters who wish to change their type of tenure.

The results for housing cooperatives show some parallels to the ones of homeowners. This shows that an adaptation of market structures and engagement with residents' needs can positively affect their well-being (Acolin, 2022).

During the working process of this research, some obstacles, and *limitations* were faced. Unforeseen complications were encountered when trying to reach members of housing cooperatives. This resulted in a relatively low number of respondents from this group.

Although research is a circular process, it is important to pay more attention to the types of questions asked and the thereby generated data. Firstly, to make sure that observations can get reinforced by another and secondly, because ranking questions, for instance, are mainly insightful for the top ranks as there is no possibility to indicate the difference between ranks or exclude certain answer options. Supplying the respondents with a numerical scale to indicate ordinal concerns (e.g., importance of affordability, taking decisions, ...) led to the increased repercussions of subjectivity. This inconvenience could be reduced by replacing the numerical indications with categories.

Nevertheless, the findings of this research offer insights into what is valued in and facilitated by the frameworks of different tenures. This thesis shows its strength by functioning as a pilot study for tenure comparisons and raising awareness about housing cooperatives. The domain of tenures needs to be studied more comprehensively. Therefore, future research should aim for a more in-depth analysis of alternative tenures. Receiving more insights into motivations, expectations and the lived reality can give an improved understanding of life in housing cooperatives and potentially needed revisions of the way they operate and function. A detailed analysis of types of housing cooperatives (e.g., different sizes or social orientations) and information about social desires of individuals helps to provide cooperative concepts that can engage with the residents' well-being.

It unfolds in the analysis that people are striving for safe and affordable housing and that, especially in the rental sector, there is room for improvement. This creates a need for policies that focus on these aspects by undermining both, insecure tenure and high profitability that boosts housing prices. Additionally, offering spaces where residents can become active in the neighbourhood to enhance a feeling of community and belonging could attain benefits for the community.

The findings of this research are valuable in a way that they contribute to answering the question of how we could live in the future. It shows what residents value, which can be translated into the establishment of other tenure types or entirely new housing concepts. In the field of spatial planning, this becomes relevant as the housing crisis can be seen as an opportunity to modify the tenure structures and combine valuable assets into a system that complies with the residents' needs.

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9. Appendices

9.1. Appendix A – Questionnaire

Welcome to this survey!

This survey forms a part of the Bachelor Thesis of the program "Human Geography & Planning" and has exclusively educational purposes.

The thesis explores the impact of tenure types in Germany on the resident's well-being while paying special attention to housing cooperatives.

In case of any questions, concerns, or feedback, please feel free to reach out to me (Henriette Frye) via h.s.frye@student.rug.nl.

The completion of this questionnaire will take approximately 5 minutes and will cover the themes of

1. Current and previous housing situation (Financial, Contractual, General)
2. General Demographic Information

This questionnaire is intended to be answered by people above who live in Germany and are above the age of 18.

Thank you in advance for your time and contribution to the research!

The thesis is supervised by Dr Sarah Mawhorter at the University of Groningen. Participation is voluntary and can be withdrawn by the respondent at any time without providing a reason. The answers will be treated anonymously and confidentially.

By continuing, you declare the following:

- I am 18 years or older.
- I have been informed about this research satisfactorily.
- I have read the information and understand what is expected from me and understood the information properly.
- I have had the opportunity to ask questions about the research.
- I know that my participation is voluntary, and I have been informed about my rights.
- I know that I can end my participation at any moment, without having to state reasons.
- I understand how my data will be processed and protected.
- I understand the text above and I agree with the participation in this research.

	Question	Answer Options	Independent/ Outcome
1	Which city in Germany do you live in?		Independent
2	How old are you?	18-24, 25-34, 35-44, 45-54, 55-64, 65-74, 75-84, 85 or older	Independent
3	What is your current type of tenure?	Social Housing, Rental, Owner Occupied, Housing Cooperative, Other namely	Independent
4	How satisfied are you with your current tenure type?	Stars/Scale: 1-5	Outcome

5	How long have you lived in your current housing?	< 1 year, 1 year, 2 - 4, 5 - 9, 10 - 19, > 20 years	Independent
6	If HC: How many members does your housing cooperative roughly have?	open short answer	Independent
7	If HC: how often do you attend members assemblies?	Never, sometimes, most of the time, always	Outcome
8	If HC: In what way are you active at the housing cooperative? (MA)	Organization of events, administrative work, day-care, renovation/maintenance, not active, other	Outcome
9	If HC: Please rank the following aspects and indicate what motivated you the most (1) or least (8) to become a member of a housing cooperative.	housing costs, possibilities to participate, voting rights, right of residence, being part of a community, physical characteristics/location, feeling of ownership (without mortgage application), other namely	Outcome
10	Due to my type of tenure, I have the feeling to be part of a community	Strongly agree, somewhat agree, somewhat disagree, strongly disagree	Outcome
11	What was your previous type of tenure?	Parental Home or similar, Social Housing, rental (with roommates), rental (individually; with partner, etc), owner occupied, housing cooperative, other	Independent
12	Do you wish to change your type of tenure?	yes/no/maybe	Outcome
13	What is your preferred type of tenure? (MA)	Social Housing, Rental, Owner Occupied, Housing Cooperative, Other	Independent
14	Please indicate how important the following aspects are to your life, in regard to your type of tenure. Housing costs, possibility to take decisions, voting rights (e.g. within a housing cooperative), right of residence (long term stability), transparency (being informed about developments), being part of a community, flexibility (no long term commitment), physical characteristics/location, feeling of ownership, others namely	0-100 (not at all important -> extremely important); n/a	Outcome
15	Are you dependent on relatives in order to cover your living costs?	yes/no	Outcome
16	What is the percentage of your household income spent on housing costs (please calculate: housing costs exclusive / total net income)	0-100 %	Outcome
17	How difficult is it for you to meet monthly payments on your/your family's bills?	Not at all difficult, not very difficult, somewhat difficult, very difficult, completely diff. (1-5)	Outcome

1 8	Please indicate, to what extent the following statements apply to you. 1) I am worried about increases in fixed housing costs (excluding energy costs). 1) I am worried about being forced to move out.	0-100 strongly disagree -> strongly agree 0-100 strongly disagree -> strongly agree	Outcome
1 9	How many people currently live in your household?	adults including yourself, children under 18	Independent
2 0	What is your gender?	Male, female, other, prefer not to say	Independent
2 1	What is your highest level of education?	less than high school, high school, apprenticeship, bachelor's degree, master's degree or higher	Independent
2 2	What describes your employment status best?	employed full time, employed part time, unemployed looking for work, unemployed not looking for work, retired, student, incapacitated/disabled	Independent
2 3	Comments		

9.2. *Appendix B – Overview respondents*

➔ **Frequencies**

Statistics

What is your current type of tenure? - Selected Choice

N	Valid	169
	Missing	19

What is your current type of tenure? - Selected Choice

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Social Housing	2	1,1	1,2	1,2
	Rental	76	40,4	45,0	46,2
	Owner Occupied	52	27,7	30,8	76,9
	Housing Cooperative	35	18,6	20,7	97,6
	Other, namely	4	2,1	2,4	100,0
	Total	169	89,9	100,0	
Missing	System	19	10,1		
Total		188	100,0		

9.3. SPSS Outcome

Overview:

- 1) *Percentage spent on housing costs, ANOVA*
- 2) *Difficulty to pay bills*
- 3) *Security Statements Agreement*
- 4) *How important are the following aspects to your life in regard to your tenure type?*
- 5) *Satisfaction with tenure type ANOVA*
- 6) *Satisfaction with Tenure Type (Members who mostly or always attend assemblies)*
- 7) *Change of Tenure Type*
- 8) *Motivation to move into a housing cooperative*
- 9) *Correlation Satisfaction and number of members*
- 10) *Correlation: members and feeling of community (positive, significant)*
- 11) *Agreement with feeling to be part of a community - total*
- 12) *Agreement with feeling to be part of a community - members who mostly or always attend assemblies*
- 13) *Attendance of Members' assemblies*
- 14) *Tenure Length*

1) Percentage spent on housing costs, ANOVA

Descriptives							
What is the percentage of your household income spent on housing costs? (please calculate: Housing costs exclusive ÷ total net income) - %							
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		
					Lower Bound	Upper Bound	Minimum
Rental	70	38,5143	18,63824	2,22770	34,0702	42,9584	,00
Owner Occupied	46	25,8913	18,45141	2,72051	20,4119	31,3707	,00
Housing Cooperative	27	30,5185	10,78949	2,07644	26,2503	34,7867	18,00
Total	143	32,9441	18,18054	1,52033	29,9386	35,9495	,00

ANOVA					
What is the percentage of your household income spent on housing costs? (please calculate: Housing costs exclusive ÷ total net income) - %					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4618,869	2	2309,435	7,641	<,001
Within Groups	42316,683	140	302,262		
Total	46935,552	142			

ANOVA Effect Sizes ^a				
	Eta-squared	Point Estimate	95% Confidence Interval	
			Lower	Upper
What is the percentage of your household income spent on housing costs? (please calculate: Housing costs exclusive ÷ total net income) - %	Eta-squared	,098	,020	,191
	Epsilon-squared	,086	,006	,179
	Omega-squared Fixed-effect	,085	,006	,178
	Omega-squared Random-effect	,044	,003	,098

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

➔ Means

Case Processing Summary						
	Included		Cases Excluded		Total	
	N	Percent	N	Percent	N	Percent
What is the percentage of your household income spent on housing costs? (please calculate: Housing costs exclusive ÷ total net income) - % * What is your current type of tenure? - Selected Choice	143	87,2%	21	12,8%	164	100,0%

Report			
What is the percentage of your household income spent on housing costs? (please calculate: Housing costs exclusive ÷ total net income) - %			
What is your current type of tenure? - Selected Choice	Mean	N	Std. Deviation
Rental	38,5143	70	18,63824
Owner Occupied	25,8913	46	18,45141
Housing Cooperative	30,5185	27	10,78949
Total	32,9441	143	18,18054

2) Difficulty to pay bills

			What is your current type of tenure? - Selected Choice			Total
			Rental	Owner Occupied	Housing Cooperative	
How difficult is it for you to meet monthly payments on your/your family's bills?	Not at all difficult	Count	15	26	14	55
		% within What is your current type of tenure? - Selected Choice	21,1%	55,3%	50,0%	37,7%
	Not very difficult	Count	20	16	10	46
		% within What is your current type of tenure? - Selected Choice	28,2%	34,0%	35,7%	31,5%
	Somewhat difficult	Count	28	5	4	37
		% within What is your current type of tenure? - Selected Choice	39,4%	10,6%	14,3%	25,3%
	Very difficult	Count	7	0	0	7
		% within What is your current type of tenure? - Selected Choice	9,9%	0,0%	0,0%	4,8%
	Completely difficult	Count	1	0	0	1
		% within What is your current type of tenure? - Selected Choice	1,4%	0,0%	0,0%	0,7%
	Total	Count	71	47	28	146
		% within What is your current type of tenure? - Selected Choice	100,0%	100,0%	100,0%	100,0%

3) Security Statements Agreement

Report			
What is your current type of tenure? - Selected Choice		Please indicate, to what extent the following statements apply to you. - I am worried about increases in fixed housing costs (excluding energy costs).	Please indicate, to what extent the following statements apply to you. - I am worried about being forced to move out.
Rental	Mean	66,7639	34,9429
	N	72	70
	Std. Deviation	28,18625	28,95618
Owner Occupied	Mean	33,0227	15,1316
	N	44	38
	Std. Deviation	30,74463	25,98354
Housing Cooperative	Mean	41,5000	10,8077
	N	28	26
	Std. Deviation	32,76911	18,96738
Total	Mean	51,5417	24,6418
	N	144	134
	Std. Deviation	33,51670	28,45241

4) How Important are the following aspects to your life in regard to your tenure type?

Oneway

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
Please indicate how important the following aspects are to your life, in regard to your type of tenure.	Between Groups	1903,624	2	951,812	1,595	,207
	Within Groups	73385,304	123	596,628		
	Total	75288,929	125			
Right of Residence (long term stability)	Between Groups	1507,472	2	753,736	1,206	,303
	Within Groups	71260,494	114	625,092		
	Total	72767,966	116			
Transparency (being informed about developments)	Between Groups	6815,027	2	3407,514	7,953	<,001
	Within Groups	60413,528	141	428,465		
	Total	67228,556	143			
Housing Costs	Between Groups	15169,614	2	7584,807	18,500	<,001
	Within Groups	56577,124	138	409,979		
	Total	71746,738	140			
Possibility to Take Decisions	Between Groups	2520,111	2	1260,055	1,026	,363
	Within Groups	98274,853	80	1228,436		
	Total	100794,964	82			
Voting Rights (e.g. within a housing cooperative)	Between Groups	4760,799	2	2380,400	2,196	,116
	Within Groups	124683,786	115	1084,207		
	Total	129444,585	117			
Being Part of a Community	Between Groups	3394,839	2	1697,420	1,606	,205
	Within Groups	118354,935	112	1056,740		
	Total	121749,774	114			
Flexibility (no long term commitment)	Between Groups	1837,599	2	918,800	4,013	,020
	Within Groups	31363,401	137	228,930		
	Total	33201,000	139			
Physical Characteristics / Location	Between Groups	37981,141	2	18990,571	18,976	<,001
	Within Groups	117091,226	117	1000,780		
	Total	155072,367	119			
The Feeling of Ownership	Between Groups					
	Within Groups					
	Total					

Please indicate what other aspects are important to you regarding your type of tenure

- solidarisches Wohnen (6)
- Autonomie der Entscheidungen (6)
- Ruhe/Anonymität (5)
- Nachbarschaft, Sicherheit (4)

5) Satisfaction with tenure type ANOVA

6) Satisfaction with Tenure Type (Members who mostly or always attend assemblies)

-> slightly higher satisfaction when attending assemblies

7) Change of Tenure Type

8) Motivation to move into a housing cooperative

Stub: Q11: Please rank the following aspects and indicate what motivated you the most (1) or the least (8) to become a member of a housing cooperative.

Please rank the following aspects and indicate what motivated you the most (1) or the least (8) to become a member of a housing cooperative.	Housing Costs	
	1	36,1%
	2	19,4%
	3	11,1%
	4	11,1%
	5	11,1%
	6	0,0%
	7	2,8%
	8	0,0%
Possibilities to Participate		
1	5,6%	
2	13,9%	
3	22,2%	
4	11,1%	
5	13,9%	
6	16,7%	
7	8,3%	
8	0,0%	
Voting Rights		
1	0,0%	
2	0,0%	
3	16,7%	
4	11,1%	
5	22,2%	
6	16,7%	
7	19,4%	
8	5,6%	
Right of Residence		
1	5,6%	
2	25,0%	
3	8,3%	
4	13,9%	
5	8,3%	
6	19,4%	
7	8,3%	
8	2,8%	

Q11: Please rank the following aspects and indicate what motivated you the most (1) or the least (8) to become a member of a housing cooperative.	Being Part of a Community	
	1	27,8%
	2	8,3%
	3	5,6%
	4	8,3%
	5	19,4%
	6	13,9%
	7	8,3%
	8	0,0%
Physical Characteristics / Location		
1	11,1%	
2	13,9%	
3	22,2%	
4	25,0%	
5	8,3%	
6	11,1%	
7	0,0%	
8	0,0%	
The Feeling of Ownership (without mortgage application)		
1	0,0%	
2	8,3%	
3	2,8%	
4	8,3%	
5	8,3%	
6	11,1%	
7	41,7%	
8	11,1%	
Other, namely		
1	5,6%	
2	2,8%	
3	2,8%	
4	2,8%	
5	0,0%	
6	2,8%	
7	2,8%	
8	72,2%	

Housing costs 2.42

Physical Characteristics/Location 3.32

Being Part of a Community 3.68

Right of Residence 4.13

Possibilities to Participate 4.16

Voting Rights 5.42

The Feeling of Ownership 5.90

Other, namely 6.97

- Den ökologischen Fußabdruck klein halten: 2
- keine Angst vor Kündigung wegen Eigenbedarf: 3
- Flexibility to move within cooperative: 4
- Solidarisches Wohnen: 8
- Sicherheit: 1
- Keine Spekulationen: 6
- Möglichkeit Wohnraum zu finden: 1

9) Correlation Satisfaction and number of members

10) Correlation: members and feeling of community (positive, significant)

11) Agreement with feeling to be part of a community - total

12) Agreement with feeling to be part of a community - members who mostly or always attend assemblies

13) Attendance of Members' assemblies

14) Tenure Length

Crosstabs

Case Processing Summary

	Valid		Cases Missing		Total	
	N	Percent	N	Percent	N	Percent
Current type of tenure * How long have you lived in your current housing?	164	99,4%	1	0,6%	165	100,0%

Current type of tenure * How long have you lived in your current housing? Crosstabulation

			How long have you lived in your current housing?						Total
			< 1 year	ca. 1 year	2 - 4 years	5 - 9 years	10 - 19 years	> 20 years	
Current type of tenure	Rental	Count	20	10	23	16	3	4	76
		% within Current type of tenure	26,3%	13,2%	30,3%	21,1%	3,9%	5,3%	100,0%
	Owner Occupied	Count	4	1	5	6	13	23	52
		% within Current type of tenure	7,7%	1,9%	9,6%	11,5%	25,0%	44,2%	100,0%
Housing Cooperative	Count	3	7	13	7	6	0	36	
	% within Current type of tenure	8,3%	19,4%	36,1%	19,4%	16,7%	0,0%	100,0%	
Total	Count	27	18	41	29	22	27	164	
	% within Current type of tenure	16,5%	11,0%	25,0%	17,7%	13,4%	16,5%	100,0%	

Oneway

Descriptives

How long have you lived in your current housing?

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Rental	76	2,79	1,417	,163	2,47	3,11	1	6
Owner Occupied	52	4,77	1,529	,212	4,34	5,19	1	6
Housing Cooperative	36	3,17	1,183	,197	2,77	3,57	1	5
Total	164	3,50	1,652	,129	3,25	3,75	1	6

ANOVA

How long have you lived in your current housing?

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	126,138	2	63,069	31,845	<,001
Within Groups	318,862	161	1,981		
Total	445,000	163			

ANOVA Effect Sizes^a

		Point Estimate	95% Confidence Interval	
			Lower	Upper
How long have you lived in your current housing?	Eta-squared	,283	,168	,382
	Epsilon-squared	,275	,157	,374
	Omega-squared Fixed-effect	,273	,157	,373
	Omega-squared Random-effect	,158	,085	,229

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