



# Reframing Affordable Housing

Findings from Peer Discourse Sessions

## Introduction

As part of a broader collaboration with Enterprise Community Partners to reframe the public discussion of affordable housing, the FrameWorks Institute conducted peer discourse sessions with members of the public about the topic of affordable housing. Peer discourse sessions are group-based, facilitated conversations that identify patterns of reasoning about a topic and explore the ability of reframing strategies to shift discussion and thinking in productive directions and boost support for solutions. This memo reports key findings from these sessions. It highlights challenges that communicators face and offers initial recommendations for addressing these challenges.

The findings and recommendations are based on four 90-minute peer discourse sessions conducted with members of the public in Chicago, Illinois, and Baltimore, Maryland, in February 2017.<sup>1</sup> Recommendations are also based on previous research conducted as part of the larger project.<sup>2</sup> Each session included nine participants and a moderator. Participants were recruited by a professional marketing firm and were selected to ensure variation across various demographic categories (e.g., gender, age, race/ethnicity, income, location of residence). To ensure that findings reflect the views of people of color and low-income people, these groups were oversampled.

Sessions were designed to accomplish four goals: (1) gather information on the cultural models—shared, implicit assumptions and understandings—that shape the public’s thinking on affordable housing; (2) determine how the public interprets and responds to facts about affordable housing that the field frequently uses; (3) determine how people interpret and respond to framing affordable housing as an issue of *opportunity*; and (4) test different ways of using an opportunity frame to determine how best to apply this value. See appendices for the exact wording of the messages piloted.

To accomplish the first goal, participants were asked a series of open-ended questions that guided a discussion about affordable housing. Participants began by discussing their ideas about housing and housing quality in general (e.g., What comes to mind when you hear “housing”? What about “good housing”?). Following this, they discussed the meaning of affordable housing, including their views on what determines housing affordability and what, if anything, can and should be done to make housing more affordable.

To accomplish the second goal, participants were exposed to two facts about affordable housing that are widely used by the field. The first fact highlighted a lack of affordable housing in the United States, and the second offered evidence of the link between living in a well-resourced neighborhood and socioeconomic advancement.

**Fact 1**

In 2013, there were only 28 rental units available for every 100 extremely low-income households.<sup>3</sup> And, in 2014, more than a third of US households—39.8 million households—spent more than 30 percent of their income on housing, and 16.5 percent spent more than 50 percent.<sup>4</sup>

**Fact 2**

On average, growing up in a neighborhood with good schools, health care, affordable housing, and public transit, as well as low poverty and crime rates, increases the total lifetime earnings of children from low-income households by \$302,000.<sup>5</sup>

To accomplish the third goal, participants were asked to respond to the following question: What does it mean to say that all members of society should have the opportunity to live in a good, affordable home? In the discussion following this question, moderators probed to get participants to talk about the meaning and importance of the idea of housing as an opportunity.

To accomplish the fourth goal, participants in each session were divided into groups of three, and each group was assigned one of three “opportunity frames.” Participants were asked to imagine they were representing a community organization trying to build public support for affordable housing programs at a town hall–style meeting, and they were instructed to use their assigned frame to deliver a brief, two-minute presentation to make their case. The three opportunity

frames provided different articulations of what it means to have the opportunity to have good, affordable housing. One frame explained opportunity as part of the *American Dream*, another emphasized the importance of being able to live in *Communities of Opportunity*, and the third frame emphasized the *Interdependence* of people's opportunities.

### *The American Dream*

Ensuring the American Dream of success and prosperity for all means making sure everyone has the opportunity to live in a good, affordable home.

### *Communities of Opportunity*

Everyone deserves to live in a community of opportunity, in a good, affordable home with access to the neighborhood resources we all need to do well.

### *Interdependence*

We are all connected to each other, and when some of us don't have the opportunity to live in a good, affordable home, this affects us all.

## Key Findings and Recommendations

**Finding #1: Discussions of “affordable housing” easily slip from the domain of housing and come to focus on education and employment instead.** It was striking how difficult it was to keep group conversation focused on housing. In particular, when participants were asked what could be done to make housing more affordable, they focused on increasing individuals' earnings so that they could *afford* housing, rather than on making housing more *affordable*. As a result, discussion quickly moved away from housing and centered instead on access to education and jobs. This tendency stems from the deep assumption, described below, that housing is a *consumer* good and that access to it inevitably is, and should be, determined by market forces. As a result, discussions of affordability turn into discussions of income, and policies designed to address housing issues are largely off the public's radar and without significant support. It's much easier for people to think about solving housing issues by giving people the tools to work harder and make more money rather than actually addressing housing issues. This is a key finding for housing advocates.

**Recommendation: Provide specific examples of housing policies that can increase affordability.** Offering examples of housing policies is critical to keeping thinking tethered to housing and not letting it slide to education and employment. Communicators should offer *concrete examples of current policies and explain how they influence affordability*. Messages should also focus on developing examples of *changes in policy that would make good housing*

*more affordable*. Previous FrameWorks research suggests that providing concrete, explanatory examples is a powerful tool in moving public thinking forward on housing issues and garnering greater support for key policies and programs. Such examples help to anchor discussion within the domain of housing. It is clearly difficult to engage people in thinking about housing reform if their strong tendency is to move to other social issues. As long as people's thinking about how to fix housing issues does not focus on housing, affordability advocates will continue to struggle.

**Finding #2: Consumerism naturalizes unaffordable housing and places responsibility on individuals.** As FrameWorks' previous research on housing has found,<sup>6</sup> *Consumerism* is a pervasive and dominant American cultural model. It presents a major challenge for housing communicators. When thinking with this model, participants understood housing as a consumer good; access to it is assumed to be determined by the free market. And just as with other consumer goods, you get what you can pay for. This is the natural state of things and, according to people's thinking, is as it should be. *Consumerism* not only leads people to assume that people with more money get better housing, but that disparities in housing quality are a natural and acceptable product of the housing market. As a result, people assume that more affordable housing not only is but should be of lower quality. When this model was active in group discussions, participants blamed individuals for not being able to afford good housing, noting that, if people want good housing, they need to earn more money, make sacrifices (e.g., move) to be able to afford the housing they want, or lower their expectations. *Consumerism* led participants to suggest individualistic solutions as well, such as educating individuals about the housing market and how to better manage their finances.

**Recommendation: Avoid framing individuals as consumers.** Communicators should avoid references to individuals' decisions to buy or rent houses or apartments, as this is likely to trigger *Consumerist* thinking. Communicators should especially avoid the language of housing "choices," as this focuses thinking on individuals' actions rather than on the context within which people act and which constrains their lives and decisions. When talking about housing costs, communicators should make sure to keep the discussion at the neighborhood or community level to shift the focus away from individual-level decisions.

**Finding #3: Unframed facts cue fatalistic thinking.** Both facts presented to participants triggered unproductive thinking about the possibility of making affordable housing generally accessible. The first fact, on the current lack of affordable housing, confirmed participants' assumption that costs are high and out of control and reinforced the idea that little can or will be done to make housing more affordable for everyone. Although the second fact indicates that living in a good neighborhood affects socioeconomic outcomes, the dominance of the *Consumerism* model led participants to conclude that giving everyone access to a well-resourced neighborhood is a fantasy and is fundamentally at odds with how the world works (or even how it should work). Participants agreed that access to good neighborhoods with affordable housing might be desirable, but it is something you buy and thus only some can afford it. In addition, this

vision of everyone having access to good neighborhoods was understood to be virtually impossible in the “real world.” Thus, in reinforcing people’s sense of how the world works, both facts resulted in strong and highly unproductive senses of fatalism.

**Recommendation: Don’t use facts as the frame.** Communicators cannot assume that facts have the self-evident meaning for the public that they have for experts and advocates. Housing advocates must fully and deeply realize that they are not their audience and apply this to their messaging. Facts need frames. Given people’s fatalism about affordability, including values and policy solutions within messages is likely to be important, as these frame elements can potentially orient people toward effective collective action and help them understand that there *are* steps that can be taken to make housing more affordable. Further research can help establish which specific values and solutions should be used within messages.

**Finding #4: The language of opportunity leads to individualistic thinking about responsibility and solutions, and directs attention away from housing.** Participants responded to the idea that everyone should have the opportunity to live in a good, affordable home in highly problematic ways. The idea of “opportunity” triggered individualistic thinking about the steps people need to take to make sure they can afford good housing. Participants frequently assumed that opportunities to gain good housing already exist, and that it is thus up to individuals to work hard and make money so they can take advantage of them. When there was conversation about collective steps that can help increase people’s access to housing, participants consistently turned away from housing itself—in line with Finding #1 above—and focused on things that could expand opportunities to get a good education or good job so that people could afford good housing.

**Recommendation: Avoid relying on a general “opportunity” frame.** The concept of opportunity leaves space for unproductive ways of thinking about housing to take hold—in particular, individualistic and consumerist thinking. Once these ways of thinking are active in people’s minds and in the public discourse, they lead in directions that block the goals of housing affordability advocates. This strongly suggests that simple references to opportunity are unlikely to foster a collective, systemic orientation toward affordable housing reform. This research, together with other FrameWorks studies, suggests that opportunity is an unproductive and potentially problematic high-level frame for those advocating for housing affordability.

**Finding #5: Emphasizing interdependence enhances the opportunity frame but does not prompt a truly systemic orientation or strong sense of collective responsibility.** Articulating the value of opportunity in more collective terms—that making sure everyone has the opportunity to live in affordable and quality housing affects all of our well-being—helped limit some of the downsides of the more general “everyone should have opportunity” language. Situating housing opportunities within the value of interdependence—that we are all connected and influence each other—led participants to adopt a sympathetic and empathetic view of those

who may be unable to afford housing. Making sure everyone—rather than a particular person or family—has good, affordable housing was more often understood by participants as a collective issue for which society, not just the individual in question, is responsible. However, emphasizing interdependence did not completely fix the problems with the opportunity frame. Participants interpreted interdependence in relatively narrow terms, suggesting that we all rely on our neighbors for help sometimes—like borrowing a cup of sugar—or noting that people’s property values are linked to their neighbors’. Thus, despite encouraging agreement that something must be done to address affordable housing issues, framing opportunity in terms of interdependence did not lift thinking to a truly systemic level or lead to discussions of meaningful housing affordability reform.

**Recommendation:** When using an opportunity frame, be sure to stress people’s **interdependence**. Though other values are likely to be more productive, when communicators want to use the concept of opportunity, they should frame opportunity in terms of interdependence to foster a more collective orientation. When using the opportunity frame, steps should be taken to connect the frame to collective responsibility and shared benefits. This will help avoid the frame’s tendency to shift people into individualistic thinking and analyze whether a particular person or family truly “deserves” opportunity. Being disciplined in staying at the collective level and not taking the bait of highly individualistic senses of opportunity can help prevent opportunity language from backfiring.

## Appendix A: Unframed Facts

### **Fact 1**

In 2013, there were only 28 rental units available for every 100 extremely low-income households.<sup>7</sup> And, in 2014, more than a third of US households—39.8 million households—spent more than 30 percent of their income on housing, and 16.5 percent spent more than 50 percent.<sup>8</sup>

### **Fact 2**

On average, growing up in a neighborhood with good schools, health care, affordable housing, and public transit, as well as low poverty and crime rates, increases the total lifetime earnings of children from low-income households by \$302,000.<sup>9</sup>

## Appendix B: Opportunity Frames

### **General Opportunity Question**

*Participants were asked to respond to the following question: What does it mean to say that all members of society should have the opportunity to live in a good, affordable home?*

### **The American Dream**

Ensuring the American Dream of success and prosperity for all means making sure everyone has the opportunity to live in a good, affordable home.

### **Communities of Opportunity**

Everyone deserves to live in a community of opportunity, in a good, affordable home with access to the neighborhood resources we all need to do well.

### **Interdependence**

We are all connected to each other, and when some of us don't have the opportunity to live in a good, affordable home, this affects us all.

## Endnotes

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<sup>1</sup> Two of the sessions were conducted in Chicago and two were conducted in Baltimore.

<sup>2</sup> <http://www.frameworksinstitute.org/housing.html>

<sup>3</sup> Abazajian, K., Blumenthal, P., Getsinger, L., Jordan, R., & Leopold, J. (2015). *The housing affordability gap for extremely low-income renters in 2013*. Washington, D.C.: The Urban Institute. Retrieved from: <http://www.urban.org/sites/default/files/alfresco/publication-pdfs/2000260-The-Housing-Affordability-Gap-for-Extremely-Low-Income-Renters-2013.pdf>.

<sup>4</sup> Joint Center for Housing Studies of Harvard University. (2016). *The state of the nation's housing 2016*. Retrieved from: [http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs\\_2016\\_state\\_of\\_the\\_nations\\_housing\\_lowres.pdf](http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs_2016_state_of_the_nations_housing_lowres.pdf).

<sup>5</sup> Chetty, R., Hendren, N., & Katz, L.F. (2015). *The effects of exposure to better neighborhoods on children: New evidence from the Moving to Opportunity experiment*. Harvard University and National Bureau of Economic Research. Retrieved from: [http://www.equality-of-opportunity.org/assets/documents/mto\\_paper.pdf](http://www.equality-of-opportunity.org/assets/documents/mto_paper.pdf).

<sup>6</sup> Baran, M., Kendall-Taylor, N., Haydon, A., & Volmert, A. (2016). "A house, a tent, a box": *Mapping the gaps between expert and public understandings of healthy housing*. A FrameWorks Research Report. Washington, DC: FrameWorks Institute.

<sup>7</sup> Abazajian, K., Blumenthal, P., Getsinger, L., Jordan, R., & Leopold, J. (2015). *The housing affordability gap for extremely low-income renters in 2013*. Washington, D.C.: The Urban Institute. Retrieved from: <http://www.urban.org/sites/default/files/alfresco/publication-pdfs/2000260-The-Housing-Affordability-Gap-for-Extremely-Low-Income-Renters-2013.pdf>.

<sup>8</sup> Joint Center for Housing Studies of Harvard University. (2016). *The state of the nation's housing 2016*. Retrieved from: [http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs\\_2016\\_state\\_of\\_the\\_nations\\_housing\\_lowres.pdf](http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs_2016_state_of_the_nations_housing_lowres.pdf).

<sup>9</sup> Chetty, R., Hendren, N., & Katz, L.F. (2015). *The effects of exposure to better neighborhoods on children: New evidence from the Moving to Opportunity experiment*. Harvard University and National Bureau of Economic Research. Retrieved from: [http://www.equality-of-opportunity.org/assets/documents/mto\\_paper.pdf](http://www.equality-of-opportunity.org/assets/documents/mto_paper.pdf).