



# FINDING A FRAME FOR AFFORDABLE HOUSING

Findings from Reframing Research on Affordable Housing and  
Community Development

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## **A FrameWorks Research Report**

In partnership with Enterprise Community Partners

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# TABLE OF CONTENTS

- Why Does Affordable Housing Need a New Frame? .....3**
- What Does Reframing Need to Accomplish? .....4**
- How Did We Identify Effective Frames? .....5**
  - Frame Development..... 5
  - Peer Discourse Sessions ..... 5
  - On-the-Street Interviews..... 5
  - Survey Experiments..... 6
  - Persistence Trials ..... 8
- Which Frames Worked, and Which Didn't? .....9**
  - Setting the Stage for Affordable Housing and Community Development: Problem Statements.... 9
  - Helping People See Why Affordable Housing and Community Development Matter: Values ..... 12
  - Showing How Housing Outcomes Happen: Policy Explanations ..... 18
  - Explaining Community Development Organizations: Explanatory Metaphors ..... 23
  - Explaining the Effects of Affordable Housing Development: Valence..... 28
- Conclusion .....32**
- Appendix A: Methods for Testing Frames .....33**
  - Peer Discourse Sessions ..... 33
  - On-the-Street Interviews..... 34
  - Survey Experiments..... 37
  - Persistence Trials ..... 38
- Appendix B: Experimental Survey Treatments .....41**
  - Treatments Tested in First Survey Experiment ..... 41
  - Treatments Tested in Second Survey Experiment..... 42
  - Treatments Tested in Third Survey Experiment ..... 48
- Appendix C: Experimental Survey Outcome Measures.....51**
- About the FrameWorks Institute.....55**
- Endnotes .....56**

# WHY DOES AFFORDABLE HOUSING NEED A NEW FRAME?

There is widespread recognition that many people in the United States are struggling to afford a good home,<sup>1</sup> yet advocates continue to face an uphill battle as they push for policies and programs to make good housing available and accessible to all Americans. The public views housing as a consumer good, governed by the laws of supply and demand, which leads to an underappreciation of how structural mechanisms drive housing costs and make good housing available to some, but not all, Americans. Advocates and activists continue to face local not-in-my-backyard (NIMBY) opposition, and skepticism of government investment in housing at the federal level. Together, these views conspire to undercut needed change. While the public supports many of the principles behind affordable housing, such as equal opportunity, many Americans, and whites in particular, are hesitant to support policies and programs that would bring these ideals closer to reality, including those that increase and ensure access to good housing for all people, no matter their socio-economic status or racial or ethnic identity.<sup>2</sup>

An effective framing strategy is needed to build public understanding of affordable housing and community development and generate support for change. The right framing will help combat consumerist thinking, generate a more structural understanding of problems with housing and solutions to address them, and inoculate against NIMBYism and skepticism of public intervention in housing.

This report outlines the findings from a series of interrelated investigations aimed at finding effective frames. To develop an effective way of framing housing and community development, the FrameWorks Institute, with support from Enterprise Community Partners, has engaged in mixed-method empirical research. Using Strategic Frame Analysis®, we have arrived at reliable and effective research-based recommendations for reframing these issues.

The purpose of this report is to outline and explain the evidence base behind the recommendations emerging from this project. It is our hope that a transparent approach to the research, and its methods and findings, will enable advocates to trust and share the recommended reframing techniques. This report is accompanied by a companion playbook for advocates, which translates the findings reported here into a “how to” framing guide and clear set of “do’s and don’ts” for communications practice.<sup>3</sup>

# WHAT DOES REFRAMING NEED TO ACCOMPLISH?

This report presents findings from the second, prescriptive phase of our research process, in which we developed framing tools and strategies to expand public understanding of affordable housing and community development; cultivate productive attitudes about these issues; and increase support for programs and policies recommended by experts and advocates. This research builds on an earlier phase of descriptive research in which we “mapped the gaps” between expert and public thinking about healthy housing and examined how affordable housing is talked about by news media and nonprofit organizations.<sup>4</sup>

At the beginning of this phase of research, we identified a set of reframing tasks to address the communications challenges identified in the first phase of research. This set of tasks served as a “to do” list as we developed and tested reframing tools and strategies. We set out to develop strategies to accomplish the following tasks:

1. Increase support for the principle that affordable housing should be available to all people.
2. Generate greater appreciation of how structural factors shape whether, where, and to whom good, affordable housing is available.
3. Foster a sense of collective responsibility for ensuring that good housing is affordable to all people.
4. Foster a sense of collective efficacy about affordable housing and community development—the ideas that we, as a society, can make sure that good housing is affordable to everyone and that all communities have the resources that people need to do well.
5. Generate a more accurate and positive understanding of the work of community development organizations.
6. Build support for policies and programs to make housing affordable and accessible to all people and increase lower-income people’s access to community resources (by, for example, increasing development in lower-income communities and increasing lower-income people’s access to higher-income communities).

To develop and test framing strategies capable of accomplishing these tasks, FrameWorks’ researchers used a series of methods drawn from Strategic Frame Analysis®. Below, we outline these methods, present findings, and identify framing strategies and tools that are capable of accomplishing the above tasks. We present key evidence from qualitative and quantitative research in support of these findings and interpret the results to offer insights into why these framing strategies work and how to use them to accomplish the above tasks.

# HOW DID WE IDENTIFY EFFECTIVE FRAMES?

To systematically identify effective ways of talking about affordable housing and community development, FrameWorks' researchers developed a wide range of potential messages and tested them with members of the American public. These methods are described briefly below; see the full descriptions in Appendix A.

## FRAME DEVELOPMENT

After specifying the reframing tasks outlined above, we brainstormed potential reframing strategies and tools that we hypothesized might accomplish one or more of these tasks. After generating a list of candidate reframes to test, researchers solicited feedback from Enterprise Community Partners to make sure that the candidate reframes were both apt and usable by various organizations and professionals in the field. Based on this feedback, researchers chose a set of frames to carry forward and refined the wording and presentation of these frames.

## PEER DISCOURSE SESSIONS

The first method to empirically test frames was peer discourse sessions. Peer discourse sessions are group-based, facilitated conversations that identify patterns of reasoning about a topic and explore the potential of reframing strategies to shift group discussion and thinking in productive directions. We conducted four 90-minute peer discourse sessions in Chicago and Baltimore in February 2017. Participants were recruited to capture variation across a range of demographic characteristics including race, education, political ideology, age, and gender.

## ON-THE-STREET INTERVIEWS

On-the-street interviews were the second method to test frames. On-the-street interviews are an exploratory method that tests whether and how frames affect how people think about an issue. In 63 one-on-one interviews, we tested seven explanatory metaphors designed to generate understanding of the importance of community development and the work of housing and community development organizations. Interviews were conducted in Denver, Boston, and Washington, DC, in July and August 2017.

## SURVEY EXPERIMENTS

The third method to empirically test frames was a set of three online survey experiments conducted in November 2015, December 2017, and March 2018. The experiments included 2,325; 4,100; and 3,050 respondents, respectively, or 9,475 people in total. For each experiment, participants were recruited using quotas that match the American public in terms of age, sex, income, education, race and ethnicity, and political party affiliation. Quotas for these demographics were derived from the 2010-2014 American Community Survey administered by the US Census Bureau and the 2016 Time Series Study administered by the American National Election Studies.

In each experiment, participants were randomly assigned to a treatment group or a null control. Those assigned to treatment groups received a message framed in a particular way, while those assigned to the null group did not receive a message. After reading an assigned message (or, in the case of the null control, no message), participants were asked an identical set of randomly ordered questions designed to measure attitudes about affordable housing, community development, and organizations working to address these issues, and support for policies and interventions. The outcomes, along with sample questions, are listed in the table below.<sup>5</sup> Because battles over housing and housing policy frequently take place at local levels, we also included a set of questions to measure people’s support for policies designed to increase affordable housing development in *their own* neighborhoods. See Appendices B and C for the full set of message treatments and outcome questions.

**Table 1: Outcomes and Sample Questions from Survey Experiments**

OUTCOMES	SAMPLE QUESTIONS
Political salience of affordable housing	Making sure that everyone has a decent place to live should be a top priority of our government. <i>(Strongly disagree; disagree; slightly disagree; neither agree nor disagree; slightly agree; agree; strongly agree)</i>
Causal attributions for inability to afford housing	Please rank each of the factors listed below in order of how important you think it is in explaining why there are people in this country who are unable to afford a good home. Drag and order them from what you think is <i>most important</i> at the top to <i>least important</i> at the bottom.  <i>Participants could rank the following factors from 1 to 7 in order of perceived importance: (1) Problems saving or managing money; (2) Bad or irresponsible choices about spending money; (3) Cultural or personal beliefs; (4) Discrimination by landlords; (5) Bad or inadequate public policies; (6) Low wages; and (7) Lack of homes that are affordable.</i>

Collective efficacy about affordable housing and community development	How pessimistic or optimistic do you feel that we, as a country, can make good homes affordable to everyone? ( <i>Extremely pessimistic; pessimistic; somewhat pessimistic; neither optimistic nor pessimistic; somewhat optimistic; optimistic; extremely optimistic</i> )
Collective responsibility for affordable housing	How much of a responsibility do you think we, as a country, have for making sure good homes are affordable to all people? ( <i>No responsibility at all; a very small responsibility; a small responsibility; a moderate responsibility; a large responsibility; a very large responsibility; an extremely large responsibility</i> )
Positive understanding of the impact of community development organizations	When community development organizations are involved in neighborhood planning, the needs of community residents are better met. ( <i>Strongly disagree; disagree; slightly disagree; neither agree nor disagree; slightly agree; agree; strongly agree</i> )
Positive understanding of the motives of community development organizations	Community development organizations are more concerned with helping developers to make a profit than meeting the needs of communities. ( <i>Strongly disagree; disagree; slightly disagree; neither agree nor disagree; slightly agree; agree; strongly agree</i> )
Support for public housing assistance	In your view, to what extent should public funding for programs that help people with lower incomes pay for housing be increased or decreased? ( <i>Significantly decreased; decreased; slightly decreased; kept about the same; slightly increased; increased; significantly increased</i> )
Support for promoting development in lower-income communities	How much do you personally favor or oppose the government providing financial benefits for banks, businesses, and real estate developers to invest in lower-income communities? ( <i>Strongly oppose; oppose; slightly oppose; neither favor nor oppose; slightly favor; favor; strongly favor</i> )
Support for making higher-income communities more accessible to lower-income people	We should adopt policies that make it easier for people with lower incomes to move into higher-income communities. ( <i>Strongly disagree; disagree; slightly disagree; neither agree nor disagree; slightly agree; agree; strongly agree</i> )
Support for policies to increase affordable housing in own neighborhood	How much do you personally favor or oppose changing land and zoning regulations <i>in your neighborhood</i> so that more housing that people with lower incomes can afford can be built there? ( <i>Strongly oppose; oppose; slightly oppose; neither favor nor oppose; slightly favor; favor; strongly favor</i> )

In these three experiments, we tested values, explanatory metaphors, valence messages, and policy explanations. Frame effects—or the effects of different treatment conditions on various outcomes—were determined through regression analysis, which identifies statistically significant differences in responses between each treatment group and the control group. This analysis also controls for potential demographic differences between groups. A statistical significance level of  $p < 0.05$  (meaning there is a less than 5 percent probability that the observed difference is due purely to chance) was used to determine statistically significant differences between treatment and control groups.

## PERSISTENCE TRIALS

The fourth and final method for testing of frames was persistence trials. Persistence trials are a group-based method in which pairs of participants are asked to discuss and communicate a metaphor to one another in conversational discourse. This method enables us to learn more about how explanatory metaphors affect people's thinking and are communicated in social discourse. We conducted eight sessions testing three versions of a *Puzzle* metaphor. A total of 48 people participated (with six participants in each trial). These sessions were held in New Orleans and Cleveland in February 2018. Participants were recruited to vary across a range of demographic characteristics including race, education, political ideology, age, and gender.



# WHICH FRAMES WORKED, AND WHICH DIDN'T?

The findings below are organized by *type* of frame or framing strategy. We review, in order:

- Problem statements
- Values
- Policy explanations
- Explanatory metaphors
- Valence

Each type of frame, or frame element, has a different function and serves a specific role in the larger framing strategy. For example, values are organizing principles that help people understand why an issue matters and inform decision-making. Explanatory metaphors compare an issue (in this case, affordable housing and community development) to familiar objects or processes to help people understand how the issue works and unlock new ways of thinking about the issue and reasoning about solutions.

In this report, we take a deep dive into findings about these tools and what they can accomplish. Communicators can find recommendations about how to apply the findings to communications practice in *Piecing It Together*, the playbook that accompanies this report.<sup>6</sup> Some of the tools accomplish a specific task, while others carry out several of the framing functions described above. As we present findings, we note which tasks each tool accomplishes.

## SETTING THE STAGE FOR AFFORDABLE HOUSING AND COMMUNITY DEVELOPMENT: PROBLEM STATEMENTS

How the problem of affordable housing is formulated has a profound effect on the kinds of solutions that people come up with and consider important. While the public recognizes that some people struggle to afford good housing, they tend to assume, because of consumerist assumptions, that the solution is for individuals to make different choices (e.g., moving to a place where housing is cheaper or budgeting more effectively). We hypothesized that changing how the problem is framed would help accomplish several of the identified tasks. Specifically, we expected that a more structural way of framing the problem would (1) help people appreciate the structural factors that shape people's housing situations (task #2); (2) increase support for the principle of affordable housing and boost a sense of collective responsibility for addressing it (tasks #1 and #3); and (3)

build support for reforming housing policies to make affordable housing available to everyone (task #6).

## **FINDING #1**

### **The idea of affordability cues consumerist thinking.**

Discussions of affordable housing and community development commonly lead with and stress increasing affordability: people often talk about what people can or cannot afford and focus on how many and which groups of people can afford housing. In discussions of affordability in persistence trials, peer discourse sessions, and on-the-street interviews, we found that this idea of affordability is closely linked with consumerist thinking. When the problem is understood as one of affordability, people move quickly to thinking about what individuals can or should do so they can afford housing. They assume that housing is a demand-side issue and that the solution is for individuals to make better decisions so that they can afford the housing they want. These individualistic solutions often include working harder to get a better job and using stricter self-discipline in personal budgeting.

To be sure, when thinking about affordability, members of the public still recognize broader social trends that undercut people's ability to afford housing, like the lack of good-paying, stable jobs. Yet, even though focusing on affordability allows people to move beyond individual decisions and consider policy change, it cues up problems and solutions that are in areas other than housing itself—namely, economic policy. The problem is assumed to be that people do not make enough money to afford housing. The solutions, then, are to increase people's job opportunities or levels of income and educational attainment—not necessarily to lower the cost or increase the supply or quality of affordable housing. The following quote from persistence trial participant illustrates this tendency.

***Participant:** Why can't people afford good housing? There's income and credit, and what do you do about that? You do something with minimum wage. If you talk about reasons people can't afford a home, that grows into a number of other problems to address.*

## **FINDING #2**

### **A Housing Cost and Availability frame situates housing as the problem and points people toward changing housing policy as the solution.**

Both qualitative and quantitative research indicates that communicators can avoid the problems introduced by the idea of affordability by focusing instead on cost and availability. These aspects of the issue more squarely focus attention on housing itself, rather than on what people pay for it. Highlighting the cost and availability of housing as the problem provides space for recognizing how

people's housing options are structured by policies and why, in turn, changes in housing policy are necessary to fix the problem. The following quote from a persistence trial participant illustrates how people are more likely to see the need for changes in housing policy when thinking about housing in terms of its cost and availability.

**Participant:** *In New Orleans, like in other cities, there's luxury condos and people moving in and using them as weekend homes. So, my question is, is there enough for everyone? And things that make sure there is enough housing would seem to be key [...] like permits for building new places and things like that.*

Results from the first survey experiment reinforce these qualitative findings and provide additional evidence that it is more effective to focus on cost and availability than affordability. In this experiment, we tested two problem statement frames, a *Housing Cost and Availability* frame and a *Housing Insecurity and Affordability* frame. The *Housing Insecurity and Affordability* frame focused on how much people have to pay for housing, while the *Housing Cost and Availability* frame focused on the supply and cost of housing.

#### PROBLEM STATEMENTS TESTED IN FIRST SURVEY EXPERIMENT

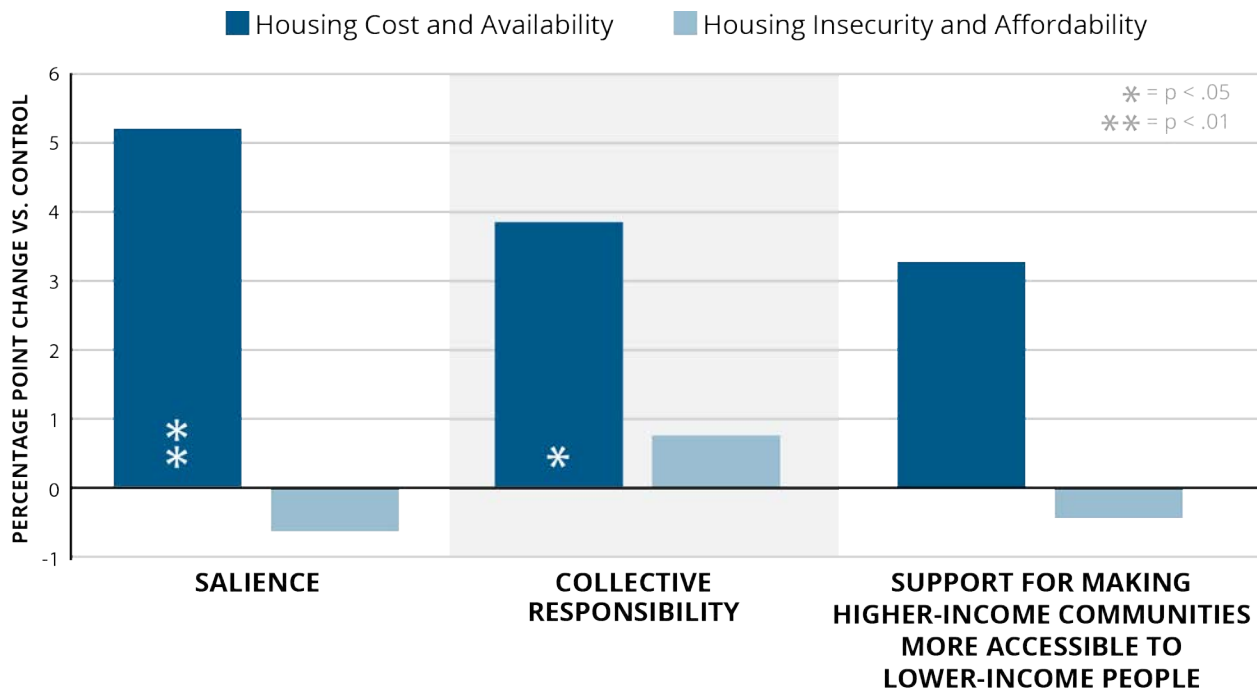
**Housing Insecurity and Affordability:** Too many Americans are “housing insecure”—they're either experiencing homelessness or paying more than half of their monthly income on their homes. The number of families who are housing insecure has grown because wages are stuck in place and affordable rental housing is scarce.

**Housing Cost and Availability:** Quality rental homes are incredibly scarce and breathtakingly expensive. If we don't address the rental housing crisis now, the problem will only get worse, and millions more Americans will soon be in real danger of homelessness.

*Note:* For the full message treatments, see Appendix B.

The *Housing Cost and Availability* frame produced statistically significant increases on the salience of housing as a political priority and people's sense of collective responsibility for ensuring affordable housing (see Figure 1). It also increased people's support for policies designed to make higher-income communities more accessible to lower-income people. This increase, however, is not statistically significant at the 0.05 level ( $p=0.08$ ). The *Housing Insecurity and Affordability* frame, by contrast, had no effect on these outcomes.

**Figure 1: Effects of Problem Statement Frames**



It is important to acknowledge that because the frames tested in this experiment were written at an early stage in the research process (before we had richer qualitative data about people’s thinking around affordability and cost), they do not perfectly contrast—or distinguish affordability from availability as we have come to conceptualize them and described above. Both treatments touch on cost/availability and affordability/insecurity at different points. However, the *Housing Insecurity and Affordability* treatment more clearly stresses what people are paying and their incomes as the problem, while the *Housing Cost and Availability* treatment more strongly emphasizes housing supply and cost as the problem. Taken with the clear and consistent findings from qualitative research, these quantitative results provide strong evidence of the effectiveness of the *Housing Cost and Availability* frame.

## HELPING PEOPLE SEE WHY AFFORDABLE HOUSING AND COMMUNITY DEVELOPMENT MATTER: VALUES

Values are ideals or principles held by the public that orient decision-making. Values help people understand why an issue matters and provide reasons for supporting collective action and policy change. With this in mind, we tested several values that could be used to justify making affordable housing an important political priority (task #1); foster a sense of collective responsibility (task #3); generate a sense of collective efficacy (task #4); and build support for recommended policies and programs (task #6).

We tested values iteratively throughout the research process, beginning with the first survey experiment, then continuing into peer discourse sessions, and concluding with the second survey experiment. In each method, we learned something new; so, unsurprisingly, the messages tested in the second survey experiment yielded some of the clearest findings. We begin by reporting the results of this experiment to first establish what *does* work. We then introduce the results from the other methods and earlier phases of the research, which provide insights into values that do not work and why.

In the second survey experiment, we tested six values messages—*Fairness Across Places*, *Communities of Opportunity*, *Homes Provide Opportunity*, *Regional Interdependence*, *Economic Strength*, and *Community and Social Bonds*. These messages made a case for why we should make sure that all communities are affordable and have the resources that people need to do well.

### VALUES MESSAGES TESTED IN SECOND SURVEY EXPERIMENT

***Fairness Across Places:*** Our zip codes—where we live—shouldn't determine our success in life. That's why we need to make sure that all communities have the critical resources they need, like good homes that people can afford.

***Communities of Opportunity:*** Our communities—where we live—provide the foundation for our success in life. That's why we need to make sure that all communities are places of opportunity that have the critical resources they need, like good homes that people can afford.

***Homes Provide Opportunity:*** Our homes provide the foundation for our success in life. A stable home makes it possible to pursue opportunities. That's why we need to make sure that all people have good homes that they can afford, in communities with the critical resources they need.

***Economic Strength:*** Our economy is strong and prosperous when all of us have the resources we need to fully participate in it. That's why we need to make sure that all communities have the critical resources they need, like good homes that people can afford.

***Regional Interdependence:*** Our region only prospers when all of the communities in it prosper. That's why we need to make sure that all communities have the critical resources they need, like good homes that people can afford.

***Community and Social Bonds:*** Our communities should bind us together and forge strong relationships between us. That's why we need to make sure that all communities have the critical resources people need to build social connections, like good homes that people can afford.

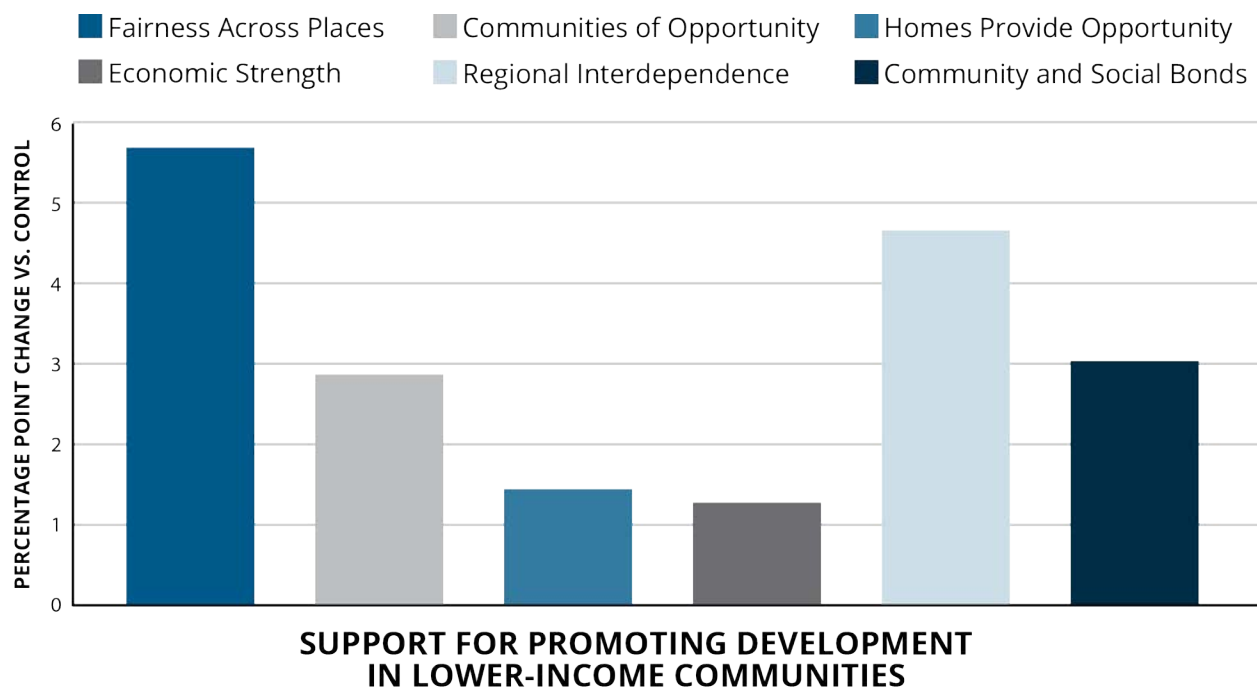
*Note:* For the full message treatments, see Appendix B.

**FINDING #1:**

**The values of *Fairness Across Places* and *Regional Interdependence* encourage support for community development in lower-income communities.**

Both *Fairness Across Places* and *Regional Interdependence* led to statistically significant increases in support for promoting development in lower-income communities ( $p=0.02$ ). Compared to the control group, the average level of support for promoting this type of community development was 5.6 percentage points higher among those who received the *Fairness Across Places* message and 4.6 points higher among those who received the *Regional Interdependence* message. The other messages had no effect on this outcome

**Figure 2: Effects of Values**



*Fairness Across Places* helps people recognize that the affordability and geographic distribution of resources is a collective concern—something our entire society should be concerned with and has a responsibility to address. By explaining how place determines people’s prospects in life, this value helps people see how people’s environments structure their opportunities. And in highlighting the unfairness of advantage and disadvantage flowing from where people live, this value helps people move beyond individualistic, consumerist thinking and see why we have an obligation to address issues of affordability and accessibility. In other words, it highlights a widely held ideal in American culture—that people’s prospects in life *shouldn’t* be determined by where they come from—and leverages it to orient people toward the need for policy change.

For different reasons, *Regional Interdependence* also helps people see affordable housing and community development as collective concerns. Like *Fairness Across Places*, the value of *Regional Interdependence* puts the spotlight on place, but it makes a more instrumental case, framing affordable housing and community development as matters of collective *interest*. This message challenges an assumption that people tend to make—that when it comes to housing and neighborhood development, the fates of the “haves” and “have-nots” are separate and unconnected.<sup>7</sup> *Regional Interdependence* helps people see that community development in lower-income communities can benefit *all* of us.

While these two values offer different types of arguments—one moral, one interest-based—both work by effectively *collectivizing* the issue of housing and enabling people to see that what happens in lower-income communities *should* be of concern to everyone.

It is worth noting that the value of *Economic Strength* is ineffective, even though, like *Regional Interdependence*, it makes the case that affordable housing has collective economic benefits. We suspect that *Economic Strength* was less successful because “the economy” is highly abstract; as such, people may have a hard time drawing a connection between strengthening the economy and their own interests. People can readily understand how they prosper when their community or region prospers, but their connection to the larger economy is more tenuous. That is, they may not necessarily believe or find it easier to dismiss the idea that they personally benefit from a stronger economy.

## **FINDING #2:**

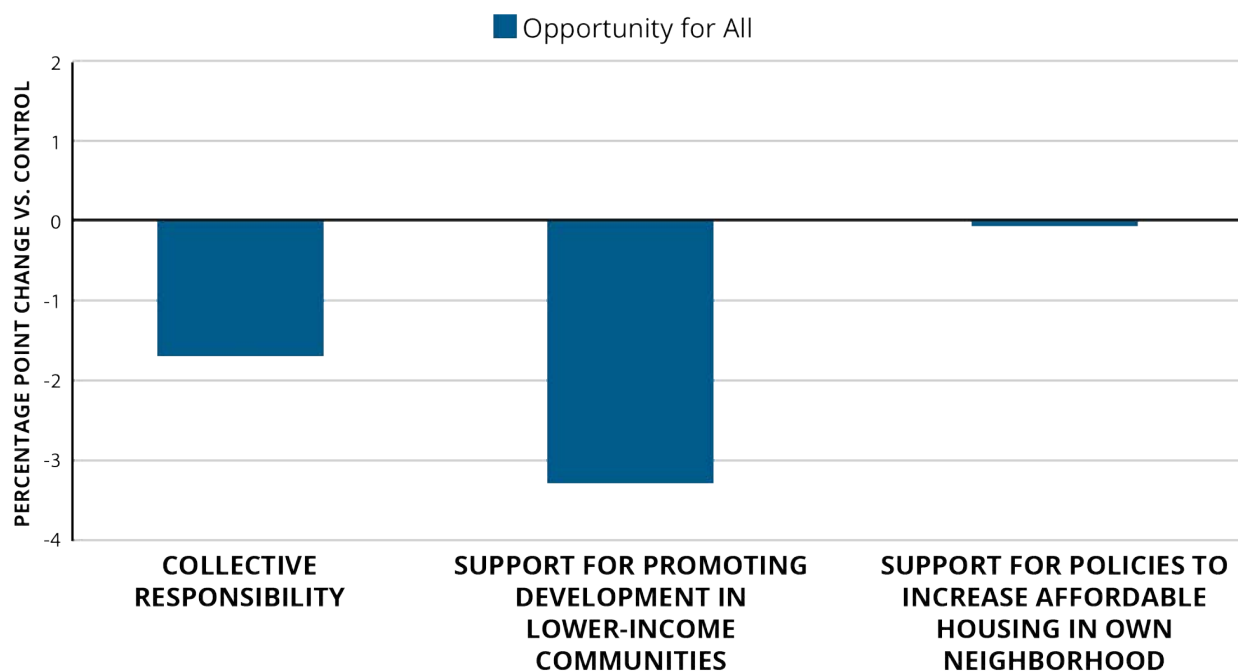
### **Unless carefully framed, the language of “opportunity” can backfire.**

Over the course of our research, we tested different ways of iterating an *Opportunity* frame. We found that opportunity language can lead to individualistic and consumeristic thinking and can produce backfire effects (that is, it can make people *more* resistant to affordable housing and community development). This was apparent in the first and second survey experiments. In the first experiment, we tested two different values messages: *Opportunity for All* and *Community Strength*. *Opportunity for All* discussed how affordable housing ensures that everyone has an opportunity to achieve the American Dream, while *Community Strength* focused on how affordable housing helps strengthen communities. See Appendix B for the full treatments.

The *Community Strength* message was ineffective, producing no statistically significant effects. More importantly, while *Opportunity for All* also had no effects, the results suggest that it could potentially have a *negative* effect, decreasing people’s sense of collective responsibility and support for key policies, as Figure 3 illustrates. For example, support for policies that promote development in lower-income communities was actually lower among those who read the *Opportunity for All*

message than those who read nothing at all, although, again, this difference is not statistically significant ( $p=.06$ ).

**Figure 3: Effects of Opportunity for All Message**



As discussed, in the second experiment, we tested a *Communities of Opportunity* message and a *Homes Provide Opportunity* message, which described how either our communities or our homes provide a stable foundation for success in life (see summaries of these values treatments on page 11). Neither *Homes Provide Opportunity* nor *Communities of Opportunity* had any effects on thinking (see Figure 2, for example).

We suspect these messages about opportunity may have been ineffective because they failed to inoculate against—or potentially even cued—consumerist thinking. When people hear the term “opportunity” to have housing, they think of the housing *market*. In this line of thinking, as long as people have access to an open housing market, they have the “opportunity” to purchase good housing, and it’s up to them to earn enough money to afford good housing. The idea of opportunity thus may have an unintended effect of leading people to see affordability as an issue for individuals, rather than society, to address.

Discussion of opportunity in peer discourse sessions provides some evidence for this hypothesis. In these sessions, we tested three different versions of opportunity language: the first used the same “American Dream” language that we used in the *Opportunity for All* message, and the other two placed opportunity in a social context by emphasizing that people need to live in “communities of opportunity” or by explaining why all of us are affected when some people in our society don’t have



the opportunity to live in good, affordable homes. (See Appendix A for the values prompts.) Analysis of these sessions found that the “American Dream” language did, in fact, lead people to interpret opportunity in consumerist terms. This version of an opportunity frame led people to talk about individuals’ responsibility to work hard so they can earn enough to pay for good housing. The prompts that referenced the broader social context—either showing how opportunities are embedded or not in communities or articulated the collective effects of a lack of affordable housing—were less likely to be understood through an individualistic, consumerist lens. This indicates that the consumerist backfire of opportunity language can, at least to some extent, be mitigated by emphasizing the ways in which communities structure the opportunities that are available to people.

The results of the second survey experiment show that, while messages that *lead* with the language of opportunity are ineffective, this language can be used *within* a message that uses an effective value. The messages that drew on the values of *Fairness Across Places* and *Regional Interdependence* both talked about opportunities in ways that helped people recognize that others’ opportunities must be a matter of collective concern. In other words, these messages used these values to help people see why differences in housing opportunities between places warrant collective, societal-level action.

### USING VALUES TO FRAME RACIAL AND ECONOMIC SEGREGATION IN HOUSING

The issue of racial and economic segregation stands at the center of the work of the field of community development, and advocates and experts need ways of talking about this issue that generate support for their broader agenda. FrameWorks recently conducted a survey experiment for a related project on inclusive housing that was dedicated to exploring effective ways of framing economic and racial segregation. We tested four values that could potentially be effective in communicating about economic and racial segregation: *Equal Opportunity*, *Human Rights*, *Collective Growth and Prosperity*, and *Social Unity*. Below, we briefly highlight some key findings from this research, which reinforce and expand the research findings detailed in this report.

- ***Collective Growth and Prosperity* is a highly effective value for framing economic and racial segregation.** The message that used the value of *Collective Growth and Prosperity* to talk about economic and racial segregation had statistically significant effects on a wide range of outcomes: salience of affordable housing, positive perceptions of affordable housing development, sense of collective responsibility for affordable housing, and support for several types of policy change, including changing land and zoning regulations, providing

incentives for developers to build affordable housing, requiring portions of new developments to be set aside for affordable units, requiring developers to contribute to public funding for affordable housing, and providing public assistance to help lower-income people make a down payment on housing. In contrast, messages about economic and racial segregation that drew on the values of *Equal Opportunity*, *Human Rights*, and *Social Unity* did not shift people’s attitudes or policy support relative to the control group.

- **The value of *Equal Opportunity* is generally ineffective.** The value of *Equal Opportunity* had no effects on attitudes toward affordable housing and community development or on support for policies. The responses of those who read messages drawing on this value were statistically indistinguishable from those who read nothing at all, meaning these messages had no meaningful effect on attitudes or policy support.

A soon-to-be published memo will more fully explore findings from this experiment. These findings echo and expand the findings from the research discussed in this report. The value of *Collective Growth and Prosperity*, like the value of *Regional Interdependence*, helps foster a collective orientation toward the issue of affordable housing by leveraging the idea of collective economic interest to overcome the idea that different communities have separate and unconnected fates. The *Collective Growth and Prosperity* message explicitly connects the prosperity of “our country” to “its communities.” Moreover, these results further reinforce that leading with opportunity language is ineffective.

## SHOWING HOW HOUSING OUTCOMES HAPPEN: POLICY EXPLANATIONS

Given the success of *Fairness Across Places*, we hypothesized that explaining in more detail how current policies create advantages or disadvantages for some but not others might help people understand how structural factors shape housing outcomes (task #2) and, in turn, generate support for changes to policy (task #6).

In the third survey experiment, we explored this hypothesis by testing two explanatory messages—one explaining how *Policies Advantage the Rich* and the other explaining how *Policies Disadvantage the Poor*. These messages make the point (in slightly different ways) that housing advocates increasingly make—that the distribution of public resources for housing directly contributes to people’s ability to afford housing and widens disparities between socio-economic groups.<sup>8</sup> The *Policies Advantage the Rich* message looked upward, highlighting how public resources for housing disproportionately go to

those who need it least. The *Policies Disadvantage the Poor* message looked downward, highlighting how only a small percentage of public resources for housing go to those who need it most.

It is important to highlight that these messages do *not* pit the rich and poor against each other but rather explain how people's respective housing situations (and, in turn, their wellbeing) are linked to the structure of current housing policy. The explanations explicitly emphasize that the goal is to make sure that *everyone* can afford a decent place to live and explain how current policies, by advantaging some groups over others, undermine this goal.

### POLICY EXPLANATIONS TESTED IN THIRD SURVEY EXPERIMENT

***Policies Advantage the Rich:*** More than half of resources for housing from the government go to households who make more than \$100,000 a year. This means that people with higher incomes can spend less of their money on housing, which gives them a leg up in other areas of life by being able to spend more on things like health and education. What this means is that we are giving the most help to those who need it least. We must change this and use our resources so that everyone can afford a decent place to live.

***Policies Disadvantage the Poor:*** Only about a quarter of resources for housing from the government go to households who make less than \$40,000 a year. This means that people with lower incomes have to spend more of their money on housing, which puts them at a disadvantage in other areas of life by having less to spend on things like health and education. What this means is that we are giving the least help to those who need it most. We must change this and use our resources so that everyone can afford a decent place to live.

*Note:* For the full message treatments, see Appendix B.

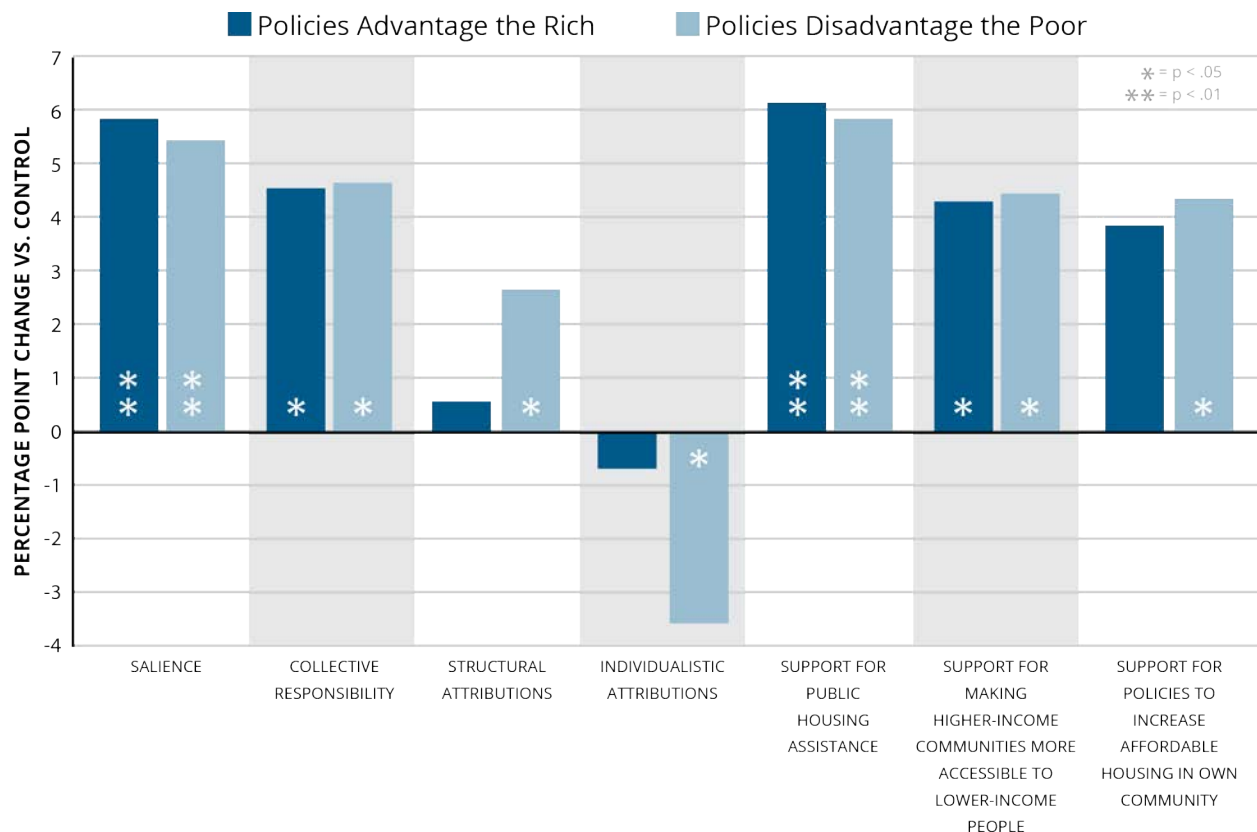
It is important to note that these explanations are similar to explanatory messages tested in related research that FrameWorks recently conducted on mixed-income neighborhoods. In that research, we found that explaining how past and current legal and social discrimination has pushed many Black Americans and Hispanics and Latinos into concentrated poverty not only increases people's understanding of racial disparities in housing but also increases support for policies designed to increase equity. The recommendations that emerged from that research (and that are summarized in [Mixing It Up: Reframing Neighborhood Socioeconomic Diversity](#)) provide an important complement to the findings from this new research and reinforce the importance of explaining how policies are responsible for inequitable outcomes.<sup>9</sup>

## FINDING #1:

### Explaining how housing policies advantage some people while disadvantaging others cultivates a systemic understanding of the issue and increases support for policy change.

Both downward- and upward-looking policy explanations were highly effective (see Figure 4). Both messages led to statistically significant increases on a wide range of outcomes, including salience ( $p=0.007$ ;  $p=0.004$ , respectively), sense of collective responsibility ( $p=0.02$ ;  $p=0.02$ ), support for public housing assistance ( $p=0.001$ ;  $p=0.002$ ), and support for making higher-income communities more accessible to lower-income people ( $p=0.04$ ;  $p=0.04$ ). The *Policies Disadvantage the Poor* message also significantly increased support for policies designed to increase affordable housing in respondents' own communities ( $p=0.04$ ). Finally, *Policies Disadvantage the Poor* had a significant effect on respondents' understanding of why some people are unable to afford housing. It *increased* the importance people attached to structural factors ( $p=0.03$ ), like public policies, and *decreased* the importance they attached to behavioral, individual-level factors ( $p=0.03$ ), like mismanaging money. That is, it produced a negative shift on the *Individualistic Attributions* scale, meaning it shifted people *away* from attributing housing issues to individuals' own poor choices.

**Figure 4: Effects of Policy Explanations**



We believe that these explanations are effective for three reasons. First, they directly connect to an effective value. The value of *Fairness Across Places* frames the edges of the case for change, while the explanations fill in the picture. Put simply, these explanations concretely show a disconnect between current policy and a widely shared value—namely, the belief that everyone should have a fair and equal shot at getting ahead in life, no matter where they live. By providing specific information that illustrates how, in practice, we are falling short of this aspiration, the messages motivate support for policy change.

Second, by deepening understanding of the role that policy plays in shaping people’s current housing options, these explanations shift people away from individualism and toward a more structural perspective. In fostering a recognition that our housing choices are structured by policy, the messages make people more likely to recognize housing affordability issues as a collective responsibility and, in turn, make them more open to the need for policy change.

Finally, the policy explanations provide people with a concrete sense of how we can make housing more affordable. By identifying a specific problem with our current policy, the explanations make it possible to envision, in practice, what policy change would involve and how it would help. Critically, the messages do not simply *talk* about how the system is broken and blame government, which would reinforce people’s fatalism and anti-government sentiment. To the contrary, they *explain* why government action is a necessary solution and why it would make a major difference in people’s lives.

## **FINDING #2:**

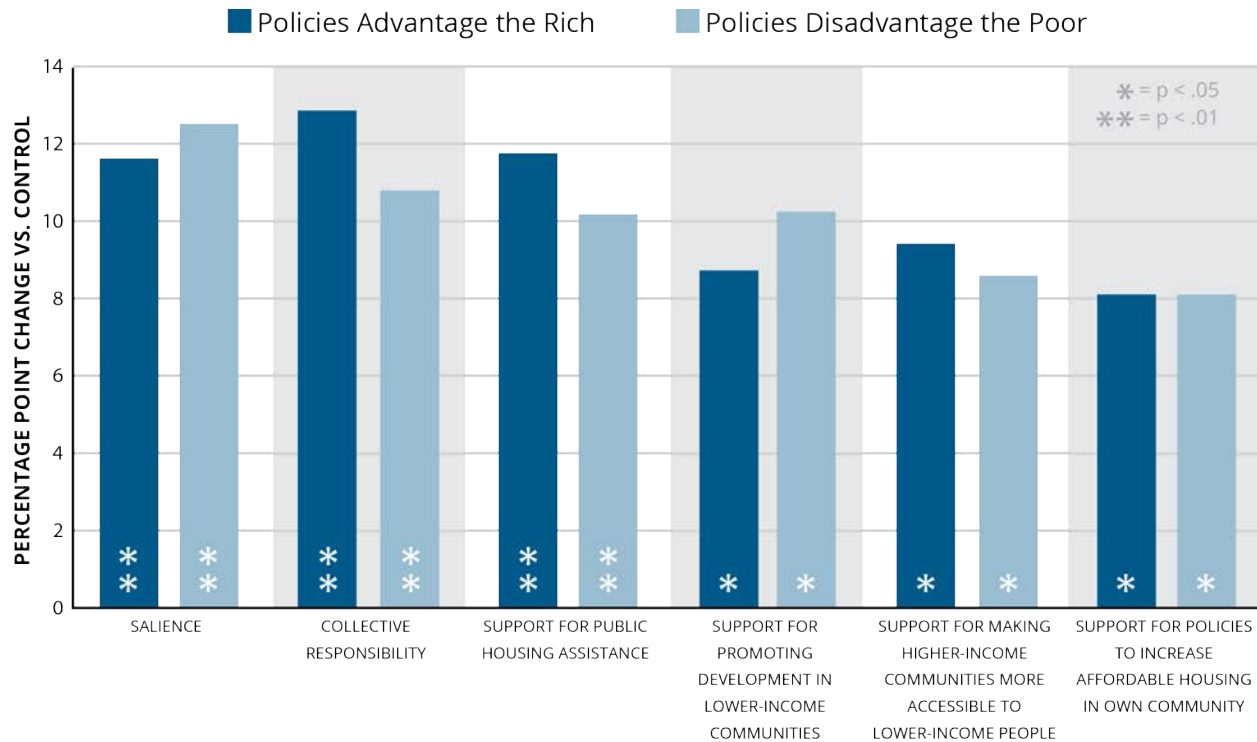
### **Policy explanations are particularly effective among groups that may otherwise be resistant to affordable housing development.**

The explanations are highly effective with homeowners, people who are *not* worried about making housing payments, and Republicans. In fact, in most cases, these messages had *larger* effects among these groups than among the overall sample of participants.

Figure 5 displays the effects of these messages among Republicans. Both the *Policies Advantage the Rich* and *Policies Disadvantage the Poor* messages produced statistically significant increases in salience (p=0.004; p=0.001), sense of collective responsibility (p=0.001; p=0.002), support for public housing assistance (p=0.002; p=0.002), support for promoting development in lower-income communities (p=0.04; p=0.005), support for policies that enable access to higher-income communities (p=0.02; p=0.02), and support for policies that increase affordable housing in the respondents’ own community (p=0.05; p=0.03). These effects are sometimes more than double the size of those observed among the whole sample. For example, among the whole sample, each equity explanation increased agreement that affordable housing and community development

should be a top priority (i.e., salience) by an impressive 5.5 percentage points. Among Republicans, *Policies Advantage the Rich* increased salience by 11.5 percentage points, and *Policies Disadvantage the Poor* increased salience by 13.0 percentage points.

**Figure 5: Effects of Policy Explanations among Republicans**



The effects of policy explanations among Republicans and other groups that are most likely to resist affordable housing policies indicates that a framing strategy focused on fairness and equity across places reaches beyond those we might otherwise assume, for ideological or interest-based reasons, would be receptive to this type of message. Communicators can feel confident not only that this strategy will not backfire among these harder to reach groups but it will, in fact, be especially effective with them.

These messages likely had larger effects among Republicans, homeowners, and people who feel housing-secure because these groups had farther to move in their thinking; that is, their baseline levels of support and understanding were lower than others. These messages likely worked through the same mechanisms for these groups as others; that is, they leveraged the same underlying commitments and filled in the same gaps in understanding. But, because they had farther to move, the messages were able to shift them to an even greater degree.

## EXPLAINING COMMUNITY DEVELOPMENT ORGANIZATIONS: EXPLANATORY METAPHORS

Our qualitative and quantitative research found that members of the public are unfamiliar with and, in many cases, skeptical of community development and community development organizations. Qualitative research revealed several areas of concern and confusion:

- **Mission.** Many people are uncertain about the purpose and motives of community development organizations. When people hear the phrase, they tend to assume these organizations are, or are associated with, for-profit developers. People frequently equate development in lower-income communities with disruptive and undesirable profit-driven gentrification.<sup>10</sup>
- **Distinctive Role.** People also commonly confuse community development organizations with government or even with community residents. This limits understanding of the unique role and function of community development organizations in bringing together stakeholders.
- **Accountability.** The public is uncertain whether or how much community development organizations work in the interest of, or are responsive to, community members. When people have for-profit developers or government bodies in mind, they assume that these organizations are not ultimately responsible to communities themselves.

The following quotes from on-the-street interviews are typical of participants' responses and illustrate people's lack of clear understanding of community development and their skepticism of it.

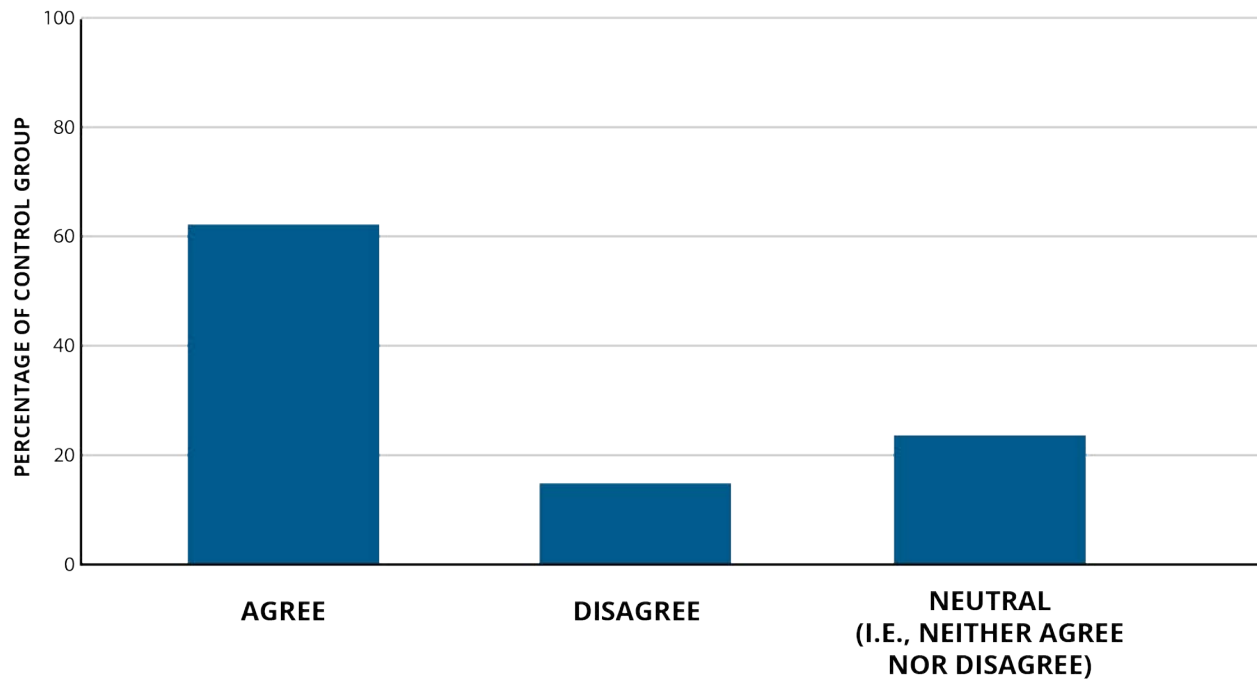
**Participant:** *When we think about community development, what are we really talking about? Are we talking about things communities need, or just real estate development? What aspect are we talking about?*

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**Participant:** *I can believe in community development when it's not destroying neighborhoods. I can believe in it if it's actually giving forward.*

Data from the experimental surveys show the extent of people's concerns about community development organizations. Figure 6 displays the percentage of participants from the second experiment's control group (i.e., those who received no information at all) who agreed or disagreed to any extent with the following statement: *Community development organizations are more concerned with helping developers to make a profit than meeting the needs of communities.* The figure shows that just over 60 percent of participants agreed with the statement and just under 15 percent disagreed with it.

**Figure 6: Extent of Agreement that Community Development Organizations Are More Concerned with Developer Profits than Meeting Community Needs**



These figures should not be taken as a perfect representation of American public opinion; the sampling strategy was designed for an experimental survey, not an opinion poll, and includes just 332 people. But the takeaway is clear and consistent with qualitative results: people are highly suspicious of community development organizations' motives. The control group in the third experiment exhibited the same pattern in responses to this question, confirming this result.<sup>11</sup>

These results indicate that communicators should emphasize that community development organizations are (1) nonprofit organizations that are (2) distinct from government and private developers and that can (3) work with communities to hold others involved in development accountable to community members.

While simple clarity about community development organizations' nonprofit status can be articulated in a straightforward manner, explaining community development organizations' role, relative to communities, government, developers, banks, and other stakeholders, requires a dedicated framing tool.

Early in the research process, FrameWorks' researchers identified the task of generating an understanding of the work of community development organizations (task #5 above) as a task that explanatory metaphors would be well equipped to address. Explanatory metaphors are framing tools that enable people to reason about an issue in a different way. Like analogies, explanatory



metaphors compare a target issue to something more familiar to help people better understand how the target issue works. Researchers hypothesized that the right explanatory metaphor could help people better understand what community development organizations do, how they work, and how this helps communities.

FrameWorks' researchers brainstormed a set of candidate explanatory metaphors designed to help people understand community development and the work of community development organizations, and then tested these metaphors in a series of methods: on-the-street interviews, a survey experiment, and persistence trials. We tested seven metaphors in on-the-street interviews (*Point Guard*, *Solving the Puzzle*, *Mapping*, *Navigation*, *Foundation*, *Quarterback*, and *Medicine*) and, based on the results of our analysis, we brought four metaphors (*Point Guard*, *Solving the Puzzle*, *Navigation*, and *Quarterback*) forward for further investigation in a controlled survey experiment. To fully leverage the results of the on-the-street interviews, we also developed and tested one additional metaphor in the survey experiment, a *Translation* metaphor. (See Appendix A for further discussion, including the metaphors tested in on-the-street interviews.) In the experiment, one metaphor emerged as effective—*Solving the Puzzle*—and we used persistence trials to continue to explore it.

#### EXPLANATORY METAPHORS TESTED IN SECOND SURVEY EXPERIMENT

***Solving the Puzzle:*** Making sure that communities have the resources they need is like solving a puzzle. That's why community development organizations are so important. As puzzle-solvers for the community, these organizations help communities gather and put together the pieces to complete the picture, so communities have the things community members need, like good homes people can afford, businesses that provide good jobs, and public transportation.

***Navigation:*** Making sure that communities have the resources they need involves navigating difficult terrain. That's why community development organizations are so important. As navigators for the community, community development organizations make sure development reaches a destination that serves the interests of community members, like good homes people can afford, businesses that provide good jobs, and public transportation.

***Quarterback:*** Making sure that communities have the resources they need requires fielding a strong team, like in football. That's why community development organizations are so important. As quarterbacks of the community team, community development organizations help communities score resources that serve the interests of community members, like good homes people can afford, businesses that provide good jobs, and public transportation.

**Point Guard:** Making sure that communities have the resources they need requires a strong team, like in basketball. That's why community development organizations are so important. As point guards of the community team, community development organizations help communities score resources that serve the interests of community members, like good homes people can afford, businesses that provide good jobs, and public transportation.

**Translation:** Making sure that communities have the resources they need requires giving voice to communities. That's why community development organizations are so important. As translators for communities, community development organizations help give communities a voice to express their needs and secure resources that serve the interests of community members, like good homes people can afford, businesses that provide good jobs, and public transportation.

*Note:* For the full message treatments, see Appendix B.

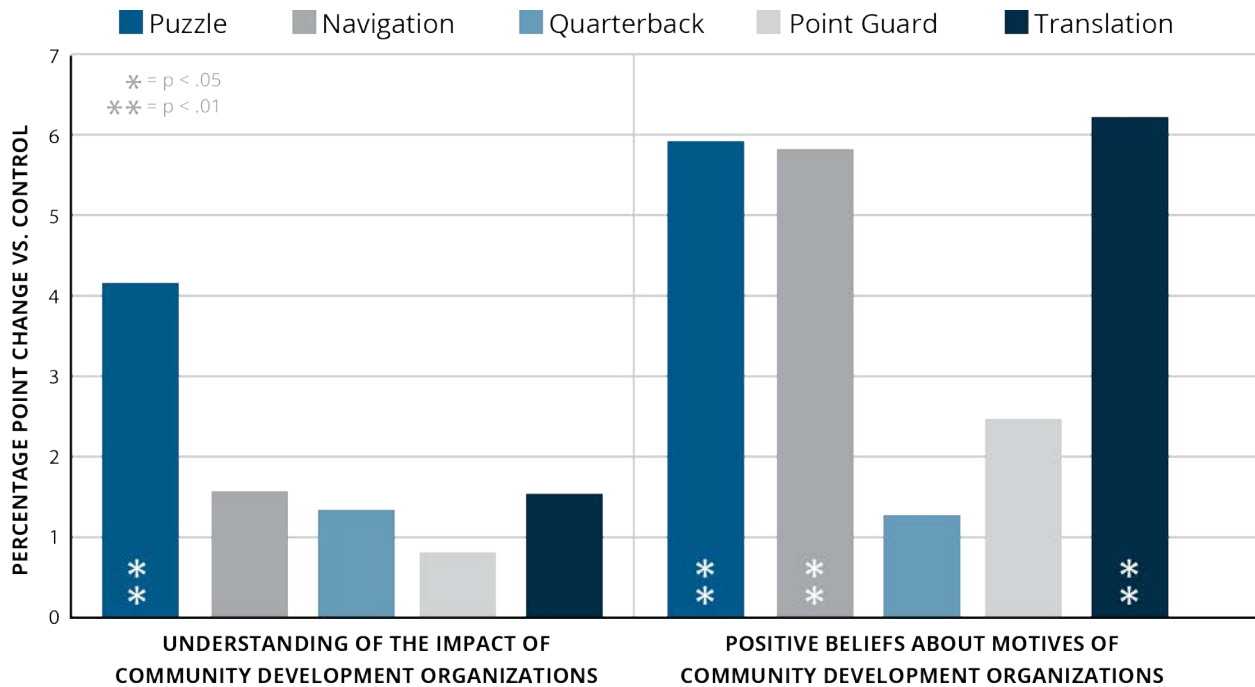
Below, we outline explanatory metaphor findings that emerged from this mixed-method research.

#### **FINDING #1:**

### **The *Solving the Puzzle* metaphor helps people understand the work of community development organizations and increases positive attitudes toward them.**

Evidence from across methods shows that the *Solving the Puzzle* metaphor increased people's understanding of community development and the work of community development organizations more effectively than the other metaphors. In the experimental setting, it was the only metaphor to have a statistically significant effect on both understanding of these organizations' impact and on beliefs about their motives ( $p= 0.01$ ;  $p= 0.003$ , respectively). It produced increases on these outcomes of 4.2 and 5.9 percentage points, relative to the control group (see Figure 7). The *Navigation* and *Translation* metaphors had positive effects on beliefs about community development organizations' motives, but they did not deepen understanding of their impact. The *Solving the Puzzle* metaphor was the only one that affected *both* core outcomes about community development organizations.

**Figure 7: Effects of Explanatory Metaphors**



Analysis of on-the-street interviews and persistence trials provided further evidence that the *Solving the Puzzle* metaphor builds understanding of and support for community development organizations. The metaphor helped people understand the role and function of community development organizations, enabling them to explain why community development organizations are essential and how they fit into the picture of development. It was particularly useful in helping people understand the work of community development as a process of *connecting* different stakeholders to one another and *linking* communities to key resources. Primed with this metaphor, participants talked about community development organizations as a central piece of the affordable housing and community development puzzle. At other times, participants drew on the metaphor to explain community development professionals’ specific know-how: their ability to put the pieces of development together to meet the needs of a community. It also helped people talk about community development as a process of fitting together diverse needs and interests.

This flexibility in application is one of the metaphor’s strengths. Across its varying applications, participants maintained the core idea of community development as a collaborative process that centers on connecting people and resources. The metaphor thus has the flexibility to be used to talk about different aspects of community development while consistently communicating the overarching function and value of community development organizations.

## FINDING #2:

### People are resistant to metaphors that imply community development organizations are in charge.

In both on-the-street interviews and persistence trials, we found that most people believe that input from community members should guide community development. As a result, metaphors that positioned community development organizations as leading the process of development received some pushback from people. For example, in on-the-street interviews, metaphors like *Quarterback*, *Point Guard*, *Navigation*, and *Mapping* raised worries that community development organizations are sometimes like outsiders who come into and tell communities what to do rather than work with them as equal partners. In turn, this led to some skepticism of and resistance to community development organizations. For example, after hearing the *Mapping* metaphor, one participant responded with the following:

**Participant:** *It sounds like someone else is defining [a community's] success. You said you're creating this map of the path you think people should take [...] But who, in the community, is actually voicing an opinion on that, as well?*

Thus, the *Solving the Puzzle* metaphor is effective not only because it highlights the *work* of community development and helps people see that community development organizations can be useful in putting the pieces of development in place, but also because it allows community development organizations to be an *equal part* of the picture, not the whole thing. Because it does not suggest that anyone is in charge of anyone else, this metaphor helps people see how community development organizations collaborate with community members and others in the service of a common goal.

## EXPLAINING THE EFFECTS OF AFFORDABLE HOUSING DEVELOPMENT: VALENCE

In earlier descriptive research, we found that members of the public have difficulty understanding the relationship between good housing and other outcomes at both the individual and collective levels. While people recognize housing as a basic need, they tend to see good housing simply as “housing that doesn’t hurt you,” rather than as something that supports individual wellbeing and community success.<sup>12</sup>

The public’s limited of understanding of the positive effects of good housing reflects public discourse about housing, which tends to be negatively focused. FrameWorks’ analysis of media coverage of affordable housing found that over 75 percent of news stories did not mention positive outcomes

that come from improving housing, such as greater economic stability, better health, or access to quality education. Moreover, more than one-third of the advocacy materials reviewed did not mention the positive effects that improving affordable housing would have.

Given this existing pattern in public understanding and discourse, FrameWorks' researchers hypothesized that the valence of messages might affect support for policies and for the work of community development. Valence framing refers to the presentation of similar, if not identical, information in either a positive or negative light. To take a classic example from reframing research, a message about an economic program could say it produces 90 percent employment or 10 percent unemployment. In our third experiment, we wanted to see whether using a positive valence when communicating about the effects of affordable housing and community development might enhance support for policies and community development. To explore this idea, we tested two valence frames. The *Positive Valence* message explained how developing more affordable housing can enhance or improve various outcomes, such as population health and the economy, while the *Negative Valence* frame explained how failing to develop affordable housing can weaken or worsen these same outcomes.

#### VALENCE FRAMES TESTED IN THIRD SURVEY EXPERIMENT

***Negative Valence:*** We must make sure all Americans can live in a good home they can afford. If we don't, more people will have healthier, less successful lives, and it will hurt our whole country.

***Positive Valence:*** We must make sure all Americans can live in a good home they can afford. If we do, more people will have healthier, more successful lives, and it will help our whole country.

*Note:* For the full message treatments, see Appendix B.

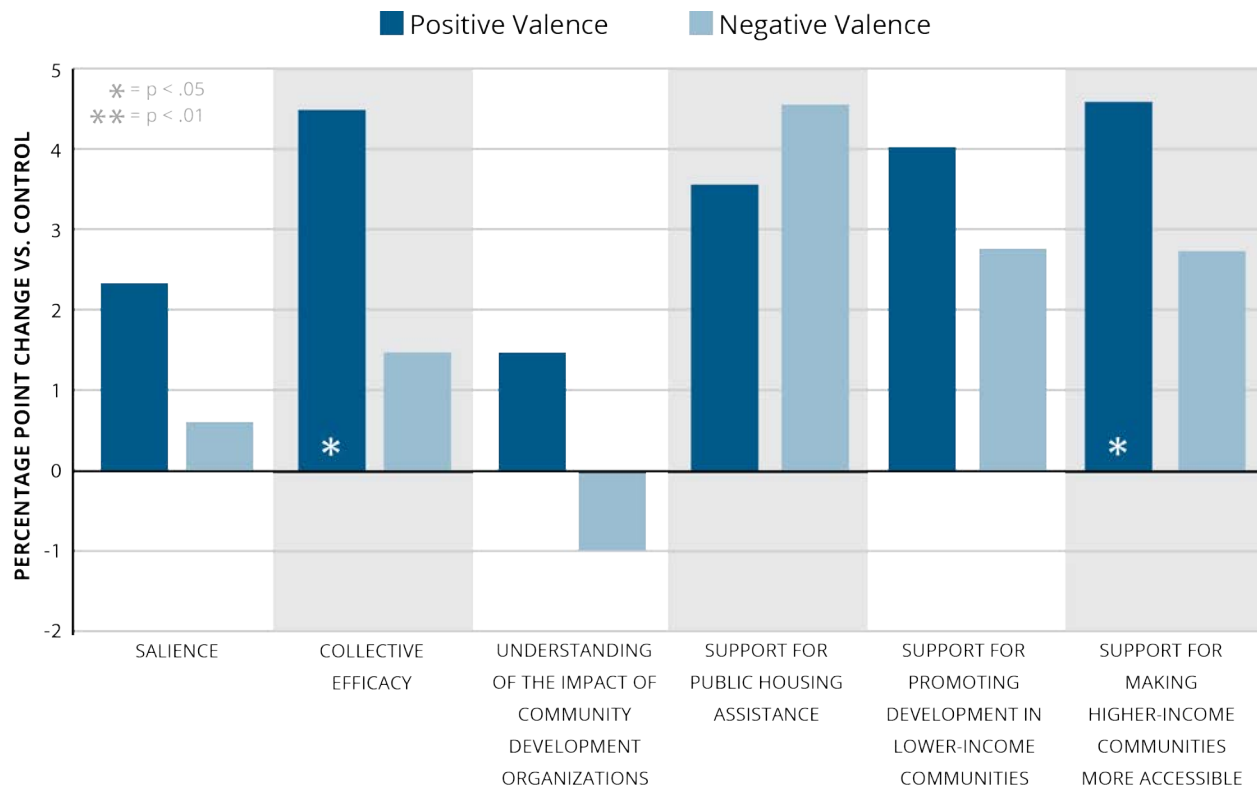
#### FINDING #1:

### Positively valenced messages about effects appear to be more effective than negatively valenced messages.

Both the *Positive Valence* and *Negative Valence* frames shifted participants' thinking. Specifically, the *Positive Valence* frame significantly increased understanding of the impact of community development organizations ( $p= 0.04$ ), while the *Negative Valence* frame increased support for development in lower-income communities ( $p= 0.04$ ). In other words, helping people understand the effects of affordable housing development on individuals and society—positive or negative—is useful.

A closer examination reveals that the *Positive Valence* frame was generally more effective (see Figure 8). The *Positive Valence* message moved people in a more consistent fashion than the *Negative Valence* message. The *Positive Valence* message produced positive and statistically significant shifts in collective efficacy ( $p=0.03$ ) and support for making higher-income communities more accessible to lower-income people ( $p=0.03$ ), as well as positive, though not statistically significant effects, on salience, understanding of the impact of community development organizations, support for public housing assistance, and support for promoting development in lower-income communities. By contrast, the *Negative Valence* message produced no statistically significant effects and, in some cases, pushed people in the wrong direction on these same outcomes. Not all of the *Positive Valence* message's results were statistically insignificant, but the overall pattern (compared to the results of the *Negative Valence* message) suggests that a positively valenced message will more likely shift thinking in a positive way across a range of outcomes.

**Figure 8: Effects of Valence Frames**



The *Positive Valence* message's more promising results make sense in light of our previous descriptive research. Members of the public already recognize the harmful effects of housing insecurity and are primed to be fatalistic about the possibility of reining in high housing costs. In other words, the public's default thinking is negative and fatalistic. The *Negative Valence* frame largely reinforces existing thinking and does not fully convince people that changes in policy and practice could make a difference. We suspect that, by fleshing out and showing people how secure,

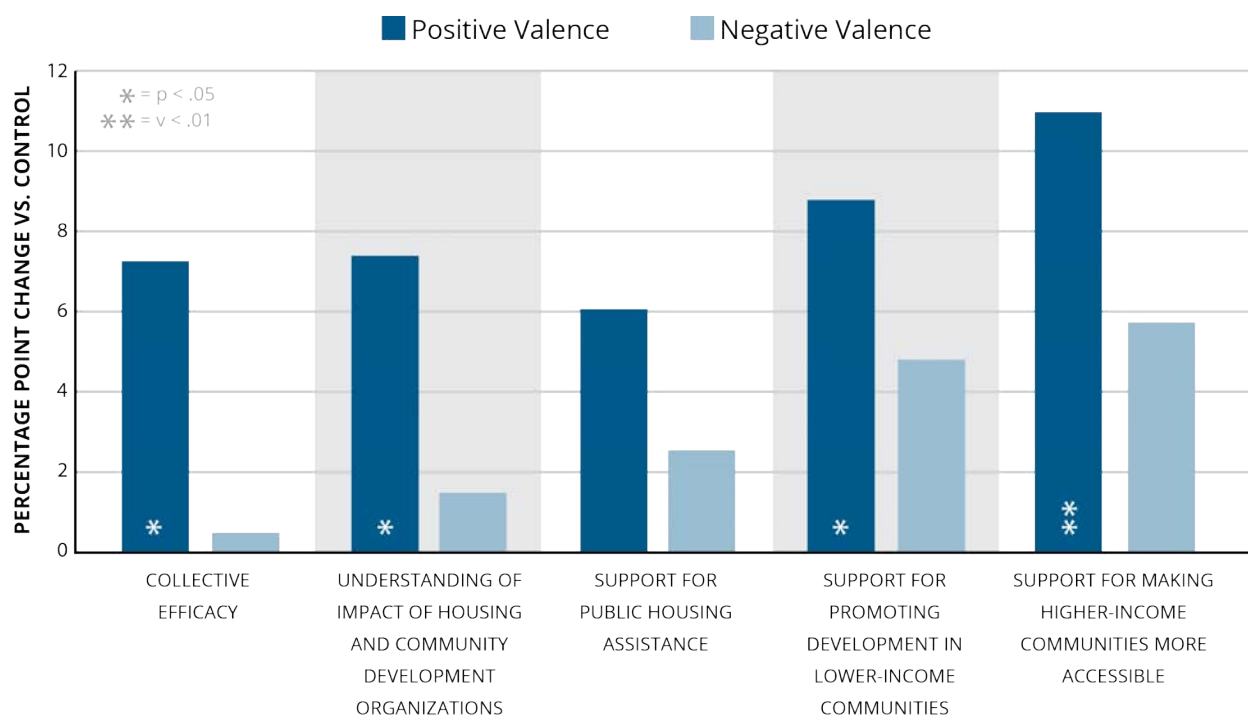
affordable housing promotes positive outcomes, the *Positive Valence* frame pushes people toward a more hopeful, solutions-oriented perspective.

## FINDING #2:

### A positively valenced message is especially effective with Republicans.

Additional analysis provides further evidence that the *Positive Valence* frame is more effective. This message led to statistically significant gains among Republicans, who are more likely to oppose affordable housing and community development efforts (see Figure 9). Among Republicans, the *Positive Valence* frame significantly increased collective efficacy ( $p = 0.05$ ), support for promoting development in lower-income communities ( $p = 0.04$ ), and support for making higher-income communities more accessible ( $p = 0.02$ ) by 6 percentage points or more. By contrast, the *Negative Valence* frame had no statistically significant effects among Republicans.

**Figure 9: Effects of Valence Frames among Republicans**



We suspect the *Positive Valence* frame is especially effective with Republicans in part because, as we suggested in discussing the equity explanations above, Republicans have farther to move, so it is possible to detect bigger shifts in their thinking. Yet Republicans also tend to be more skeptical of government power, and it may be that an affirmative case is especially effective with Republicans because it helps overcome their default skepticism by demonstrating the tangible benefits of targeted government action.<sup>13</sup>

# CONCLUSION

In sum, the findings of complementary qualitative and quantitative methods demonstrate that multiple frame elements can be used to reorient and expand the public conversation about affordable housing and community development. Communicators can focus attention on housing by using a *Housing Cost and Availability* frame to state the problem. Emphasizing *Fairness Across Places* and asserting the importance of equity productively taps into shared values. Communicators can deepen understanding of the current state of affairs by explaining how policies currently advantage some groups and disadvantage others and how they can be changed to better realize fairness. The *Solving the Puzzle* metaphor expands Americans' understanding of what community development involves and generates appreciation of the value of community development organizations in this process. And, by affirmatively explaining the positive effects of addressing affordability issues, communicators can build greater support for community development and changes to housing policy.

A companion to this report—a framing playbook—models how to apply the tools and strategies discussed here to a comprehensive reframing strategy. We hope these findings will encourage members of the field to consider new ways of talking about affordable housing and community development. For instance, we hope that in documenting the effectiveness of a framing strategy that centers on fairness and equity, these findings will prompt communicators to reevaluate the field's tendency to focus on economic arguments and to appeal primarily to individuals' self-interest. We offer these findings as a contribution to the field's ongoing conversation about how to use communications to ensure good housing for *all* people.



# APPENDIX A: METHODS FOR TESTING FRAMES

## PEER DISCOURSE SESSIONS

We conducted four 90-minute peer discourse sessions in Chicago and Baltimore in February 2017. 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). People of color and low-income people were oversampled to ensure their views were reflected in the findings.

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 below for the exact wording of the piloted messages.

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 in response to questions like, “What comes to mind when you hear housing?” and “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 one of the two facts below about affordable housing (both of which are widely used in 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.

To accomplish the fourth goal, participants in each session were divided into groups of three, and each group was assigned one of the three “opportunity frames” below. 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.

## Prompts Used in Peer Discourse Sessions<sup>14</sup>

### Fact 1

In 2013, there were only 28 rental units available for every 100 extremely low-income households. 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.

### 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.

### 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.

## ON-THE-STREET INTERVIEWS

We conducted 63 on-the-street interviews in Denver, Boston, and Washington, DC, in July and August 2017. In these one-on-one interviews, we tested seven explanatory metaphors (*Point Guard*, *Solving the Puzzle*, *Mapping*, *Navigation*, *Foundation*, *Quarterback*, and *Medicine*) about what community development means and what community development organizations do. See below for the full text of metaphors tested in these interviews. Researchers were attentive to recruiting participants from different demographic groups, although, due to the mode of recruitment, we were unable to use specific demographic quotas. These interviews were video recorded from start to finish with written consent from all participants.

In the interviews, researchers began by asking participants a short series of open-ended questions designed to gather information about people's top-of-mind thinking about affordable housing and community development. Participants were then orally presented with one of the metaphors and were asked a series of follow-up questions to ascertain whether and how their thinking shifted as a result of exposure to the metaphor.

Researchers analyzed the resulting video data, looking for patterned ways in which each metaphor affected thinking and talking about housing and community development. The analysis also focused on isolating the reasons *why* each metaphor had its respective effects. Based on the results of this analysis, we brought four metaphors (*Point Guard*, *Solving the Puzzle*, *Navigation*, and *Quarterback*) forward for further investigation in a controlled survey experiment. The results also led us to develop and bring forward one new metaphor for experimental testing, a *Translation* metaphor. This metaphor was added to fully leverage the results of the on-the-street interviews, which indicated that explaining how community development organizations act as intermediaries between community members, government, private developers, and others could lead to productive thinking about their work and community development more generally. (See Appendix B for these treatments.)

## Explanatory Metaphors Tested in On-the-Street Interviews

### Point Guard

There are things that communities need for people to succeed, like good, low-cost housing, places to get health care, transportation, and good schools. Putting these things in place requires teamwork between community members, builders and developers, local banks, and government. There are people who play point for this team—they are called community development professionals. Like point guards, they guide the vision and strategy of the team, coordinate the players to work together, pass resources to players when they need them, and find and create new opportunities so communities can realize their goals and succeed.

### Quarterback

There are things that communities need for people to succeed, like good, low-cost housing, places to get health care, transportation, and good schools. Putting these things in place requires teamwork between community members, builders and developers, local banks, and government. And there are people who quarterback this team—they are called community development professionals. Like a quarterback, they guide the vision and strategy of the team, coordinate the players to work together, pass resources to players when they need them, and find and create new opportunities so communities can realize their goals and succeed.

## **Solving the Puzzle**

Making sure that a community has everything that people need to succeed is like putting together a puzzle. There are lots of different pieces that need to be put together, things like good, low-cost housing, places to get health care, transportation, and good schools. There are people who gather all the pieces of this puzzle and fit them together—they are called community development professionals. They work with members of communities, builders and developers, local banks, and the government to bring together missing pieces of the puzzle so the picture of a community where everyone can succeed comes together.

## **Mapping**

There are things that communities need for people to succeed, like good, low-cost housing, places to get health care, transportation, and good schools. Finding a path to these goals requires a map of the community's needs and an understanding of the lay of the land with builders and developers, local banks, and the government. There are people who chart this landscape and map a route to a well-resourced community—they are called community development professionals. By mapping the landscape, they make it possible to find a path that can lead a community to the things it needs for people to succeed.

## **Navigation**

There are things that communities need for people to succeed, like good, low-cost housing, places to get health care, transportation, and good schools. Putting these things in place requires navigating obstacles that can get in the way. There are people who navigate the way to a well-resourced community—they are called community development professionals. They work with a whole crew of people—community members, builders and developers, local banks, and government—to help the community reach its destination. They coordinate the crew members to work together, steer the ship toward resources, and navigate around obstacles so the community can get what it needs for people to succeed.

## **Foundation**

A community needs a strong foundation of materials so it can support people's wellbeing, things like good, low-cost housing, places to get health care, transportation, and good schools. There are people who help build this foundation and make sure it is strong enough to support people's wellbeing—they are called community development professionals. They work with members of communities, builders and developers, local banks, and the government to gather the materials needed to construct a strong foundation that can support community wellbeing.

## **Medicine**

Just like people need the right nutrients and medicine to be healthy, there are things that communities need for people to do well, like good, low-cost housing, places to get health care,

transportation, and good schools. When communities don't have these things, there are people who can prescribe and get them for communities—they are called community development professionals. They work with members of communities, builders and developers, local banks, and the government to diagnose a community's wellbeing and make sure it has a well-stocked pharmacy of the things it needs to keep people healthy and doing well.

## SURVEY EXPERIMENTS

Three online survey experiments with a common design were conducted in November 2015, December 2017, and March 2018, respectively, and were completed by 2,325; 4,100; and 3,050 members of the public, respectively, or 9,475 people in total. Respondents were adults (over the age of 18) matched to national demographic benchmarks for age, sex, income, education, race and ethnicity, and political party affiliation.

In each experiment, respondents were randomly assigned to a treatment or a null control. The first experiment tested seven message treatments to understand how exposure to these frames affects public opinion. We tested two problem descriptions (*Housing Cost and Availability* and *Housing Insecurity and Affordability*), three problem explanations (*Housing Market as a Cause of Affordability*, *Affordable Housing as a Cause of Individual Health*, and *Affordable Housing as a Cause of Community Health*), and two values (*Community Strength* and *Opportunity for All*). In the second experiment, we tested five values (*Regional Interdependence*, *Fairness Across Places*, *Communities of Opportunity*, *Homes of Opportunity*, *Economic Strength and Prosperity*, and *Community and Social Bonds*) and five explanatory metaphors (*Point Guard*, *Solving the Puzzle*, *Navigation*, *Quarterback*, and *Translation*). In the third experiment, we tested four messenger treatments (a base message that explained the benefits of affordable housing to communities with *No Messenger* and four treatments that attributed a similar message to one of three messengers: *Nonprofit Housing and Community Development Organizations*, *State and Local Legislators*, and *Business Owners and Leaders*), along with two valence treatments explaining the consequences of affordable housing development (a *Positive Valence* frame describing the *positive* things society gains by *making sure* good homes are affordable to all and a *Negative Valence* frame describing the *negative* things that happen to society by *failing to make sure* good homes are affordable to all). In this experiment, we also tested a treatment combining a value and metaphor combination explaining what's at stake and how to address affordable housing issues (*Fairness Across Places* and *Solving the Puzzle*). And we tested two policy inequity treatments focused on the discrepancy between who needs housing assistance from the federal government and who gets it. *Policies Benefit the Rich* explained how most federal government resources for housing assistance go to higher-income households that need housing help the least, and *Policies Disadvantage the Poor* explained how very little federal government resources for housing assistance go to lower-income households that need housing help the most. (See Appendix B for all experimental treatments.)

After reading the message (or, in the case of the null control group, no message), respondents were asked a series of questions designed to measure attitudes about affordable housing and community development and support for recommended policies. Questions were either Likert-type items with seven-point scales or multiple-choice questions. Questions were randomized within seven batteries (or sets of questions related to a common idea), and the order of the questions was randomized. (See Appendix C for all questions.)

Multiple regression analysis was used to determine whether there were differences between the treatment groups and the control group. Regressions controlled for demographic variables and determined statistical significance of differences between the treatment and control groups. A threshold of  $p < 0.05$  was used to determine significance. Significant differences between the treatment and control groups were used as an indicator that the messages had an effect on people's opinions.

## PERSISTENCE TRIALS

We conducted eight persistence trials with a total of 48 members of the public (with six participants in each trial). These sessions were held in New Orleans and Cleveland in February 2018, and participants were recruited to vary across a range of demographic characteristics. These trials were video recorded from start to finish with written consent from all participants.

In each trial, the researcher presented one of the three *Puzzle* metaphors listed below to an initial pair of participants and asked each participant a series of open-ended questions designed to gauge his or her understanding of the metaphor and his or her ability to apply the model to the target domain (e.g., how we can make sure all communities have critical resources or how we can make sure people can afford good homes).

The pair was then tasked with teaching the metaphor to another pair of participants. After taking a few minutes to plan, the initial pair taught the metaphor to a subsequent pair of participants. During this time, the researcher allowed the two groups to discuss the metaphor and the topics it raises for a brief period, probing for additional information about ideas that emerged. Following this, the first pair left the room, and, after further discussion with the researcher, the second pair then explained the metaphor to a third pair. The researcher then allowed these pairs to discuss and, after the second pair left the room, further discussed the metaphor and the issues it raised with the third pair. The first pair returned, and the third pair transmitted the metaphor back to the first pair. Finally, after bringing all participants back together, the researcher read the initial version of the metaphor and facilitated a brief discussion about the transmission of the metaphor.

FrameWorks’ researchers then qualitatively analyzed several aspects of these interactions, including: (1) how participants reacted to and used the metaphor; (2) how, and how well, the initial metaphor traveled and held up as it was passed between pairs; (3) what parts of the metaphor were salient and most often repeated; and (4) how the metaphor appeared to change participant thinking on the target issue. Researchers also analyzed these interactions to better determine to which aspects of housing and community development participants most actively and productively applied the *Puzzle* metaphor.

## Explanatory Metaphors Tested in Persistence Trials

### Puzzle 1

Making sure that communities have the resources they need—like good homes that people can afford, places to get health care, dependable public transportation, and good schools—is like solving a puzzle. If a community doesn’t have key pieces, like loans from banks and government support, or doesn’t know how to put them together, the puzzle of development can’t be solved. And if the only people who have and put together these pieces are commercial developers who don’t have a community’s interests in mind, the picture that comes together won’t reflect what the community needs.

That’s why community development organizations are so important. They know about and can gather all the pieces that communities need to solve the puzzle of development. By making sure the community has the right pieces and knows how to put them together in the right way, these community puzzle-solvers help communities realize a vision that reflects their interests. And they know how to work with groups like banks and government so the community has the pieces they need. As puzzle-solvers for the community, community development organizations help communities gather and put together the pieces to create the picture of a community that reflects the interests of community members, with resources like homes that people can afford, businesses that provide good jobs, and public transportation.

### Puzzle 2

Developing homes is like putting together a puzzle. It requires gathering all the pieces—like getting loans from banks, permits and help from local government, and buy-in from neighborhoods—to create a picture that holds together. And, just like a puzzle, the picture that comes together depends on the pieces and people involved in solving it.

When the puzzle being put together is about profitability, the picture will include too many expensive homes. To make sure that homes are actually affordable, the puzzle must be put together based on this vision. This means gathering the pieces that make it possible to solve a puzzle of affordability—like government funding and support, programs that provide consumer-friendly

loans, and enforcement of fair housing laws. And, it means that the puzzle should be put together with the help of more than just private funders and developers, like community residents and community development organizations. If we want to solve the puzzle to create a picture of homes that people can afford, we need to gather the right pieces and make sure communities themselves can help put them together.

### **Puzzle 3**

Making sure that everyone has a good home they can afford is like solving a puzzle. Solving the puzzle requires key pieces, like loans from banks and government, input from the community about what kind of homes people need, and policies that make it easier to create these homes. If the right pieces aren't available or there aren't people to put them together, the puzzle of unaffordability can't be solved. And if the only people putting together the housing puzzle are commercial developers, the picture that comes together won't include good homes that most people can actually afford.

That's why it's important to bring together elected officials, community members, and community development organizations—each brings a key piece of the puzzle. Elected officials provide policies and support that can make it easier and less costly for developers to create the kind of homes people need, while community members let elected officials and developers know what kinds of things they need in a home. And community development organizations work with and coordinate everyone together to make sure all the pieces have been gathered and put together. As a team of puzzle-solvers, elected officials, community members, and community development organizations can solve the problem of unaffordability.



# APPENDIX B: EXPERIMENTAL SURVEY TREATMENTS

## TREATMENTS TESTED IN FIRST SURVEY EXPERIMENT

### Problem Statements

#### Housing Cost and Availability

Americans are facing a housing crisis—quality rental homes are incredibly scarce and breathtakingly expensive, yet wages are stuck in place. Families caught in the crisis are one paycheck or one unexpected expense away from homelessness. If we don't address the rental housing crisis now, the problem will only get worse, and millions more Americans will soon be in real danger of homelessness. To address the rental housing crisis, we need to make affordable housing a top priority and take steps to help people who are facing this serious and growing threat.

#### Housing Insecurity and Affordability

Too many Americans are “housing insecure”—they're either experiencing homelessness or paying more than half of their monthly income on their homes. The number of families who are housing insecure has grown because wages are stuck in place and affordable rental housing is scarce. If we don't address the problem of housing insecurity now, the problem will only get worse, and millions more Americans will soon face the danger of housing insecurity. To address housing insecurity, we need to make affordable housing a top priority and take steps to help people who are facing this serious and growing threat.

### Values

#### Opportunity for All

As a country, we must make sure that all members of our society have the opportunity to live in quality, affordable homes. Providing equal opportunity for all matters. Making the American Dream a reality means giving all people the chance to live in good homes that they can afford. When people don't have the opportunity to live in good, quality housing, their wellbeing suffers and they cannot fully contribute to society. To ensure that opportunity for all remains one of our country's core values, we need to make affordable housing a top priority and take steps so that all members of our society have the opportunity to live in quality homes they can afford.

## Community Strength

As a country, we must strengthen our communities by making sure that all members of our society can live in quality, affordable homes. The places where we live matter. Maintaining strong communities means giving everyone the chance to live in good homes they can afford. When people are not able to live in good, quality housing, it becomes more difficult to stay in the same place, develop meaningful relationships with neighbors, and become part of a community. To live up to the idea that community and the places where we live matter, we need to make affordable housing a top priority and take steps so that all members of our society can be part of strong communities where neighbors support one another.

## TREATMENTS TESTED IN SECOND SURVEY EXPERIMENT

### Values

#### Fairness Across Places

Our zip codes—where we live—shouldn't determine our success in life. That's why we need to make sure that all communities have the critical resources they need, like good homes that people can afford.

If we want everyone in our country to have a chance to do well in life, no matter where they come from, we must engage leaders from all different areas to ensure fairness across places. When all of our communities have good homes that people can afford, good schools, dependable public transportation, and strong businesses, it levels the playing field between different places, and all of us have the same chance at succeeding, no matter where we live.

Right now, we're undermining fairness in our country by leaving whole areas without good homes that people can afford (no matter if they rent or own) and without the resources all communities need. This is creating serious problems for communities where people with lower and moderate incomes live, and it's only getting worse as rents and home prices steadily rise. These differences between places end up creating huge advantages for some people and real disadvantages for others.

To ensure fairness in our country, we need our leaders to come together and solve our collective challenges. We need to make sure that good, affordable homes and other critical resources are available in all of our communities. This will provide all of us with a real chance to do well, so that our country is fair.

## **Communities of Opportunity**

Our communities—where we live—provide the foundation for our success in life. That’s why we need to make sure that all communities are places of opportunity that have the critical resources they need, like good homes that people can afford.

If we want everyone to have an opportunity to do well, we must engage leaders from all communities to make sure that every community provides pathways to opportunity. When all of our communities have good homes that people can afford, good schools, dependable public transportation, and strong businesses, each of us can access the opportunities we need to do well.

Right now, many communities don’t provide a stable foundation for success, since they lack good homes that people can afford (no matter if they rent or own) and don’t have the resources all communities need. This is an especially serious problem for communities where people with lower and moderate incomes live, and it’s only getting worse as rents and home prices steadily rise. Because some communities don’t have the resources we all need, many people in our country are left without pathways to success.

To ensure that our communities are places of opportunity, we need our leaders to come together and solve our collective challenges. We need to make sure that good, affordable homes and other critical resources are available in all of our communities. This will ensure that all communities provide pathways to success.

## **Homes of Opportunity**

Our homes provide the foundation for our success in life. A stable home makes it possible to pursue opportunities. That’s why we need to make sure that all people have good homes that they can afford in communities with the critical resources they need.

If we want everyone to have an opportunity to do well, we must engage our leaders to make sure all people have homes that provide a pathway to opportunity. When everyone in our country has a good home they can afford, in a community with good schools, dependable public transportation, and strong businesses, each of us can access the opportunities we need to do well.

Right now, many people don’t have the foundation for success that a stable home provides, since whole areas lack good homes that people can afford (no matter if they rent or own) and don’t have the resources all communities need. This is an especially serious problem for people with lower and moderate incomes, and it’s only getting worse as rents and home prices steadily rise. Because many areas lack good homes that people can afford, many people in our country are left without pathways to success.

To ensure that everyone has a home that offers access to opportunity, we need our leaders to come together and solve our collective challenges. We need to make sure that good, affordable homes and other critical resources are available in all of our communities. This will make sure that all people can have homes that provide pathways to success.

### **Economic Strength**

Our economy is strong and prosperous when all of us have the resources we need to fully participate in it. That's why we need to make sure that all communities have the critical resources they need, like good homes that people can afford.

If we want our economy to thrive, we must engage our leaders to make sure that everyone can participate in the economy. When all of our communities have good homes that people can afford, good schools, dependable public transportation, and strong businesses, that makes it possible for everyone to engage in our economic life, which strengthens our economy so everyone benefits.

Right now, we're undermining our economic strength and prosperity by leaving whole areas without good homes that people can afford (no matter if they rent or own) and without the resources all communities need. This is an especially serious problem for communities where people with lower and moderate incomes live, and it's only getting worse as rents and home prices steadily rise. Because some people lack the resources we all need to fully participate in the economy, our whole economy is weakened.

To create a strong economy, we need our leaders to come together and solve our collective challenges. We need to make sure that good, affordable homes and other critical resources are available in all of our communities. This will enhance the strength and prosperity of our economy, so all of us can do well.

### **Regional Interdependence**

Our regions only prosper when all of the communities in them prosper. That's why we need to make sure that all communities have the critical resources they need, like good homes that people can afford.

If we want our region to thrive, we must engage leaders from communities across the region to take steps that ensure our collective success. When all of our communities have good homes that people can afford, good schools, dependable public transportation, and strong businesses, each community can contribute to the regional economy and everyone benefits.

Right now, we're undermining our regional prosperity by leaving whole areas without good homes that people can afford (no matter if they rent or own) and without the resources all communities

need. This is an especially serious problem for communities where people with lower and moderate incomes live, and it's only getting worse as rents and home prices steadily rise. Because our region is interconnected, if any of our communities experience these problems, this ends up harming our whole region.

To ensure a strong regional economy, we need our leaders from across the whole region to come together and solve our collective challenges. We need to make sure that good, affordable homes and other critical resources are available in all of our communities. This will enhance the prosperity of our region, so all of us can do well.

### **Community and Social Bonds**

Our communities should bind us together and forge strong relationships between us. That's why we need to make sure that all communities have the critical resources people need to build social connections, like good homes that people can afford.

If we want to strengthen the bonds of communities in our country, we must engage our leaders to make sure that our communities enable people from all walks of life to participate in the life of the community. When communities have good homes that people can afford, good schools, dependable public transportation, and strong businesses, it allows people to get to know, trust, and form relationships with one another.

Right now, we're undermining the strength of our communities by leaving whole areas without good homes that people can afford (no matter if they rent or own) and without the resources all communities need. This is an especially serious problem for communities where people with lower and moderate incomes live, and it's only getting worse as rents and home prices continue to steadily rise. Because many communities lack the resources that forge connections between people, people are too often separated and disconnected.

To ensure our communities are strong and united, we need our leaders to come together and solve our collective challenges. We need to make sure that good, affordable homes and other critical resources are available in all of our communities. This will bind us together and make all of our communities strong.

## **Explanatory Metaphors**

### **Point Guard**

Making sure that communities have the resources they need—like good homes that people can afford, places to get health care, dependable public transportation, and good schools—requires a strong team, like in basketball. If the players of a community, like residents, small businesses, and

planners, can't assemble and get organized as a team, they won't be able to run plays that can get them in the game and score resources from banks and government. And, if the community team doesn't have all the players they need, they can lose out to well-coordinated commercial developers who may not have their team's interests in mind.

That's why community development organizations are so important. They're like point guards who make sure a community has a clear vision and strategy and a playbook with the right plays to score. These community point guards coordinate the players of the community team to work together so they can effectively move the ball down court and score points. And, they know which players from outside the community that the team needs and how and when to involve them, like banks and government, so the team has the resources they need to win. As point guards of the community team, community development organizations help communities score resources that serve the interests of community members, like good homes that people can afford, businesses that provide good jobs, and public transportation.

### **Solving the Puzzle**

Making sure that communities have the resources they need—like good homes that people can afford, places to get health care, dependable public transportation, and good schools—is like solving a puzzle. If a community doesn't have key pieces, like resources from banks and government, or know how to put them together, the puzzle of development can't be solved. And, if the only people who have and put together these pieces are commercial developers who don't have a community's interests in mind, the picture that comes together won't reflect what the community needs.

That's why community development organizations are so important. They know and gather all the pieces that communities need to solve the puzzle of development. By making sure the community has the right pieces, and knows how to put them together in the right way, these community puzzle-solvers help communities to make sure that the puzzle is completed to provide them the resources they need. And, they know how to work with groups like banks and government, so the community has the pieces it needs to realize its vision. As puzzle-solvers for the community, community development organizations help communities gather and put together the pieces to create the picture of a community that serves the interest of community members, like homes that people can afford, businesses that provide good jobs, and public transportation.

### **Navigation**

Making sure that communities have the resources they need—like good homes that people can afford, places to get health care, dependable public transportation, and good schools—involves navigating difficult terrain. If the community doesn't know how to steer around the obstacles that banks and government might put in their way, they can get stuck in the mud and won't be able to find the resources they need. And, if the only people who are navigating the terrain of development

are commercial developers who don't have a community's interests in mind, communities will get left behind when new development happens.

That's why community development organizations are so important. They're like navigators who go with the community and show them how they can get where they want to go. These navigators of community development know the lay of the land and help communities make sure that development doesn't stall out, get off track, or go down a path that's not in their interest. And, they know how to navigate and get around obstacles to getting loans and resources from government and banks. As navigators for the community, community development organizations make sure development reaches a destination that serves the interests of community members, like good homes that people can afford, businesses that provide good jobs, and public transportation.

### **Quarterback**

Making sure that communities have the resources they need—like good homes that people can afford, places to get health care, dependable public transportation, and good schools—requires fielding a strong team, like in football. If the players of a community, like residents, small businesses, and planners, can't assemble and get organized as a team, they won't be able to run plays that can get them in the game and score resources from banks and government. And, if the community team doesn't have all the players it needs, it can lose out to well-coordinated commercial developers who may not have their team's interests in mind.

That's why community development organizations are so important. They're like quarterbacks who direct the community team and know the right plays to call and how to organize the team to run them. These community quarterbacks coordinate the players of the community team to work together and help them to effectively push the ball down the field and score points. And, they know which players from outside the community that the team needs and how and when to involve them, like banks and government, so the team has the resources it needs to win. As quarterbacks of the community team, community development organizations help communities score resources that serve the interests of community members, like good homes that people can afford, businesses that provide good jobs, and public transportation.

### **Translation**

Making sure that communities have the resources they need—like good homes that people can afford, places to get health care, dependable public transportation, and good schools—requires giving voice to communities. When communities can't speak the language of banks and government, this makes it hard for them to be heard and makes it likely they will be ignored. And if a community is unable to make itself heard, it loses out to commercial developers who speak the language of development but may not have the community's interests in mind.

That's why community development organizations are so important. They're like translators who understand and speak the languages of both the community *and* banks and government. They can explain and give voice to the needs of a community, helping the community effectively push for change. And, by translating the needs of everyone involved in community development into a common language, they can help groups that otherwise struggle to understand one another come to a shared understanding. As translators for communities, community development organizations help give communities a voice to express their needs and secure resources that serve the interests of community members, like homes that people can afford, businesses that provide good jobs, and public transportation.

## TREATMENTS TESTED IN THIRD SURVEY EXPERIMENT

### Valence Frames<sup>15</sup>

#### Positive Valence

Having Good, Affordable Homes Creates Major Benefits

In the US, a good, affordable home is hard to find. In 2015, three out of every 10 US households spent more than 30 percent of their income on housing.

Fixing this problem has major benefits. When people have good, affordable housing, they have better health, better educational opportunities, and greater economic success. When people are able to spend less on their rent or mortgage, it makes it easier for them to afford things like health insurance, nutritious food, or educational opportunities. This improves people's health and wellbeing, expands their opportunities, and makes it easier to move up the socioeconomic ladder. Ensuring that good homes are affordable strengthens our communities and economy.

We must make sure all Americans can live in a good home they can afford. If we do, more people will have healthier, more successful lives, and it will help our whole country.

#### Negative Valence

Lack of Good, Affordable Homes Creates Major Costs

In the US, a good, affordable home is hard to find. In 2015, three out of every 10 US households spent more than 30 percent of their income on housing.



Failing to fix this problem has major costs. When people don't have good, affordable housing, they have worse health, worse educational opportunities, and less economic success. When people have to spend more on their rent or mortgage, it makes it harder for them to afford things like health insurance, nutritious food, or educational opportunities. This harms people's health and wellbeing, limits their opportunities, and makes it harder to move up the socioeconomic ladder. Not ensuring that good homes are affordable is weakening our communities and economy.

We must make sure all Americans can live in a good home they can afford. If we don't, more people will have unhealthier, less successful lives, and it will hurt our whole country.

## **Policy Explanations<sup>16</sup>**

### **Policies Advantage the Rich**

#### US Housing Policies Disproportionately Benefit the Rich

The federal government spends about \$200 billion each year to help Americans buy or rent their homes. These resources provide tax breaks and loan guarantees and are used to fund other programs.

Right now, the bulk of this money goes primarily to people with higher incomes, who don't actually need the government's support. In fact, more than half of resources for housing from the government go to households who make more than \$100,000 a year. This means that people with higher incomes can spend less of their money on housing, which gives them a leg up in other areas of life by being able to spend more on things like health and education.

What this means is that we are giving the most help to those who need it least. We must change this and use our resources to make sure that everyone can afford a decent place to live.

### **Policies Disadvantage the Poor**

#### US Housing Policies Disadvantage the Poor

The federal government spends about \$200 billion each year to help Americans buy or rent their homes. These resources provide tax breaks and loan guarantees and are used to fund other programs.

Right now, very little of this money goes primarily to people with lower incomes, who are most in need of support. In fact, only about a quarter of resources for housing from the government goes to

households who make less than \$40,000 a year. This means that people with lower incomes have to spend more of their money on housing, which puts them at a disadvantage in other areas of life by having less to spend on things like health and education.

What this means is that we are giving the least help to those who need it most. We must change this and use our resources to make sure that everyone can afford a decent place to live.

# APPENDIX C: EXPERIMENTAL SURVEY

## OUTCOME MEASURES

The survey experiments used the following outcome measures. The order of questions was randomized for all participants.

### Political Salience of Affordable Housing

- Making sure that everyone has a decent place to live should be a top priority of our government.  
*(Strongly disagree; disagree; slightly disagree; neither agree nor disagree; slightly agree; agree; strongly agree)*
- We should devote more public resources to making good homes affordable to people with lower incomes.  
*(Strongly disagree; disagree; slightly disagree; neither agree nor disagree; slightly agree; agree; strongly agree)*

### Causal Attributions for Inability to Afford Housing

Please rank each of the factors below in order of how important you think they are in explaining why there are people in this country who are unable to afford a good home. Drag and order them from what you think is *most important* at the top to *least important* at the bottom. (The order of attributions was randomized.)

- a. Problems saving or managing money
- b. Bad or irresponsible choices about spending money
- c. Cultural or personal beliefs that devalue hard work
- d. Discrimination by landlords against people with low and moderate incomes
- e. Bad or inadequate public policies
- f. Low wages
- g. Lack of homes that are affordable

### Collective Efficacy about Affordable Housing and Community Development

- How pessimistic or optimistic do you feel that we, as a country, can make good homes affordable to everyone?  
*(Extremely pessimistic; pessimistic; slightly pessimistic; neither pessimistic nor optimistic; slightly optimistic; optimistic; extremely optimistic)*

- How pessimistic or optimistic do you feel that we, as a country, can make sure that every community has things like good schools, jobs, health care, and affordable homes?  
*(Extremely pessimistic; pessimistic; slightly pessimistic; neither pessimistic nor optimistic; slightly optimistic; optimistic; extremely optimistic)*

### **Collective Responsibility for Affordable Housing**

- How much of a responsibility do you think we, as a country, have for making sure good homes are affordable to all people?  
*(No responsibility at all; a very small responsibility; a small responsibility; a moderate responsibility; a large responsibility; a very large responsibility; an extremely large responsibility)*
- Using the options below, please complete the following statement so that it comes closest to your view: When people with lower incomes are unable to afford a good home, we, as a country, are \_\_\_\_\_ for doing something about this than/as people with lower incomes themselves.  
*(Much less responsible; less responsible; somewhat less responsible; equally responsible; somewhat more responsible; more responsible; much more responsible)*

### **Understanding of Impact of Community Development Organizations**

- The work of community development organizations is essential to making good homes more affordable to everyone in this country.  
*(Strongly disagree; disagree; slightly disagree; neither agree nor disagree; slightly agree; agree; strongly agree)*
- Community development organizations ensure that lower-income communities have resources like good schools, good public transportation, and stores that sell nutritious and affordable food.  
*(Strongly disagree; disagree; slightly disagree; neither agree nor disagree; slightly agree; agree; strongly agree)*
- When community development organizations are involved in neighborhood planning, the needs of community residents are better met.  
*(Strongly disagree; disagree; slightly disagree; neither agree nor disagree; slightly agree; agree; strongly agree)*

### **Positive Beliefs about Motives of Community Development Organizations**

- Community development organizations are more concerned with helping developers to make a profit than meeting the needs of communities.  
*(Strongly disagree; disagree; slightly disagree; neither agree nor disagree; slightly agree; agree; strongly agree; responses reverse coded for analysis)*

### Support for Public Housing Assistance

- In your view, to what extent should public funding for programs that help people with lower incomes pay for housing be increased or decreased?  
*(Significantly decreased; decreased; slightly decreased; kept about the same; slightly increased; increased; significantly increased)*
- In your view, how much should the amount of help that people with lower incomes can get from the government to pay for housing be increased or decreased?  
*(Significantly decreased; decreased; slightly decreased; kept about the same; slightly increased; increased; significantly increased)*

### Support for Promoting Development in Lower-Income Communities

- How much do you personally favor or oppose the government providing financial benefits for banks, businesses, and real estate developers to invest in lower-income communities?  
*(Strongly oppose; oppose; slightly oppose; neither favor nor oppose; slightly favor; favor; strongly favor)*

### Support for Making Higher-Income Communities More Accessible to Lower-Income People

- We should adopt policies that make it easier for people with lower incomes to move into higher-income communities.  
*(Strongly disagree; disagree; slightly disagree; neither agree nor disagree; slightly agree; agree; strongly agree)*
- Higher-income communities should welcome the construction of new homes for people with lower incomes.  
*(Strongly disagree; disagree; slightly disagree; neither agree nor disagree; slightly agree; agree; strongly agree)*

### Support for Policies to Increase Affordable Housing in Own Neighborhood

- How much do you personally favor or oppose changing land and zoning regulations *in your neighborhood* so that more housing that people with lower incomes can afford can be built there?  
*(Strongly oppose; oppose; slightly oppose; neither favor nor oppose; slightly favor; favor; strongly favor)*
- How much do you personally favor or oppose providing financial benefits for developers to build more housing *in your neighborhood* that people with lower incomes can afford?

*(Strongly oppose; oppose; slightly oppose; neither favor nor oppose; slightly favor; favor; strongly favor)*

- How much do you personally favor or oppose changing the regulations *in your neighborhood* so that people who use government vouchers to pay for their housing can live there?

*(Strongly oppose; oppose; slightly oppose; neither favor nor oppose; slightly favor; favor; strongly favor)*

- How much do you personally favor or oppose requiring that a certain portion of all new housing built *in your neighborhood* is kept affordable to people with lower incomes?

*(Strongly oppose; oppose; slightly oppose; neither favor nor oppose; slightly favor; favor; strongly favor)*



## ABOUT THE FRAMEWORKS INSTITUTE

The FrameWorks Institute is a think tank that advances the nonprofit sector’s communications capacity by framing the public discourse about social problems. Its work is based on Strategic Frame Analysis®, a multi-method, multidisciplinary approach to empirical research. FrameWorks designs, conducts, publishes, explains, and applies communications research to prepare nonprofit organizations to expand their constituency base, build public will, and 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, ranging from qualitative, quantitative, and experimental research to applied communications toolkits, eWorkshops, advertising campaigns, FrameChecks®, and in-depth study engagements. In 2015, it was named one of nine organizations worldwide to receive the MacArthur Foundation’s Award for Creative & Effective Institutions. Learn more at [www.frameworksinstitute.org](http://www.frameworksinstitute.org).

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# ENDNOTES

<sup>1</sup> O'Neil, M., Volmert, D., & Kendall-Taylor, N. (2016). *Not telling the whole story: Media and advocacy discourse about affordable housing*. Washington, DC: FrameWorks Institute.

<sup>2</sup> Tighe, J.R. (2010). Public opinion and affordable housing: A review of the literature. *Journal of Planning Literature*, 1-15.

<sup>3</sup> See O'Neil, M., Sweetland, J., and Vo, C. (2018). *Piecing it together: A framing playbook for affordable housing advocates*. Washington, DC: FrameWorks Institute.

<sup>4</sup> Baran, M., Kendall-Taylor, N., Morgan, P., Haydon, A., & Volmert, A. (2016). "A house, a tent, a box": *Mapping the gaps between expert and public understandings of healthy housing*. Washington, DC: FrameWorks Institute; O'Neil, M., Volmert, D., & Kendall-Taylor, N. (2016). *Not telling the whole story: Media and advocacy discourse about affordable housing*. Washington, DC: FrameWorks Institute.

<sup>5</sup> All surveys asked questions measuring the outcomes listed in Table 1. However, the specific questions asked slightly differed between surveys. We made minor adjustments to questions between the experiments to enhance measurement of the outcomes listed in the table and to ensure proper alignment between the questions and messages that participants received in a particular survey. The questions listed in Table 1 and Appendix C are from the third survey experiment.

<sup>6</sup> FrameWorks Institute. (2018). *Piecing it together: A framing playbook for affordable housing advocates*. Washington, DC: FrameWorks Institute.

<sup>7</sup> Volmert, A., O'Neil, M., Kendall-Taylor, N., and Sweetland, J. (2016). *Mixing it up: Reframing neighborhood socioeconomic diversity*. Washington, DC: FrameWorks Institute.

<sup>8</sup> See, for example, Desmond, M. (2017, May 9). How homeownership became the engine of American inequality. *The New York Times*.

<sup>9</sup> Volmert, A., O'Neil, M., Kendall-Taylor, N., & Sweetland, J. (2016). *Mixing it up: Reframing neighborhood socioeconomic diversity*. Washington, DC: FrameWorks Institute.



<sup>10</sup> Ibid.

<sup>11</sup> The first experiment did not include this question, which is why we do not report results from the first experiment control group on this point.

<sup>12</sup> Baran, M., Kendall-Taylor, N., Morgan, P., Haydon, A., & Volmert, A. (2016). *"A house, a tent, a box": Mapping the gaps between expert and public understandings of healthy housing*. Washington, DC: FrameWorks Institute.

<sup>13</sup> See Jones, J. M., Newport, F., & Saad, L. (2017). How Americans perceive government in 2017. *Gallup: Polling matters*. November 1. Available at <https://news.gallup.com/opinion/polling-matters/221171/americans-perceive-government-2017.aspx>.

<sup>14</sup> Factual information for prompts were reproduced from the following sources: Abazaijan, K., Blumenthal, P., Getsinger, L., Jordan, R., & Leopold, J. (2015). *The housing affordability gap for extremely low-income renters in 2013*. Washington, DC: The Urban Institute.; Joint Center for Housing Studies of Harvard University. (2016). *The state of the nation's housing 2016*. Cambridge, MA: Joint Center for Housing Studies of Harvard University.; 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.

<sup>15</sup> Factual information for treatments reproduced from: Joint Center for Housing Studies of Harvard University. (2016). *The state of the nation's housing 2016*. Cambridge, MA: Joint Center for Housing Studies of Harvard University.

<sup>16</sup> Factual information for treatments reproduced from: Enterprise Community Partners. (2016). *An investment in opportunity: A bold new vision for housing policy in the U.S*. Washington, DC: Enterprise Community Partners.