

# PIECING IT TOGETHER



**A FRAMING PLAYBOOK FOR AFFORDABLE HOUSING ADVOCATES**

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In partnership with Enterprise Community Partners

## Acknowledgments

In partnership with Enterprise Community Partners, the FrameWorks Institute conducted a Strategic Frame Analysis®— an investigation that combines theory and methods from different social science disciplines to arrive at reliable, research-based recommendations for reframing a social issue.

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# TABLE OF CONTENTS

<b>PUTTING TOGETHER A SHARED FRAME</b>	<b>1</b>
--	----------

---

<b>MOVE FROM AN AFFORDABILITY FRAME TO A FAIRNESS FRAME</b>	<b>2</b>
---	----------

---

<b>1. BUILD MESSAGING AROUND THE VALUES OF FAIRNESS ACROSS PLACES AND REGIONAL INTERDEPENDENCE.</b>	<b>3</b>
---	----------

---

<b>2. AVOID CONSUMERIST LANGUAGE.</b>	<b>6</b>
---------------------------------------	----------

---

<b>3. MOVE FROM THE INDIVIDUAL TO THE COLLECTIVE.</b>	<b>8</b>
---	----------

---

<b>4. EXPLAIN HOW POLICIES CREATE DISPARITIES—WITHOUT CONDEMNING THE PUBLIC OR PRIVATE SECTORS.</b>	<b>10</b>
---	-----------

---

<b>5. TAKE THE TIME NEEDED TO INTRODUCE RACE IN THE MOST PRODUCTIVE WAY.</b>	<b>12</b>
--	-----------

---

<b>6. POSITION COMMUNITY DEVELOPMENT ORGANIZATIONS AS SOLVING THE PUZZLE OF VARYING CONCERNS, EXPERTISE, AND RESOURCES.</b>	<b>14</b>
---	-----------

---

<b>7. HIGHLIGHT POSSIBILITIES FOR WIDE-SCALE IMPROVEMENT—NOT WIDE-SCALE DISASTER.</b>	<b>18</b>
---	-----------

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<b>ONE LAST PIECE</b>	<b>20</b>
-----------------------	-----------

---

<b>ENDNOTES</b>	<b>21</b>
-----------------	-----------

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# PUTTING TOGETHER A SHARED FRAME

Opportunities lie ahead to ensure that future housing and community development initiatives create neighborhoods that include the essential conditions for wellbeing: safe and affordable places to live, engaging and effective schools, and access to vital services. To seize these opportunities, advocates for affordable housing must build larger and more effective coalitions for community development; this requires, among other things, bigger, more effective frames for the issue.

This framing playbook distills and illustrates a set of practical recommendations to achieve four important communications goals:

- **Elevate the issue.** Build broader understanding of why affordable housing and community development are matters of public concern.
- **Explain disparities.** Help people understand what restricts access to quality affordable housing and how racial discrimination contributes to problems.

- **Make the case for community development organizations.** Specify how they help to ensure equitable development.
- **Highlight solutions.** Emphasize that more effective approaches are within our reach.

These recommendations emerge from an extensive investigation by the FrameWorks Institute in partnership with Enterprise Community Partners, a nonprofit organization that creates affordable housing in diverse, thriving communities. More detail on the studies can be found in a companion research report, *Finding a Frame for Affordable Housing*.

To advance social justice in the United States, it is critical to ensure that communities are designed and developed to allow fuller participation in economic, social, and political life, particularly for people of color and other marginalized groups. We hope you find these framing tools and techniques helpful in your work to support greater diversity, equity, and inclusion in American communities.

# MOVE FROM AN AFFORDABILITY FRAME TO A FAIRNESS FRAME

Framing can be defined as choosing what to say, how to say it, and what to leave unsaid. Strategic, intentional framing is a critical part of any strategy to create social change. Frames are powerful. They shape opinions, attitudes, and policy preferences. Depending on how affordable housing and community development issues are framed, people can become more likely to shout “not in my backyard!” when changes are proposed—or more apt to adopt a stance that includes greater commitment to the common good. With the right framing, an issue can begin to resonate beyond “the choir,” attract new adherents, and lift up new voices.

FrameWorks’ research and analysis suggests that the sector move away from a narrow affordability frame and toward a fairness frame. A fairness frame advances the idea that society has a responsibility to ensure that the vital conditions for wellbeing are available to all in society, not just some, and that disparate outcomes are a cause for concern and change. For housing and community development, a fairness frame focuses attention on how the quality of place affects wellbeing and elaborates the essential characteristics of what, exactly, makes some environments “good places to live” and others not. It explains how systems create varying conditions and concretely illustrates how the uneven distribution of benefits undermines equity. Finally, and importantly, a fairness frame for housing and community development moves past naming the problem and toward explaining solutions. It points to what society can do to address injustices and advance fairness, yet

strikes a note that can be sung by the diverse ensemble of voices needed in a chorus calling for change.

Accomplishing this major shift involves adopting a set of framing guidelines. These include:

1. **Build messaging around the values of *Fairness Across Places and Regional Interdependence*.**
2. **Avoid consumerist language.**
3. **Move from the individual to the collective.**
4. **Explain how policies affect equity—without condemning the entire public and private sectors.**
5. **Take the time needed to introduce race in the most productive way.**
6. **Position community development organizations as solving the puzzle of varying concerns, expertise, and resources.**
7. **Highlight possibilities for wide-scale improvement—not wide-scale disaster.**

Each adjustment makes a difference on its own; taken together, the whole becomes more than the sum of its parts. Read on to learn more about the evidence behind these recommendations, what each involves, and how to put them into practice in communications.

# 1. BUILD MESSAGING AROUND THE VALUES OF FAIRNESS ACROSS PLACES AND REGIONAL INTERDEPENDENCE

Housing insecurity currently affects almost every community in the nation. Yet the public lacks a strong sense of connectedness to this problem as a shared social issue or to those who are experiencing housing challenges. Reasoning from the sense that different groups and individuals are on their own – what might be called a *Separate Fates* perspective - people struggle to see how the issue relates to their interests or circumstances.

Values-based messages—that is, those that express a higher ideal or principle—can orient people toward a more collective perspective. But which value will work broadly, so that a field can coalesce around a common language and harness the power of repetition? FrameWorks tested several different values appeals with members of the public, but most fell flat. (See more about these “meh” messages on page 4.) Two values

stood out for their ability to increase support for promoting development in lower-income communities. The first was *Fairness Across Places* or the idea that all people, regardless of where their community is located, deserve affordable homes and other vital resources. The second value was *Regional Interdependence* or the idea that or that all communities within a region need resources—such as the availability of good homes—in order to prosper.

The ideal of *Fairness Across Places* focuses attention on how amenities and problems vary by location, which then creates unequal advantages and disadvantages. By channeling attention to the uneven distribution of resources, this frame element directs thinking away from the assumption that outcomes are due to individuals’ decisions. It connects the American ideal of “justice for all” to the quality of place in general and to the affordability of housing in particular.

By contrast, *Regional Interdependence* makes an instrumental case for affordable housing, framing affordable housing and community development as a matter of *collective interest*. The message challenges a *Separate Fates* perspective by asserting that community development in lower-income communities can benefit *all* of us. *Regional Interdependence* collectivizes the issue of affordable housing and reminds people that when housing costs are too high, everyone should be concerned.



## Fairness Across Places

The value of *Fairness Across Places* can be woven through strategic communications in many ways. Here's how it might serve as the theme for an op-ed.

Our zip codes—the places where we live—shouldn't determine the trajectory of our lives. The ideal of justice for all means that people should have an equal opportunity to make the most of their potential, no matter where they come from. To live up to this core principle, we must insist that our leaders and decision-makers pay attention to fairness across places. When all our communities have good homes, good schools, dependable public transportation, and strong businesses, it provides all of us with a fair shot at success, no matter where we live.

Right now, our housing system isn't fair. There are entire areas without homes that can be rented or bought at reasonable prices, and that lack vital resources, like stores to buy nutritious food. This creates serious problems for all kinds of communities, but especially those where people with lower and moderate incomes

live. The situation is getting worse as rents and home prices steadily rise while incomes stagnate. These differences between places end up creating huge advantages for some people and real disadvantages for others.

To ensure fairness across our country, our leaders need to work together to solve the collective problem of high housing costs—an issue that is affecting communities from coast to coast. We need to make sure that good, affordable homes and other critical resources are available not only in a few desirable neighborhoods but in all communities, large and small, rural and urban and suburban. If we are guided by a commitment to fairness across places, we will arrive at the kinds of solutions and community designs that we will all want to live with.



## Regional Interdependence

Communicators can also use the value of *Regional Interdependence* to make the case for affordable housing. Here's an example what the value might look like in Twitter posts.



**Sample Tweeter** @Sample\_Tweeter • 01 Jan 2018

We are all in this together. As rents rise but wages stay the same, workers that we all depend on are priced out. Without a diverse workforce, our economy suffers. Our region's economic vitality depends on policies that lower housing costs.





**Sample Tweeter** @Sample\_Tweeter • 01 Jan 2018

What affects one part of our region affects us all. When housing costs are high, people spend too much time commuting from home to work. Lower housing costs make sure that people can live where they work, which means less traffic and cleaner air for all. Together we can support more inclusive #housing policies: [LINK]



## Some “Meh” Messages

FrameWorks tested several values messages with a nationally representative sample. These four values had little or no positive effect on people’s attitudes or policy preferences about affordable housing.

### *Economic Participation*

Researchers found no effect from a message about how affordable homes strengthen the economy by allowing people to participate in the economy more fully through work and purchasing.

### *Opportunity*

Researchers found no effect from a message about how homes are the foundation that allows people to take advantage of opportunities and pursue pathways to success.

### *Community Bonds*

Researchers found no effect from a message about the importance of social interaction and community bonds, and the ways in which affordable housing helps to create stable, connected communities.

## 2. AVOID CONSUMERIST LANGUAGE.

Without explicit cues to consider housing issues as a public problem that demands policy solutions, the public tends to think through a consumerist lens. Thinking in this way, people reason that housing is a marketplace for exchanges between consumers and producers, who play different roles. Producers seek to maximize profit by selling or renting units, while consumers seek to maximize personal benefit, however they may define it. Consumerist thinking makes it easy to conclude that differential access is normal and natural; people figure that, while it is unfortunate that some may not be able to afford what they want, that's just how market forces work. In fact, in this line of thinking, disparities may even be seen as desirable evidence that the market is allowed to operate freely. Ultimately, consumerist thinking leads Americans to believe that nothing can or should be done about housing affordability.

To avoid triggering consumerist thinking, shift the focus from the marketplace to the community. Explain how a host of non-economic outcomes—civic, social, and/or health-related—are influenced by the availability of reasonably priced places to live. Make the case that there is a shared, public stake in tempering and managing the costs of apartments and homes. Work to replace the language of exchange (buyers,

sellers, landlords, renters) with the lexicon of the commons (people who live and work here, homes and apartments, neighbors and neighborhoods). Give examples of how places, not just prices, affect the wellbeing of people and communities.

It is especially important to pay attention to attribution of responsibility when talking about the topic of affordability. The term itself has connotations that bring to mind the everyday dilemmas that come with individual or household engagement in the consumer market: what are true needs, what are mere desires, and, given the resources at hand, how much of each can be acquired? The public's associations with *affording* something revolve around self-discipline, self-restraint, and effort—virtues eventually rewarded with the ability to obtain both wants and needs. Within this frame, it's all too easy for people to conclude that, in time, affordability problems will be resolved by and for the people who have worked hard enough to upgrade their living situations. The rest of “them,” in the public mind, probably aren't sufficiently deserving.

To advance a frame that opens minds to policy solutions, locate the source of the affordability problem in shared systems, not household budgets.



## Instead of This... Try this

Instead of this...	Try this...
<p>Our community has a shortage of affordable housing units.</p>	<p>Our community's housing costs have outpaced local incomes.</p>
<p>The housing market has spiraled out of control.</p>	<p>Our rules and guidelines for community development are out of date, which is allowing housing costs to spike.</p>
<p>Our regional economy can't compete given the scarcity of affordable housing. We need a multi-pronged approach, including subsidies, incentives, and increased supply.</p>	<p>Because our region's rents and mortgages are out of step with wages, we need policies that make sure that good places to live are within the reach of our workforce.</p>
<p>People who work low-wage jobs often must spend more than half of their earnings on rent. In our state, there isn't a single county where a single mother can afford a one-bedroom apartment on a minimum-wage job.</p>	<p>Housing costs are rising faster than income and earnings. We need to work on both sides of this equation, adjusting both housing and economic policies.</p>
<p>Because housing prices downtown are unaffordable on most incomes, many families are forced to live in the outer suburbs, enduring long commutes and losing precious family time.</p>	<p>If our community takes steps to sync local incomes with local housing costs, people will live closer to where they work. We'd likely see a range of surprising benefits, from less traffic to greater family involvement in schools.</p>

# 3. MOVE FROM THE INDIVIDUAL TO THE COLLECTIVE.

One of the most important framing decisions that advocates can make is to consistently frame housing affordability issue as a public issue of broad concern—a social issue with shared consequences and benefits. Unless advocates explain the collective benefits of improving housing affordability and reducing housing scarcity, these problems will be viewed by the public as personal troubles, not public issues. This assumption is a major impediment to building public demand for meaningful solutions to problems that affect most communities across the nation.

Current public discourse makes it all too easy for people to default to the assumption that it's people's responsibility to resolve their own problems with housing insecurity, and that voluntary charity is the only role for other concerned citizens to play. Advocates are often quick to recognize when detractors argue from an individualistic orientation or assume that their fates are disconnected from those experiencing

a problem, but they are less attuned to the ways in which their own advocacy communications trigger or reinforce these views.

To reframe, advocacy communications must move away from language and images that call up the idea that housing affordability problems start and end with individuals. Instead, consistently evoke the bigger picture. For instance:

- Don't zoom in on the housing plights of individuals or families in an attempt to build compassion. Social science shows that these types of stories rarely cause the public to understand the bigger issue or support collective responses. Instead, craft stories in which people, advocates, and systems are all major characters—and in which a collective response is needed for a satisfying conclusion to the plot.
- Don't directly refute the idea that individual choice is the driving factor behind housing affordability issues. Instead of rebutting—which can reinforce the unproductive assumption—pivot directly to a more structural view. Elaborate on the theme that public policies shape the options that are available to people and are therefore an important part of the solution.

To be more consistent in framing housing as a collective concern, consider adopting an overarching essential question as you review your communications: "Does this framing position housing security as an issue that matters to all of us, or only to those who are immediately affected?"

See the next page for examples of what it looks like to widen the lens on housing issues.



## Frame's Anatomy: Attribution of Responsibility

Some of the work of reframing takes place in deciding what kind of story to advance in a communication. What does a communication state, or imply, about who or what caused a problem, who or what is affected, and who bears responsibility for addressing it? By intentionally assigning responsibility to systems and structures, advocates can frame the issue as one that demands a collective response.

These examples show how the problem statement, word choices, and the description of consequences and solutions work together to attribute responsibility to individuals or institutions.

Many people who work in our community cannot afford to live in our community. They spend hours commuting, missing precious time with their families and leaving little time for everyday activities like exercise, parent-teacher conferences, or simple downtime. The housing affordability crisis has become a wellness crisis. When will our city's leaders show some empathy and add more affordable housing units?

---vs---

As our region's economy has grown, rents and mortgages have grown, too—but wages for most jobs have not. As a result, a large portion of our city's workforce has been priced out of nearby residences and must commute from the outer suburbs. This unravels our civic and social fabric by taking up time—pulling people away from participating in communities and fraying family life. To mend the situation, we must insist on more inclusive housing policies that temper rising costs and make it possible for people at different income levels to work here and to live here.

People who work low-wage jobs often must spend over half their earnings on rent.

---vs---

Due to a combination of economic policies, rents and mortgages are increasing faster than income and earnings. This creates a number of financial and social pressures that affect us all.

This problem statement might not seem like a problem to everyone. Also, by failing to explain what drives housing insecurity, this framing leaves the public to "fill in the blanks" with unproductive explanations.

These negative impacts call to mind personal problems that aren't in the realm of public policy.

The skeptical question suggests that solutions are out of reach because the responsible parties are unlikely to act.

Opening with a causal explanation of a macro-economic dynamic gives people a way to understand the bigger context.

The affected population is described in terms that suggest the public interest is at stake.

The cause-and-effect sequence doesn't end with "lack of affordable housing" but rather extends to show people how this affects the community more broadly.

The policy description avoids words like "regulation," which could trigger concerns about government intervention in the market. There's nothing here that invites pushback about increasing "handouts."

The first phrasing does not directly argue that people themselves are to blame for their predicament, but, because it does not name or suggest responsible actor(s), it invites the public to default to the explanation with the greatest cognitive availability: individualism. In the second version, no words call personal effort to mind; the communication focuses squarely on the context that policies create. In this framing, there is less room to lay blame at the feet of individuals—and more room for people to recognize their interdependence.

# 4. EXPLAIN HOW POLICIES AFFECT EQUITY—WITHOUT CONDEMNING THE ENTIRE PUBLIC AND PRIVATE SECTORS.

The public has a thin understanding of the causes and effects of housing disparities. Lacking ways to think about how systems and structures create housing insecurity, people gravitate instead to more familiar causes: personal effort and individual actions.<sup>1</sup> When people assume that problems originate with the people experiencing them, the work of gaining support for new policies, programs, and investments remains difficult. Put another way: if people misunderstand how disparities are created, they won't get on board with an equity agenda.

To reframe housing as an equity issue, then, advocates need to offer people alternative ways to understand how housing disparities happen. If *Fairness Across Places* frames the edges of the case for change, then cause-and-effect explanations fill in the picture, depicting specific instances of ways that housing disparities are created, reproduced, and maintained. Carefully crafted “what-affects-what” sequences, known as explanatory chains, can provide people with an alternative way of understanding a problem and lead them to more fully appreciate advocates' suggested solutions.

When talking with people who do not specialize in an issue, it is important that the chain include more “links” than may be needed for allies or other insiders. Back up a step or two from the policy issues that the field has already pinpointed as problems and explain the facts that experts tend to take for granted. Extend the chain past the problematic policy so that the public can see why and how the policy leads to unwanted outcomes.

FrameWorks tested two versions of explanations for how current policy exacerbates disparities in housing. Both had positive effects on people's attitudes and policy preferences. The diagrams on the facing page show how “links” make up an explanatory chain that helps the public understand the issue.

In portraying dynamics beyond individual willpower, it is important to avoid painting an entire sector—either the public or the private sector—with the same broad brush. The explanatory chain technique zeroes in on a specific instance that illuminates how policy shapes outcomes, thus providing people with a way to reason about an appropriate collective response. This technique does *not* involve speculating about impure motives that may have led to the policy, nor does it mean offering a skeptical play-by-play of the actions taken by specific people who put the policy into place. Put simply: be explanatory, not accusatory. Point to policies and their consequences, rather than at self-interested politicians or business people.

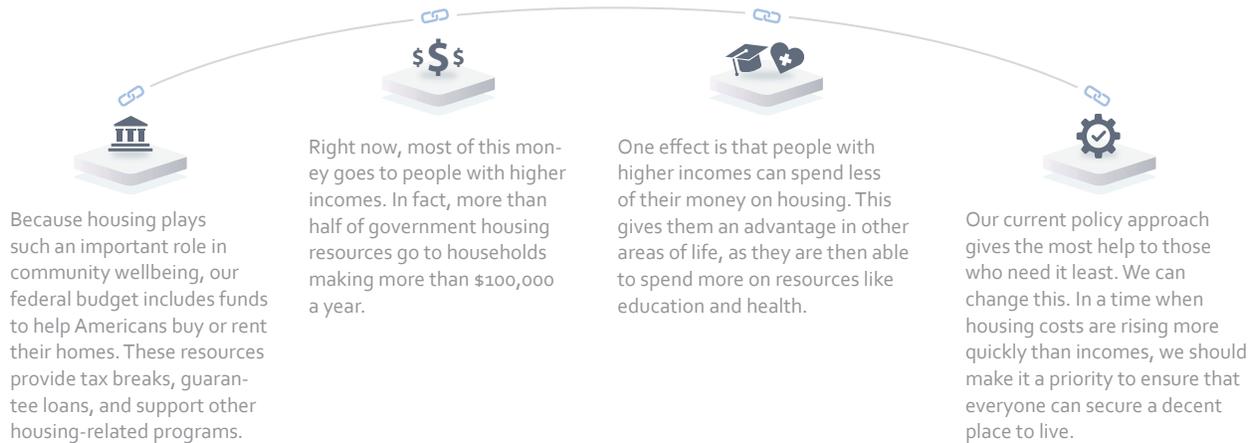
By specifying what leads to what, and to what end, communicators can help the public understand the root causes of a problem, realize the broader impacts of inequities, and see where and why public policy changes can lead to meaningful improvements.



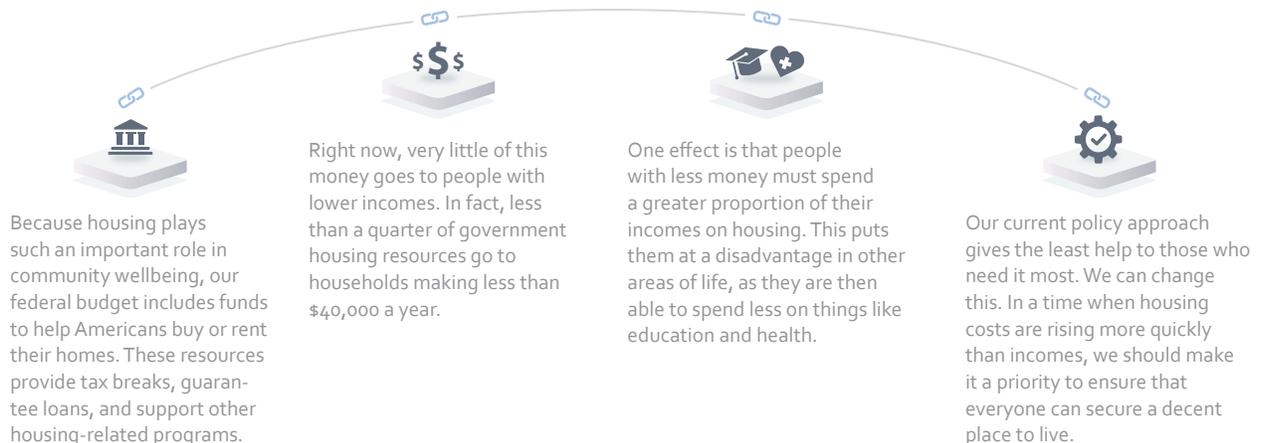
## Pointing to Policy Problems—Productively

Explanatory chains help non-specialists benefit from the perspective of issue insiders, inviting them to follow a new chain of logic rather than sticking to the cognitive short cuts that people usually rely on to simplify complex issues. FrameWorks tested two explanatory chains that spelled out how current policy priorities make income-based disparities worse, not better. The results indicate that focusing on these kinds of regressive policies—without condemning the public or private sectors entirely—are effective ways to build understanding and support among a wide range of Americans. (See the companion research report, *Finding the Frame for Affordable Housing*, for more details on the findings.)

### How US Housing Policies Advantage Wealthy Communities



### How US Housing Policies Disadvantage Low-Income Communities



# 5. TAKE THE TIME IT TAKES TO INTRODUCE RACE IN THE MOST PRODUCTIVE WAY.

Conversations about housing—and housing equity—are also conversations about race, racial segregation, and structural racism, both past and present. To move from a narrow affordability frame to a broader fairness frame, advocates must be prepared to discuss race in their communications and outreach.

Discussions about the role of race in policy issues often go astray. Deficit-based ideas about people of color are regularly reinforced in mainstream American media and culture. As a result, many people readily recall, repeat, and believe these ideas, arriving at opinions that place blame for negative outcomes on the people of color who experience them. This situation calls on advocates to be ready to provide compelling, alternative ways to understand the problem. Other situations call for advocates to be ready to talk differently about solutions in order to ward off fatalism. This is especially important when communicating with people committed to addressing racial inequality. When people become familiar with the history and extent of racial discrimination, it is easy to conclude that racism is so deeply embedded in our nation that meaningful change is an unrealistic goal.

FrameWorks' research has found that it is possible to break through entrenched assumptions about how race connects to housing, but it takes careful

framing.<sup>2</sup> A mere communicative nod toward causes—like brief mentions of “our nation’s history of racial discrimination”—is insufficient to convince the persuadable middle that affirmative, collective steps are needed today. Likewise, a narrow focus on outcomes—say, stacks of stark statistics demonstrating that Black people fare worse on a multitude of housing indicators—don’t work to reframe people’s understanding about how these outcomes came to be or *how* they might be undone.

The strongest frame begins with the value of *Collective Growth and Prosperity*—or the idea that economic and community vitality requires that people have the resources they need to participate and contribute—to talk about economic and racial segregation. In a controlled experiment, this value increased the public’s sense that affordable housing is a salient issue, increased positive perceptions of affordable housing development, increased the sense of collective responsibility for affordable housing, and increased support for several types of policy change. By focusing on collective economic interest, the value helps overcome the idea that different communities have separate and unconnected fates. By contrast, the value of *Opportunity for All* had no effect on those same outcomes. (To review the findings, see the companion research report, *Finding the Frame for Affordable Housing*.)

FrameWorks recommends that advocates build on the value of *Collective Growth and Prosperity* by laying out an explanation of how structural racism creates and maintains disparities, taking care to highlight points where an intervention can change outcomes. A strong frame traces the steps from the underlying cause of racial discrimination to its instantiation in specific, contemporary policies, and then extends to negative and unjust consequences. This explanation can be concise, but it should not skip any of links in the chain (*underlying cause, contemporary policy, unjust outcomes*), as FrameWorks’ research has found this full explanatory chain is needed to move people to endorse solutions designed to eliminate racial disparities. See the facing page for more detail on how to build full, compelling explanations.



## To Center Racial Inequity in Housing, Don't Just Name it—Explain It.

Because housing issues can't be resolved without addressing racial segregation and other forms of racial discrimination, the question for housing advocates isn't *whether* to talk about race—it's *how* to do so more effectively. Advocates should position racial segregation as a threat to our collective growth and prosperity. It is then important to take the time to help people see how policy choices—not personal choices—shape residence patterns, and, in turn, how segregation weaves society's inequalities into the fabric of our neighborhoods. From this understanding, people can also reason their way to a wider range of possible solutions including, addressing racial disparities through housing policy. See below for an illustration of the links in an effective explanatory chain and an explanation of what each link accomplishes.

Across the United States today, people of color and whites tend to live in different neighborhoods. This is the result of legal and social discrimination against people of color.

For example, Black applicants are more likely to receive subprime loans than whites, even if they have the same financial background. These loans have higher interest rates and bigger payments.

Subprime loans make it harder for borrowers to build up their savings and to pay down loans. Together, these factors make loan default and foreclosure more likely. When communities have a lot of foreclosed homes, property values fall, which reduces residents' wealth and makes it difficult for them to sell their homes or move. This is one way that today's practices perpetuate racial segregation, and we shouldn't permit it.

Our community development plan calls for mortgage lenders to commit to fair lending practices and to publish data so that people in all communities are confident that lenders use the same standards to evaluate loan applications from whites and people of color.



### Pair problem statements with process statements.

When naming a problem with a racial dimension—be it residential segregation, lower rates of home ownership, higher likelihood of living in poor conditions, etc.—point early to an underlying cause, lest the public assume the cause is people's poor choices.



### Use contemporary examples of policies that maintain or increase disparities.

Historical examples may help educate the public about the past, but they don't help people reason about what steps can be taken today. Highlight practices or policies that are happening *now*.



### Explain specific negative effects of inequitable processes.

Don't assume that the public will intuit how a biased policy affects people. Extend the explanatory chain all the way to consequences—and specify that these outcomes are negative. If the facts allow, point out "ripple effects" in which a broader set of bystanders are affected by a policy.



### Always point to possible solutions.

On issues like race, it is important to show both how the problem works and how it can be resolved. If the communication context doesn't allow for advocacy, include an example of how the problem has been effectively tackled elsewhere.

# 6. POSITION COMMUNITY DEVELOPMENT ORGANIZATIONS AS SOLVING THE PUZZLE OF VARYING CONCERNS, EXPERTISE, AND RESOURCES.

Affordable housing issues are complex. The significant public investment needed to make affordable housing projects feasible poses major challenges for advocates.

Given this reality, it's no wonder that ordinary people struggle to articulate what can be done to address housing costs. People experience even more difficulty identifying who or what is responsible for creating affordable housing and ensuring that communities are well designed. They are completely unfamiliar with community development organizations and are generally suspicious of people or groups who profit from housing, such as developers and landlords. The public ultimately holds the government

responsible for housing policy and community design but, at the same time, is skeptical and pessimistic about government's ability to get things done.

This bleak cognitive landscape, however, has room for new ideas to take root. The savvy use of metaphor will help advocates cultivate a more robust understanding of how community development organizations work to ensure affordable housing options in communities and will, in turn, nurture the sense that communities can become more vibrant and more inclusive at the same time. In moving away from individual responsibility to institutional responsibility, housing advocates must take care to acknowledge that multiple sectors play a role in housing policy and transactions.

FrameWorks recommends that advocates across the field adopt the *Solving the Puzzle* metaphor, which compares responsible community development to a puzzle with many pieces. This metaphor positions housing as a central piece of the puzzle and community development organizations as having the unique skill set to solve the puzzle (see example on facing page).

This recommendation is based on extensive evidence. In both qualitative and quantitative research, the *Solving the Puzzle* metaphor dampened people's suspicions about community development organizations, moved people toward more positive attitudes about community development organizations, and added to the sense that affordable housing issues could be meaningfully improved at a collective level. (For more detail on the design of the metaphor, the multiple methods used to test it, and the nuanced findings of the investigation, see the companion research report *Finding the Frame for Affordable Housing*.)



## Using the Solving the Puzzle Metaphor

Designing a vibrant, inclusive community is like solving a puzzle. If a community doesn't have key pieces—like good homes that people can afford, places to get health care, dependable public transportation, and good schools—the puzzle doesn't fit together and can't be completed. If commercial, for-profit developers are the only people making decisions about which pieces go where, whole groups of people get left out of the picture. Government has an important role to play here—for example, regulations and zoning set the borders of the puzzle—but again, there's more to fill in to see the kinds of communities we want and need.

That's why nonprofit community development organizations are so important. They know how to solve the puzzle of community development in a way that includes everyone. These organizations help make sure that communities see all of the pieces and assemble them so the community is a fair and functional place—a place where people can find meaningful work, affordable homes, quality learning opportunities, and all the other essential pieces of wellbeing. If we draw on the skills of community development organizations, we can fit together a future where, in every zip code, the picture is filled in with everything that makes a strong community.

The *Solving the Puzzle* metaphor lets communicators make the case that housing is central, while simultaneously expanding people's understanding of community development beyond housing.

The *Solving the Puzzle* metaphor helps advocates widen the range of actors who bear responsibility for reforms without placing all credit or blame on any one party.

In the public mind, if the problem is a government responsibility, it's unlikely it will ever be solved. The metaphor lets communicators treat the role of government skillfully: as an essential partner but not the only responsible party.

Because jigsaw puzzles by definition have lots of pieces, this metaphor lets communicators vividly describe what responsibly developed communities look like.

The puzzle concept can be extended through synonyms. Associated words include *assemble*, *connect*, *fit together*, *piece together*, and *put together*. The puzzle can be solved, or perhaps one part of it needs to be *filled in*.



### **Pro Tip: Bench the *Quarterback* Metaphor**

Many community development organizations (CDOs) describe themselves as a “quarterback” leading a team of players in community design and development. When FrameWorks’ researchers tested this metaphor with the public, they found that it might not work as expected. The comparison *was* effective in elevating community development organizations to a leadership position, but, it also carried some unproductive associations. People exposed to the quarterback comparison assumed that CDOs operate in a top-down fashion, without significant input from community members or others. People also extended their understanding of the relationship between a quarterback and a coach to the relationship between a CDO and private developers. They reasoned that, just as a quarterback executes plays chosen by a coach, a CDO’s role is to orchestrate others into doing the bidding of private developers—a conclusion that sparked distrust and suspicion. Based on these findings, FrameWorks recommends that community development organizations avoid the *Quarterback* comparison—as well as any other hierarchical metaphors—and instead embrace explanations that focus on how CDOs foster an inclusive, collaborative, and democratic process.



## Describing Community Development Organizations

The public has little understanding of community development organizations—but its associations with the term can quickly become unproductive. Based on an analysis of people’s conversations in a discussion-based research setting, FrameWorks recommends that communicators mention these distinguishing characteristics early and often:

- **Mission-Driven, not Profit-Driven:** Community development organizations are nonprofits. While they work with developers, they do not work in the interest of developers.
- **Accountable to Residents:** Community development organizations seek input from community members—and are ultimately accountable to them.
- **Equipped with Expertise:** Community development organizations bring valuable knowledge about housing policy and housing markets. They are especially well equipped to figure out what kind of housing would benefit the entire community, not only investors.

When ordinary people heard this concrete definition of community development organizations, they not only understood the importance of these organizations but also demanded to know whether they existed in their communities to represent their interests. By filling in the blanks in the public’s understanding of community development organizations, communicators can engage residents as eager partners.

# 7. HIGHLIGHT POSSIBILITIES FOR WIDE-SCALE IMPROVEMENT— NOT WIDE-SCALE DISASTER.

Members of the public are primed to be fatalistic about the possibility of reining in high housing costs. They are aware there is a problem, and they find it concerning, but being aware of a social problem does not necessarily lead the public to support or demand policy changes. A sense of efficacy—the belief that changes are feasible and would improve matters—is also required. Right now, the default setting in public thinking is powerless and paralyzing: people agree that housing affordability is a big, scary, and depressing issue, but they conclude there’s little that can be done.

The stories the public hears about affordable housing offer too few opportunities for a more hopeful, solutions-oriented perspective to take root. FrameWorks’ systematic analysis of media coverage of affordable housing found that over 75 percent of news stories made no mention of positive outcomes that come from improving housing, such as greater economic stability, better health, or access to quality education. More than one-third of advocacy materials

reviewed failed to mention the positive effects that improving housing affordability would have on people and communities.<sup>3</sup>

It’s therefore not surprising that FrameWorks’ researchers found that Americans understand that housing can have negative impacts (health and safety hazards) but don’t realize that the opposite is also true, in that quality housing contributes to positive states of wellbeing. Good housing was assumed to be simply “housing that doesn’t hurt you.” This narrow definition of what “quality” housing means limits the public imagination on housing policy and makes it hard for the public to appreciate why forward-thinking community design principles matter.

To reframe the public conversation, advocates should emphasize the benefits of creating more affordable housing and stop relying on messages that *only* highlight the costs of inaction. At every opportunity, communicators should lay out a positive vision of the benefits that will come when communities proactively address affordability issues.

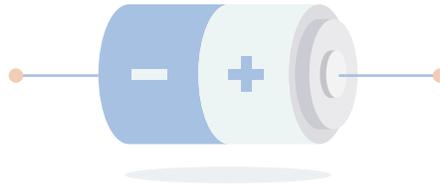
This is not to suggest that advocates avoid talking about problems altogether; in fact, this research found that people responded to communications about how policies heighten inequity when those problems were explained, not merely asserted (for more information, see the discussion on explanatory chains on page 11). To be clear, the recommendation is to devote more communications energy to driving an aspirational narrative about the broader impacts of well-designed communities, making the positive possibilities more conceivable and concrete for the public.



## Making a Positive Case

In a controlled survey experiment, researchers found that sentiment mattered in improving attitudes toward community development organizations. Framing the issue in positive terms—emphasizing what CDOs could achieve—was more effective than focusing on the costs of inaction.

The “negative valence” message focused on the costs of inaction, such as lower levels of education attainment, negative health outcomes, and general economic decline.



The “positive valence” message focused on the benefits of fixing the affordability problem, including better health outcomes, expanded employment and education opportunities, more stable communities, and a stronger economy.

### Example: Positive Sentiment in Advocacy Messaging

#### Let’s Address Housing Affordability for Better Health and Wellbeing

The places where we live shape our lives, including—and especially—our health and safety. Sometimes health impacts are easy to understand: it’s not hard to connect housing to health when lead’s in the water, mold’s in the air, or crumbling staircases cause injuries. It can be less obvious how the cost of housing affects health, but it makes sense. When housing is expensive, it’s harder to pay doctor bills, join sports leagues, or eat well, which opens the door to chronic disease and other health problems.

Right now, our policies are causing the cost of homes and apartments to rise steadily, while, at the same time, dampening wage growth and income levels. To fix the affordability problem, we need to put the pieces of responsible community development together. It’s a complex puzzle, but we can complete it if we work together.

The good news is that the pieces of a healthier

approach are at hand. We can arrange communities so that homes are near parks and stores and bike paths, making physical activity easier. We can make sure that every neighborhood has access to grocery stores, where fresh and nutritious food is available, putting healthy diets within everyone’s reach. We can make affordability measures a priority in our local, state, and federal housing budgets.

To make this happen, we need community development organizations—nonprofit organizations that work with communities to ensure that their concerns are understood by policymakers and their needs are addressed by for-profit developers. By holding the process accountable to the community and thinking about how housing affects health and wellbeing, we can turn the problem with housing affordability into an opportunity to create more vibrant, healthful neighborhoods.

# ONE LAST PIECE

Frames work much like the jigsaw puzzle that serves as the theme of this playbook. The frames the public encounters are constructed bit by bit through the multiple decisions that communicators make, whether they are aware of those decisions or not. Framing research offers a way for advocates to make those decisions intentionally and strategically as they craft their communications.

By putting these recommendations together to form a complete, and different, picture about affordable housing, advocates can reframe the conversation from consumer concerns to civic concerns and move the public away from fatalism and toward a more engaged response.

The history of social movements shows that when advocates across organizations begin to share more effective frames, they also begin to build momentum and start to see change. We invite and encourage you not only to adopt these reframing recommendations but also to amplify and echo them with your colleagues at your own organization and with allies in the field.

## Using This Work

FrameWorks encourages nonprofit communicators to use or adapt the language modeled in this resource for their outreach, education, and advocacy efforts. No citations or special permissions are needed for these public-facing applications. For other uses of this material, such as incorporating these recommendations into trainings or other communications resources, please refer to the FrameWorks Institute’s terms of use for guidance on seeking appropriate permissions. These terms are available on our website.

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To learn more about the research base that informs the recommendations here, visit [www.frameworksinstitute.org](http://www.frameworksinstitute.org).

## Endnotes

<sup>1</sup> FrameWorks Institute. (2017). *Reframing affordable housing: Findings from peer discourse sessions*. Washington, DC: FrameWorks Institute.

<sup>2</sup> Volmert, D., O’Neil, M., Sweetland, J., & Kendall-Taylor, N. 2016. *Mixing it up: Reframing neighborhood socioeconomic diversity*. Washington, DC: FrameWorks Institute.

<sup>3</sup> O’Neil, M., Volmert, D., & Kendall-Taylor, N. (2017). *Not telling the whole story: Media and organizational discourse about affordable housing*. Washington, DC: FrameWorks Institute.



To learn more about the research base that informs the recommendations in this playbook,  
visit [www.frameworksinstitute.org](http://www.frameworksinstitute.org).