


Housing We Can Afford

A messaging guide to build support for solutions to rising housing costs

HOUSING NARRATIVE LAB

CONTENTS

INTRODUCTION

The cost of rent or a mortgage is the single biggest expense for most people. But today's persistently high housing prices threaten the health of our families, economy and communities.

Sadly, it is a crisis of our own making. Policy choices that restrict housing assistance and limit building and land use, coupled by flat wages and rising finance and building costs, have created a perfect storm that puts stable and affordable housing out of reach for people of all backgrounds — especially people with very low incomes and Black and brown people who have been on the receiving end of discrimination and inequity.

These systemic problems require systemic solutions. Building public support for them — and moving people to take action — requires elevating stories, messages and narratives that show how rising housing costs impact everyone, from renters on the edge of homelessness because of extreme rent increases to professionals who cannot afford to buy a home in today's housing market.

With that in mind, the Housing Narrative Lab, in partnership with Voss Research and Strategy and Grow Progress, set out to understand how people are navigating the housing affordability crisis, identify the solutions they want to see enacted and determine which narratives and messages best shift people's mindsets in support of effective solutions.

Our research sought to answer three primary questions:

- Who is more likely to have trouble paying for housing and how does it play out in their lives?
- What messages broaden people's understanding that homelessness is what happens when people can't afford a place to live?
- Which solutions to housing unaffordability do people support and which messages shift their support?

The findings and messaging guidance are informed by three phases of national research conducted by the Lab and our research partners.

HOW TO USE THIS GUIDE

This guide is a practical resource, not a prescription. Choose and adapt the recommendations to fit your goals, audiences and policy or political context.

KEY RESEARCH HIGHLIGHTS

- Three out of five (59 percent) of Americans are personally worried about paying their rent or mortgage. Concerns are even more acute for renters, younger generations and Black and Latino adults.
- If faced with a $200 increase in their housing costs starting next month, more than half (56 percent) would not be able to pay it with the money they currently have.
- People are making trade-offs and foregoing other necessities to pay for rising housing costs, such as not getting the health care they need, saving for retirement or being able to pay unexpected expenses.
- Americans overwhelmingly favor a range of policies to make renting or buying a home or paying a mortgage more affordable, including regulations to:
  - Limit how much landlords can increase rent each year
  - Build more housing lower- and middle-income earners can afford
  - Convert vacant buildings into housing for people of all income levels
  - Increase income or wages so people can afford a place to live
  - Increase rental assistance so more people can afford the rent

Want more than just the highlights?

Contact the Lab at info@housingnarrativelab.org for our full research findings and messaging guidance.

TOP TAKEAWAYS

- Affordability is the bridge that connects all of our housing issues, from solving street homelessness and enacting renter protections, to expanding rental assistance and increasing homeownership.
- Concrete messages that show how people are affected by rising housing costs, what's at stake for them and which solutions can make housing more affordable resonate more than abstract or political messages.
- Frame your solutions as the relief from housing costs that folks are looking for and need.

TOP MESSAGE

Personal Story

Personal Story makes the abstract concrete and shifted mindsets toward an understanding that people cannot afford housing because jobs do not pay enough and housing costs are too high. This message also moved people across a broad range of groups — especially least persuadable groups — to support government policies that make sure everyone has a safe and affordable place to live.

> *My husband and I worked all of our lives, but, instead of living comfortably in retirement, we're worried we'll end up on the streets. Our landlord has raised our rent so much that we have to choose between paying the rent and medicine or food. We've used up our savings and I don't know how much longer we can stay here, but every rental in town is just as expensive. We need to limit how much landlords can charge for rent to reduce the costs for everyone and ensure seniors like us don't end up on the streets.*

AUDIENCES

AUDIENCE	WHO THEY ARE AND WHAT THEY BELIEVE	HOW TO TALK TO THEM BASED ON WHAT THEY CARE ABOUT
Base/ Likeminded *(30% of the population)*	▸ More likely to be women, people under 50 (Gen Zers, millennials), Black or Latino, Democrats, college educated and renters. ▸ Housing is a basic human need that we should ensure everyone can get. ▸ People of color face greater barriers to economic success than white people. ▸ With the right policy choices and rules, we could make sure that everyone can afford a place to live.	▸ Use clear explanations of the rules, decisions and causes behind the problem, as well as the racial and economic barriers to housing that is affordable. ▸ Avoid spending the entire message proving the crisis; the base already understands it. ▸ This group believes in the value statement, *"Everyone — no matter our race, age or income — needs a safe and stable place to call home."* ▸ They respond to calls to join together and demand action from elected officials to bring down the cost of housing for everyone.
Persuadables *(47% of the population)*	▸ Resemble base adults on housing and race, and least persuadable adults on what is possible through policy. ▸ More likely to be independent and non-college educated.	▸ Use personal stories and evoke lived experiences that spell out the challenges people face. ▸ Highlight the trade-offs that people need to make in order to get by. ▸ Name clear, simple solutions that lead to positive outcomes. ▸ Avoid ideological shorthand, abstract government language, long lists and messages that end with crisis instead of a way to act.
Least Persuadables *(29% of the population)*	▸ More likely to be men, over 50, white, Republican and homeowners. ▸ This group believes that housing is a private responsibility that everyone must handle for themselves. ▸ People of color who cannot get ahead are mostly responsible for their own condition. ▸ There will always be people who cannot afford a place to live no matter what policies are in place.	▸ Do not waste too much time countering the least persuadables. ▸ Instead, focus on energizing the base and persuading those who are in the middle. ▸ Lean into personal stories and values of stability and offer pragmatic solutions. ▸ Do not repeat dehumanizing claims, moralize or lead with ideology or partisan identity.

CRAFTING A STRONG AFFORDABILITY MESSAGE

ESTABLISH SHARED VALUES

Base your message on the shared value of housing as ***"a foundation"*** for stability and opportunity and calls to ensure everyone has a ***"safe, stable place to call home."***

NAME THE PROBLEM

Illustrate the magnitude of housing costs by showing the choices and naming the trade-offs people are being forced to make to keep a roof over their heads. Naming these trade-offs resonates in messaging.

NAME THE CAUSE

Make concepts about systemic failures concrete by showing how policy decisions, historically embedded biases and other factors play out in people's lives. Also, name both ends of the affordability equation: How much employers pay people versus how much people pay for housing.

CONNECT HOUSING COSTS TO HOMELESSNESS

Describe homelessness as what happens when someone cannot afford today's high housing costs to highlight the underlying economic factors behind the problem.

LEAD WITH DIRECT SOLUTIONS

Frame complicated policies through the direct outcome of ***"reducing costs for everyone."*** This is one of the most powerful phrases among base adults of any message tested. The solutions people support include:

- Limiting extreme rent increases
- Building more homes people can afford
- Expanding rental assistance
- Converting vacant buildings into housing people can afford
- Capping the number of homes corporate investors can own

PROVIDE A CLEAR CALL TO ACTION

Demand officials take action to prioritize housing affordability and bring down costs for everyone.

WORDS TO EMBRACE & REPLACE

EMBRACE ✓ Say this...	REPLACE ✕ Instead of this...	WHY ? Because...
Rents and mortgage rates keep going up, **while employers keep wages low**	Rents and mortgage rates keep going up (by itself)	Name both ends of the accountability equation. Bringing both wages and rents into focus helps spell out the structural barriers to affordability and homelessness.
Corporate landlords **increase** rents Employers **keep wages** low	Rents are rising Wages are not increasing	When possible, avoid passive constructions that do not center the agents (landlords/ employers) who determine costs and wages.
Corporate **investors**	Corporate **developers**	“Investors” has a stronger association with greed and profit, while developers are a routine part of the housing process.
Corporate investors **drive up prices**... Corporate investors **raise our rents**... Corporations **hold down wages**...	Corporate investors/ corporations invest in housing	Name the villain and spell out causality. Connect their actions to the outcomes on affordability in terms of wages and prices.
Elected officials who **are not prioritizing** housing affordability need to step up	Not enough political support.	Be more direct in asserting elected officials do more. There IS political support, among the broader public. Elected officials need to step up.
Build more housing **that people can afford**	Build more **affordable housing**	Center people and positive outcomes. Additionally, “affordable housing” likely carries associations with public housing.