Not Telling the Whole Story:

Media and Organizational Discourse about Affordable Housing

Moira O'Neil, *PhD, Director of Interpretation*

Drew Volmert, *PhD, Director of Research*

Nat Kendall-Taylor, *PhD, Chief Executive Officer*

Table of Contents

I. Introduction

Housing advocates are seeing an uptick in public discussion and policy action on their issues. For example, in July 2015, the Supreme Court upheld the recognition of disparate-impact claims under the Fair Housing Act. Fair housing laws were further strengthened as President Obama announced that areas receiving federal housing funds will face penalties if they are unable to account for how those funds are addressing racial inequality. The current political and media climate suggests that members of the public are increasingly exposed to messages about housing issues. This points to a window of opportunity for experts and advocates working to ameliorate the impacts of racial and economic inequality through progressive housing policy. But, such an opening does not ensure that housing advocates will be able to shift public understanding about housing issues or continue to move policy in positive directions. Housing advocates today are faced with a question: Will they be able to capitalize on the increased public visibility of housing issues to further their policy goals, or will the door shut before we see meaningful change?

The *ways in which* the media present stories about affordable housing can create opportunities for change or impede progress for those seeking to build greater public will for housing reform. The media act as a "gatekeeper," both filtering and amplifying the messages that enter into public conversations.[1] By consistently telling certain stories and excluding others, the media shape public understandings. Scholars describe this as a "drip, drip" effect. Over time, patterns in media stories carve deep channels in public understanding that give rise to opinions, outlooks and action when particular social issues come to the fore.[2] In this way, strategically changing aspects of the public discourse has the power to shift public understandings, which in turn can restructure public demand for action on social issues. From this perspective, the first step in moving policy involves concerted efforts to influence public storytelling practices. Such efforts begin with a careful comparison between patterns of issue presentation in the media, and the messages that advocates and experts want to disseminate.

To that end, this report analyzes and compares media and organizational narratives about housing, with a particular focus on housing affordability. The goal of the report is to provide advocates and experts with a detailed understanding of the communications environment that they are working in when messaging about housing affordability issues. The report also provides strategies that advocates can use to leverage potentially productive features of the media discourse and to diminish the power of unproductive media discourse on housing. The ultimate goal of these recommendations is to help affordable housing advocates increase public will for the policies that will make affordable housing accessible for all Americans.

II. Executive Summary

FrameWorks researchers recently conducted an in-depth analysis of media and organizational messages about housing affordability. We identified a set of distinct narratives that are currently competing to shape public understanding and action on housing affordability issues in this country. This research, along with previous FrameWorks studies on public perceptions of housing, offers insights into which narrative strategies dominate the public discourse and how these stories are likely to shape the public's thinking about affordable housing. Below, we list the major findings from this research.

1. Existing media and organizational stories explicitly and implicitly promote the idea that individual choice determines housing affordability issues, which impedes people's ability to support progressive policy change. Explicit narratives in the media and critical absences in organizational materials converge to reinforce the idea that housing issues are simply a matter of individuals making better consumer choices — a "double whammy" effect. This takeaway is directly conveyed by the media's *Individual Responsibility* narrative, which focuses on the role of individual decisions in housing safety issues and housing discrimination. The narrative emphasizes the idea that housing issues are determined by markets where individual consumers make choices about their housing circumstances — they decide where to live, they make choices about the safety of their housing conditions, and, in the case of discrimination stories, they evaluate neighborhoods and tenants based on individual prejudices.

The idea that housing issues are about consumer choice is also supported more implicitly by the things that organizational materials *do not say*. For example, organizations regularly talk about the growing numbers of Americans experiencing housing insecurity, but they consistently avoid discussions of *why* housing affordability issues have become an issue for so many Americans. The failure to explain sources of housing insecurity becomes a narrative hole that members of the public will quickly fill in with ideas about individual consumer choice. In other words, without an alternative causal story, organizational discourse inadvertently reinforces the idea that individuals are solely responsible for their housing circumstances

Housing advocates should not underestimate the potential danger if the "housing is a matter of individual responsibility" frame is left to dominate public discussion and thinking about housing affordability issues. Efforts to address housing problems at the structural and policy levels are undermined if the idea that improving people's housing circumstances is simply a matter of better individual choices is allowed to persist. Changing decision-making contexts is much harder to think than holding people responsible for making better decisions.

2. Representations of the private sector as an impersonal and immutable force further undermine advocates' efforts to implement progressive housing policy. At the same time that people think about housing as a matter of consumer choice, they also understand the housing market as being beyond human control, or *any* type of intervention. Media and advocacy communications support this way of thinking by consistently failing to explain why affordable housing is increasingly scarce. Journalists and advocates may assert that "housing costs are rising" or that "there is a crisis in housing affordability," but without

explanations of how we can address these issues and remediate their negative effects, members of the public will continue to view the market as a mysterious and largely uncontrollable force. If the media and organizations activate this way of understanding, specific steps to address housing affordability become very difficult to think.

3. Isolated discussion of the broader impacts of addressing affordable housing issues is a missed opportunity. The work of affordable housing experts and advocates is bolstered by growing empirical evidence that demonstrates how providing access to affordable housing has cascading effects on a host of other outcomes, from educational attainment and future workforce participation, to better health outcomes and improved feelings of personal well-being. However, the idea that housing is a lever that impacts a number of other, related social problems is absent from the media discourse, and isolated in advocacy communications.

Infrequent and isolated discussions of the broader impacts of addressing housing issues are a missed framing opportunity. The *Broader Impacts* narrative has the potential to counter a competing anti–affordable housing narrative that is consistently and coherently promulgated by the media. This narrative argues that when affordable housing units become available, they attract "undesirable" groups of people, which, in turn, increases crime rates and reduces property values. By countering with clear explanations of the positive impacts of greater accessibility to affordable housing, advocates can offer an equally compelling story that will increase public understanding and support for progressive housing policies.

The *Broader Impacts* narrative also has the potential to challenge the public's extant understanding that housing is just about the "basics," and simply a place to "lay one's head." When advocates and media representatives take the time to show all the ways in which housing impacts general well-being, they can expand narrow understandings of housing. Finally, a robust discussion of broader impacts of addressing housing issues makes it easier for people who are housing-secure to understand why progressive housing policy is critical for the country as a whole. For example, providing access to affordable, safe and quality housing for all Americans becomes easier for people to support when it is framed as a mechanism to strengthen a community's workforce and contribute to its economic development.

4. Current media and advocacy stories are likely to diminish the public's faith in the ability of public sector efforts to address housing affordability issues. Our research identifies three distinct narratives about the role of the public sector on housing affordability issues. The first narrative, present in advocacy communications, emphasizes the idea that the government is responsible for addressing housing affordability issues for specific groups of people — low income groups, older adults and people living with disabilities. The second narrative, present in the media, contains the idea that government involvement fails to ensure housing affordability. Finally, in another story, advocates argue that good housing policy can result in the better integration of other types of social services, which leads to positive outcomes at the individual and community level.

The first two narratives are likely to depress support for public solutions to housing problems. The first narrative focuses narrowly on how governmental action should target specific groups, rather than

promoting the idea that housing policy impacts all members of a community, whether or not they are direct recipients of housing assistance. This narrative is likely to invoke zero-sum public thinking, and implicit assessments of the "worthiness" of these actors in receiving public resources. The media narrative on government inefficacy is a strong and direct trigger for negative models of government that significantly depress support for the idea that government can, and should, play a role in addressing housing affordability issues. The *Integrated Social Services* narrative is the most promising narrative identified in this analysis from a framing perspective, but the fact that it is competing against so many other, more familiar, narratives suggests that it is unlikely to have an impact on public understandings of housing affordability issues.

This analysis suggests strategies that advocates can begin to employ to shift and expand the public discussion on aging issues and older Americans. These preliminary recommendations include:

- Tell complete stories that include the constituent elements of effective narrative: a value, a causal explanation, a vision of a desirable outcome, and a solution statement that matches the scope of the problem and provides concrete steps to improve housing affordability.

- Avoid narratives that focus exclusively on consumer decision-making and, instead, tell stories about the broad impacts of improving access to affordable housing.

- Avoid stories of impending housing crises.

III. Methods

We used three questions to guide this research:

1. What narratives are organizations and the media telling about housing affordability, and how are these narratives structured?

2. What are the similarities and differences between organizational and media narratives?

3. How can advocates shift stories in directions that will move public understanding and will in productive directions?

Data

Media Sample

The media sample analyzed in this research includes articles taken from national newspapers, national television broadcasts and news-oriented blogs. The sources include: *The New York Times*, *The Washington Post*, *San Jose Mercury News*, *The Denver Post*, *Minneapolis StarTribune*, *New York Post*, *Tampa Bay Times*, *The Philadelphia Inquirer*, *USA Today*, *The Atlanta Journal-Constitution* and broadcasts from Fox News Network, CNN and MSNBC. Blogs included the Drudge Report, The Huffington Post, The Daily Beast and Townhall.com. Sources were selected based on their circulation, as well as geographic and ideological diversity (as measured by their endorsements in the 2008 and 2012 presidential elections).

Using LexisNexis, FrameWorks researchers searched and downloaded articles from these sources using a search strategy designed to capture a broad range of topics related to housing affordability.[3] The search was conducted on media coverage between June 2014 and June 2015. Media pieces that did not deal with housing in a substantive way, and duplicate articles (the same article published in multiple news outlets), were removed from the sample. This winnowing procedure resulted in a final sample of 250 stories, each of which was coded and analyzed.

Organizational Materials Sample

FrameWorks researchers also gathered materials from organizations using a multi-staged process. In collaboration with senior staff at the Enterprise Community Foundation, FrameWorks researchers created a list of over 50 organizations working on issues related to housing affordability. This list was entered into Issue Crawler, a Web-based application that "crawls" an identified set of organizational sites and compiles all of the links among organizations included in the original set, as well as those identified during the crawl.[4] Issue Crawler then uses a method called "link analysis" to determine the "network" of organizations for a given issue area, and the degree of prominence or influence of each organization within that network, using the number of links to an organization as a proxy for influence. *In short, Issue Crawler allows researchers to measure how often organizations in a given field refer to each other through the Internet,*

which serves as a proxy of an organization's level of influence in that field. Using this software, researchers identified the 20 most influential organizations on affordable housing issues, and gathered approximately eight public-facing communications materials from each of these organizations. Materials gathered from each organization included press releases, mission statements and reports. From this process, researchers created a sample of 158 documents.

Analysis

Each media and organizational document was coded to identify the presence or absence of the following narrative components:

Topic:	*What is the issue or problem covered in the document?*
Value:	*What is at stake, or why is this issue a central concern?*
Cause:	*How does this problem work, and who or what is causing it?*
Broader Impacts:	*How does the document characterize a more optimal outcome?*
Target:	*What populations are targeted for action on housing?*
Solution:	*Who or what is responsible for addressing the issue?*

After coding the data, analysis proceeded in three phases:

1. ***Identification and Description.*** FrameWorks researchers used a statistical technique known as cluster analysis to identify narratives as they appeared across the samples.[5] This approach allows us to find patterns of co-occurrence between narrative components and, in looking at these patterns, identify the major narratives that run through media and advocacy materials. This approach allows us to identify *the component parts of specific narratives and to determine how frequently they occur together as narratives in the public discourse.*

2. ***Comparison.*** After identifying the central narratives in both media and organizational discourses, we compared results to look at the similarities and differences between the stories being told in the media and those running through expert materials.

3. ***Cognitive Implications.*** Finally, our findings were examined against the background of the public's deep assumptions and implicit understandings about housing, which were identified in an earlier stage of research.[6] This allowed us to identify how existing frames embedded within media and organizational materials affect public understanding of, and support for, affordable housing policies.

IV. Findings

A. The Lack of Coherent Narratives on Affordable Housing

The most important finding in this analysis is the absences in media and organizational narratives about housing affordability. Our research shows that most information about housing affordability, in both media and advocacy materials, is *not* organized into coherent narratives. In many cases, materials include fragmented and inconsistent pieces of information that are not integrated within a coherent narrative framework. As we discuss below, this has profound implications for public uptake of information, as incomplete narratives lack the power to shift public understandings in durable ways, and lead, instead, to the reinforcement of existing ways of seeing this issue.

Narratives are powerful framing tools through which we organize, remember and recall information. In keeping with the scholarly literature, FrameWorks defines a complete narrative as one that defines a problem or issue, states why this issue is a matter of concern, explains who or what causes the problem, provides a clear vision of improved outcomes, and delineates concrete actions that can be taken to create change in relation to the problem.[7] Our analysis reveals that *a substantial proportion of communications materials from both media outlets and advocacy and research organizations are missing critical elements of*

Fig.1

Narrative Holes in Media and Advocacy Discourse
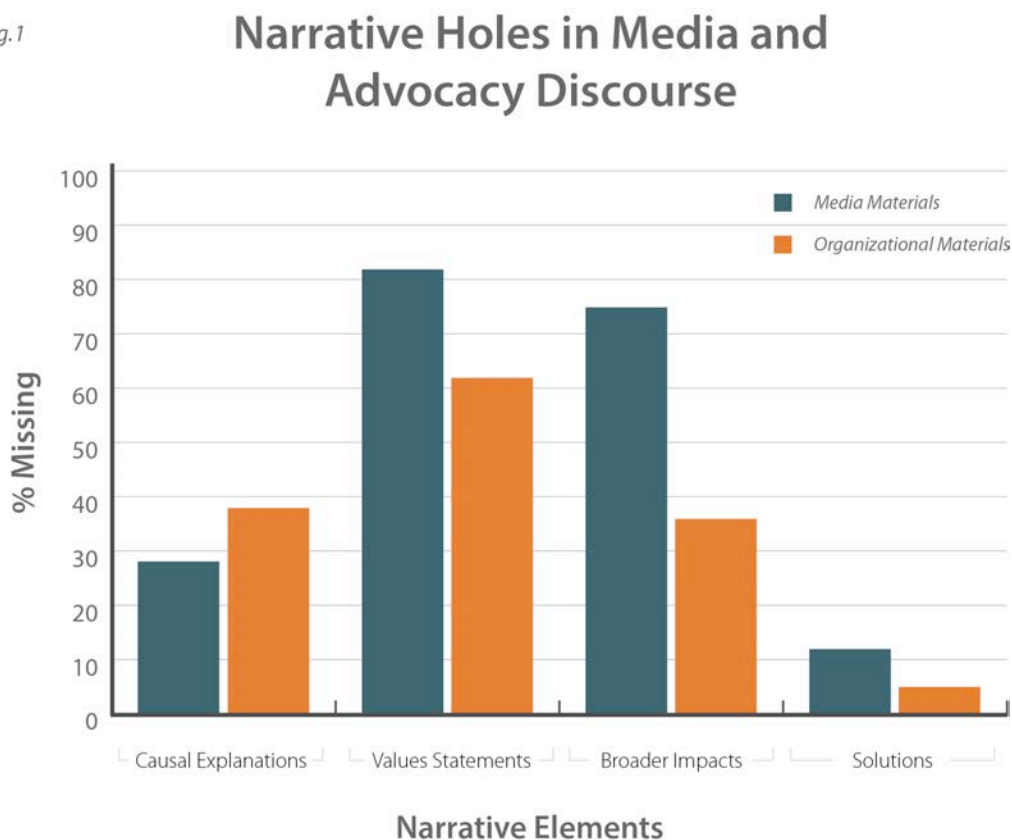
this narrative structure. Below, we review each component of a complete narrative and show how the narratives currently in circulation in media and advocacy discourse are missing vital narrative dimensions.

What is the Problem?

The vast majority of both media and organizational materials implicitly or explicitly identify affordable housing and housing insecurity as problems that need to be addressed. This is one key narrative dimension that media and organizational stories *do* frequently fill in.

Why Does the Issue Matter?

While media and organizational materials typically identify the problem of housing affordability, they usually do *not* explain why this issue matters — why people who do not directly face housing affordability issues should be concerned. In both samples, over half the documents contained no values statements or appeals to shared values as a way of explaining issue importance (See Figure 1). In addition to missing values statements, these pieces also contained little discussion of how housing affordability impacts all Americans, or about the consequences for society if this issue is left unaddressed. In short, the majority of materials included in this analysis lacked clear statements about why society generally, and not just those immediately affected, should be concerned about housing affordability.

The following excerpts typify how media and advocacy materials fail to connect arguments about housing affordability to broader societal goals and impacts.

> *Media*
> *The state hasn't lawfully updated its affordable housing regulations since the last ones expired in 1999. Since then, the proportion of low-income households in New Jersey that spend more than 30 percent of their income on housing has increased from 68 percent to 83 percent, said Stephen Eisdorfer, an attorney who represents the New Jersey Builders Association. "Poor people have suffered" as a result, he told the court Tuesday.[8]*

> *Organization*
> *After a decade of falling incomes and rising rents, unprecedented shares of renters in markets across the country pay more than half their incomes for housing. While lowest-income renters have the greatest challenge finding affordable housing, nearly half of moderate-income renters also pay more than 30 percent of their incomes. The lack of low-cost housing options undermines quality of life for these families, forcing difficult tradeoffs in both housing quality and spending on other vital needs.[9]*

What Causes the Problem?

Approximately one third of both media and organizational materials are missing causal explanations. That is, many communications materials do not explain *why* affordable housing is increasingly inaccessible for more and more Americans.

The following excerpts are illustrative of the lack of clear causal explanations:

Organization

Although decent, stable affordable housing is essential to strong, vibrant families and communities, our nation's limited stock of affordable housing is dwindling, and the supply of new replacement housing falls short of demand. This undersupply affects low-income households hardest: 80 percent pay more than a third of their incomes for rent, leaving less for food, healthcare and education. Moderate and middle income households increasingly face a similar burden.[10]

Media

Montgomery has long required developers to reserve at least 12.5 percent of units in new construction for low and moderate income residents. But studies show that the county, like many jurisdictions, is far from meeting the demand. Montgomery will need an estimated 30,000 to 50,000 units of affordable and workforce housing over the next 20 years.[11]

These two passages provide data about rates of housing insecurity, the number of affordable housing units that are needed to meet demand, and some sense of the implications of the lack of affordable housing. The materials establish *that* affordable housing is scarce, but leave audiences without a clear understanding of *why* the problem is occurring in the first place. This lack of explanation has serious implications for public understanding and policy support, as we discuss below.

How Would Affordable Housing Improve Outcomes?

Substantial portions of both organizational and media materials also lack information about the impacts of making affordable, high-quality housing broadly available, although advocacy materials include this part of the narrative more frequently than do media materials. Over one third of advocacy materials do not state the positive outcomes that come from improving housing, such as economic stability, improved health and improved access to educational opportunities. This narrative hole was almost twice as large in media materials, where over 75 percent of stories contain no discussion of the effects of affordable housing issues.

The following excerpt illustrates this lack of attention to outcomes. It provides detailed information about plans for developing affordable housing, but little discussion of how development will impact the community as a whole.

Media

Boulder may transfer a 3.2 acre parcel the city owns in an unincorporated enclave in north Boulder to Boulder Housing Partners so that it can be developed for affordable housing, perhaps as many as 44 units. Boulder bought the land in 2006 with the intention of turning it into affordable housing, and the sale to Boulder Housing Partners could finally make that vision a reality. As part of the comprehensive housing strategy, the City Council asked the housing division to move more quickly on "opportunity sites" where housing for low and middle income residents and workers could be built. "The Palo Park site provides an opportunity to facilitate the construction of needed affordable housing in the near term," city manager Jane Brautigam wrote in a memo to the City Council.[12]

What are the Solutions?

Organizational and media materials *do* consistently contain solutions statements. Only 4 percent of organizations' communications, and just 12 percent of media materials, were missing a statement about what should be done to address housing affordability issues. The solutions mentioned included ideas such as designating more apartments in new developments as affordable units, building public housing near public transportation, updating boilers in apartment buildings to make them more energy efficient, and reforming tax credits to encourage more private development of affordable housing.

Implications:

Holes in media and organizational stories are not left vacant by those exposed to these stories. People fill in the narrative blanks with their own existing understandings of these issues. For example, if the "Why does this issue matter" slot is not filled in, people will use their own understandings of affordable housing to answer this fundamental question. The problem with this "fill it in" phenomenon is that many of the public's existing understandings of housing are unproductive in relation to the goals of those working on progressive housing reforms. Therefore, the incompleteness of advocacy and media narratives actually *reinforces* existing public understandings, rather than shifting or expanding them.

The holes in media and organizational narratives undermine their potential effectiveness to move public understanding in productive directions in three ways:

1. **The absence of causal explanations makes it hard for the public to see solutions as necessary or possible.** In interviews conducted with members of the public, FrameWorks researchers found that Americans consistently use a *Consumerist* model to think about housing. Thinking in this way, people reason that housing is a marketplace in which consumers purchase "units" from producers who operate to maximize profit in a free-market system where competition and the rules of supply and demand are natural, and even desirable. When stories leave space for people to think in this way, the lack of affordable housing is viewed as an unfortunate, but natural and normal, part of how housing works. The lack of a clear causal story in media and organizational materials thus undermines serious consideration of social policies designed to address housing affordability issues. People can easily dismiss the lack of affordable housing as an issue that needs to be addressed, because it is assumed to be an unavoidable fact.

2. **The absence of values statements explaining *why* housing affordability matters *for society* reinforces people's default individualist perspectives.** In the absence of statements that explain the collective importance and societal benefits of improving housing affordability and reducing housing scarcity, these problems will be viewed by members of the public as a personal trouble, not a public issue. This orientation is a major impediment to building the public support that is necessary to address affordable housing as a *public policy* issue.

3. **Infrequent discussions of the broader impacts of addressing housing issues narrows the public's understanding of the relationship between housing and general well-being.** Previous FrameWorks research has found that Americans understand housing as something that can have

negative impacts (e.g., jeopardizing safety; exposing people to contaminants; causing stress), but *not* as something that can structure *positive* well-being. In this way, good housing is assumed to be simply "housing that doesn't hurt you." If media and advocacy materials do not consistently explain how access to affordable, safe and quality housing can *improve* outcomes across a range of social and economic domains, people will remain stuck in their "as long as it does no harm" understanding of quality housing — a perspective which limits engagement with a wide range of policies that housing advocates and experts wish to advance.

B. Media and Advocacy Narratives

Along with absences, this analysis identifies a set of specific narratives that appear regularly in public discourse about housing affordability. While these narratives generally do not include all the components of a complete story, even incomplete stories will interact with public assumptions and understandings in distinctive and predictable ways, and thus have clear implications for communications practice. Communicators working on housing issues need to be aware of the presence and effects of the narratives that currently dominate the discourse.

In this section, we discuss the major narratives that our research identified in media and organizational materials. In general, we found the same narratives present in both samples. Only two of the identified narratives are specific to either media or organizational materials.

Table 1 presents a summary of each of the narratives identified in the figures. See the Appendix C for an in-depth discussion of the cluster analysis that identified each narrative.

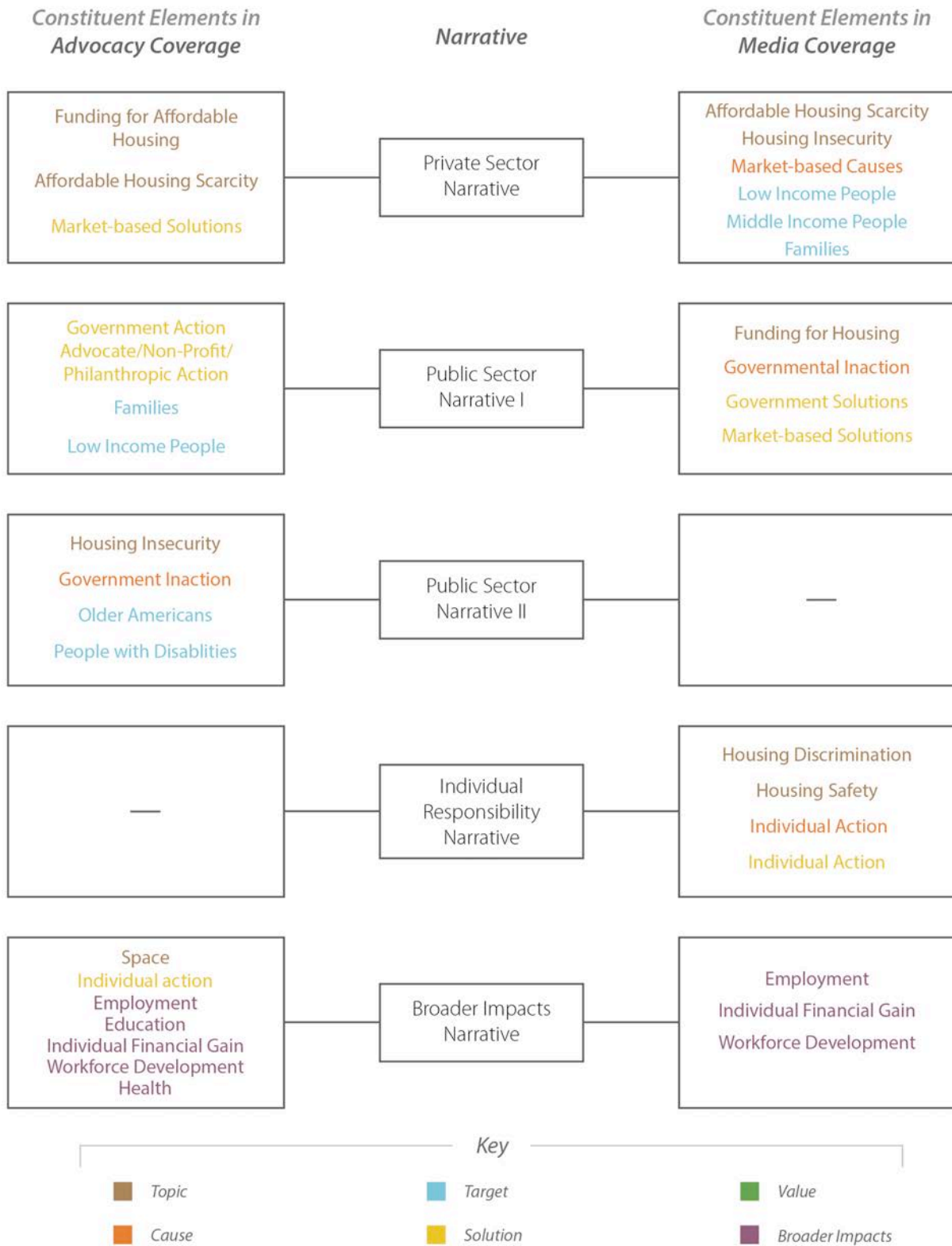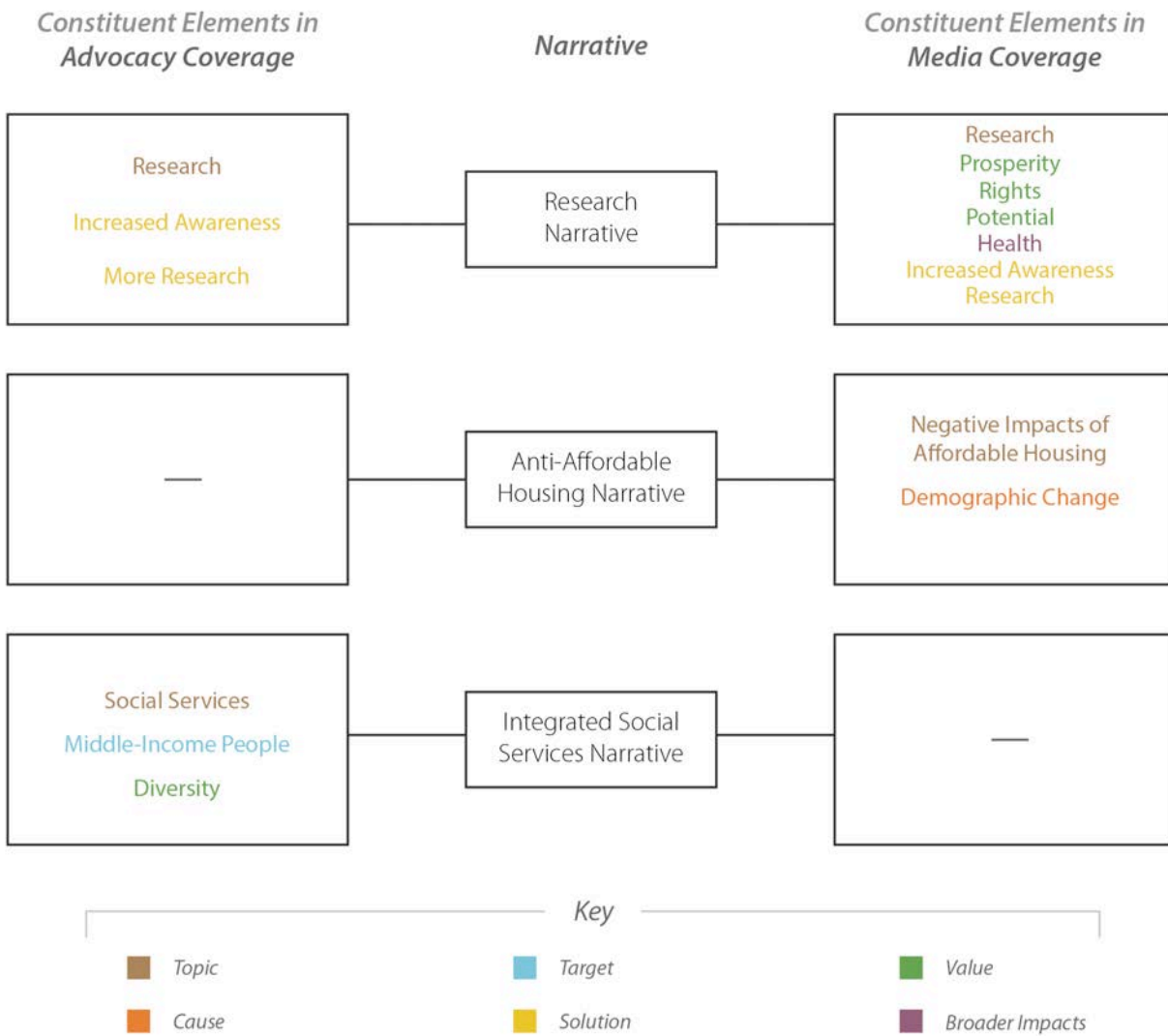# Table 1: Summary of Media and Organizational Narratives

Constituent Elements in Advocacy Coverage	Narrative	Constituent Elements in Media Coverage
Funding for Affordable Housing Affordable Housing Scarcity Market-based Solutions	Private Sector Narrative	Affordable Housing Scarcity Housing Insecurity Market-based Causes Low Income People Middle Income People Families
Government Action Advocate/Non-Profit/ Philanthropic Action Families Low Income People	Public Sector Narrative I	Funding for Housing Governmental Inaction Government Solutions Market-based Solutions
Housing Insecurity Government Inaction Older Americans People with Disablities	Public Sector Narrative II	—
—	Individual Responsibility Narrative	Housing Discrimination Housing Safety Individual Action Individual Action
Space Individual action Employment Education Individual Financial Gain Workforce Development Health	Broader Impacts Narrative	Employment Individual Financial Gain Workforce Development

Key

▪ Topic		▪ Target		▪ Value	
▪ Cause		▪ Solution		▪ Broader Impacts	

Constituent Elements in Advocacy Coverage	Narrative	Constituent Elements in Media Coverage
Research, Increased Awareness, More Research	Research Narrative	Research, Prosperity, Rights, Potential, Health, Increased Awareness, Research
—	Anti-Affordable Housing Narrative	Negative Impacts of Affordable Housing, Demographic Change
Social Services, Middle-Income People, Diversity	Integrated Social Services Narrative	—

Key

■ Topic	■ Target	■ Value
■ Cause	■ Solution	■ Broader Impacts

Below, we discuss the media and organizational narratives in greater detail.

The Private Sector Narrative

Both media and organizational materials include a narrative that focuses on the private market as the driver of action on housing affordability issues. This narrative frames housing affordability as a function of market forces, and choices made within the private sector.

While generally similar, the media and advocacy versions of this narrative differ in important ways. The media's version of the *Private Sector* narrative focuses on *explaining the source of existing problems*. This

narrative explains how *private markets* and *industry* are causing scarcity of affordable housing. The following article is typical in its focus on how expansion of employment opportunities results in a lack of housing affordability and issues of housing insecurity.

> *An estimated 4,600 employees work in Facebook's Menlo Park headquarters, a number that's expected to grow in the next year after the company opens a new Frank Gehry-designed building that can hold up to 2,800 workers. But housing nearby is scarce and breathtakingly expensive, and Facebook's expansion raises questions about where its employees will live, and what will happen to other area residents when this explosive job growth drives the costs of homes and apartments even higher.*[13]

Along with job market considerations, the media version of the *Private Sector* narrative focuses on how increases in high-end and high-income housing developments drive up housing prices, which prices people out of specific housing markets. Low- and middle-income people are the demographic groups most associated with the media's version of this narrative. The media version lacks discussion of solutions, and focuses on explaining, rather than ameliorating, current problems.

By contrast, the organizational version of the *Private Sector* narrative focuses on *solutions*. In this version of the narrative, the housing market is described as something that can be manipulated, as solutions aim to channel market forces in ways that improve housing affordability. For example, the following document from an organization suggests that more efficient development and attention to energy costs could make housing more affordable for low-income renters.

> *Conditions on the cost side may in fact improve if rent increases moderately as new rentals now in the pipeline come on line. With the high cost of development and the scale of the problem, however, making housing affordable for lower-income renters will require a range of approaches that might include allowances for more efficient forms of development, as well as reducing the operating costs of existing rentals through energy improvements.*[14]

Implications:
Both versions of the *Private Sector* narrative reinforce the public's fatalism about affordable housing issues. The media version of the narrative reinforces the public understanding that market forces are *the source* of rising housing costs. This narrative is likely to strengthen the idea that the market is not only "out of control," but is, in fact, *beyond* control. While the organizational version of the *Private Sector* narrative depicts the market as something that can be manipulated, the public's dominant understanding of the market as beyond control makes messages about the ability to shape market forces an unrealistic takeaway. By cuing public thinking about the *market*, both media and organizational versions of the *Private Sector* narrative reinforce fatalism about the issue.

The Public Sector Narrative
Organizational and media materials both include a narrative that depicts the government as the central actor in the story of housing affordability. The *Public Sector* narrative, in contrast to the *Private Sector*

narrative described above, depicts housing affordability as a public issue that is shaped by, and requires intervention from, government.

The *Public Sector* narrative takes slightly different forms in advocacy and media materials. Organizations include housing advocacy groups and philanthropic organizations as actors who can collaborate with government to solve problems related to affordable housing. In addition, the organizational version of the *Public Sector* narrative focuses on vulnerable populations, such as low-income groups, older Americans and people living with disabilities. Organizations suggest that government has a specific responsibility to deal with housing insecurity for these groups, and highlight the importance of partnering with government to meet the needs of these groups. For example, the following excerpt specifically addresses the value of non-profit and governmental partnerships for low-income people.

> *Our long and trusted partnerships with government are critical to bringing much-needed growth and renewal to neighborhoods such as Mott Haven in the Bronx, one of the nation's poorest communities. The Department of Housing and Urban Development's Choice Neighborhoods initiative targeted Mott Haven for a revitalization effort to rebuild decaying housing and create jobs.[15]*

The media version of the *Public Sector* narrative similarly places government at the center of the story, but focuses on the *failure of government* to provide adequate funding for new and existing affordable housing units. The absence of funding for such projects is consistently cast as a problem caused by governmental ineffectiveness and inaction. In this version of the narrative, government action is presented as the needed solution — government must act to fix its own failures. The depiction of government as having a central role in both causing and solving the problem is exemplified by the excerpt below.

> *A bold attempt to begin to create a mini-neighborhood on scraps of unused land just off the 10-lane Wakota Bridge has been dealt a setback. The Metropolitan Council's thumbs-down response to a request for nearly $1 million in subsidies means the whole effort in Newport will now likely have to wait for another year, officials say. "They told us we scored high enough for funding, but they ran out of funds," said Barbara Dacy, executive director of the Washington County Housing and Redevelopment Authority. "There were more applications this year as the economy has improved, and more communities submitted development plans." Affordable housing, especially when it's within walking distance of transit, is a major emphasis for the Met Council these days. And the Newport project would have involved just that — scores of affordable units right across the street from a transit station that opened in December. [16]*

Implications:
The *Public Sector Narrative* will cue unproductive thinking about government. As prior FrameWorks research has found, the public works with dominant assumptions that government is corrupt, incompetent, inefficient and wasteful.[17] Unless a narrative includes elements that are designed to redirect public thinking towards more productive perspectives, messages about government are highly likely to

trigger dominant assumptions and lead the public to conclude that, if effective government is the solution, the problem is unlikely to be solved.

The media version of the *Public Sector* narrative is particularly likely to reinforce problematic assumptions about government. The focus on government ineffectiveness and inaction are strong cues for these unproductive models of government, making it difficult to see how public policies can solve housing affordability problems. Although the advocacy version of the *Public Sector* narrative less directly reinforces these negative assumptions about government, it does little to displace them. Without cuing an alternative way of thinking, depictions of government as a necessary partner are likely to be met with considerable public skepticism.

In addition, the advocates' version of the *Public Sector* narrative is likely to trigger unproductive thinking about vulnerable groups. Earlier phases of FrameWorks' research on housing found that the American public tends to associate the word "housing" with government-subsidized or assisted housing, which bring with it dominant and unproductive ideas about poverty, social welfare and dependency. FrameWorks has documented similar understandings in its work on human services.[18] By focusing on group-based needs, the advocacy version of the *Public Sector* narrative is likely to trigger thinking about which groups of people are deserving of housing assistance — and which are not.

The Individual Responsibility Narrative

The media include a narrative that depicts housing problems as the result of individual choices, and that identifies individual action and improved decision-making as the solutions. By contrast, this narrative is *not* found in advocacy materials.

The media focus on individual behavior in two distinct areas. First, the media train their attention on what individuals can do to increase the safety of *their own* housing. For example, even though the following excerpt explains the implementation of municipal regulations around energy issues, the problem is cast in terms of *individuals' failure* to change their behaviors. In this passage, regulation is represented as almost futile if individuals are not willing or able to change their behaviors:

> *A handful of communities — notably Austin, New York City, Seattle, and the District of Columbia — have enacted regulations requiring energy audits, benchmarking, and/or disclosure for multifamily rental properties. Because these programs have not been fully implemented, it is difficult to assess what their effect will be and whether such policies will be adopted more widely. Even with information from energy audits and benchmarks, though, it may be difficult for tenants to understand the results and incorporate the information as they search for a place to live. Austin's "energy guide," similar to the labels on appliances, may facilitate use of the information.[19]*

Second, the media's *Individual Responsibility* narrative sometimes focuses on how individual-level actions contribute to housing discrimination. In this version of the narrative, housing discrimination is attributed to individual landlords' or developers' bad behavior. The narrative explains housing discrimination as a

problem that results from individual choices, self-interest and greed, rather than from systemic or contextual factors that shape or create space for such behaviors to occur.

Implications:
By attributing housing problems to individual choices and focusing on individual-level solutions, the *Individual Responsibility* narrative obscures the more systemic dimensions of these issues and contributes to the public's difficulty in seeing the structural nature of affordable housing issues.

The strand of the *Individual Responsibility* narrative that focuses on discrimination is particularly troubling. FrameWorks' previous research found that the image of "crooked" or "greedy" landlords who are only focused on money figures prominently in public thinking. The *Individual Responsibility* narrative that focuses on individual discrimination is likely to reinforce the assumption that housing problems are just the result of "bad actors" or rotten apples. With exposure to this narrative, the public is likely to conclude that the solution to housing discrimination is to punish these bad actors, rather than changing the policies that have historically created contexts in which discriminatory and exploitative behavior is possible.

The Broader Impacts Narrative

For both media and organizational materials, discussion of optimal outcomes — or what happens when people have access to affordable, stable and safe housing — constituted its own isolated narrative. The excerpts below show the breadth of outcomes that are connected to improved housing, including decline in severity of mental health issues, improved economic development, and enhanced availability of resources within the community:

> *Housing is health care, the best form of treatment for those with mental illness living on the streets. Yet Denver has a shortage of affordable housing, leaving nonprofits and government agencies to offer a patchwork of psychiatric services to the homeless that barely reaches beyond the most severe cases.[20]*

> *A cluster of developments in the Belmont commercial area in the Bronx boosted estimated local purchasing power by more than one-third, contributing significantly to the retail vitality of the neighborhood and the availability of goods and services to residents.[21]*

Implications:
The infrequency and segregation of discussions of optimal outcomes undermines the likelihood that the public will understand these outcomes, or recognize their importance. Housing experts and advocates emphasize that the provision of affordable, safe and quality housing will lead to improved outcomes across a number of domains, including health, education, employment and income, among others. Yet the absence of these outcomes from most of the other narratives identified in this analysis, coupled with the failure of the *Broader Impacts* narrative to clearly explain *how* quality and affordable housing yields improvements in other domains, suggests that public understanding of these outcomes will remain elusive.

The Research Narrative

Both the media and organizational materials contain a narrative that focuses on housing affordability research. In this narrative, broad dissemination of research findings is cast as the best way to raise public awareness of housing affordability issues. This narrative assumes that if the public were more aware of the data evincing the scarcity of affordable housing, they would demand that concrete steps be taken to address it.

The media version of the *Research* narrative is, however, much broader than the narrative as it exists in organizational materials. In the media, the *Research* narrative is the only identified narrative that consistently includes values statements, such as the idea that affordable housing is a right, that it is critical for future prosperity, and that it contributes to everyone reaching their full potential. These values statements are not part of the *Research* narrative as it occurs in advocacy materials.

Implications:

Several of the organizations sampled for this analysis are conducting original research on housing affordability issues. It appears that they are maintaining a line between the reporting of research findings and advocating for improved housing policies. Maintaining this line results in a "just the facts" approach to communication. Previous FrameWorks research, and research of other cognitive and social scientists, shows that this "just the facts" approach may be unproductive, or even counterproductive. Members of the public tend to interpret unframed evidence using their dominant understandings of the issue in question. In the case of housing, we know this is likely to lead in unproductive directions, as many of the public's deep understandings about housing do not align with experts' and advocates' intended messages.

The Anti–Affordable Housing Narrative

The media contain a narrative that consistently argues against ensuring affordable housing units. Here, increasing the availability of affordable housing depresses housing prices in a given area, which reduces the tax base, which impacts other social services and makes an area more vulnerable to social problems such as crime, violence, etc. This narrative was not found in materials in the advocacy sample. The excerpt below exemplifies this *Anti–Affordable Housing* narrative:

> "The low-income housing bothers me more [than the additional traffic]," Theurer said last week. "We will lose [control] of the school district and our taxes will be sky high because [the new renters] won't be paying taxes. Our houses will depreciate to nothing." [22]

Implications:

The *Anti–Affordable Housing* narrative typically contains a clear causal sequence — what affects what with what consequences. The presence of these clear causal explanations is likely to make this narrative particularly "easy to think" and "sticky" for members of the public. This is problematic in light of the fact that this narrative runs counter to the goals of people working on addressing issues of housing affordability. The coherence and stickiness of this story is cause for concern.

The Integrated Social Services Narrative

Finally, the organizational sample included a distinct narrative that concentrates on the integration of other social services along with the provision of housing services. For example, the following excerpt talks about a state-based program in which housing assistance is integrated with the provision of health care:

> *Vermont's Support and Services at home (SASH) … uses affordable multifamily housing developments as a platform for providing integrated health care. Although participation is voluntary and open to all residents, the program can be tailored to meet the needs of high-risk participants, including those with frequent emergency room and physician visits, cognitive deficits, a history of falls, and/or chronic health conditions.[23]*

Implications:

The *Integrated Social Services* narrative is among the most promising findings of this research. Amplifying this narrative and getting it to carry over into the media discourse has great potential for moving public understanding. A good part of the productivity of this narrative stems from the way in which it *explains how* integrating the provision of social services with housing assistance is effective in addressing social problems. Advocates should find ways of increasing the frequency and broadening the placement of this productive explanatory narrative.

V. Conclusion and Preliminary Recommendations

Media and housing organizations are two important sources of public information and public thinking about housing affordability. The following recommendations can help communicators tell well-framed stories that have the potential to stick and, therefore, change the larger public discourse around this important topic. These strategies can also assist communicators in better navigating the current media environment around affordable housing, and in expanding this media discussion in strategic directions. We conclude with a discussion of framing strategies that advocates should avoid because of their likely unproductive impacts on public thinking.

What to do:

1. Tell complete stories. Communicators should aim to tell complete stories in their organizational materials, as well as in interactions with media professionals. Journalists are professional storytellers — they are looking for complete stories. Housing affordability advocates can improve their messages' odds of entering into the public discourse by framing messages as story, and giving those writing media stories what they are looking for. Furthermore, complete stories will disrupt the public's tendency to "fill in the blanks" with default — and often unproductive — understandings, and help dislodge these default understandings in favor of more productive ways of thinking. A good strategy is to complete the following checklist when crafting public-facing materials:

Does your story:
- ☑ Clearly describe the problem or issue that impacts housing affordability?
- ☑ Explicitly state why addressing the issue is important for *all* Americans, and what is at stake if we fail to act?
- ☑ Explain how the problem works, including who or what is causing the problem?
- ☑ Describe the goal, outcome, or what the situation would ideally look like?
- ☑ Provide concrete and public solutions to address the issue, and explain how they result in improved housing options for all Americans?

Telling complete stories on affordable housing is also vital because the *Anti–Affordable Housing* narrative is the stickiest story (i.e., most complete in its logic) that exists in the public discourse. Affordable housing advocates need to contest this narrative, not through direct refutation or argumentation, but with a complete, coherent and sticky narrative of their own that emphasizes why affordable housing matters, how it works, what needs to happen to address this issue, and what will result if such actions are taken.

2. Use values and concrete descriptions of broader impacts to remind the public of the collective benefits that accrue to all Americans when we enact sound housing policy. Advocate and expert stories need to reframe people's understanding of housing as an individual consumer issue. To do this, stories need to consistently emphasize how all Americans benefit when we make housing more affordable. It is vital that

benefits of addressing housing issues be relayed at a level and in a way in which people can appreciate the impacts of affordable housing initiatives to the American public as a whole.

3. Focus on explaining what causes affordable housing issues, and <u>how</u> addressing these issues can improve a wide range of outcomes. Those working to improve affordable housing issues need to clearly connect improvements in affordable housing issues to improved social outcomes. Better public policies need to be the causal link between these determinants and outcomes. Increasing the number of Americans who have affordable, safe and quality places to live depends on a specific constellation of public policies and infrastructure. Communicators must make direct linkages between problems, policies and improved outcomes. Without this level of explanation, the public will understand housing affordability issues as being the result of natural features of the free market, or as the lifestyle choices of individual consumers. If people are left to interpret housing issues in these ways, initiatives designed to increase housing affordability will be perceived as unnecessary, and even dangerous, incursions into the realms of market dynamics and individual responsibility.

4. Amplify and expand the presence of the **Integrated Services** *narrative.* The *Integrated Services* narrative is highly productive in expanding public understanding of, and support for, affordable housing issues. This is one of the few stories that we identified that explains how addressing affordable housing issues improves a wide range of outcomes. The problem is that this story is currently one of a number of narratives in this space that is competing for the public's attention. Furthermore, this story is absent from the media discourse. Advocates and experts working on affordable housing need to develop their use of this story such that it becomes a more dominant feature of the advocacy discourse *and* finds its way into the media discourse.

What not to do:

1. Avoid framing housing affordability as an impending crisis. It is important that advocacy organizations strike the right balance between communicating the need to address housing affordability issues (the urgency of the situation), and a sense that this challenge is assailable (the efficacy of solutions). Stories that imply, or explicitly state, that we face an impending crisis are likely to overwhelm people with the magnitude of the problem, and ultimately lead to disengagement with the issue at hand — resulting in decreases in support for necessary policy measures.

2. Avoid unproductive representations of government inaction as the primary impediment to improving housing affordability. Communicators should be careful about *how* they invoke government as an actor in their stories. Because government is typically viewed as ineffective at best — and corrupt and wasteful at worst — strategies that lead with government inaction as the problem are likely to invoke pessimism about the potential to meaningfully improve housing issues. This will depress support for proposed programs. Communicators need to show how government policies can effectively address housing affordability issues, and make it clear that enacting such solutions affects the well-being of all Americans, not simply targeted groups. Instead of putting government at the top of communications as the reason for the problem, communicators should embed discussions of government's role in housing issues within a

broader communication strategy that sets a productive frame for these discussions.

3. Avoid narratives that activate understandings that impede productive engagement with housing affordability issues. Both media and advocacy narratives activate a slew of unproductive public understandings — consumerism, government inefficiency and individual responsibility chief among them. Communicators should avoid explicitly activating these perspectives as an effective strategy to engage more productive public thinking about affordable housing.

About the FrameWorks Institute

The FrameWorks Institute is a national nonprofit think tank devoted to framing public issues to bridge the divide between public and expert understandings. Its work is based on Strategic Frame Analysis®, a multi-method, multidisciplinary approach to empirical research. FrameWorks designs, commissions, publishes, explains, and applies communications research to prepare nonprofit organizations to expand their constituency base, to build public will, and to further public understanding of specific social issues — the environment, government, race, children's issues, and health care, among others. Its work is unique in its breadth — from qualitative, quantitative, and experimental research to applied communications toolkits, eWorkshops, advertising campaigns, FrameChecks®, and Framing Study Circles. See www.frameworksinstitute.org.

Standard rules for protection of intellectual property and citation apply. Please follow standard APA rules for citation, with FrameWorks Institute as publisher:

O'Neil, M., Volmert, D. and Kendall-Taylor, N. (2016). *Not Telling the Whole Story: Media and Advocacy Discourse about Affordable Housing.* Washington, DC: FrameWorks Institute.

Appendix A: Organizational Data

Organizations/Website Resources Included in Analysis

1. California Coalition for Rural Housing
2. Center on Budget and Policy Priorities
3. CSH
4. Enterprise Community Partners
5. Housing Assistance Council
6. Housing and Urban Development
7. Joint Center for Housing Studies at Harvard University
8. Low Income Investment Fund
9. Local Initiatives Support Corporation
10. MacArthur Foundation
11. Mercy Housing
12. National Equity Fund
13. National Housing Conference
14. National Housing Trust
15. National Law Center on Homelessness and Poverty
16. National Low Income Housing Coalition
17. Nonprofit Housing Association of Northern California
18. NeighborWorks
19. Stewards of Affordable Housing for the Future
20. Urban Institute

Appendix B: Search Terms

affordable housing

housing affordability

low-income housing

low-income households

low-income rent

low-income renters

low-income households rent

low-income rental housing

housing vouchers

low-income housing properties/development/units

subsidized housing

public housing

multifamily subsidized housing

substandard housing

access to affordable housing

affordable housing projects/units

Appendix C: Cluster Analysis

Below are the multidimensional scaling (MDS) plots that identified narratives described in the body of the report. We ran three iterations of the cluster analysis to differentiate the narrative (Figure 1-6). Each graph above has two dimensions, which are described in more detail below

Organizational MDS Plots: For the organizational materials, the horizontal axis represents the degree to which the narratives focus on solutions to housing affordability issues or the broader impacts of implementing solutions. Narratives that are likely to highlight solutions are located towards the bottom of the graph, while those that are likely to highlight the broader impacts are located towards the top. The vertical axis represents the degree to which narratives focus on targets, or people who will benefit from actions taken to address housing affordability issues and values, or broad statements that explain why addressing housing affordability is important for society as a whole. Narratives to the left of the graph tend to emphasize targeted groups, while narrative to the right focus on values.
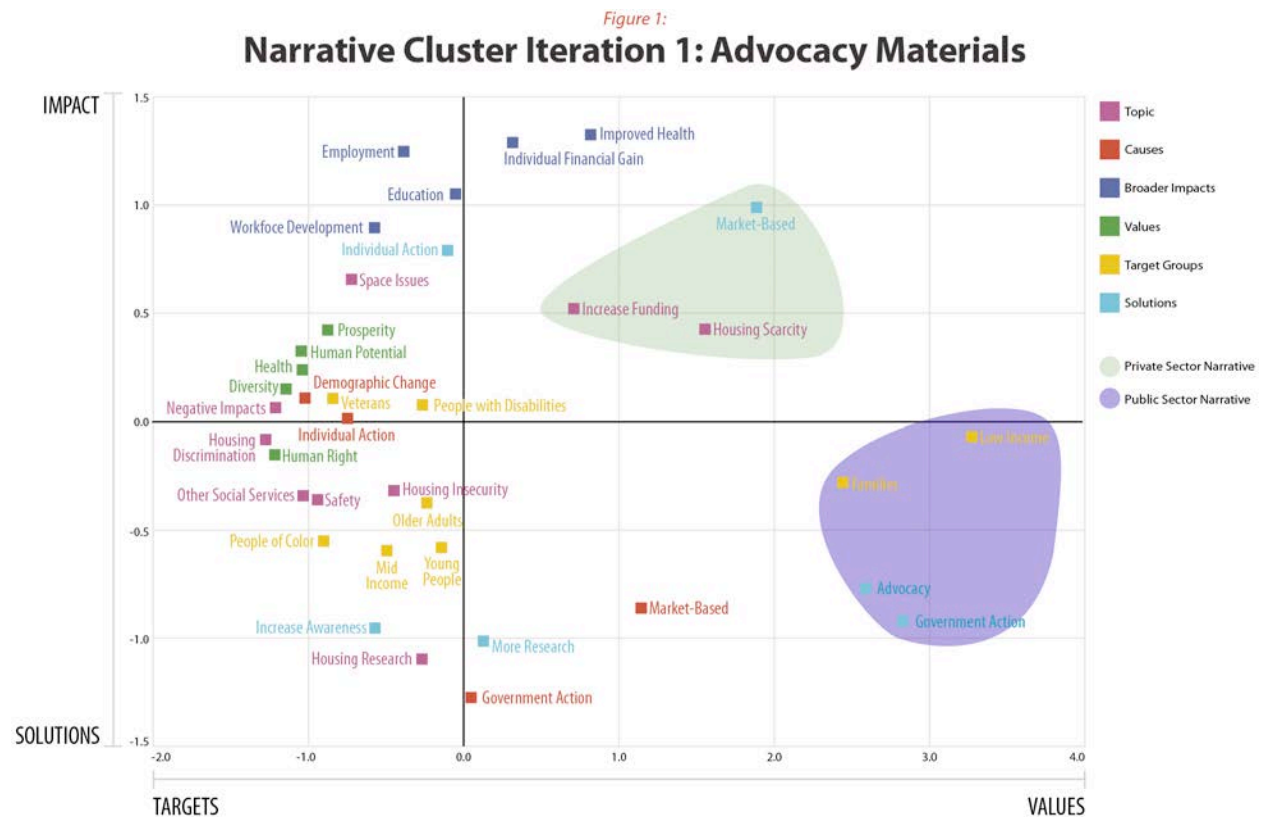

Figure 1:
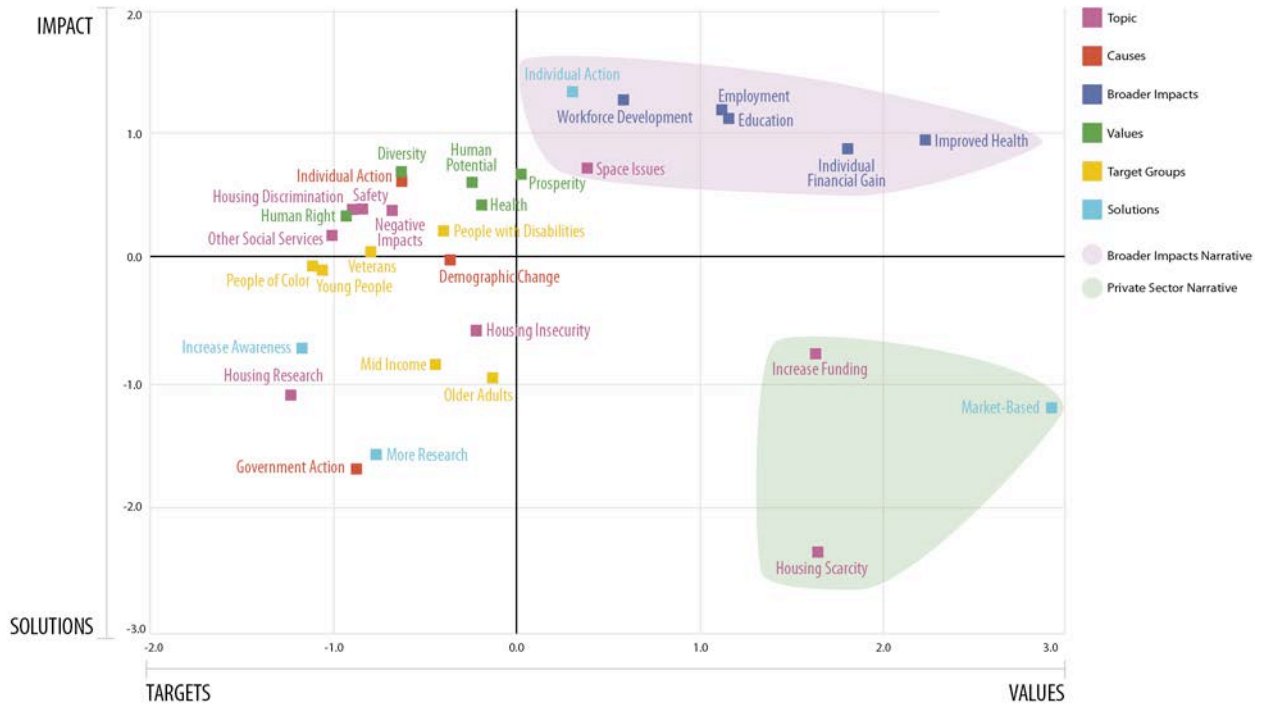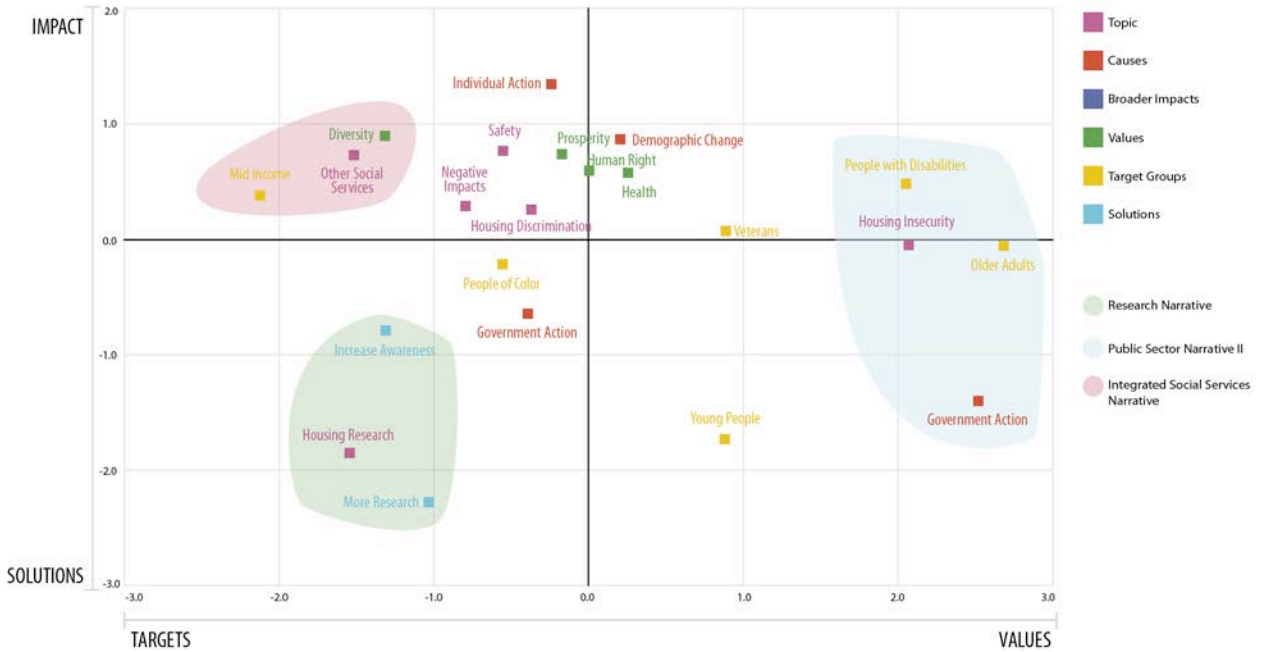**Narrative Cluster Iteration 1: Advocacy Materials**

Figure 2:
Narrative Cluster Iteration 2: Advocacy Materials

Figure 3:
Narrative Cluster Iteration 3: Advocacy Materials

Media MDS Plots: For the media materials, the horizontal axis represents the degree to which the narratives are focused on public or private sector action. Narratives located towards the top of the graph focus on the private sector, while narratives closer to the bottom tend to concentrate on the private sector. The vertical axis represents the degree to which narratives highlight causes of housing affordability issues or solutions to those issues. Narratives towards the left of the graph will tend to focus on causes, while those on the right will tend to focus on solutions.

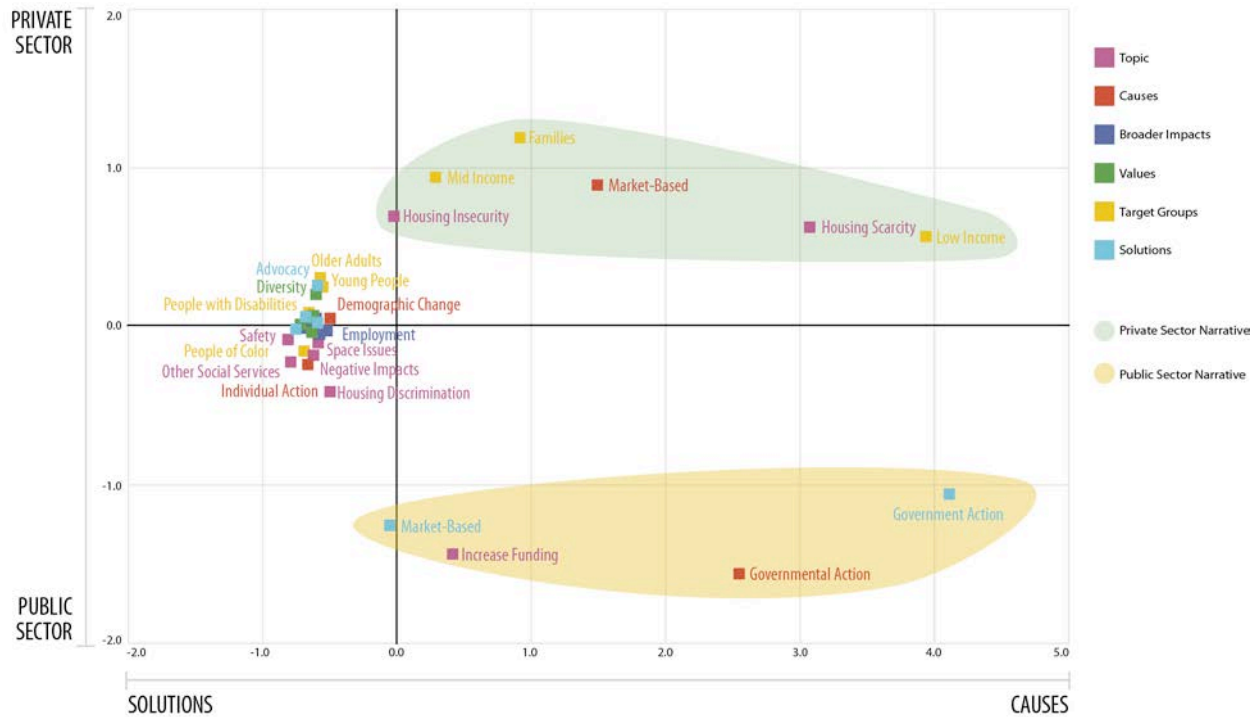Figure 4:
Narrative Cluster Iteration 1: Media Materials
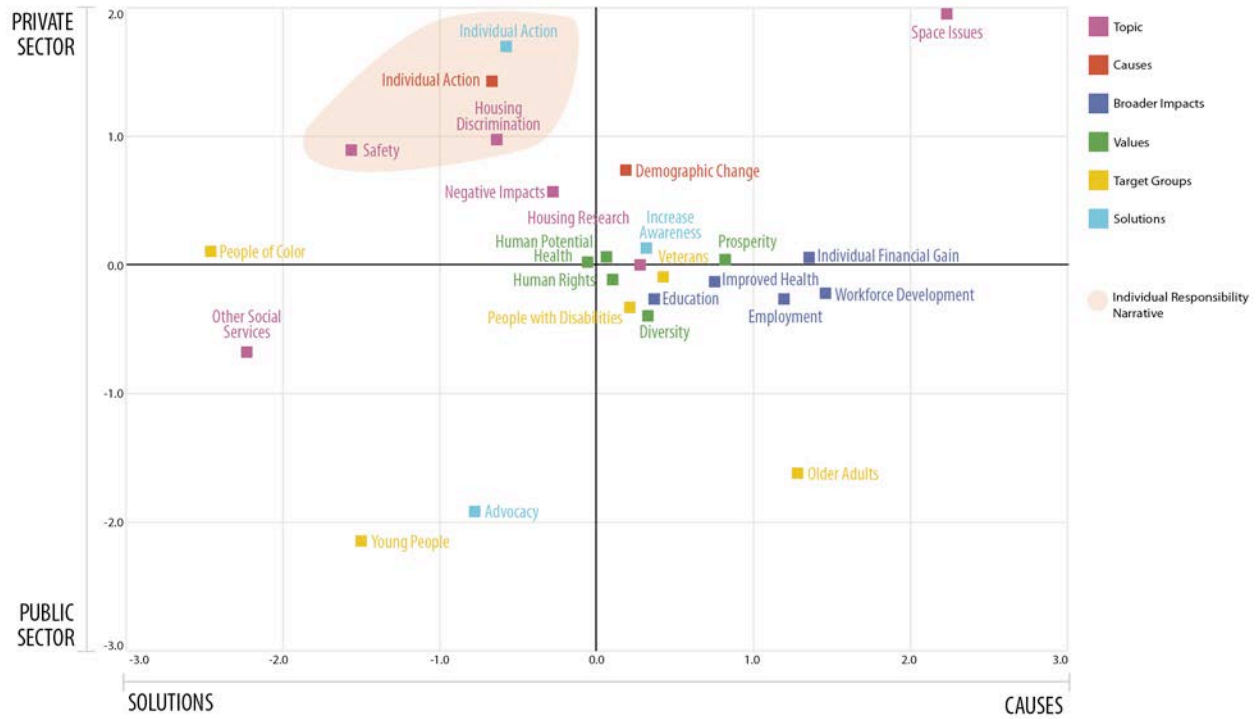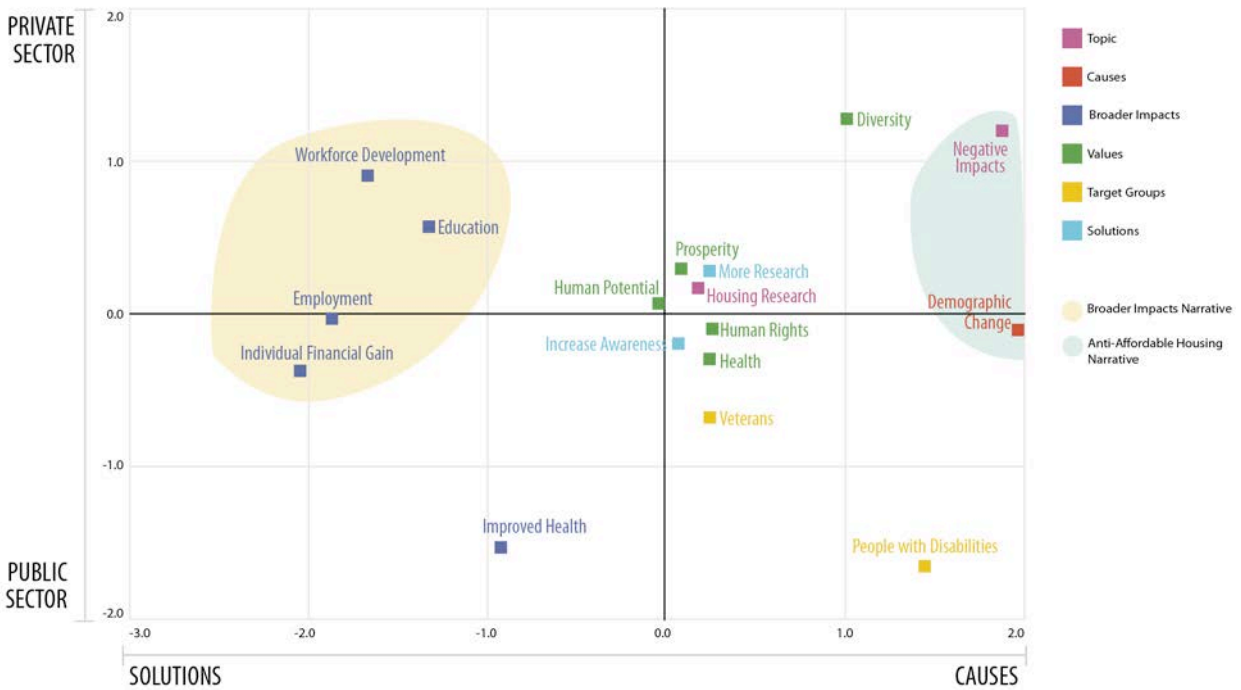
Narrative Cluster Iteration 2: Media Materials

Endnotes

[1] Gerbner, G., Gross, L., Morgan, M., & Signorielli, N. (1994). Growing up with television: The cultivation perspective. In J. Bryant & D. Zillmann (Eds.), *Media effects: Advances in theory and research* (pp. 17-41). Hillsdale, NJ: Lawrence Erlbaum Associates.

[2] Ibid.

[3] The exact search string included: At least three mentions of the following terms: seniors, older adults, older people, older persons, senior citizens, elder, aging, growing old, growing older and older Americans.

[4] For more information, see https://www.issuecrawler.net.

[5] Everitt, B., Landau, S., Leese, M., & Stahl, D. (2011). *Cluster analysis* (5th ed.). Hoboken, NJ: Wiley.

[6] Baran, M., Kendall-Taylor, N. and Haydon, A. Memo to Tiffany Manuel: Results from the Housing Map the Gaps Analysis.

[7] See, e.g., Bruner, J.S. (1990). *Acts of meaning. The Jerusalem-Harvard lectures*. Cambridge, MA: Harvard University Press. Schank, R.C. (1995). *Tell me a story: Narrative and intelligence. Rethinking theory*. Evanston, IL: Northwestern University Press.

[8] Seidman, A. (2015, January 7). N.J. Supreme Court seeks avenue to affordable housing. *The Philadelphia Inquirer*, p. B1.

[9] Harvard Joint Center for Housing Studies. (2013). Rental housing affordability in *America's rental housing: Evolving markets and needs.* Cambridge, MA: Harvard Joint Center for Housing Studies.

[10] MacArthur Foundation. *Housing.* Retrieved from https://www.macfound.org/programs/housing/strategy/

[11] Turque, B. (2015, January 6). Leggett, citing budget pressures, retreats on promise for affordable housing; The Montgomery county executive cited budget pressures in saying that funding will be tight. *Washington Post.*

[12] Meltzer, E. (2015, February 16). Boulder ponders land swap for housing. *Denver Post,* p. 7A.

[13] Wong, Q. (2015, March 15). Facebook floats idea for more housing in Menlo Park. *San Jose Mercury News.*

[14] Harvard Joint Center for Housing Studies. (2013). Rental housing affordability in *America's rental housing: Evolving markets and needs.* Cambridge, MA: Harvard Joint Center for Housing Studies.

[15] Local Initiatives Support Corporation. (2013). It takes all of us: 2013 online annual supplement. New York, NY: Local Initiatives Support Corporation.

[16] Peterson, D. (2015, January 18.) A quiet corner, so far. *Star Tribune*, p. 1N.

[17] Aubrun, A., & Grady, J. (2004). *Mind and monolith: Findings from cognitive interviews about government.* Washington, DC: FrameWorks Institute.

[18] See the following page for more information on FrameWorks' Human Services work: http://www.frameworksinstitute.org/human-services1.html

[19] Carliner, M. (2013). Reducing energy costs in rental housing: The need and the potential. Cambridge, MA: Harvard Joint Center for Housing Studies.

[20] Brown, J. (2014, November 25). For homeless with mental illnesses, housing is health care. *Denver Post*, p. 1A.

[21] Walker, C. (2010). Affordable housing for families and neighborhoods: The value of low-income housing tax credits in New York City. New York, NY: Local Initiatives Support Corporation.

[22] Parmley, S. (2014, June 15). S. Jersey continues to resist COAH housing. *The Philadelphia Inquirer,* p. B1.

[23] The Center for Housing Policy. (2011). Meeting the health care needs of aging residents of affordable multifamily housing. Washington, DC: The Center for Housing Policy.