The rent gap: Impacts of cross-border mobility on housing in Enschede and Gronau

Research Question: What are the impacts of cross-border mobility on local housing markets in the case of the border region Enschede and Gronau?

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Abstract

This thesis shows that although the housing markets of Enschede and Gronau are characterised by a price difference, the same price increases can be seen on both sides of the border. This is explained by the increasing integration, and two separate markets are becoming one connected market. This is particularly important as two different systems come together here. With the knowledge of this development, the current housing policy is questioned, which can hardly solve this problem by constructing new buildings and only producing limited affordable housing. For this reason, social measures that are primarily aimed at the inefficient utilisation of space are presented here. One third of all households in Gronau and more than half in Enschede are occupied by just one person. It also shows how the narratives of housing policy on both sides are short-sighted and fail to address the intersectionality of housing and construction.

In addition, factors that encourage cross-border commuting are highlighted, and the direction is indicated: The trend is for people to live in Gronau and work in Enschede. However, there is also an opposite trend whose motives are less motivated by price. This thesis shows how the border between Gronau and Enschede is becoming increasingly invisible. This can be seen in the property markets, where Gronau plays a strategic role in mitigating the housing shortage. For vulnerable groups, this increases the risk of displacement from neighbourhoods that are strongly characterised by rising prices.

1. Introduction

Since the Schengen Agreement, national borders are supposed to play an increasingly minor role and thus promote European integration. It is clear that this process is taking time.

Although the Schengen Agreement was concluded in 1985, these borders are still recognisable as barriers: the majority of the population on both sides of the border only work and live on one side (Centraal Bureau voor Statistiek, 2024). The small proportion that lives across the border has hardly been researched in terms of its behaviour and the effects of this.

This thesis examines the effects of cross-border mobility on a problem that has always been relevant and is nevertheless becoming increasingly important: housing shortage. The problem is particularly extreme in the Netherlands, where many people live in a relatively small area. Nevertheless, there are other reasons. Others are shown in this thesis.

A region was selected for the study in which a unique border has a special significance, and the cities are connected to each other in a unique way.

Firstly, however, the problems of housing shortages and the relevance of cross-border mobility are explained in more detail. It also explains why these are scientifically relevant and how findings are obtained in the context of this work.

1.1 Description of the background of the topic

It is not only many students who start studying in Enschede and therefore look for accommodation there who realise this:

Affordable housing is in short supply in Enschede (Rekenkammerkommissie Enschede, 2022).

The authorities are therefore taking measures to find a solution to this problem. Part of this

solution is the intensification of cooperation with partners on the German side. Due to various structural conditions, different conditions prevail on both sides of the border: While housing is scarce and expensive in Enschede, it is comparatively cheap in Gronau (Figures 1 and 2). The average income in Enschede is higher than in Gronau (Figures 3 and 4). In addition, the educational opportunities are significantly better in Enschede, as two universities are located there, while there is no university near Gronau on the German side. Acting across the border can thus be associated with advantages. To maintain a higher standard of living, it makes sense for people in this area to live across the border. In 2018, 1650 people lived in Gronau while working in the Netherlands.

This reveals a phenomenon not limited to this region's border towns. There is also an "invisible border" between the housing markets along the German-Dutch border: considerable price differences between properties in the two countries. The price level for housing in the Netherlands is considerably higher than in Germany. This encourages people to live cheaply in one country while working in another. These people are cross-border commuters. The zone in which they live is transnational: the clash of two nation-states with different circumstances and regulations becomes visible here (Van Houtum & Gielis, 2006). People in these zones are thus allowed to choose the best possible living conditions for their lives: Due to better conditions on one side, people on the other side, in particular, have advantages when commuting across borders (Karacan, 2023; Wiesböck & Verwiebe, 2017). People thus exploit border asymmetries to gain personal advantages (Karacan, 2023; Wiesböck & Verwiebe, 2017).

However, how does cross-border commuting affect the housing markets? Is it merely a shift of this unbreakable border, or are the solutions sustainable?

The research field of cross-border mobility is still relatively new. It examines how this immediate overcoming does not happen automatically in a world where borders are gradually dissolved. It examines the mechanisms at work when at least two different systems meet. The focus can vary at different points, as several forces act in spaces.

This becomes visible in the case of Enschede and Gronau: The Schengen Agreement 1985 dismantled physical borders within the EU to create a shared space. Borders are thus changed: Even though border crossings have been made more accessible, the border still separates markets and people. Harmonisation is a political goal; it is necessary to examine how this can be achieved for the benefit of all. This includes analysing the measures taken to achieve this.

This bachelor's thesis addresses this research gap: The aim is to understand how cross-border mobility influences the housing market on both sides of the border. This comparative case study aims to contribute to the theorisation of cross-border mobility using an inductive approach. In addition, the administrative dimension is also analysed by comparing policies in this area on both sides of the border.

This work is scientifically relevant for public administration because open data is used to identify processes in a relatively undescribed subject area. The topic of borders and their dissolution through integration is, like the problem of housing shortage, associated with many political narratives that are often not scrutinised. This work, therefore, provides an impulse for a further examination of the mentioned topics and their intersectionality. The aim is to make social injustices and inequalities visible so that they can be overcome.

1.2. Research question and subquestions

After the topics have been presented, the way knowledge is gained within the research project will be discussed. The underlying research question is:

What are the impacts of cross-border mobility on local housing markets in the case of the border region Enschede and Gronau?

Subquestions were formulated to answer this question.

The sub-questions answer individual areas of the research question in more detail. The first part aims to discover the reasons for cross-border mobility and how it proceeds. Findings where there is potential for improvement to promote integration may also be an outcome. In order to better understand the motives of both sides, this question was split. These subquestions are:

- 1a. What makes the region of Enschede attractive for cross-border commuting?
- 1b. What makes the region of Gronau attractive for cross-border commuting?

The second part deals with the structures of the property markets and presents the similarities and differences between the markets on both sides. In addition, the extent to which integration has progressed and its consequences can be analysed in this context. The question here is:

2. How do the housing markets in Enschede and Gronau differ in price and availability?

The third part analyses the policies in this area and the underlying narratives of the individual policies. Understanding the underlying narrative is necessary, as it allows the basic assumptions of political actions to be scrutinised and improved. Here is the subquestion:

3. What policies regulate the housing market in this border region?

Overall, the three parts complement each other, making a comprehensive scientific analysis possible and providing a comprehensive answer to the research question.

1.3 Formulation of the particular research approach

This is done as part of a text analysis intended to reveal patterns. To this end, open data is used to empirically substantiate analytical results and show trends in the development of the border region. For the analysis, a coding scheme was developed for each subquestion, which should answer this part best.

Official government documents, policy evaluations, and newspaper reports were the open data I worked with. The newspapers and media used for the work were German and Dutch, regional and national. These were: 1Twente, Deutschlandfunk, Tubantia, Westfälische Nachrichten and Zweites Deutsches Fernsehen.

The Atlas.ti programme was used for coding and evaluation. According to Richards' (2005, p.94) "analytical coding", the coding was carried out. The text was first read, then questioned and then checked for relevance. If this was given, the text was sorted into a superordinate category. Once sufficient data had been recorded, this superordinate category was subdivided into several more specific categories.

The analysis was based on a clear theoretical focus. This focus consisted of previously defined vital points that were considered necessary for processing.

2. Theory

Since societies settled during civilisation, the idea of a given home for each person has emerged. Over time, most people settled in one and sometimes several places. This gave rise to the term "housing" in the early years of industrialisation at the latest: One's own living space became the basis for the reproduction of labour (Ruonavaara, 2018; Aalbers, 2016).

The right to housing is even listed in Article 25, paragraph 1 of the Universal Declaration of Human Rights:

Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing, housing, medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control. (United Nations, 1948: 7; emphasis added)

However, this human right formulated by the United Nations can only be claimed to a limited extent in nation-states and usually not at all (Finzi, 2022). Many people live in unacceptable housing conditions and have no fixed or no accommodation. These living realities are part of the "housing shortage" (Finzi, 2022, p. 37). People in these situations are exposed to stigmatisation and marginalisation. Their social participation is restricted by this situation (Finzi, 2022; Gillich & Keicher, 2014). This non-participation excludes people from society, which can impact all areas of life (Maetzel et al., 2021). The city loses diversity as a result. However, an open city is characterised by openness, inclusion and diversity (Sennett, 2018).

If barriers to accessibility are erected, this harms the community: social division due to distance can result in conflict (Sennett, 2018). This makes life opportunities more difficult for people who are already disadvantaged, which can result in a spiral of poverty (Finzi, 2022, p. 38). This describes the recurring ties of low education, poor prospects, health problems, a low sense of security and reduced participation in social life (Schütte, 2018).

Therefore, housing deprivation must be viewed as an intersectional problem, with several mechanisms of oppression operating simultaneously (Finzi, 2022; Gillich & Keicher, 2014).

The people in a society already the worst off are the most vulnerable. In addition to discrimination, they are driven out of urban spaces and have more difficult access to housing (Gerull, 2018, pp. 33-35).

This problem is exacerbated by the multiple crises in the world, which are intertwined and multiply the effects. Another problem is that many phenomena are complex, and individual solutions work in certain areas but interact in others.

This becomes clear in a solution to the housing shortage. While some stakeholders consider it sensible to develop more living space in response, experts call for the existing space to be used more efficiently (Fuhrop, 2023). Fuhrop (2023: 17) distinguishes between three types of newly created housing: new construction, old buildings and invisible housing. While the first two types are recorded statistically, the third is not. According to Fuhrop (2023: 17), unseen housing is created through social measures such as taking in subtenants or people moving in together.

The principle of "living for help" or "home sharing" is described as a social innovation for utilising this invisible living space (Fuhrop, 2023, p. 112). With "living for help", young people

move in with older people at a reduced rate and, in return, help them with their everyday lives. In "homeshare", however, unused living space is made available to tenants in return for a cash payment.

The advantage of using this invisible living space is that it can be used more efficiently and that different parts of society can interact. Above all that, it saves resources: concrete production, in particular, involves immense CO2 emissions. It accounts for 16% of all industrial emissions (Umweltbundesamt, 2020). It also impacts future emissions: Houses that do not exist do not consume energy.

Nevertheless, the most sustainable solution is only sometimes the best from the players' point of view in the real estate markets: as the markets are financialised and profit-oriented, these aspects significantly influence possible solutions to problems (Aalbers, 2016). These markets also determine the distribution of housing: this is paradoxical, as private housing is a human right public good (Aalbers, 2016: 5-6). However, earning money with housing is part of the capitalist economic system. As Gillich and Keicher (2014: 13) describe it, The housing market" has no interest in providing housing for everyone because it operates based on other laws, the laws of the real estate market, not of human rights charters.

So, focusing solely on markets and mechanisms without taking social and political dimensions into account is also insufficient, as any analysis of housing is based on social and political assumptions and conditions (Ruonavaara, 2018). In addition, the housing market can be seen as a social product of the institutions that shape it (Aalbers, 2016: 7).

So, socio-economic backgrounds and complexities must be considered to understand the phenomena. Since border spaces are the meeting of different systems and thus also cultures,

these are usually united, which can be expressed in political projects (Janczak, 2018). This can give rise to cross-border systems that rely on the support of individual involvement (Janczak, 2018). Conflict or cohesion across this border reflects a historical legacy representing the relationship between the two centres (Newman, 2003). Antonsich explains: "Any process of institutionalisation of [a cross-border] region can not take place only from above because it necessarily has to connect with the interests, practices and images held by ordinary people"(Antonsich, 2010, p. 262).

3. Research

After these theoretical focal points had been set, we looked at what is already known in the fields being analysed. The historical background of the border in the Enschede and Gronau region is also shown in more detail. Since the border here is a special one and both sides have a special connection despite the historical separation, this is very useful for the study. The currently determining regional laws and trends, which play a decisive role in the state of cross-border cooperation, are then shown.

3.1 Policies on Commuters

Cross-border commuting is subject to international, national and regional regulations. Not only have these regulations changed several times, but the political systems and societies on both sides have often been entirely different from the ones people know and see today. Not only the historical circumstances and moments impact today's circumstances and contribute to the border as we know it today. The overriding decisions of these past times also characterise the region to this day. Furthermore, the topic of cross-border housing markets is explained by way of introduction and significant findings in this field are made visible.

3.1.1 Historical background of the border region (structure of the community)

The border between Enschede and Gronau is a historical border whose dividing line has stayed the same over the centuries through various political systems. The location of the Dutch town also meant that the place name "Anescethe" first appeared in documents as early as 1119, which in Dutch means "aan de scheiding" (= to the separation) (Historische Sociëteit Enschede-Lonneker, 2024). At that time, the location was already a determining factor for the events in and around the cities. This can still be seen in the current coat of arms of Enschede: It is a modernised form of the original logo from 1670, on which a fence can be seen. This symbolises the separation between Twente and Münster, making the coat of arms a symbol of the division of the two areas (City of Enschede, 2024)

The dividing line separated Utrecht and Münster's bishoprics in the eighth century's second half (Historische Sociëteit Enschede-Lonneker, 2024). At that time, the area in Twente was mainly populated by tribes who originally lived in northern Germany (Historische Sociëteit Enschede-Lonneker, 2024). They established their customs in the region and extended the Saxon language area to the west (Historische Sociëteit Enschede-Lonneker, 2024). From the 11th century onwards, the borders of the common land were marked out there, guaranteeing land to the population living there (Historische Sociëteit Enschede-Lonneker, 2024).

What is unique about this border is that the areas thus separated always belonged to separate political systems, except for four years under Napoleonic occupation (Historische Sociëteit Enschede-Lonneker; City of Gronau, 2024). Different rulers conquered both areas over time, and the dividing line was a religious and political border. However, this dividing line was already permeable then: Gronau was a refuge for Dutchmen fighting for

independence against the Catholic Spaniards during the Thirty Years' War. This was possible because Gronau became independent of the Catholic Diocese of Münster during the Reformation in 1544 (City of Gronau, 2024). From 1588 to 1699, Gronau belonged to the counties of Bentheim and Steinfurt several times (City of Gronau, 2024). Both counties formed a Protestant enclave in the Catholic Münsterland (Historische Sociëteit Enschede-Lonneker, 2024). From 1597, Enschede was also governed by Protestants. The Protestant pastors from Enschede came from these two regions, where they received their theological training (Historische Sociëteit Enschede-Lonneker, 2024).

The Dutch community in Gronau was reflected in the town's development, which contrasted with the neighbouring Catholic communities. Even after Gronau was returned to the Prince-Bishopric of Münster in 1699, this influence was still visible (Historische Sociëteit Enschede-Lonneker, 2024).

In the 19th century, the textile industry developed in the Twente region (Koetter, 1952). As a result of the Belgian uprising in 1830 and the associated loss of market access in the colonies, companies relocated their operations to the north (Historische Sociëteit Enschede-Lonneker, 2024). Weaving schools were set up there, and the Enschede region became the textile industry's centre. Enschede was also connected to the railway network, meaning products could be quickly and cheaply transported to the ports (Koetter, 1952). The railway line was extended across the border, bringing raw materials and the coal needed for energy production to the textile companies (Historische Sociëteit Enschede-Lonneker, 2024). The companies in the industry were also located on the other side of the border: Gronau was even home to the largest spinning mill in Europe, the van Delden textile factory (City of Gronau, 2024)

It was not only the schools, investments and infrastructure that were important for the expansion of the textile industry: the "Heuerlinge" and "Hollandgänger", low-income seasonal workers from the German regions, were also primarily responsible for the fact that the companies were able to produce cost-effectively due to their low wages (Koetter, 1952). They also contributed to the cultural development of both sides (Koetter, 1952).

The two world wars had an enormous negative impact on the region. During the Second World War, the Allies bombed Enschede several times, mistaking the city for Gronau (Historische Sociëteit Enschede-Lonneker, 2024). In addition, the populations were still enemies after the end of the war (Historische Sociëteit Enschede-Lonneker, 2024).

This development and cheaper production in other countries led to the decline of the region's textile industry. After losing its most important economic driver, the region experienced structural problems from the 1970s.

Government investment in the Netherlands, focussing primarily on education, has since turned Enschede into a science hub (Historische Sociëteit Enschede-Lonneker, 2024). State laws on the Dutch side countered the structural problems (Historische Sociëteit Enschede-Lonneker, 2024).

3.1.2 Background of Cross-border Mobility Policies

Although there was a historical exchange between people on both sides of the border, there was little cooperation after the world wars. The societies remained hostile and were less economically connected.

In 1958, the EUREGIO was established to develop and strengthen cross-border cooperation in the German-Dutch border region by bringing together 128 towns, municipalities, districts and water boards. This institution aimed to improve the economic power and integration of the area into a significant metropolitan region (EUREGIO, 2024).

As a result of political developments in Europe, which also aimed to increase integration, cross-border mobility was promoted above all by the Schengen Agreement in 1985 and the Maastricht Treaty in 1992. After rail passenger transport was discontinued in 1981 due to falling demand since the resumption of connections, the line was reactivated in 2001 during European integration. Passenger numbers have increased since then (Landwirtschaftsverband Westfalen-Lippe, 2007). The reactivation of the lines connected Enschede and Gronau, so since then, a train has been running every half hour, taking 10 minutes.

There is also good accessibility in terms of car and cycling infrastructure. For people in this area, crossing the border is becoming less of a burden and increasingly invisible. Further trans-regional networks are being planned to connect the region better.

The aim is to remove the border from the region's cultural programme by allowing clubs on both sides to use the venues: Sports and music clubs are brought together and encouraged to exchange ideas through programmes. Public services on both sides are working together at various levels to be utilised more efficiently: The police work together in the Cross-Border Police Team (GPT) so that units can operate in a larger border area. Both the fire brigades and hospitals also work across borders.

Political decision-makers are driving integration with measures increasingly blurring the

border here. Integrative planning is thus recognisable, and institutions are increasingly promoting this and the exchange between populations. These plans are visible in the Münsterland regional plan, which includes creating a railway line and a cycle path from Münster to Zwolle. The improved infrastructure should help achieve EUREGIO's goal of overcoming borders and supporting the entire region in sustainable development (EUREGIO, 2024).

3.2 Housing markets

The housing markets in Germany and the Netherlands developed similarly up to 1990 but then differently (Cooper & Kurzer, 2023). A fundamental difference can be seen in the degree of housing financialisation, which is significantly higher in the Netherlands (Cooper & Kurzer, 2023). This increasingly financialised housing means that prices were more than two and a half times higher in 2018 than in Germany and the Netherlands in 1990. The consequences of these systemic differences are visible in the border area around Enschede and Gronau: the national borders are also price borders.

The housing markets have different structures; therefore, the same policies can have other effects (Cooper & Kurzer, 2023).

This paper focuses on the impact of cross-border mobility on housing markets.

To analyse a cross-border housing market, a definition of it is necessary. To do this, the definition by Sielker et al. (2022: 10) is used, which describes cross-border housing markets as:

"a housing market in which a critical mass of activity has led to a minimum integration where

households work and live on different sides of a border. As a consequence, the distribution of jobs and residences across a border form new functional relations."

Differences in income, affordability, amenities, or living costs accelerate this critical mass's emergence (Sielker et al., 2022, p. 10). Decoville et al. (2013) found that the greater the asymmetries, the faster this point is reached, and harmonisation occurs.

Kahveci, Karacan, and Kosnick (2020) developed the concept of "tactical mobility. " Thus, cross-border mobility results from these border asymmetries and depends on a trade-off between personal costs and benefits.

Accessibility to the other country is a prerequisite for this mobility. As border controls within the Schengen area no longer occur within the EU borders, the infrastructure here is crucial for cross-border mobility.

Karacan (2023) further attempts to classify commuting motivations and distinguish between lifestyle-oriented, career-oriented, and income-oriented commuting. This distinction between people's motivations helps to organise and reflect on the topic's already-known results of scientific data collection.

As a result of cross-border migration, wealthier people can afford the most desirable housing and less affluent people disappear from the now more expensive areas. Thus, Space is divided by wealth, which Maloutas and Stavros Nikoforos (2019) call "vertical segregation." Wealth, income, and education inequality are becoming increasingly similar, indicating a separation of a society driven by global forces and contextual factors (Maloutas & Stavros Nikoforos, 2019). These do not always have to reinforce each other but can work in opposite

directions (Maloutas & Stavros Nikoforos, 2019).

4. Methods

Below, the scientific design of the thesis and the procedure for gaining knowledge are explained. It is also explained which data was collected and analysed and how.

4.1 Research Design

In this comparative case study, the question is answered by a textual analysis. In a case study, a few instances of a phenomenon are analysed in depth (Given, 2008a). This approach helps make the respective regions' push and pull factors visible and subsequently analyse a direction of tactical mobility with the individual influence on the housing markets.

Furthermore, this approach is suitable for comparing the respective administrative responses of the two sides. Overall, a few closely related issues can be visualised in this way.

Based on theory, this thesis looks at how the institutions and actors in this region understand the housing shortage and design solutions. Policies and the real estate markets are analysed for this purpose. This is done by analysing the boundary symmetries that can accelerate or accelerate processes.

4.2 Method of data collection

The method of data collection is secondary data collection after online research.

Here, qualitative and quantitative data are used. The aim is to establish a causal link between the option of cross-border commuting and the housing markets in the region. The secondary data ranges from official documents of the city government and reports of nongovernmental organisations to data from private companies. The data range from policy statements to precise empirical data. This empirical data includes accurate data on residents' incomes and property prices in both cities.

Open data was used to answer the research question and the associated sub-questions made freely available by government authorities and statistical offices. To this end, all relevant newspaper articles on property markets and their influences from several newspapers were evaluated on the Internet to identify trends. The aim is to determine trends and confirm them with the open data. Articles from the media 1Twente, Deutschlandfunk, Tubantia, Westfälische Nachrichten and Zweites Deutsches Fernsehen were used for this purpose. This includes both German and Dutch media, as well as national and regional media. When selecting the articles, care was taken to ensure they were descriptive and not judgemental. These open data are primarily official plans and studies on the regions or, specifically, housing. Data from both sides of the border was also used here. All data came from official statistical offices and was published in thematic reports.

From Gronau, these were municipal profiles in which precise figures and the population were collected and older data from the 2011 census, which collected even more precise data.

Older data was used to help in fields where there were data gaps. The Borken district's property market report also played a crucial role in providing results on price trends in the property market. The policies analysed at the regional level in Gronau were the Münsterland regional plan and the city's housing development measures.

In Enschede, all data also came from official offices and commissions. The

Rekenkammercomissie report on housing in Enschede is particularly worth mentioning here.

In this report, as in this work, a lot of work was done with data from the Centraal Bureau

voor de Statistiek. These also provide comprehensive data on cross-border commuting, the housing market and demographics.

Further data sets came from experience reports from ERASMUS students who lived there for six months.

After the data had been collected, a data review was carried out. The data was checked for relevance and quality, and untrustworthy articles were removed.

4.3 Method of data analysis

The method of data analysis is content analysis, a textual analysis. This follows the line of thought of interpretivism, where knowledge is achieved through the interpretation of data and literature in combination. A content analysis categorises data into clusters of similar conceptual categories to identify patterns. Here, quantitative data can help answer "How" or "What" questions, while qualitative data can answer "Why" questions (Given, 2008b). In addition, qualitative data is used for explanations, while quantitative data supports or refutes them.

Atlas. ti was used to carry out the content analysis. Using this software, the researcher can benefit in terms of speed, consistency, rigour and access to analytic methods not available by hand (Given, 2008c). Parts of the documents are given codes used to answer the subquestions. These codes are based on theory and are afterwards categorised into groups. This allows patterns to be discovered and analysed. After classification into code groups, the material was analysed again and divided into individual codes. This follows the method of analytical coding according to Richards (2005, p. 94): In this process, material was repeatedly re-evaluated depending on progress and unsuitable material was sorted out.

The content analysis was conducted through the following steps:

- 1. Data collection (Data triangulation): Systematic data review, online search
- 2. Data preparation: Cleaning and preparing data: removing irrelevant text, correcting spelling errors, and coding the data into a manageable format.
- Coding: Development of a coding scheme to identify the key themes and concepts in the data based on the theoretical concepts
- Analysis (Content analysis): Analysis of data to identify patterns, themes, and concepts

4.4 Operationalisation of crucial theoretical concepts:

The concepts used for the analysis are briefly described below; the individual points are explained in more detail in the table and text. The push and pull factors were combined here.

- Push and Pull factors for housing in Enschede and Gronau: Circumstances that move people into or out of the housing market in one of the two cities
- Push and Pull factors for cross-border mobility: Factors that motivate people to commute across borders, description of what motivates them
- Cross border transport mobilities: Quality and accessibility of transportation infrastructure
- Real estate markets: Availability of buying, selling or renting property.
- Housing situations: Affordability of housing
- Policies in the housing market: Measures taken by the administration
- Narratives of housing policy

4.5 Limitations

This bachelor's thesis attempts to provide a starting point for a more in-depth examination of the topic. It should be noted that cross-border mobility is a comprehensive and complex topic with many intertwined mechanisms. The subject of cross-border housing markets is a small part of this. However, this work is sufficient to explain the interrelationships.

However, I faced language barriers during the research, as the texts were written in Dutch and German. German is my mother tongue, but my Dutch is at a different level. Using translation software, an attempt was made to make the texts comprehensible enough to be suitable for academic work.

Furthermore, the statistical offices on both sides of the border had different surveys, sometimes leading to unequal data sets. Instead of discarding unequal data, these were sometimes used to understand facts more precisely, at least from one side.to understand facts more precisely, at least from one side.

It was carried out relatively quickly with public data and a small budget. Further research is therefore necessary to go into the areas mentioned and explain them in detail. Nevertheless, this is a start for discussing and critically examining the administrative and social processes.

5. Analysis

The results of the analysis are explained in the following section. The most important results of the analysis are summarised in the tables and explained in the text. The underlying research question was:

What are the impacts of cross-border mobility on local housing markets in the case of the border region Enschede and Gronau?

Answering the sub-questions is the first step in answering the research question. Then, the partial results help to answer the research question.

Push and pull factors on both sides were analysed to answer the first question. These include the housing market, social cohesion, income, existing infrastructure, and social security. The analysis is so comprehensive because, in addition to being purely cost-orientated, it also includes community cohesion.

In Table 1, the X is placed where the push and pull factors are more potent. If there is an X on both sides, no clear decision can be made, and further research can clarify this more precisely.

5.1.1. What makes the region of Enschede attractive for cross-border commuting?

The living costs in Enschede are higher than in Gronau, as are average incomes. Enschede is well connected to the infrastructure, and Dutch cities are mainly easily accessible by public transport and car. For cross-border commuting, the connection is car-centred: a connection with public transport is available. However, the frequency and journey time are so long that

the bicycle is an equivalent alternative regarding journey times. Reaching places not in the city centre requires more effort without a car.

Enschede is not only a much larger city in terms of area and population, but the cultural life here is also more extensive and diverse. It also offers more significant educational opportunities through the university. With the university comes a more international environment than in Gronau, where cultural life is limited. The public transport infrastructure at night is also relevant for young people when deciding where to live. However, a train connection is unavailable between 11 pm and 6 am. The only travel options here are cars or bikes. This is a negative factor that could encourage people to live in Enschede - even if their place of work is on the German side. The groups affected are those who go out more often and increasingly use public transport to get around: Students in particular, as they often do not have the capital for a car. Older people can also be included if shorter distances to social events are favoured.

It is striking that three population groups increased enormously between 2014 and 2023:

People between the ages of 18 and 24, people between 55 and 64, and people over 65

(Figure 7). In contrast, there were vast declines of up to 10% during this period, particularly in the groups of people aged up to 17 and between 40 and 54 (Figure 7).

This can be explained by the fact that prices in Enschede are relatively low compared to other Dutch cities. Therefore, an influx from these "more expensive" regions can be explained by these population groups in particular: Students and pensioners can more easily afford to live here and, simultaneously, do not have to overcome significant language or cultural barriers.

5.1.2. What makes the region of Gronau attractive for cross-border commuting?

Gronau has a lower cost of living than Enschede. Therefore, it makes sense to live in Gronau for cost reasons, as you can have better living conditions for the same amount of money. The flats are of a higher quality and are also larger on average.

As in Enschede, the infrastructure is more car and bicycle-centred; however, public transport is more attractive from the centre to the centre. For areas away from the centre, longer distances have to be accepted.

However, compared to the cost of living, incomes are also lower on the German side.

The clear disadvantages of living in Gronau are the poorer cultural life on the German side, for which commuting to Enschede or the more distant cities of Münster and Dortmund is necessary. Travelling is also necessary for higher educational opportunities and better-paid jobs; the nearest university is Enschede.

In this aspect, Gronau can be regarded as a cheap neighbourhood of Enschede that is far away.

A comparison of the demographics with those of Gronau reveals an enormous similarity in terms of the age group ratios (Figure 8). As the data sets are broad, however, it only becomes apparent on closer inspection that Gronau is the more attractive site for families. These are constantly increasing, and social institutions have more free places than in the Netherlands. Compared to neighbouring communities in Germany, Gronau is experiencing increased demand, reflected in the city's prices.

5.1.3 Result: Motivations for Cross-Border Commuting

The results of both analyses are now brought together, and the most important points that lead to cross-border commuting are identified:

Push and pull factors can be recognised on both sides of the border. According to the logic of tactical mobility, cross-border commuting can, therefore, take place in both directions. All three types of tactical mobility can be considered here. Lifestyle-orientated mobility is mainly given by the fact that more material things can be bought with the same money in Gronau; in Enschede, by comparison, the cost of living is higher, but cultural life can also be a lifestyle argument. This can, therefore, go both ways.

Due to the slightly higher earning potential in the Netherlands and, at the same time, significantly better education and work opportunities, career and income-orientated tactical mobility tends to take place from Gronau to Enschede.

This is also evident from the empirical data, which shows that mainly people from Gronau commute to Enschede (Figure 9). However, the number of people who commute across borders could be much higher. From Gronau, 2 per cent of people come to Enschede to work or study, the other way only 1,5 per cent. Although these are marginal numbers, these percentages are twice as high as those in other areas of the region. From this, a more intensive connection can be concluded.

However, the data shows that these figures are far higher than those of more distant municipalities or those without a historical connection.

5.2. How do the housing markets in Enschede and Gronau differ in terms of price and availability?

Enschede and Gronau's housing markets differ in price, with Enschede requiring more money to buy housing of the same quality. Both property markets have experienced increased purchase prices, which are taking place at the same rate (Figure 10). This difference is recognisable in both the purchase and rental markets. Since living space is just as limited in

Gronau, this cannot be expressed here with better availability, but rather with a less severe shortage.

The interconnectedness of the two locations indicates that developments from Enschede are being transferred to Gronau. This is not easing the housing market there but rather exacerbating the situation. However, the housing market in Enschede is actually being eased at least slightly by the increasing perception of housing in Gronau.

In Enschede, the structure of the Dutch housing policy described by Cooper and Kurzer (2023) becomes apparent: almost half of all housing is rented (Figure 11). At the same time, affordable housing is becoming scarcer as housing prices rise.

In Gronau, the ownership rate is higher and rising. However, it is below the average for the Borken district. The ratio of owner-occupied flats to tenancies in Gronau is 6 to 4. It is interesting to note that the ownership rate is closely linked to income.

In Enschede, more than half of the living space is occupied by single households. In Gronau, this also accounts for a significant proportion, just over a third, although this is lower in comparison.

It is also noticeable that the number of unoccupied buildings in Enschede fluctuates. It has decreased overall over the last ten years but has also increased in individual years (Figure 12).

The vacancy rate in Gronau was last reported at one per cent in 2017, corresponding to 85 out of 8493 flats. Therefore, it is significantly lower than the figure in Enschede.

It is striking that three population groups in Enschede have increased enormously between 2014 and 2023: People between 18 and 24 years old, people between 55 and 64 years old and people over 65 years old.

This can be explained by the fact that prices in Enschede are relatively low compared to other Dutch cities. Therefore, an influx from these "more expensive" regions can be explained by these population groups in particular: Students and pensioners can more easily afford to live here and do not have to overcome significant language or cultural barriers. In contrast, the groups of people up to the age of 17 and between the ages of 40 and 54, in particular, have seen enormous declines of up to 10% within this period. This data indicates an exodus of families from the urban Dutch area.

A move to Gronau is particularly attractive for families, as they can expect better living conditions for the same money. Cultural aspects are less important for this group than for pensioners or students. In Gronau, these new arrivals from people without a German passport account for significantly more than half of all new arrivals (Figure 13). These may also include people who have limited financial resources or less time to look for accommodation. This is because Gronau's housing is cheaper, of better quality, and more readily available than Enschede's.

The fact that housing is cheaper in Enschede makes it attractive to relocate, mainly because the affordable housing sector in Enschede is declining, and there is already a need for more social housing. This is because the income distribution here is diverging. Social housing, as is the diversity of different income classes, is becoming scarcer. Despite measures taken by the local authority, it can be observed how parts of society can no longer afford housing. At the

same time, the number of medium and expensive housing situations is increasing.

Therefore, both towns are exposed to limited supply and rising demand simultaneously.

Thus, Gronau is bucking the Borken district trend, which is not experiencing an increasing housing shortage.

5.3 What policies regulate the housing market in this border region?

The most essential policies regulating the housing market on both sides are laws subject to national agendas and must be implemented by the regional administrations.

On the Dutch side, this is the "Omgevingswet", which summarises several Dutch regulations and laws. This is intended to shorten approval procedures, facilitating the creation of new living space and converting existing buildings. This law, which has been in force since 1 January, aims to create this new living space through new builds and conversions.

The purchase of housing in the city is subject to the "Opkoopbescherming" in particularly sought-after areas. This is intended to prevent housing from being bought and rented out by stipulating that the owners must live in the property for four years before offering it on the rental market.

Another measure designed to promote affordable housing is the national "Doelgroepenverordening", which specifies the target groups to which new homes must be rented or sold. This regulation stipulates a 15-year commitment period for social and medium rents. Medium rents apply to households with a gross annual income of 80,000 to 90,000 euros. An owner-occupancy obligation is also included here so that this living space is not sublet at a higher price.

The municipality has not yet formulated the national "Huisvestingsverodnung" law.

In Gronau, the housing market is also primarily regulated by national legislation. The regional focus is on new housing construction. Here, the municipality has passed laws on allocating municipal land, which assign importance to local and social criteria. In addition, unlike in Enschede, a ten-year obligation to owner-occupation applies to building development. The "Münsterland Regional Plan" fulfils a crucial regional function.

On the one hand, it aims to initiate sustainable development in the region, but primarily through intensive measures at the expense of others. How sustainability is implemented also remains to be seen. The core consequence of the "Münsterland Regional Plan" for Gronau is further land sealing and creating more living space through remodelling and new construction. Social measures remain unmentioned.

The concept of "housing development for Gronau and Epe" is applied to allocating land to construct new housing. Social and local criteria are essential in this allocation—people who build commit to staying there for at least ten years. At the same time, weaker people are helped. However, building requires such a high level of equity and income that vulnerable groups are systematically excluded. Laws that emphasise social criteria are, therefore, inadequate. They go in the right direction, but more is needed.

This shows that the narratives of the laws in Enschede take the affordable housing problem more into account than the German ones. As the national policies have their origins primarily in the expensive regions of the Netherlands, it can be seen here how a shift is taking place. From the costly areas initially adopted for themselves, these measures are now being transferred to the cheaper areas of the Netherlands to maintain and offer housing at favourable prices there.

Overall, the narratives of Dutch housing policy tend to mention speculation in housing more often and aim to limit it. Whether the measures taken are sufficient, however, is another question.

The housing policy narratives in Gronau primarily deal with the lack of housing, which can be solved by simply creating new housing. In doing so, they agree with the narrative of higher German authorities.

The measures are based on the narrative that a lack of housing can only be solved by building or converting existing housing. Social measures are not mentioned in any housing policy, only these conservative concepts. This is to be criticised, as existing crises are only combated in their extent and not their causes.

Therefore, the promotion of housing construction in Gronau should be seen as a consequence of Germany's price advantages and lower legal requirements. In other words, the problem is being shifted rather than tackled at its source.

An important law that has recently come into force is the Teleworking Regulation. This means that in future it will be possible to live in one country and work from home while being employed in another country.

This can make a massive difference to trends in the region where people are living as close to the border as possible for tactical mobility reasons, and the cost benefits there are essential.

Another crucial regional agreement is the Letter of Intent between the Gemeente Enschede and the city of Gronau. Here, the exchange between the populations of the two places on the other side of the border is promoted, institutions work more closely together, and the

infrastructure is improved. A progressive integration of Gronau's housing into that of Enschede is becoming recognisable.

The existing price barrier, a consequence of different national policies, is shifting as part of this integration. Measures aimed at regulating housing prices are not yet effective in Gronau. In this respect, the legislation in Enschede is already more advanced than that on the German side.

Vulnerable groups on low incomes are particularly affected by higher living costs and housing prices. So far, these effects have hardly been considered, and social measures have tended to take a back seat. As costs rise, these people are forced out of their homes and have to switch to more affordable housing. This housing is usually burdened with locational disadvantages.

6. Conclusion

The research question was:

The analysis has now answered the sub-questions and has been able to create clear trends and statements based on the data and its evaluation. These can now be used to answer the overarching research question. Furthermore, the effects of the results are discussed, suggestions for further research are made, and practical implications are pointed out.

What are the impacts of cross-border mobility on local housing markets in the case of the border region Enschede and Gronau?

The most important findings of the subquestions analysis are that the border in the border region of Enschede and Gronau is also a price border, which is being overcome with progressive integration. Cross-border commuting has a networking effect but is only practised by a minimal proportion of the population. However, it is striking that the

proportion in this border region is twice as high as in the rest of the region Münsterland. This could be due to the historical ties and cross-border networks resulting from centuries of exchange due to Gronau's unique position as a place of refuge or the ties to the heyday of the textile industry in the region. The rapid harmonisation can also be perceived as the result of a previous great disparity between the two sides. Both sides see tactical advantages in cross-border cooperation, which accelerates integration.

This networking effect is also visible in the integration of the property markets. This effect is still limited, as both property markets belong to different systems and solutions to the same problems have different effects due to different structures. The integration primarily relates to a price adjustment of the Gronau property market to that in Enschede. A similar housing policy is being pursued, focusing primarily on new construction, the conversion of existing buildings, and neglecting social measures. Due to different structures, the same measures have different effects. However, as both strategies are focused on the construction sector, there is also an alignment here. This is recognisable here.

It is worth noting that half of the flats in Enschede are occupied by one person, while in Gronau, just under a third of all flats are occupied by one person. This consumption of living space is considered inefficient. Sharing space is necessary for more efficient utilisation.

Integrative forms of housing, such as "living for help", where people live together with others who are not in their age group, are an option. Both sides can benefit from this, and this human contact also creates connections that are important for a connected, open city. After all, a lack of interaction between people living in their homogeneous group results in alienation of the population.

The concept of sustainable housing policy in Enschede needs to be revised in that sustainable housing already exists when homes are managed without fossil fuels. This does not consider how greenhouse gases are released during the construction or remodelling of the buildings and contribute to the climate catastrophe. This is not a sustainable housing policy, neither ecologically nor socially. A clear recommendation can be derived from this that more importance should be attached to social measures, which virtually have no role in the current plans. This includes, for example, new forms of housing that utilise existing living space more efficiently.

Intersectionality should also be mentioned in the legislators' plans. Nevertheless, a housing market not dominated by a few is an essential basis for an open city and its experiences (Sennett, 2018). Instead of an inclusive, diverse environment, it is already recognisable in Enschede that wealthy, homogeneous groups inhabit it. Vulnerable groups are thus structurally pushed out of the cityscape, making them less visible. People who already have a low income and are already struggling with rising prices are thus systematically forced out of expensive housing.

Part of this displacement is a relocation from Enschede to Gronau, which can be seen here as a more remote, favourable part of Enschede. The fact that this development can take place also shows the factors that dominate today's social systems. As similar trends can be observed in Gronau, it can be assumed that the same process is taking place there and that people are being pushed into areas that have a locational disadvantage compared to Gronau. A pattern can be recognised here that started in the Randstand, a more expensive urban area in the Netherlands, and then spread via Enschede and across the border to Gronau. It must also be taken into account that these developments also do not occur in Germany, only

in more distant cities. Due to its geographical location, Gronau can thus fit more into the pattern of the Dutch housing shortage, although it is structured according to German patterns. This case is unique because it actively crosses the border and allows a housing market on the German side to become part of the solution to a Dutch housing shortage through intensive cooperation.

There are hardly any measures to reduce this problem, and they are not having the expected effect of stopping these developments. At best, we can speak of a slowdown. So, political decisions and intentions prioritise these developments, while social measures are losing their effect, especially in Enschede.

This can be seen in the increasing loss of social housing, which is increasingly being converted into mid-range rental accommodation. It is recognisable here that a problem shift is occurring. This case is unique because it actively crosses the border and allows a housing market on the German side to become part of the solution to a Dutch housing shortage through intensive cooperation.

Cooperation must also be based on the people's will. If decisions are made without their input and the negative consequences outweigh the positive ones, opinions on this integration can turn negative, and the process can be destroyed. Isolation is then a possible consequence.

6.1 Suggestions for further research

This scientific work has shown the patterns and narratives, as well as the modes of action of cross-border housing policy in the border region of Enschede and Gronau, and in doing so, has shown clear recommendations for action on how housing can be better organised socially and ecologically. This work initiated research on cross-border mobility by linking and

logically connecting data. The knowledge gap on how cross-border mobility affects property markets was answered by showing its integrative power. Further research can address many of the fields mentioned more specifically. For example, individual policies can be analysed in more detail, primary research can fill the gaps in the various data sets, and work can be done on how sustainable housing can be realised. It is also interesting to research the effects on individual vulnerable groups in more detail so that solutions can be found to protect them. Qualitative research can contribute to this by better understanding their situation through interviews with those affected.

The impact of larger systems on social development is also an exciting but comprehensive topic. Anyone aiming to explain the world should always maintain sight of the big picture. Finally, including historical data is also advantageous in understanding how societies that were separate from each other and had cross-border dealings with each other developed differently. The phenomenon of a border is far from being fully understood, and the social impact of borders is an exciting topic for further research.

Overall, the topic of cross-border mobility is relatively new, which means that it has hardly been researched. There are many opportunities to make a contribution here. The aim of this contribution should be to benefit the general public and actively help people through science.

One scientific requirement is the further collection of data that is made openly available. This study worked entirely with open data, which may also be essential for future research.

6.3 Practical implications

The research results have practical implications, including a more intensive examination of the cross-border housing market, further data collection, and correction of the understanding of housing shortage. As Architects 4 Future (2024) called for, the aim must be

to achieve a housing turnaround, which starts by using existing housing more efficiently. At the same time, it is necessary to avoid creating additional housing that worsens the living conditions of people, especially in the Global South, through the intensive use of resources. It is also necessary to adapt social policies, which have been assessed here as inadequate. Suppose social housing in a city is becoming increasingly scarce and, at the same time, more affluent people are taking up more and more space. In that case, this can be answered by calling for society to rethink the issue of housing distribution. In the Netherlands, the negative consequences of the financialisation of housing are already being considered in housing policy narratives. However, the impact of these measures is overestimated, as the development in Enschede shows.

The most urgent demand is to rethink requirements. The increase in living space is also a consequence of individual demands for larger living spaces. This has consequences for vulnerable people in particular, which are often barely recognised.

It is therefore important to pay attention to the people who suffer most from the developments. It is, therefore, also necessary to raise awareness of the consequences of measures that are actually implemented for the benefit of the population. This awareness can only be achieved if people are more involved in the process and thus actively participate. Because a community is only as strong as its weakest part.

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Data Appendix

Appendix A: Table including all data sources used for the coding process in alphabetical order

Appendix B: Atlas.ti coding report

Figure 1: Average price per square metre for rent in Gronau 2021-2023, https://www.immoportal.com/mietspiegel/gronau-westfalen#:~:text=Der%20aktuelle%20Mietspiegel%20für%20Gronau,Euro%20in%20Gronau%20(Westfalen). (last check: 24.01.2024)

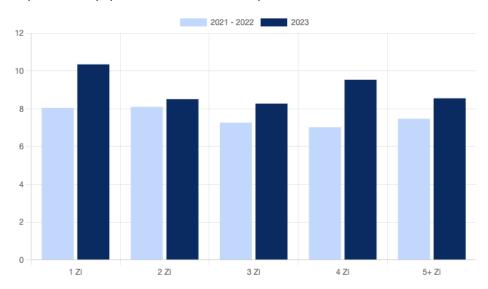
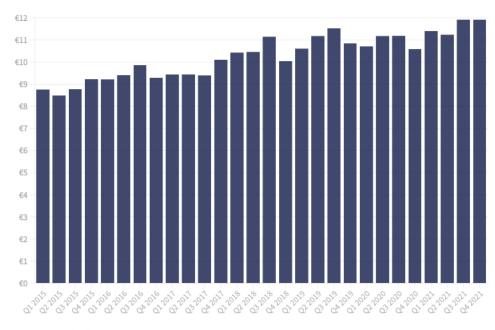


Figure 2: Average price per square metre for rent in Enschede 2015-2021, https://www.pararius.nl/nieuws/landelijke-huurprijs-vrije-sector-daalt (last check: 24.01.2024)



Bron: Pararius/Realstats

Figure 3: Average income of Enschede compared to other Dutch regions 2023, https://allecijfers.nl/gemeente/enschede/#inkomen (last check: 24.01.2024)

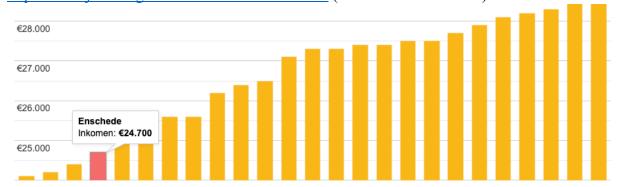


Figure 4: Average income of households in Gronau, Borken and Nordrhine-Westphalia 2015-2020, https://www.it.nrw/sites/default/files/kommunalprofile/l05554020.pdf (last check: 24.01.2024)

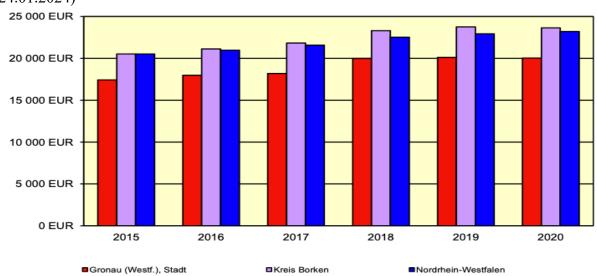


Figure 5: Old coat of arms of the City of Enschede, Source: https://www.stadtenschede.de/blog/geheimnisse-von-enschede (last check: 24.01.2024)



Figure 6: Logo of the city of Enschede 2024, Source: https://www.cityofenschede.com/en/brand (last check: 24.01.2024)



Figure 7: Population development Enschede by age group, 2014 – 2023 https://www.kennispunttwente.nl/cijfers-trends/enschede/demografie/leeftijdsgroepen-brp (last check: 24.01.2024)

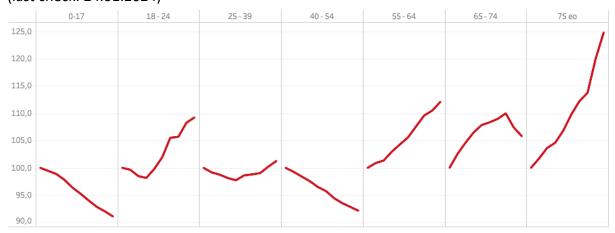


Figure 8: Demographic distribution percentual in Gronau and Enschede

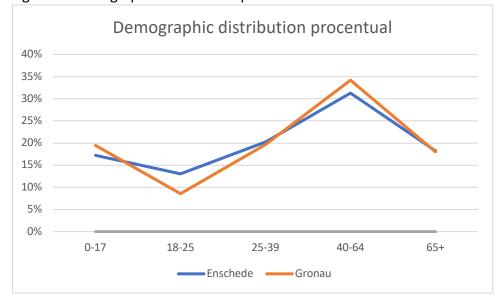


Figure 9: Percentage of cross-border commuters in districts and cities by destination (own graphic)

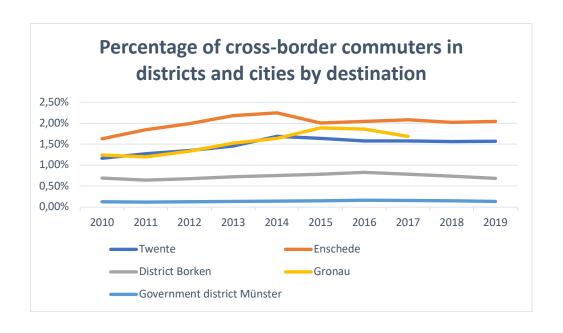


Figure 12: Average sale price real estate market in Enschede and Gronau (own graphic)



Figure 11: Overview of the Enschede real estate market (Own graphic) 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 ■Total housing stock ——Houses to buy ——Rental properties

Figure 12: Uninhabited flats in Enschede (Own graphic)

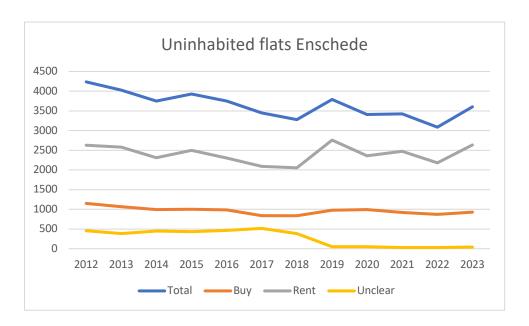


Figure 13: Proportion of non-Germans among new residents in Gronau

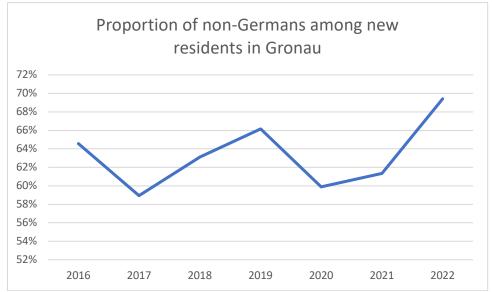


Table 1: Analysis of Push and Pull Factors

| Codegroup | Codename | Description | Enschede | Gronau |
|-----------------|-----------------------------|---|----------------------------|---------------------|
| Push factors | Housing market | Quality, Space of housing accomodations | х | |
| Push | Social cohesion | Income Inequality, low diversity, social insecurity | х | |
| Push factors | Infrastructure | Connections, journey time, limited times, frequency | | x |
| Push factors | Income | Disadvantages in income | | х |
| Push factors | Prices housing market | Costs of housing | x | |
| Push factors | Costst of | Costs for food, housing, leisure, taxes | х | |
| Push factors | Social security | Legal protective measures | Huurtoeslag Zorgtoeslag | Bafög Bürgergeld |

| | | | х | х |
|-----------------|-----------------------|---|---|---|
| | | | | |
| Pull factors | Housing market | Costs, Quality, Space of housing accomodations | | х |
| Pull factors | Infrastructure | Connections, journey time, limited times, frequency | х | |
| Pull factors | Income | Advantages in income | х | |
| Pull factors | Social security | Legal protective measures | х | |
| Pull factors | Prices housing market | Costs of housing | | х |

Table 2: Analysis of housing markets prices and availability

| Codegroup | Codename | Description | Enschede | Gronau |
|-------------|-----------|-----------------|----------------------------|-----------------|
| | | | | |
| Real estate | Structure | Characteristics | Rising rents, standard | Rising rents, |
| | Structure | | _ | |
| market | | of the housing | land values and property | standard land |
| | | market | prices over the past years | values and |
| | | | | property |
| | | | More than half of | prices over the |
| | | | households single | past years |
| | | | | |
| | | | Private rental sector | Ownership |
| | | | growing strongly, many | rate of 57% |
| | | | medium and expensive | lower than in |
| | | | rentals | the rest of the |
| | | | | district |
| | | | Fewer social housing | |
| | | | units, future shortage | At 13.2%, the |
| | | | clearly foreseeable | proportion of |
| | | | | price- |
| | | | Attracts young people, | controlled |
| | | | middle-sized small | housing is |
| | | | households and families | higher than in |
| | | | are leaving | the rest of the |
| | | | | district |
| | | | | |

| Real estate | Strategy | Strategy | New construction of | New |
|-------------|------------|----------|-------------------------------------|------------------------------|
| market | | against | housing accomodations | construction of |
| | | housing | | housing |
| | | shortage | | accomodations |
| Real estate | Households | | Districts with distinctly | The majority |
| market | | | different resident | of newcomers |
| | | | profiles; concerns about | are not |
| | | | concentration of | German |
| | | | vulnerable people | |
| | | | More than half of households single | New arrivals mainly families |
| | | | Number of households | Almost a |
| | | | (+3,5%) grew faster than | quarter of all |
| | | | population (+1,2%) in the | people not |
| | | | last 10 years | German, rate |
| | | | | twice as high |
| | | | Many young people | as in Borken |
| | | | More than 50% of new | district and |
| | | | residents are not Dutch | Münster |
| | | | | administrative |
| | | | | district |
| | | | | |

Table 3: Analysis of policies and narratives

| Codegroup | Codename | Description | Enschede | Gronau |
|--------------|-----------|--------------|---------------------------|----------------|
| Solution for | National | Measurements | Conversion of vacant | Creation of |
| housing | solutions | against a | buildings into flats Rent | new flats |
| shortage | | housing | regulation through points | |
| | | shortage | system | Conversion of |
| | | | | existing |
| | | | Protection zones against | buildings |
| | | | speculation with housing | |
| | | | New buildings | Flex buildings |
| | | | | |
| | | | Flex buildings | Financial |
| | | | | support for |
| | | | Shared flats and micro- | families |
| | | | apartments | |
| | | | | Investment in |
| | | | Senior citizens' flats | social housing |
| | | | | |
| | | | Fines against vacancies | |
| | | | | |
| | | | Stricter laws against | |
| | | | misuse of housing | |
| | | | | |
| | | | Stronger tenant | |
| | | | protection | |

| Solution for | Regional | Measurements | Creation of new flats | Creation of |
|--------------|-----------|----------------|---------------------------|-----------------|
| housing | solutions | against a | | new flats |
| shortage | | housing | Conversion of existing | |
| | | shortage | buildings | Conversion of |
| | | | | existing |
| | | | Stricter laws against | buildings |
| | | | misuse of housing | |
| | | | | |
| | | | Stronger tenant | |
| | | | protection | |
| | | | | |
| Narrative | National | Concept | Protect living space from | Eliminate |
| housing | narrative | underlying the | excessive speculation | housing |
| solution | | housing policy | | shortage |
| | | | Make housing accessible | through more |
| | | | to people | flats |
| | | | | |
| | | | | Give people |
| | | | | money back |
| | | | | for expensive |
| | | | | housing |
| Narrative | Regional | Concept | Protect living space from | Creating new |
| housing | narrative | underlying the | excessive speculation | living space as |
| solution | | housing policy | | a solution |
| _ | | underlying the | | living space as |

| | | | Create affordable | |
|----------|----------|-----------|------------------------|----------------|
| | | | housing through new | |
| | | | construction | Higher prices |
| | | | | are a |
| | | | Create "sustainable" | consequence |
| | | | housing | of the housing |
| | | | | shortage |
| National | National | Policies | Nationaal | Social housing |
| policies | policy | against a | woningsbouwprogramma | promotion |
| housing | | housing | | |
| market | | shortage | | Climate- |
| | | | | friendly |
| | | | | building - |
| | | | | promotion of |
| | | | | new |
| | | | | construction |
| Regional | Regional | Policies | Woonvisie Enschede | Münsterland |
| policies | policies | against a | Omgewingswet | Regional Plan |
| housing | | housing | Doelgroepenverordening | |
| market | | shortage | | Housing |
| | | | | development |
| | | | | for Gronau and |
| | | | | Ере |