



Vietnamese-German University

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SUSTAINABLE URBAN DEVELOPMENT



Unlocking Psychological Mechanisms of Potential Buyers toward Social Housing: An Empirical Study in Vietnam

Presenter: Hai-Yen LE

Authors: Hai-Yen Le, Tran Thi Hong Lien, An Mai, Minh T.N. Nguyen

Ho Chi Minh City, 15 Oct 2026



Content

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—● Literature review & hypothesis development

—● Methodology

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Introduction

The background is a solid dark blue. Overlaid on this is a decorative pattern of lighter blue dots. These dots are arranged in several parallel, wavy lines that flow from the bottom left towards the top right, creating a sense of motion and depth. The dots are more densely packed in some areas, particularly at the peaks of the waves.

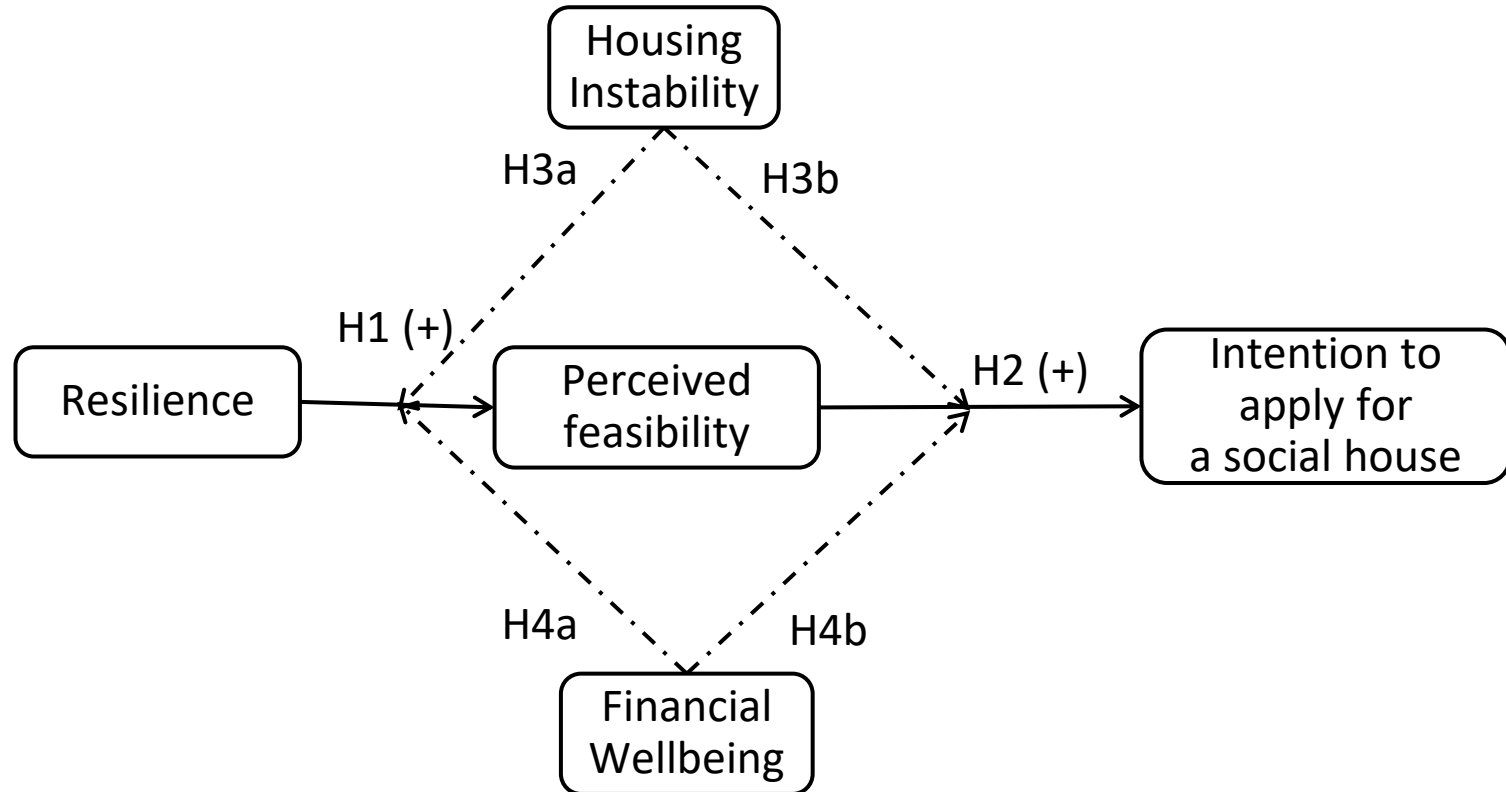
Social housing: Psychological barriers

- ✓ **Psychological barriers** arising from hesitation due to complex and unclear administrative procedures.
- ✓ **Bourdieu's framework** (1984) and Morris et al. (2022): emphasize the psychological and emotional challenges faced by individuals **navigating social housing application procedures**.
 - ✓ Cultural capital
 - ✓ Social capital
 - ✓ **Emotional capital**: the capacity to persist and cope with emotional stress, uncertainty in the approval process & feelings of dependency.

RQ:

Why do individuals who need social housing **differ** in their **willingness** and **perceived ability** to pursue it?

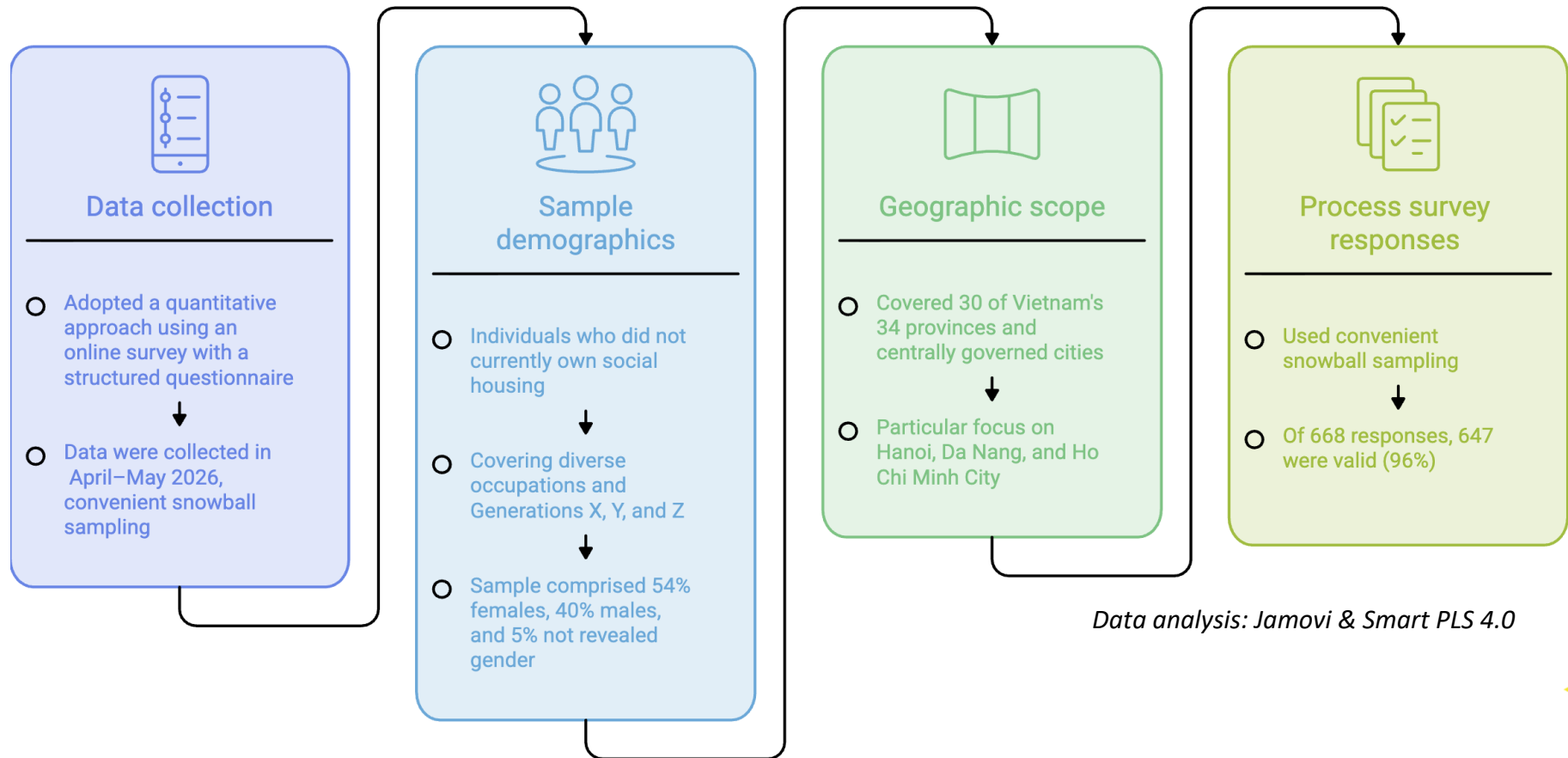
Conceptual framework



Methodology

The background of the slide is a solid dark blue. Overlaid on this are several wavy, horizontal lines composed of small, light blue dots. These lines create a sense of motion and depth, resembling a stylized wave or a digital signal. The dots are arranged in a way that they form a series of parallel, slightly curved paths that sweep across the frame from left to right.

Methodology



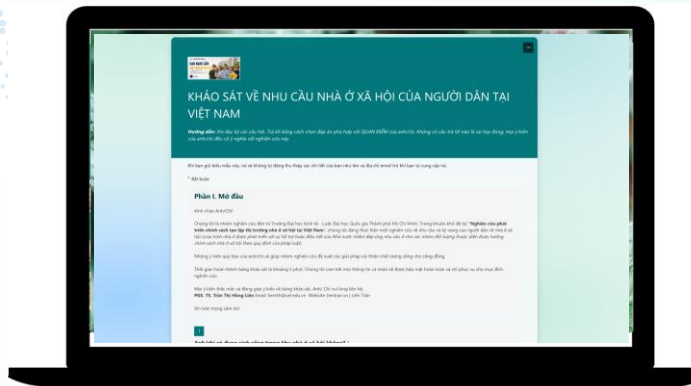


Field survey

@construction sites



Online survey (Microsoft Form)



Measurement scales



Housing
Instability

7

0–10 bipolar
differential

Farero, Sullivan et al.
(2024)

Perceived insecurity
and uncertainty in
housing



Perceived
Feasibility

6

1–5 Likert

Dickel and Eckardt
(2021)

Perceived ability
to obtain social
housing



Resilience

6

1–5 Likert

Smith et al. (2008)

Ability to persist
despite difficulties
and setbacks



Purchase
Intention

4

1–5 certainty

Lin et al. (2011)

Certainty of
intending to
apply for housing



Financial
Wellbeing

8

1–10 bipolar
differential

Bestvina et al.
(2014)

Perceived financial
security & overall
financial condition

Results & Discussion

A decorative graphic consisting of multiple parallel, wavy lines of small blue dots. The dots are arranged in a way that creates a sense of depth and movement, resembling a stylized wave or a series of concentric ripples. The pattern is set against a solid dark blue background.

Correlation matrix

Financial
Wellbeing

Purchase
Intention

Resilience

Perceived
Feasibility

Housing
Instability

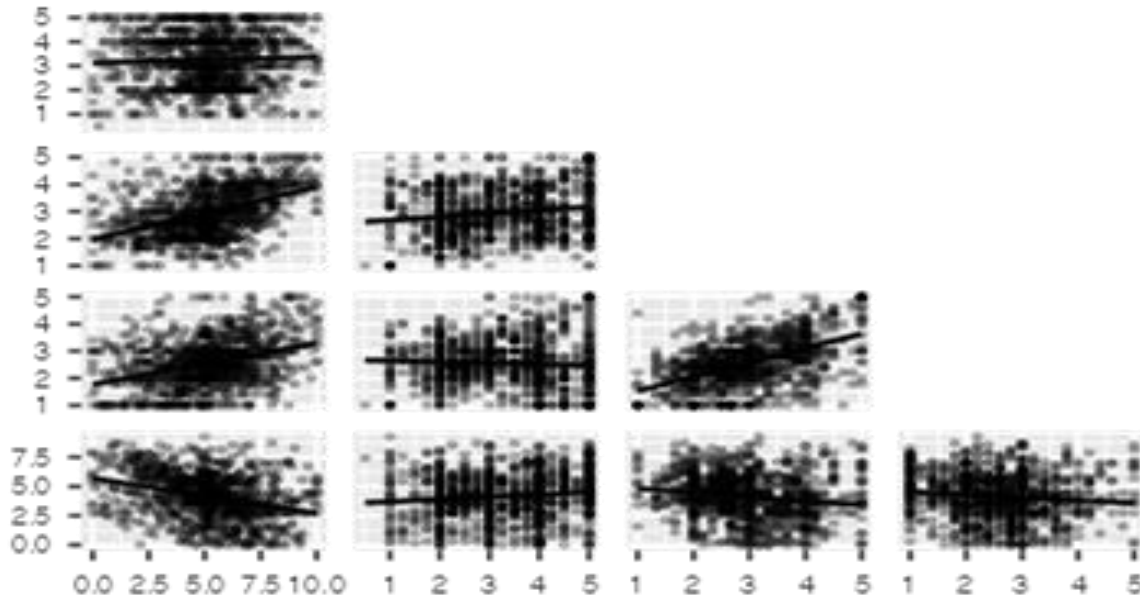
Financial
Wellbeing

Purchase
Intention

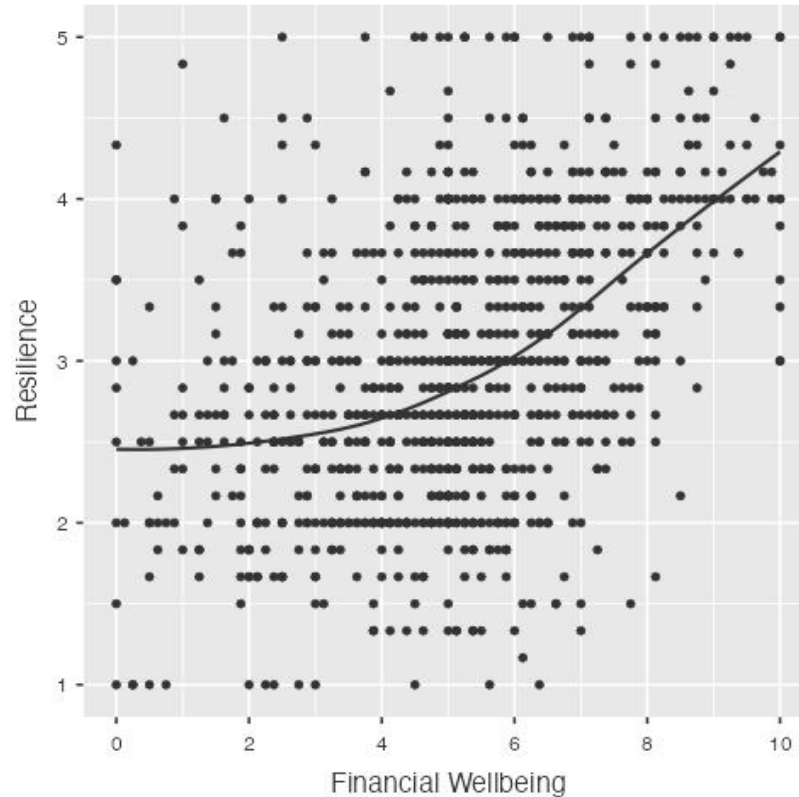
Resilience

Perceived
Feasibility

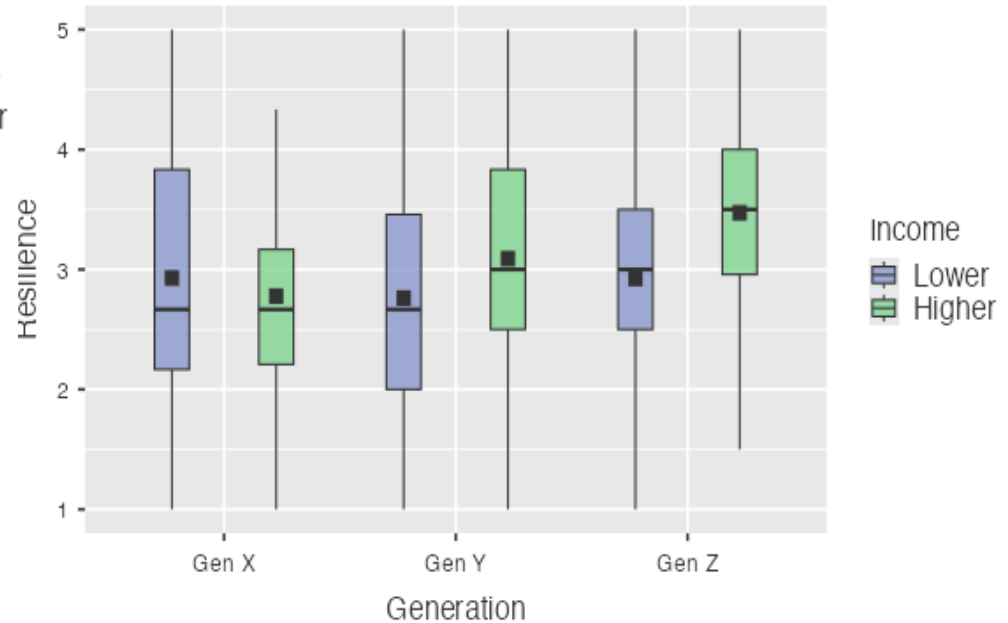
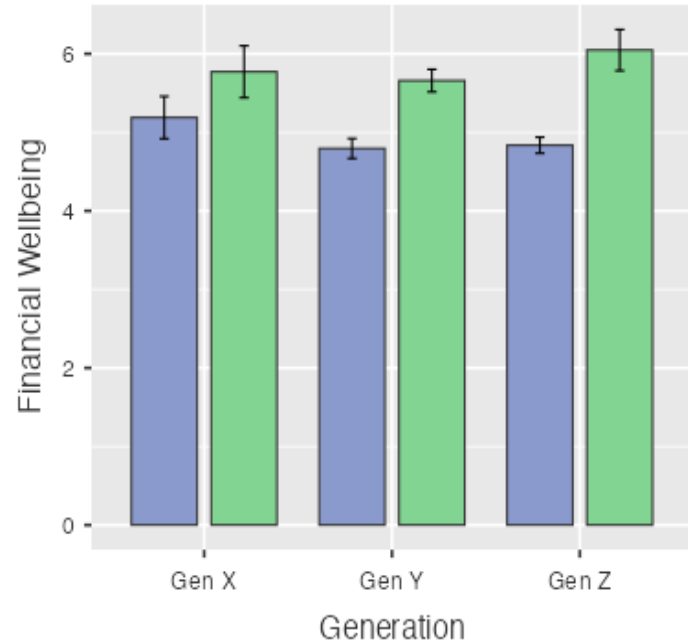
Housing
Instability



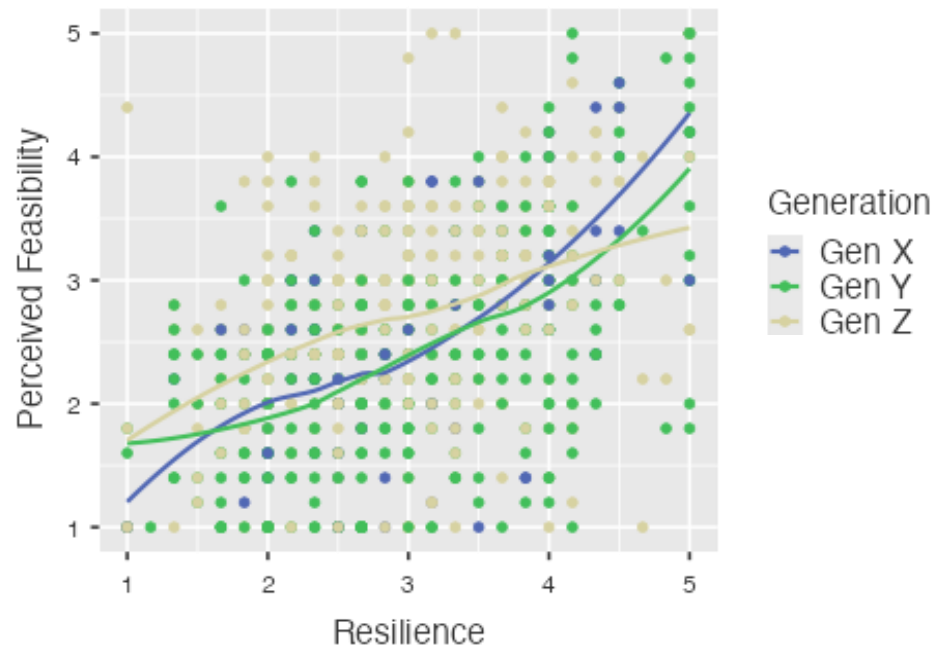
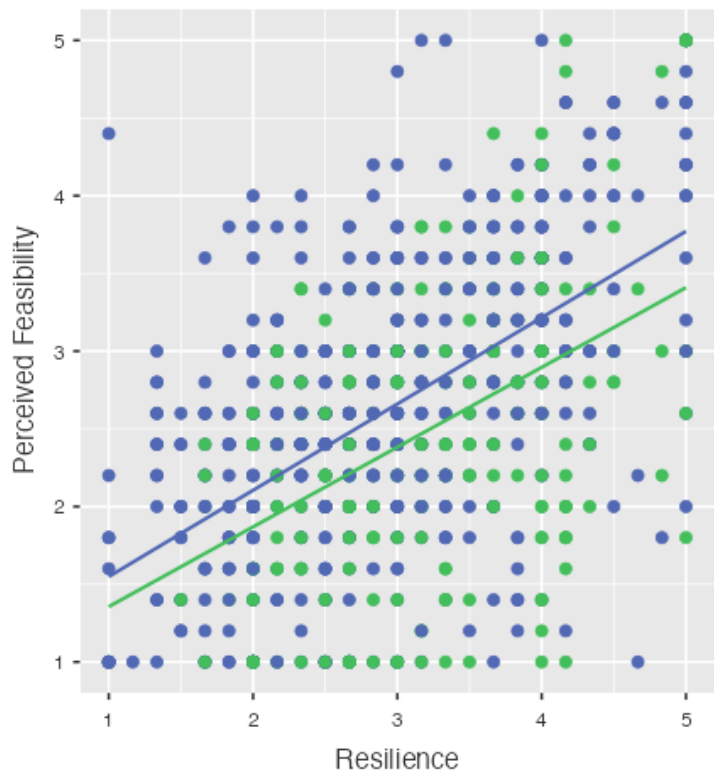
Correlation| Resilience & Financial wellbeing



Correlation | Resilience & Financial wellbeing by generation & income

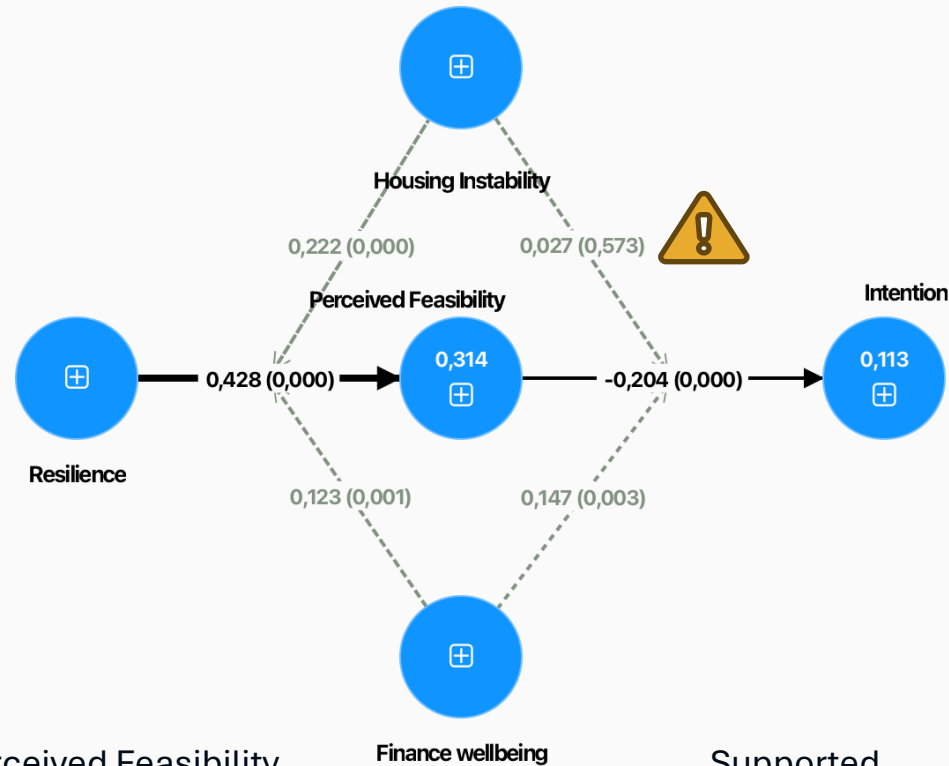


Correlation: Perceived Feasibility, Resilience, Income, Generation



In the high-resilience level, **Gen X & Gen Y** perceive social housing options as **significantly more feasible**.
Gen Z: Perceives more alternative housing options.

Results



H1. Resilience -> Perceived Feasibility

H2. Perceived Feasibility -> Intention

H3a. Housing Instability x Resilience -> Perceived Feasibility

H3b. Housing Instability x Perceived Feasibility -> Intention

H4a. Financial Wellbeing x Resilience -> Perceived Feasibility

H4b. Financial Wellbeing x Perceived Feasibility -> Intention

Supported

Supported

Supported

Not supported

Supported

Supported

Conclusion

- **Social housing intention** cannot be understood solely as a function of whether **individuals perceive** access as **feasible**
- Housing intention reflects the combined roles of:
 - **resilience,**
 - **housing instability,** and
 - **financial wellbeing.**





Thank you for listening!

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Gen AI: Consensus, Perplexity, Asta