

HOME:

Narratives to Build Economic Security

Message Recommendations for the Housing Partnership Network
developed by the UF Center for Public Interest Communications



HOUSING
PARTNERSHIP
NETWORK



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COMMUNICATIONS
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Introduction

In 2025, the United States continues to grapple with a severe housing cost crisis, a challenge amplified by both media narratives and academic research. The prevailing media conversations highlight a market where homeownership is increasingly unattainable for many, with the share of first-time homebuyers falling to a historic low and their median age rising to an all-time high (National Association of REALTORS®, 2025). Academic studies point to a persistent and significant housing supply shortage estimated to be in the millions of units, and chronicle housing costs far outpacing wage growth (Blunt Rochester, 2025; Calanog et al., 2023). Research from institutions like the Joint Center for Housing Studies at Harvard University further detail how high home prices, elevated interest rates, and rising insurance and property taxes have intensified financial stress on both homeowners and renters (Joint Center for Housing Studies, 2025). In fact, we are in a “new moment” on affordability across the American political economy, and affordable housing is the key to local economic development and national economic security; however, this narrative is only beginning to gain traction.

Despite this challenge, there is a wide range of conversations and perspectives regarding causes, effects, solutions and responsibilities in the realm of affordable housing.

For much of 2025, the **University of Florida Center for Public Interest Communications** has been engaged by the **Housing Partnership Network** in a project to “support developing, articulating and promoting a positive narrative for the affordable housing sector to support [HPN’s] systems change work.”

In response to HPN’s request for proposals, the Center developed a 10-month, mixed-method research and strategy development process to help develop recommendations for HPN and member organizations as they build and share stories that layer up to their narrative change goals. Through this, we provided for HPN’s objectives:

- Understand the current narrative around affordable housing and mission-driven housing organizations
- Identify the narrative shift required to build support for more affordable housing, support the reputation of the nonprofit housing sector, and clearly define how the sector is an integral part of the solution to the housing cost crisis.
- Promote a positive narrative for the affordable housing sector that clarifies and emphasizes the sector’s important role in addressing the housing crisis in the U.S., supporting community development, and driving economic mobility and racial equity.”

“We are in a ‘new moment’ on affordability across the American political economy, and affordable housing is the key to local economic development and national economic security.”

We used a phased approach:

- First, we examined and conducted a narrative review of existing HPN and member outreach materials.
- We analyzed recurring themes in online conversations on affordable housing and asked HPN collaborators and experts to think about the affordable housing narratives through the Center’s Six Spheres of InfluenceSM framework — policy, media, communities of influence, advocacy organizations and efforts, the market and social norms.
- We analyzed narratives appearing in news media looking for common narratives and differences in outlets serving a spectrum of political perspectives.
- We conducted 14 interviews and 1 focus group with a range of communications specialists, nonprofit leaders, builders, journalists, researchers, and economists working in the affordable housing sector.
- Finally, we developed a national survey experiment matching the U.S. demographic characteristics (n = 1400) to examine how different story frames might effect change and provide insight into how the U.S. population sees the affordable housing sector.

Our Primary Research Questions:

1. Can we increase support for affordable housing by demonstrating its direct effect on people in their own communities and daily lives?
2. What are the effects of psychological construal level theory (framing issues as either psychologically “near” and concrete or “distant” and abstract) on narratives about affordable housing?

In the survey, we didn’t just ask people what they thought about housing and how to make it available and affordable to everyone; we also ran an experiment testing four conditions that show how our country’s housing crisis affects real people and communities—including ourselves and people we care about.

Here’s what that looked like:

<p>Condition 1 Four interconnected stories about how affordable housing benefits <u>you and the people around you</u></p>	<p>Condition 2 Four interconnected stories about how affordable housing benefits <u>a distant community</u></p>
<p>Condition 3 An individual story about a couple searching to <u>buy an affordable house</u>, and how it benefits you</p>	<p>Condition 4 An individual story about a couple searching to <u>rent an affordable apartment</u>, and how it benefits you</p>

The experiment’s objective was not to prove that stories work, as that is already well-established and the Network uses stories in its work. Instead, the goal was to understand **how to build better and more effective stories about affordable housing.**

Topline Findings

No matter where you look, Americans are talking about the housing crisis that's affecting every aspect of American life—from the struggles of people we care about looking for housing they can afford to the pain of people living in tents or other inadequate shelter across the country.

Over the past year, we've scrutinized this conversation. We started with a **deep dive on existing expertise through conversations and workshops with HPN leaders and other housing experts**, pulling insights from individual interviews and group conversations and guided workshops. We collected insights from a **survey of 1,400 adults that mirrors the U.S. population** in terms of demographics, including race, ethnicity, income, education, age, and geography. We **reviewed (through literature, media and social scans) how experts, journalists and influencers are talking about affordable housing**. These conversations are also highly contemporary: our survey was in the field in October 2025, as the U.S. government shutdown, politically significant elections and a pause in SNAP benefits amplified national discussions about housing and the economy.

We already know stories work.

We wanted to learn **how to tell better and more effective stories about affordable housing** that might decrease opposition to affordable housing. A framing experiment allowed us to test novel approaches against traditional storytelling methods, including whether narratives (interconnected stories of people who depend on each other and who we depend on for essential jobs like teaching, elder care, firefighting, and grocery store service) are more engaging and moving than individual stories. We wanted to see if people care more about this issue when they see how it affects them, even if they live in stable, affordable housing themselves.

It is important to note that **no single story or message will effect the change you seek**. Dominant societal narratives are not singular beliefs but complex, deeply embedded cognitive frameworks

that are constantly reinforced over time through a multitude of sources (Kendall-Taylor & O'Neil, 2016). A lone counter-story, however compelling, is often dismissed as an exception to the rule or filtered out by confirmation bias, which causes individuals to favor information that confirms their existing beliefs (Benford & Snow, 2000). Effective narrative change is instead a long-term, ecological process. It requires a high volume of consistent, interconnected stories and messages delivered by a diversity of trusted messengers across various platforms.

With these findings, we're building a guide for HPN and member organizations to pragmatically focus their stories on specific actors at specific times to build the web of stories that will drive narrative—and economic—shift around affordable housing.

Here's what we learned:

1. The best way to build support for affordable housing is to share stories about people we depend on in the community.

We examined whether each of the four conditions changed participants' perceptions of aspects that could be affected by affordable housing. Only Story Condition 1 (see introduction), which focused on interconnected stories about how affordable housing benefits the people around you and who you rely on, improved people's belief that affordable housing would improve the quality of life for residents in affordable housing, and increased support for affordable housing at the neighborhood level.

2. This is a new moment to do this narrative change work: worries about affordable housing are deep, broad, and getting worse.

A significant majority (71.4%) reported that affordability has worsened compared to a few years ago. Younger participants were more likely than older participants to report that housing affordability has worsened. Close to half of the respondents (46.7%) reported being moderately or extremely concerned about being able to afford housing. Just 26.7% said they weren't concerned. And nearly half (44.4%) of respondents said they know someone who is having trouble finding affordable housing.

3. Tie this "new moment" on affordability to affordable housing as the key to local economic development and national economic security.

If there is not enough affordable housing, then workers can't live within commutable distances to their work to make it viable for them to work. Yet, the economy, employers, and all of us rely on workers, and now the housing system is literally not working for them.

4. Proximity and connection make stories more effective.

The most effective narratives focus on how affordable housing improves our own communities, and how improving housing for anyone affects us and the people we care about. Stories of community and interreliance among people are more compelling than stories focused on individuals. We care more about people in our own communities. We compared stories that framed affordable housing as a local issue that affects "people around you" with stories about people "far away." The local frame was the most effective, and the positive effect diminished when the story was about a faraway community.

5. There's still a bias against renters, so talk about them as helpful members of the community.

An interesting finding came from comparing two nearly identical stories where the only difference was whether a family was seeking to buy a house or rent an apartment. When the

story included renting an apartment, it triggered negative stereotypes and “reduce[d] their positive beliefs and increase[d] negative beliefs” about affordable housing. If you don’t have to, don’t talk about people looking for affordable housing as simply “seeking to rent an apartment.” Instead, talk about them as helpful members of the community.

6. There is nearly universal media coverage framing this issue as a crisis.

Media outlets across the spectrum acknowledge a significant housing affordability crisis in the United States, affecting working families’ ability to achieve the American Dream.

7. However, perspectives in media coverage diverge around solutions.

Cause and Blame: Liberal-leaning media often point to market failures and insufficient government funding, while conservative-leaning media cite excessive regulation.

Preferred Solutions: Liberal-leaning sources tend to support demand-side assistance and direct government spending, whereas conservative-leaning sources advocate for deregulation and private-sector incentives.

8. While stories of people we depend on in our communities (interreliance) do the most to build support, ALL stories we tested work.

Our results showed that all four conditions we tested improved people’s support for building affordable housing.



Narrative Themes to Drive Support for Affordable Housing

Many positive narrative themes surfaced in our review and conversations with affordable housing experts. We encourage using these themes when building counter-narratives and engaging in existing conversations.

- **Affordable housing is the key to local economic development and national economic security:** This is a new moment for affordability, economic development and affordable housing. For economic development to be strong at the local, state, or national level, affordable housing is needed for the economy to work. If there is not enough affordable housing, then workers can't live within commutable distances to their work to make it viable for them to work. Yet, the economy and all of us rely on workers, and now the housing system is literally not working for them.
- **People, not buildings:** The most resonant messages describe affordable housing as a “home” that provides stability for people at different phases of their lives—not a house, unit or structure.
- **Strong, vibrant communities:** Frame affordable housing as the key to strong, vibrant communities where everyone benefits from stability and can contribute to their full potential. For example, affordable housing contributes to economic growth and development at the community level. Essentially, we need more affordable housing to effectively grow our local economies.
- **Localize and be concrete:** Narratives, data, and proposed solutions must include local context like place names, roles, titles and names of local leaders, and community traditions to address concerns about community change.
- **The American Dream:** Connect affordable housing to core American values of choice, opportunity, class mobility and the opportunity for communities and people to thrive.
- **Essential infrastructure:** Describe affordable housing as “literally infrastructure,” akin to transportation, water and sewer or power supply, not a social program. Highlight its role as a root cause of and solution to other societal challenges.

“Raising awareness’ about the facts and data on affordable housing will never be enough—and may actually make your work even harder.”

To Effect Change, We Need to Share Stories Strategically

Narrative change is not going to be accomplished by identifying and repeating a few taglines or marketing points. We know there is no simple solution or one-time intervention in “housing affordability.” We build our recommendations on the “narrative paradigm” theory of Walter Fisher, et al., essentially: “a good story is better than a good argument.” Supplementing that with our Science of What Makes People CareSM framework and its research underpinnings, we posit that “raising awareness” about the facts and data on affordable housing will never be enough—and may actually make your work even harder.

In this report, we share strategies for putting this research into action. We have identified some harmful pervasive narratives and counter-narratives that might displace them. We’ve identified some “actors” with whom these counter-narratives can be shared. We make some short-term recommendations and what HPN could do in the long term.

As HPN and member organizations build their stories to create this narrative change, and activate the elements of HPN’s national housing strategy vision, we encourage a strategic and pragmatic approach:

- 1. Identify what we want to change.** What, specifically, you are working toward now? This could be an element of HPN’s vision for national housing strategy. Be pragmatic and focus your efforts on one area or intervention at a time—knives are sharpest at their narrowest points. Think about your larger goals, but activate tactics in a focused way.
- 2. Identify who can make the change (who the story is for).** Think about the spheres of influence and how acts in one or more spheres can

change others. Which of the actors are you trying to reach with this engagement? How might you shape your story to connect with what’s already important to them?

- 3. Choose stories about people who matter to your actors.** Our research shows that we’re most moved by stories involving people in our community and how they intersect in our own lives. When we’re able to identify with an experience and connect with our own, we are more likely to engage.
- 4. Include the data or perspectives you want your actors to remember.** Once you’ve introduced a character, we can identify with that character’s “world” (or context around their experience). After we identify with a character, we’re more open to learn more and this gives us opportunity to include additional contexts, citing data and trends, through connecting to the character’s experiences. But be sure to include a range of characters in your story efforts so as not to create an “exemplar” of the issue. Which, even if unintentionally, can make that character the face of a broader social challenge (Niederdeppe, 2022)
- 5. Be specific about what they can do to help address housing affordability.** Driving change requires much more than “raising awareness” around an issue. Utilize your actors’ attention following the story by sharing what act they can do to help you accomplish your goals.

What We Mean By “Effective Story”

We know stories are the most powerful tool we have for engaging people with new ideas and challenging mindsets. But what exactly is a story? Effective use of story in strategic communications is essential and must include these essential elements:

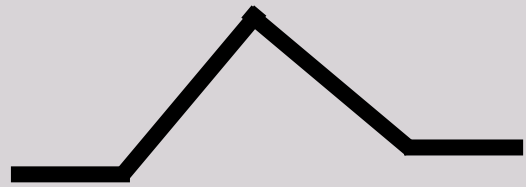
Stories follow a narrative arc.

Our dive into the science of story shows that the narrative arc, famously illustrated by Gustav Freytag’s Arc, in which he created a pattern showcasing norms of Western literature after examining the complete works of Shakespeare, is one of the most effective ways of conveying information to non-expert audiences. (While Freytag’s arc is seen in most Western cultures, other cultures across the world have similar story structures and matching cultural norms to the story is important.)

The arc offers a map for establishing characters, creating tension and resolving that tension in a tight package. When stories follow this arc, and we experience uncertainty about the outcome of the story, we become engrossed and often we find it easier to take in new perspectives.

The arc works like this:

- In the opening of a story, we are introduced to character and setting. This is the exposition and it introduces us to the contexts. Centering the story on an individual character at the beginning increases our “identification” with the character, enhances our interest and decreases senses of “pseudo-inefficacy” surrounding response to the issue.
- As the story unfolds, we meet new characters who introduce more context, tension and uncertainty into the story. We can introduce here the systems at play, often as an antagonist. This is rising action, and that’s where the line goes up in the diagram. We can often “zoom out” and share details of the larger issue and provide data and context.



- At the peak of the arc, the central character faces a challenge they may not be able to overcome. This is what engages or invests us in the issue. This “moment of uncertainty” is what draws us in.
- As the arc declines, the central character works with others to address the problem, and the flat line at the end suggests their future lives after the story has unwound. This the opportunity for us to share our call to action or how our ideas and proposed solutions will help build the world we wish to see.

We find it helpful as you are building your stories to actually plot the points of the story on a copy of the arc to ensure that you are not skipping critical parts. For example, organizations often skip that top moment of the climax, or moment of uncertainty. The uncertainty is seen as vulnerability, and often organizations try to downplay that. Yet vulnerability is what leads to a sense of authenticity.

Stories need characters

Research in narrative psychology and communication demonstrates that character-driven narratives are essential for fostering audience engagement and catalyzing behavioral change. We “identify” with characters, a phenomenon where audiences are significantly more likely to offer aid or empathy to a specific, vivid individual than to a statistical group, as identifiable subjects evoke stronger emotional responses that bypass analytical resistance (Schelling, 1968; Small & Loewenstein, 2003). By allowing audiences to adopt the perspective(s) of characters,

storytellers can generate the empathetic connection necessary to alter beliefs and motivate real-world action that data citation cannot (de Graaf et al., 2012).

Stories need to feel (and be) true.

Authenticity is a hallmark of story building. The sad truth of human cognition is just because a story is true doesn't mean it will be found true. The verisimilitude of your story, or the appearance of being true or real to the people consuming the story, is a critical component of your story design. This is why our story building technique emphasizes identifying who the actors are and what makes them tick. You will want to design the frame and presentation of your facts with these actors in mind. Be sure you are sharing stories that add to your credibility – only tell true stories, not stories you wish to be true. Resist the urge to combine multiple people into a perfect “character sketch” for your stories. That's a quick way of losing the trust of your actors.

Compelling stories transport us.

When we experience a great story, we feel ourselves become part of that world momentarily; and in the best, we may come back to our own world “transformed.” Communications scholar Melanie Green, Ph.D., who has studied the theory of narrative transportation extensively, identified three aspects of narrative transportation, including:

- *The opportunity to enter the emotional world of a character* – when we're transported into a story, we often feel the strong emotions the characters do. That can sometimes result even in temporary physiological changes in our own bodies. Effective narrative transportation activates strong cognitive and emotional empathy versus just trying to trigger compassion.
- *Compelling characters who we identify with* – we need to include details and experiences that allow us to connect our own identities or lives with the characters featured in the story. Lean into stories that show affordable housing affects people around you.
- *Vivid detail* – when we experience a story, we create that world in our minds and tie it into the schemas our brains create to process the information that comes in. Tying detail into our senses, especially strong visual language, is very effective in generating transportation effects.

It's worth working toward narrative transportation, because when people experience it, they are more likely to take the perspective of a central character and less likely to argue or disagree with the central point of the story.

Narratives to Change

To understand the current narrative around affordable housing and mission-driven housing organizations, we analyzed recurring themes in online conversations and media across the political spectrum, asked HPN collaborators for their take and interviewed experts working in the sector.

Our research uncovered dozens of harmful narratives about affordable housing. This section distills the findings into four themes.

As HPN and member organizations use stories in change efforts, we recommend entering conversations along these themes and developing counter-narrative stories that demonstrate alternatives to these themes.

1. Harmful Depictions of People Living in Public or Social Housing

“Limited economic mobility is a result of personal failings.”

This “bootstrap” narrative suggests people who can’t find or afford housing lack personal grit and determination, or don’t work hard enough. It suggests that anyone who works hard can overcome the barriers to home ownership. This narrative pervades most discussions of public support. Liberal- and conservative-leaning media depict those who live in affordable housing—and why they live there—differently:

Deserving vs. Privileged.

Liberal-leaning media often depict public or social housing tenants as vulnerable populations deserving of support and better living conditions, highlighting issues like evictions, bureaucratic barriers, or poor living conditions. In comparison, Conservative-leaning media, especially the more extreme ones, describe living in public or subsidized housing as a form of “privilege,” stating that

tenants don’t have utility bills and rising property taxes or rent increases don’t affect their food budgets. Even ‘deservingness’ is fraught, with some people represented as more deserving than others.

External Factors vs. Personal Responsibility.

Liberal-leaning media tend to attribute the struggles of these individuals to systemic issues, market failures, and policy choices, such as insufficient social housing investment, landlord behavior, and barriers to building affordable housing. Conservative-leaning media include market issues, but are more likely to link the problems to immigrants as the cause of the increasing prices in the housing market. They are more likely to imply a lack of personal agency or financial literacy in the tenants and homeowners.

2. NIMBYism: Those opposed to affordable housing in their own communities

“Affordable housing brings down property values and changes the character of our neighborhood.”

Some people opposed to affordable housing believe it will drive down the prices or values of homes in their community, or that the people who live in affordable housing will change the neighborhood for the worse. The same can be said of affordable housing property if it is not planned well or does not fit the character of the neighborhood.

NIMBYism is often rooted in racism, classism, or prejudice against those we perceive as different. According to our interviews, some are opposed to affordable housing

near them because of uncertainty, fear of change, or a lack of adequate planning by the developer, or even aesthetic considerations. Even people who agree that affordable housing is important don’t necessarily want it in their building, close enough to block their light, or in their surrounding community.

This narrative is harmful because it can lead residents to advocate against zoning for affordable housing in their community with local policymakers. It may result in

vandalism, harassment, and other violent or unwelcoming behaviors against residents or affordable housing.

An insight from our interviews with experts was to avoid the term NIMBY or YIMBY (“yes in my backyard”) al-

together. Instead, say “people who are opposed to affordable housing in a specific location or neighborhood.” A few interviewees said “NIMBY” was pejorative and “YIMBY” unnecessarily creates in-group/out-group dynamics.

3. Role of Government

Perennial message of the “failed government program”

According to this narrative, the government—federal, state, and local—needs to be involved in addressing the housing crisis. The importance of government programs, policies, and funding is a constant theme among media, though the nature and effectiveness of government involvement are subject to differing interpretations.

The government is not doing enough.

On one hand, some believe the government and politicians are not doing enough to make housing a priority. This narrative focuses on the government’s neglect of basic needs, like housing and healthcare. Liberal-leaning media are more likely to argue for government intervention and propose solutions such as direct government building

or substantial subsidies/financing, tenant protection and rent control, and other demand-side assistance like down payment grants.

The government is too big, and the market should solve this problem.

Conservative-leaning media are more likely to argue for deregulation and less government intervention. The recent executive order blames government regulations, especially zoning, for the housing shortage, contributing to the narrative that if the market is allowed to perform without government interference, this problem will be solved by the dynamics of supply and demand.

4. Landlords, Developers and the Wealthy

“Landlords are bad.” “Developers are just out to make money off of low-income populations.”

In this narrative, **landlords and developers use their land and property to take advantage of lower classes and build their own wealth.** This narrative has deep roots in culture and history. The “evil landlord” trope is the root of the game [Monopoly](#) (originally called “The Landlord’s Game”) (Abdelfatah, et al., 2022) and can be found in the origins of the term “[boycott](#).” Today, both Liberal- and Conservative-leaning media portray builders and landlords as key players necessary for increasing supply, often hindered by external factors such as increased costs, regulations and interest rates.

However, Liberal-leaning media are more likely to portray certain landlords, particularly large or corporate ones, negatively, accusing them of contributing to the problem through practices like rent gouging or using technology to coordinate price increases. Conservative-leaning media

are wary of government restrictions on landlords, arguing that government restrictions on landlords can make them less responsive to market demands and less willing to invest in new supply.

The wealthy hoard resources. This narrative centers class and is focused on the wealthy privatizing properties and opposing affordable housing that may affect that property. Examples of this narrative are second homes and “AirBnBs,” often owned by out-of-staters in desirable places, corporate home ownership and single-family housing zoning. Negative associations with city density and perceptions that cities are dangerous are tied to this narrative. The wealthy are able to hoard their own private resources to address these problems, but they do so at the expense of affordable housing for others.



Immediate Approaches for HPN's Narrative Work

In future engagements, focus on building these counter-narratives

RECOMMENDATION: Identify and share stories that focus on how affordable housing improves our own communities, and how improving housing for anyone affects us and the people we care about. Focus on these themes:

- **Affordable housing is the key to local economic development and national economic security:** This is a new moment for affordability, economic development and affordable housing. For economic development to be strong at the local, state, or national level, affordable housing is needed for the economy to work. If there is not enough affordable housing, then workers can't live within commutable distances to their work to make it viable for them to work. Yet, the economy and all of us rely on workers, and now the housing system is literally not working for them.
- **People, not buildings:** The most resonant messages focus on affordable housing as a "home" that provides stability for people at different phases of their lives.
- **Strong, vibrant communities:** Frame affordable housing as the key to strong, vibrant communities where everyone benefits from stability and can contribute to their full potential. For example, affordable housing contributes to economic growth and development at the community level. Essentially, we need more affordable housing to effectively grow our local economies.
- **The American Dream:** Connect affordable housing to core American values of choice, opportunity, class mobility and the opportunity for communities, and people to thrive through ingenuity.
- **Essential infrastructure:** Describe affordable housing as "literally infrastructure," akin to transportation, water and sewer or power supply, not a social program. Highlight its role as a root cause of and solution to other societal challenges.
- **Localize and be concrete:** Narratives, data, and proposed solutions must include local context like place names, roles, titles and names of local leaders, and community traditions to address specific concerns about community change. Show prevailing wages for professions in the local municipality to help build support there. Display pictures of proposed housing developments.

Tie into the national conversation on economic security

Through the research, we're seeing indicators that affordable housing is likely to be an important issue in the 2026 national and local elections.

RECOMMENDATION: Use the HPN study finding below to validate the observation that housing affordability is a top-tier political issue that is “driving voter sentiment,” not a niche topic. Engagement with elected officials at all policy levels may be particularly effective if actionable solutions are also provided.

- **Perceptions of affordability have worsened, and there is a high level of concern about the ability to afford one's own housing. Both perceptions are**

higher for younger individuals. When asked about their perceptions of housing affordability compared to a few years earlier, a large majority (71.4%) reported that affordability has worsened. The results showed a negative correlation between age and perceptions of housing affordability. Similarly, younger participants were more likely than older participants to report that housing affordability had worsened. When asked whether they are concerned about their ability to afford housing, close to half of the respondents (46.7%) reported being moderately or extremely concerned. Only 26.7% reported not being concerned. Similarly, 44.4% of respondents reported knowing someone who is having trouble finding affordable housing.

Lean in to the narratives you are currently using with care

In our materials review, we identified recurring themes that HPN is already using in its communications:

- “Home ownership is a proven wealth-building tool;”
- “decrease the racial homeownership gap,”
- “removing barriers faced by prospective BIPOC homebuyers,”
- “significant social impact”
- and “innovative social enterprises.”

RECOMMENDATION: As HPN works to continue to build on these narratives, we encourage the use of stories to “show, don't tell” how these goals may manifest.

- **Be as concrete as possible in your description of the outcomes you seek.** Amorphous terms like “innovative social enterprises” may mean different things to different people based on their experiences. Fill those terms with meaning. Use the stories to demonstrate the outcomes you seek. Be concrete about the changes you want to see and how they will help communities.

- **Make sure your depictions don't lead to an “us vs. them” response.** In economic uncertainty like that the U.S. population is currently experiencing, certain feelings of resource guarding are triggered. While focusing your solutions on specific populations is good strategy in driving outcomes, limiting your stories descriptors and characters to the perceived “them” might drive up resistance to your interventions. Avoid using the terms NIMBY or YIMBY (“yes in my backyard”) altogether. “NIMBY” is considered pejorative to those opposing local affordable housing, and “YIMBY” unnecessarily creates in-group/out-group dynamics.
- **Continue representative storytelling, but don't limit the stories you uplift to expected archetypes.** Uplift stories that counter existing beliefs or expectations of the actors to whom you are targeting the story. Avoid “savior narratives” and featuring characters representing certain demographic groups as solely “victims.” Find opportunities to frame as “victors” in driving the change.

Apply “Asset Framing” in the stories you share

Asset framing is a narrative strategy that defines people by their aspirations and contributions first rather than by their problems or deficits—to inspire investment in their success rather than pity (Shorters, 2021). Applying this theory to affordable housing conversations provides a powerful alternative to deficit-based narratives that define people by their problems (e.g., “low-income,” “housing-insecure”).

This approach fundamentally reframes the issue to build broader support and drive more effective solutions. Key applications include:

- **Defining people by their aspirations and contributions first.** Instead of leading with a label like “low-income families,” communications would begin by identifying the group by their assets, such as, “the teachers, nurses, and service workers who are essential to our community” or “families striving to build a stable foundation for their children”

(BMe Community, n.d.). Only after establishing their value and aspirations would the challenge (the lack of affordable housing) be introduced.

- **Presenting the housing crisis as a systemic barrier, not a personal failing.** The issue is not that people “need” housing due to personal deficits. Rather, “striving, contributing members of our community are being held back” by a housing market that is inaccessible.
- **Shifting the frame from “charity” to “investment.”** Deficit-framing (defining people by their problems) often inspires pity, which leads to solutions built around “charity” or “service.” Asset framing (defining people by their potential) inspires empathy and investment, recasting affordable housing as a high-return investment in the community’s workforce and future economic success.

HPN should be just one voice of many reinforcing these new narratives

The narrative change effort will not be successful if it is only the formal communications from the Housing Partnership Network that is using these tools. We recommend sharing these insights with HPN member organizations, affiliates and others in the housing advocacy space. Working in concert, with multiple organizations reinforcing the narrative frames, will compound efficacy of this work.

If desired, the Center can develop a curricular program and workshop series that can be offered at conferences, via webinars or other custom HPN-driven engagements that can help other communication officers and organizations embrace this approach. A similar program has been developed with the Council on Foundations following the development of a report on narratives on philanthropy.

HPN’s pending “vision for a national housing strategy” document will be an important strategic underpinning for the next few years of HPN and collaborators’ work. Yet not every actor that is required to help will need to be aware

of the whole document. We recommend spending less time on “raising awareness” of the document and more on connecting what you’d like to see happen with actors who can help and focus your energies there.

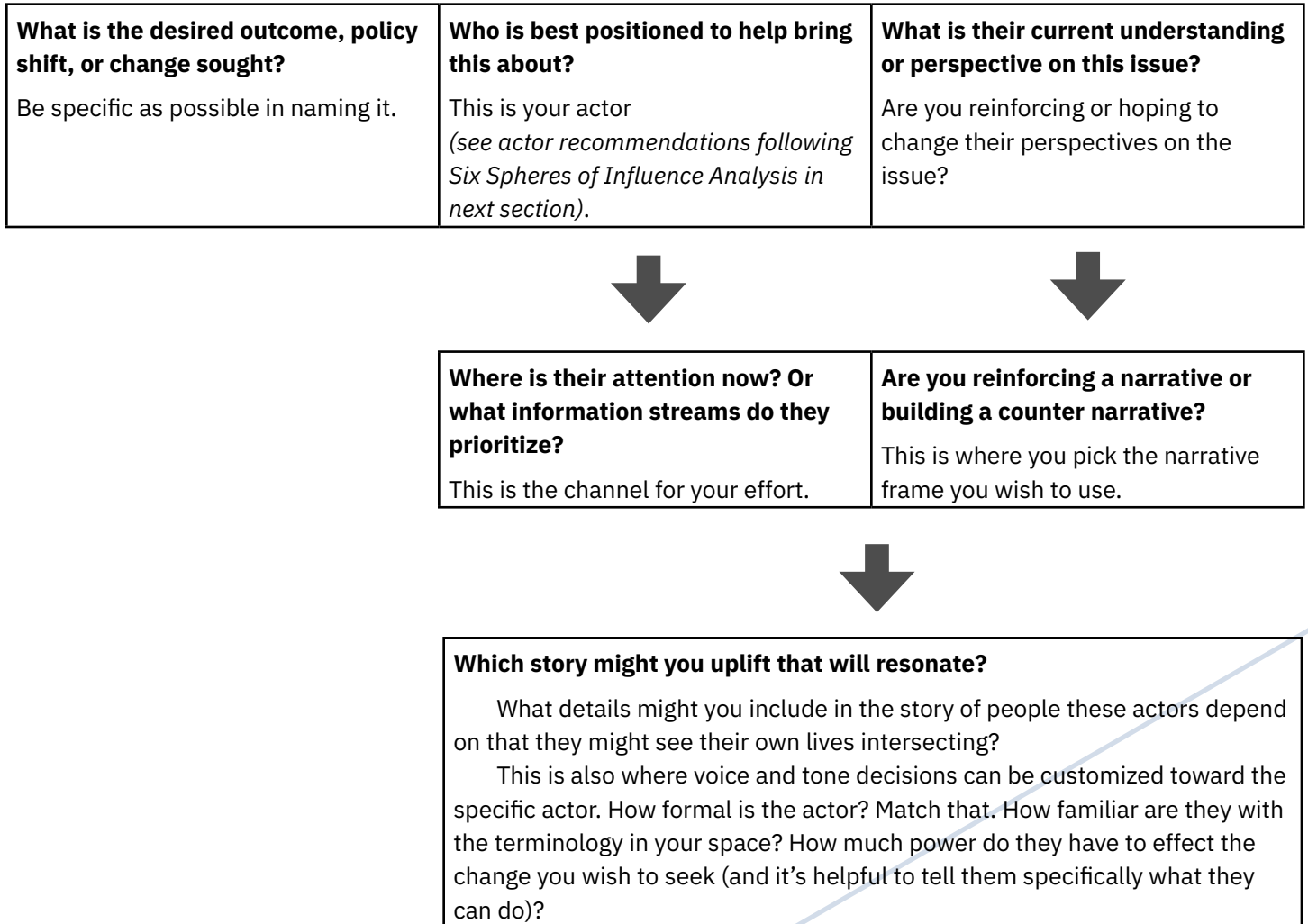
No single story or message will effect the change you seek

This document identifies types of stories and narrative frames that can drive the change you wish to seek. Rather than a single new narrative to reinforce, this narrative change effort will require a series of specific communication engagements and stories focused on specific actors at specific times based on what action HPN wishes to see. This pragmatic approach gives HPN and partners opportu-

nities to develop an effective narrative landscape in which to accomplish their goals.

To employ this narrative strategy, we recommend that each communication effort answers the following before making decisions on channel, media or creative choices on the story or communication effort.

Repeat for different actors or desired shift.



Actors of Focus - Six Spheres of InfluenceSM

The Center’s **Six Spheres of InfluenceSM** framework provides an actionable model for mapping a strategic communications landscape by categorizing key actors and systems into six distinct arenas: **Policy** (e.g., government, regulators, and corporate policymakers), **Media** (including news, social platforms, and entertainment), **Activism** (organized groups creating pressure for change), **Communities of Influence** (such as think tanks, academia, and associations that shape discourse), **Social Norms** (peer-influenced behaviors), and **Market/Industry** (companies, financial sectors, and industry groups).

This model enables a systematic identification and analysis of the specific individuals, organizations, and platforms within each sphere and can help an organization identify where their resources of time, effort, relationships and influence can make the biggest difference. We recommend this model vs. traditional definition of “audiences” in which to focus. This allows us to evaluate which might be most possible to change—revealing the most effective levers to pull to drive change and concentrate engagement effort. Essentially, the framework makes it possible to identify a specific change to work toward by offering a way to understand the conditions and interconnections across each of the spheres through which change can happen.

Based on the workshop with HPN, we’ve identified actors across the six spheres; some who may, and others who may not, have been previously considered. Here’s some actors in each sphere and where we might expect to find alignment with HPN’s vision and priorities:

Policy

Actors	Potential Alignment in Priorities
Policymakers and staff at national, state and local levels	There’s pressure to reduce housing costs coming from nearly every corner; open to technical conversations, housing as a priority for constituents
City planners	Planning for communities that can thrive economically, reducing traffic, reducing numbers of unhoused
Candidates at all levels of government	Voters are deeply concerned about housing costs for themselves and people close to them
Regulators in housing agencies	The importance of housing people who provide essential services in every community

Media

Actors	Potential Alignment in Priorities
Journalists who cover politics and policy	Shift focus to larger economic benefit vs. resource guarding, housing is a priority for nearly every American, likely to be a factor in Fall 2026 elections at every level of government
Entertainment industry	Including concerns about housing affordability in scripts will make characters more relatable. Invite writers to share more accurate stories of affordable housing
Trade journals and blogs for real estate, building sectors	Housing is often associated with prestige and exclusivity, but this study suggests that communities that offer housing for people from a range of backgrounds is also appealing

The Market

Actors	Potential Alignment in Priorities
Local business leaders, Chambers of Commerce	Focus on economics of affordable housing in human terms, featuring real stories of people in your community
Developers	Abundant affordable housing options not only serve the community, it may make some communities more desirable to buyers who can spend more
Landlords	Encourage landlords to be outspoken in their support for their community, including local landmarks and businesses
Realtors	More affordable housing options create opportunities to sell homes to new kinds of buyers, present the presence of affordable housing as an asset, rather than a factor that might negatively affect housing values

Communities of Influence

Actors	Potential Alignment in Priorities
NGOs focused on housing	Nonprofits most trusted provider of affordable housing
Religious organizations, such as Catholic Charities	Providing affordable housing; conservatives trust them the most as a provider of affordable housing
HPN members	HPN member organizations are also very influential in the space. Aligning message frames and coordinating focus of message strategy is also important.

Activism

Community leaders who are not necessarily associated with any activist movements may become activists upon learning that affordable housing is being added to their community. They will become information seekers looking for data that supports their opposition. Creating materials that align with their likely search terms might offer a way to connect with this otherwise unorganized but highly motivated group of actors.

Actors	Potential Alignment in Priorities
Current residents	Stories of interreliance, leaning into nonprofit providers as trusted messengers and providers
Historic preservation advocates	Existing buildings offer a way to increase housing supply
Activists associated with the #righttohousing movement	Shifting to community benefit messaging is less adversarial and leads to a “local community-focused” mindset

Social Norms

The communities that could benefit most from greater variation in housing stock may currently see themselves as exclusive enclaves. Three types of norms affect people’s behaviors:

Social norms: Our perceptions of what people we see as being like us believe and do

Moral norms: Our perceptions of right and wrong

Dynamic norms: Our understanding of emerging trends in behavior among people we see as being like us.

Using social and moral norms together can be more effective than either alone. Dynamic norms can be especially effective in creating a sense of momentum.

Actors	Potential Alignment in Priorities
Current residents	Combining social and moral norms in statements like, “We’re joining other communities around the country in increasing affordable housing in our community because our community is at its best when the people we rely on live here too.
Policy makers, other elected officials	People across the country are worried about affordable housing. In our community, we benefit from housing that makes it possible for each member of our community to find a home they can afford.

The Long View of HPN's Narrative Work

Embrace a collaborative approach in narrative change

Promoting a positive narrative for affordable housing requires a collaborative effort to tell stories across the sector. It is going to require other voices to join HPN. To encourage others to adopt these insights and adjust language, we recommend:

- Presenting the findings at conferences, sharing HPN's vision for a national housing strategy and how to communicate about it
- Hosting workshops to train others in the sector and build their narrative skills

- Distributing an actionable list of topline findings and recommendations to other organizations doing this work
- Collecting examples of stories that demonstrate the principles

HPN may also opt to track who's using this recommended approach to get a sense for how the sector is shifting the affordable housing narrative.

Areas of Future Work to Advance This Discovery

Our mixed-methods approach answered a lot of questions and moved research forward; however, it also unearthed areas for future research. Here is a list of areas for future research.

- 1. Further testing of interconnected stories of people needing affordable housing at both the national and local levels.** We found that interconnected stories are the most effective of the stories we tested. Yet future testing of iterations of these types of stories would be beneficial, especially compared to other types of stories. This might be about the type of workers most effective to talk about, what aspects about them to mention—employment, community involvement, etc.—and what communities or groups like which types of interconnected stories.

- 2. More research on higher-income and higher-educated people.** Higher-income and higher-educated people were statistically less likely to support affordable housing in their neighborhoods. More research into what would convince these groups to support affordable housing in their neighborhoods is needed. The findings of less support among higher-educated individuals is a relatively different finding than other studies that did not find this in all cases, yet a few new studies have recently found above bachelor's degree (Douglas et al., 2024a) and those making over \$150k in HH income, have statistically significant negative support (Douglas et al., 2024a). Some studies have found that white, affluent homeowners are more likely to have "localism" beliefs regarding

affordable housing. “Localism is the belief that a special moral authority accrues to people already in a community (e.g., Dye 1963), and that “the needs and desires of established members of the local community should take priority over those of newcomers and outsiders” Wong (2018, 3)” (Manville & Monkkonen, 2021). More research on testing on what will move these folks to support is needed. It might be reducing “localism,” classism, or showing that affordable housing does not hurt property values, blocked views, or is NOT right next to your house, or maybe that affordable housing increases opportunity for one’s family to live locally and might bring in new and old friends into the neighborhood.

- 3. More data is needed on how to talk about renters in different contexts when communicating about affordable housing projects.** In our story conditions, when renters were mentioned instead of homeowners, there was less support for affordable housing in “your neighborhood.” What will help convince skeptics that renters themselves are not a problem and are actually a benefit? On the flip side, previous studies have found renters themselves to be more supportive of affordable housing projects (Matheis & Sorens, 2024; Manville & Monkkonen, 2021). Overall, we recommend talking about renters as helpful, interconnected members of a community, but more research is

needed about avoiding triggers associated with renters.

- 4. We found that stories and messages about local economic growth and opportunity can help build support for affordable housing.** It would be useful to know how to tell stories about economic growth, opportunity and economic stability as key to national security better and make messages about them resonate more in specific locales and with different groups. What works, and why, in this domain is still a gray area—especially for how to best address environmental concerns associated with economic growth and development.
- 5. How to talk about the actual “buildings” that comprise affordable housing better.** We heard loud and clear in our interviews that talking about the people who live in affordable housing is better than focusing on the buildings per se. That said, when proposing a new project, you have to talk about the buildings at some point. More research is needed about the best ways to talk about affordable housing buildings. Our interviews mentioned that showing pictures of proposed buildings or retrofitted units is a good starting point that dispels myths and perceptions about affordable housing buildings/units being of mediocre or low quality. However, more research is needed to determine the details of communicating about the buildings, especially when visuals aren’t available.



Recommendations for measuring narrative change

It is important to remember that narrative change is not a speedy undertaking. The narratives in this space have developed over decades—changing those will likely take the same. Housing affordability also constitutes a quintessential “wicked problem;” it is structurally resistant to resolution through linear or scientific methods. Originally defined by Rittel and Webber (1973), a wicked problem is characterized by deep complexity, interconnectedness with other social issues (such as health, poverty, and transportation), and the absence of a universally agreed-upon definition. In the context of housing, “solutions” are not objectively true or false, but are instead judged as “good or bad” based on the competing value systems of diverse stakeholders—including developers, policymakers, existing residents (NIMBYism), and tenants (Gallent, 2020).

As HPN develops measures for judging its efforts, we recommend a pragmatic and strategic balance of measuring **outputs** and **outcomes**. Measuring both can help the organization observe and catalog the journey to its goals and **can give a fuller picture than just relying on traditional reach metrics** (such as placements, web and social traffic, earned media, etc.).

OUTPUT measures are important in helping to help the organization track new behaviors in adopting the narrative frames. HPN may choose to track output measures such as: percentage of engagements containing stories, engagements utilizing a counter-narrative frame, which actors are in focus, which stories are being uplifted and if asset framing is predominant, etc.

We’re inspired by [ORS Impact’s “Measuring Narrative Change v2.0”](#) framework when developing **OUTCOME measures**. These outcome measures are longer term and require a bit more work in collecting data. It may be worth designing a series of “pulse” check-ins at set intervals (e.g. annually, bi-annually, etc.). Outcome measures can include:

- Organization capacity changes - both at HPN and other organizations in the space. Are more collaborators using the new narrative frames or been trained in them? Is communication capacity increasing? Are program officers and advocates using these frames inherently in their work?
- Media/Cultural discourse - Are the frames appearing in media coverage, popular culture or other cultural discussions organically?
- Attitudes/Beliefs – Is there increased recognition and alignment among actors of focus that align with the narrative framing?
- Policies - Are policy or other debates at local, state or national levels aligning with the narrative frames?
- Institutional Practices/Power - Are there increased representation of affordable housing advocates or residents, including those currently priced out of markets, in key decision-making? Is there increased commitment to resource allocation?

“When funders today talk about ‘I’ve been funding narrative for two years or five years and things haven’t changed,’ I think to myself, ‘You haven’t been funding narrative. You’ve been funding strategic communications—maybe more strategic, maybe less strategic, but communications—and you’ve been funding short-term efforts in an environment that is unfriendly to them.’”

– **RINKU SEN**, executive director, Narrative Initiative

as quoted in “Philanthropy’s New Voice: Building Trust With Deeper Stories and Clear Language” for the Council on Foundations

Methodology

“**HOME: Narratives to Build Economic Security**” is one of the most comprehensive studies of narratives and communication approaches to building support in the affordable housing sector we have found in our research. In this project, the Center for Public Interest Communications took a mixed-method approach to the multifaceted issue of building support for affordable housing. We used a variety of quantitative and qualitative methods to garner insights from people across the U.S. who engage with the affordable housing sector in myriad ways.

All stages of the research for this project followed protocols for ethical human subjects research from the Institutional Review Board at the University of Florida. Using this mixed-methods approach, we explored two questions:

Question 1: What are the current narratives on affordable housing and mission-driven housing organizations in the U.S.?

Our hypothesis for question one was that the current narratives being used in the sector are not effectively showcasing the work of mission-driven or nonprofit housing. To understand the narratives in the sector, especially the negative ones, we conducted the following:

- **HPN Stakeholder Conversations:** The conversations included an exploration of the Center’s Six Spheres of Influence framework with HPN stakeholders and employees. The focus was on unearthing the harmful and positive narratives by investigating each of the six spheres. We held bi-weekly meetings with members of HPN’s staff to further understand the narratives affecting the work promoting the sector.
- **Expert Interviews:** We conducted 14 in-depth interviews and one focus group with subject matter experts in affordable housing policy, communications, polling, and practice.
- **Narrative Scan:** We collected 4,169 news articles (excluding opinion pieces) from January 1, 2024, to March 31, 2025, that covered affordable housing from 61 media outlets across the political spectrum, as rated by AllSides for media bias. We then conducted manual content analysis, followed up with computational coding of the media coverage to identify themes across the political spectrum and between different actors (government, suppliers and operators, owners and renters, and the organizations).

- **HPN Materials Review and Literature Scan:** We analyzed relevant HPN materials and conducted a literature scan of relevant academic literature on communications, narratives, and policy approaches in the affordable housing sector.
- **Social Media Listening:** Using the Talkwalker social media listening platform, our partner the Atlas Lab, created a keyword search query for the exact phrases “affordable housing” and “housing affordability” and applied a noise filter to remove repetitive or irrelevant content. We used an additional filter to limit results to those originating in the US. This process yielded approximately 2.1 million posts. To effectively analyze this volume of data, we used features of Talkwalker’s dashboard to segment the data and summarize key themes.

Question 2: Are there current underutilized narratives, or new narratives, that build the case for a vision of a new housing system that supports the reputation of the nonprofit housing sector, and clearly defines how the sector is an integral part of the solution to the housing cost crisis?

Our hypothesis for question 2 was that a narrative shift or new narrative may be more effective than the current narratives being used in the sector. To identify what might be effective narratives, we relied primarily on the following approaches:

- Expert Interviews
- HPN Materials Review and Literature Scan
- Social Media Listening

Addressing these questions in earlier parts of our research, literature scan, interviews, content analysis, and social listening led us to more specific research questions that we further explored in our national survey:

- A. Can we increase support for affordable housing by demonstrating its direct effect on people in their own communities and daily lives?*
- B. What are the effects of psychological construal level theory—framing issues as either psychologically “near” and concrete or “distant” and abstract—on narratives about, and support for, affordable housing?*
- C. Do specific groups in the U.S., demographic and psychographic, respond differently to affordable*

housing narratives, types of builders and support for it in their locality?

National Survey: A study of 1,400 adults living in the U.S. that mirrors the U.S. population in terms of demographics, including race/ethnicity, income, education, age, and geography. Our online survey was administered by YouGov in October 2025.

In the survey, we didn't just ask people what they thought about housing and how to make it available and affordable to everyone; we also ran an experiment testing four conditions that show how our country's housing crisis affects real people and communities—including ourselves and people we care about.

Here's what that looked like:

<p>Condition 1 Four interconnected stories about how affordable housing benefits <u>you and the people around you</u></p>	<p>Condition 2 Four interconnected stories about how affordable housing benefits <u>a distant community</u></p>
<p>Condition 3 An individual story about a couple searching to <u>buy an affordable house</u>, and how it benefits you</p>	<p>Condition 4 An individual story about a couple searching to <u>rent an affordable apartment</u>, and how it benefits you</p>

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Neighborhood illustrations created in Canva utilizing the image generation tool.

Appendices

FINDINGS:

HPN Materials Review and Literature Scan

To kick off the project, we reviewed materials on affordable housing from HPN, member organizations and other materials flagged by our contacts at HPN. We scanned the academic and non-academic literature on narratives, campaigns, and strategic communications related to affordable housing, focusing on the United States. Our review and scan were conducted in the winter, spring, and summer of 2025.

Materials review analysis

In our materials review, we identified recurring themes which HPN is currently using:

- “Home ownership is a proven wealth building tool;”
- “decrease the racial homeownership gap,”
- “removing barriers faced by prospective BIPOC homebuyers,”
- “significant social impact”
- and “innovative social enterprises.”

Some of the questions that arose from the material review included:

- Have economic growth and development frames at the local level been tested and tried in the affordable housing sector?
- What about terms such as “affordable housing partnerships,” “workforce housing,” and “housing service provider? Would they have an effect stronger or more limited than HPN’s primary phrasing of “affordable housing”?
- Since the current climate in America does not trust wealth much and often sees landlords as “squeezing” the lower and middle classes, presenting softer frames of affordable housing, landlords/builders/providers seem key to combating that narrative. For instance, the sentiment of ‘I don’t trust the wealthy, but I trust my wealthy landlord, at least compared to the others I’ve heard about’ seems prevalent.

Published research literature scan

Our literature scan found that the affordable housing and rent crisis is negatively affecting many Americans, especially those from younger generations. **There is no doubt that the cost of housing has increased faster than wages over the past 30 years, making owning and even renting harder than they used to be.** This challenge is especially true for Millennials and Gen-Z, who face steeper costs to entering the housing market than previous generations.¹

¹ Data from the St. Louis FED shows, “When considering the relative costs for housing, it is clear that Millennials have faced the highest financial burden compared to their predecessors...Furthermore, the cost of housing no doubt has emerged as a crisis and there are numbers to show it is a crisis for many Americans struggling to afford rent or their own home. Numbers back this perception up as the housing prices to wages ratio has stabilized at a high level since the 1990s...In the 1960s, the ratio was around 4.4 years, meaning it would take approximately 4.4 years of the average annual wage to purchase an average

In public opinion polling, we found high levels of support, around 70%, for increasing affordable housing (Anderson et al., 2025). However, **much lower levels of support were found when affordable housing was being proposed or built in one's own neighborhood** or next to where one lives (Anderson et al., 2025; Hankinson & de Benedictis-Kessner, 2024). Essentially, NIMBYism is still a big issue, yet we did find in the interviews that the term is considered pejorative for those who are not supportive of local affordable housing, despite being prevalent in academic and non-academic sources.

Questions that emerged from the literature scan were:

- Do class-based frames oriented at the middle class—of which many Americans think they are and strive to be—work?
- Would middle-class housing or workforce housing terms work better than affordable housing?
- Does this kind of terminology deflect classism?
- Do abundance frames work better than scarcity or zero-sum frames?

Other questions emerged from further reading, including:

- Can the perceived “construal-level” change the views of those against affordable housing near them? Have frames and messages focusing on members of your family, or your friends, who need local affordable housing been tested on those against affordable housing in their neighborhood?
- What about frames and messages focusing on people who provide services, healthcare, or safety in your neighborhood, not being able to live locally due to no affordable housing options?

house...The 1990s saw some fluctuation, with the ratio peaking and then stabilizing around 6 to 7 years...As of 2024, the ratio is approximately 7.6 years, reflecting the significant rise in house prices relative to wage growth over the past several decades. This ratio underscores the increasing challenge of housing affordability, despite the growth in wages” (TimeTrex, 2024).

FINDINGS:

Summary of Narrative Themes We Observed Recurring in Expert Interviews, Six Spheres Analysis with HPN and Social Scans

1. NIMBYism

According to this narrative, affordable housing will drive down the prices or values of local homes in a community. The people who live in affordable housing will change the neighborhood for the worse. This sentiment is rooted in racism, classism, or prejudice towards races or ethnicities that are different from one's own and/or against those of perceived lower economic status. Even people who agree that affordable housing is important don't necessarily want it in their building or community.

Examples from the workshop:

"NIMBY - Affordable housing brings down property values." +2

"NIMBY - ... changes the character of our neighborhood." +2

"Section 8: concentrated bad actors, run-down ghettos, for black and brown people, for people who are not working, people you don't want in your neighborhood" +1

This narrative is harmful because it can lead residents to advocate against zoning for affordable housing in their community with local policymakers, it can lead to vandalism, harassment, and other violent or unwelcoming behaviors against residents, and constrained resources as a result of lobbying by current residents.

From Noel: NIMBYism is ultimately about fear—would it be effective to call out the fear? It's never been about property values.

2. Landlords and developers use their land and property to take advantage of lower classes and build their own wealth

This narrative has deep roots in culture and history. The "evil landlord" trope is the root of the game [Monopoly](#) (originally called "The Landlord's Game") and can be found in the origins of the term "[boycott](#)."

Examples from the workshop:

"Landlords are bad" +1 +1;

"Developers are "well-heeled" (just out to make money)"

"Greedy" developers making money off of low-income populations"

From Noel: HPN's unique struggle is around differentiation—there *are* bad tenants and bad landlords. These stories are true, and they get turned into tropes. These should not define the industry—but they shouldn't undermine the sector.

3. The government (and politicians) are not doing enough to make housing a priority

The government is prioritizing things that don't matter to material life, such as the TikTok ban, rather than focusing energy and money on basic needs, such as housing. A variant of this is that the government doesn't have the skills or resources to solve the problem or that government is stretched too thin.

Example from the workshop:

“Perennial story of “the failed government program”

Examples from social listening report:

“Government Priorities

- Criticism of the US government's focus on banning TikTok while neglecting issues like healthcare, affordable housing, and human rights.
- General calls for the government to prioritize addressing issues such as mass shootings, genocide, feeding children, protecting human rights, affordable housing, free healthcare, better road infrastructure, employment solutions, student debt relief.”

This is complex, takes many forms, and continues to evolve.

Gov't critique takes two general forms: 1) government priorities are not focused on affordable housing and 2) government is the problem and should get out of the market.

Keep an eye out for a possible narrative emerging about post-Trump gutting the programs.

4. The government is too big, and the market should solve this problem

There are negative connotations associated with anything “public” (housing, hospitals, schools). There is a conservative argument against larger government and governmental scope creep into social issues. The recent executive order blames government regulations for the housing shortage, contributing to the narrative that if the market is allowed to perform without government interference, this problem will be solved by the dynamics of supply and demand.

Contributing to this narrative is the fact that policies are often referred to by a program name—like “Section 8”—rather than descriptive terms like “housing assistance vouchers.”

5. Anyone can achieve the American dream of home ownership if they work hard enough

People who can't find or afford housing lack personal grit and determination, or don't work hard. Anyone who works hard can overcome the barriers to home ownership. This narrative shows up as “deservingness.” This “bootstrap” narrative pervades most discussions of public support.

Example from the workshop:

“Limited economic mobility is a result of personal failings.” +1

6. Affordable housing is a coastal or ‘big city’ problem created by people and neighborhoods with wealth

According to this narrative, the lack of housing is only a problem in coastal areas and big cities. Policies in place in these areas make achieving affordable housing difficult. A version of this narrative blames people or neighborhoods with wealth for barring affordable housing or making it harder to build.

Examples from the workshop:

“The media has been all over San Francisco’s decline and demise. It has been a pretty pervasive narrative.” ++

“Cities are bad, density is bad.” This shows up in the form of single-family housing zoning requirements

Examples from social listening:

“Concerns about wealthy communities blocking affordable housing developments for low-income workers.”

7. Government support for affordable housing is a form of socialism or communism and is un-American

Example from the workshop:

“‘Social housing’ that exists in other countries even with conservative politics is broadly labeled as ‘socialist’ (pejorative) in the United States.”

8. Housing as a human right is a far-left idea

Example from the workshop:

“Housing is a human right” has lost meaning for most people and really communicates “a far-left agenda.” This is an example of a bunch of activist narratives that have lost meaning and are broadly understood as an indication of “a left agenda.”+1

9. This problem is too complex to solve

Multifactorial: insurance, resilience, easy to push off responsibility

10. Longstanding biases against nonprofits and public housing

Research from the Lilly School of Philanthropy shows that Americans don't really understand non-profits or see themselves interacting with them. There may be a larger narrative about non-profits being well-meaning but not especially savvy in taking on large, complex issues.

Aside from the association with the term 'public' discussed above, public housing is specifically associated with nimbyism and bias and often shows up in personal narratives as something to overcome, not a piece of the overcoming.

11. Wealthy hoarding resources

This narrative involves class and is focused on the wealthy making more property private and being against affordable housing that may affect that property. Examples of this narrative are second homes, often owned by out-of-staters in desirable places, that crowd out affordable options. Other examples include "Air BnBs" which place rentals out of reach in desirable areas, corporate home ownership, single-family housing zoning, negative associations with density, and perceptions that cities are crowded and dangerous. The wealthy are able to hoard their own private resources to address these problems for them, but at the expense of affordable housing for others.

Example from the workshop:

"Airbnb effect? Anything about short-term rentals, many cities have regulated in an attempt to address housing affordability but unclear if this is having any positive effect:

<https://www.forbes.com/sites/garybarker/2020/02/21/the-airbnb-effect-on-housing-and-rent/>"

"Cities are bad, density is bad."

12. New housing units solve the problem: "150 affordable units built in XYZ"

A narrative that can seem positive may be leading toward cognitive overload and not putting affordable housing in context. There are plenty of stories about projects that built a certain amount of affordable housing units in XYZ community. These kinds of headlines may create a perception that the problem is being solved, but people are unable to align the numbers of what's being built with the true scope of need.

These types of stories and narratives do not put the numbers in a meaningful context. For instance, what does it really mean that 150 affordable housing units were built in my local town? Or 500 in NYC? How many are actually needed to make a dent in the market rate of renting? How many are needed to support my town's working-poor population? These important numbers are difficult to find and are not presented in the "positive" narratives about a new complex going up.

Some additional narratives that may be more positive or constructive:

1. YIMBYism

When local residents embrace and advocate for affordable, accessible housing in their communities or policies that allow more housing to be built.

Examples from the workshop:

“Calls for a YIMBY (Yes In My Backyard) political action committee to support pro-housing policies.”

2. Livable, walkable communities

This narrative is about the desire to live in livable, walkable communities. Affordable housing can contribute to building those communities.

3. Revitalized urban neighborhoods with mixed-use, ex. Brooklyn

Related to the concept of livable, walkable communities, this narrative implies that urban neighborhoods can be revitalized by more affordable units being built in them. Leads to a multiplier effect of local economic growth.

4. Workforce housing

This narrative says that we need more affordable housing to house workers in areas where more workers are needed for economic growth and business development. Amazon, hospitals, tourism and other big corporations have all made investments in workforce housing. Growing cities and towns need more workforce housing.

While workforce housing creates opportunities that may be less susceptible to NIMBYism, this type of housing is less flexible for residents, making it harder for them to move or potentially putting them in crisis if they lose their job.

Some narratives focused on policy solutions, so they were more neutral:

1. Policy solution: Higher wages would help address the housing crisis

This narrative argues that higher wages, especially for those making minimum wage, would help address the housing crisis.

Examples from social listening:

Concerns about low wages (\$7.25/hr), high inflation, and the struggles of working people. Calls for policies like universal healthcare, livable wages, affordable housing, and student debt relief.

The high cost of housing relative to minimum wage.

A need for policies like a living wage, affordable housing, and expanded access to healthcare.

Example from the workshop:

“Millennials, Gen Z cannot afford homeownership; not an option anymore, stuck always as renters” +1

2. Policy solution: **Tax the wealthy**

Example from social listening:

“The urgent need for affordable housing solutions, with discussions on taxing the wealthy and utilizing those funds for housing initiatives.”

3. Policy solution: **Limit immigration**

This narrative blames immigrants and increased immigration for the affordable housing shortage. The solution is to allow less immigration and remove those who are here without papers to work.

Example from social listening:

“Michelle Bowman of the Federal Reserve Board of Governors suggests that an influx of new immigrants could contribute to rising rents due to limited affordable housing options.”

Example from the workshop:

“Immigrant families in a home are often multigeneration and/or crowded because of affordability.”

4. Policy solution: **Affordable housing stabilizes families**

This narrative focuses on cultural and political policy of keeping families together. It argues that families need housing to thrive, no matter their economic standing.

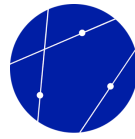
Example from the workshop:

“Non-profit builder: affordable housing stabilizes households+”

FINDINGS:

TOPLINE DATA FROM SOCIAL SCAN

We examined the narrative themes that were appearing in conversations on social media on the concept of “affordable housing.” To do this, we engaged our sister division, the Atlas Lab, for this sprint on narrative analytics and scans. Dr.



ATLAS LAB

COLLEGE OF JOURNALISM
AND COMMUNICATIONS
UNIVERSITY OF FLORIDA

Nathan Carpenter, director of the lab, worked with his team to query accessible data from a number of social networks (e.g. Facebook public posts, Facebook Ads, X posts, Reddit and accessible data from Mastadon, Truth Social and other niche networks).

Our goals are to understand high-level trends and patterns from 2024 so that we may use them as a springboard for conversation for the deeper narrative review.

Topline findings:

1. Peaks of social media activity include issues in specific states and also national conversation, especially around activities related to the 2024 election.
2. Housing costs are tied to other salient economic issues such as inequality, inflation, and wages.
3. Housing costs and the housing crisis are linked.
4. Across all quarters in 2024, the net sentiment (ratio of positive to negative posts) about housing was negative—this is in line with other social issues on social media. However, there was still a significant volume of positively-coded posts.
5. Positive themes tended to be focused on actions or plans for the future, including: Affordable Housing Initiatives; Government Action; Community Development; and Political Campaigns.
6. Negative themes tended to be focused on social issues and government, including: Government Policies and Priorities; Economic Inequality and Labor Rights; Housing and Affordability; Political Discourse; Government Policies and Priorities; and Economic Issues.
7. Affordable housing, as a term, was sometimes prevalent in negative themes and sometimes in positive themes.

Methods

Using the Talkwalker social media listening platform, we created a keyword search query for the exact phrases “affordable housing” and “housing affordability” and applied a noise filter to remove repetitive or irrelevant content. We also used an additional filter to limit results to those originating in the US.

This process yielded approximately 2.1 million posts from across the following sources:

• X/Twitter: 1.5M	• YouTube: 15.2K
• Reddit: 286.5K	• Podcasts: 9.8K
• Online News Other: 209K	• Magazines: 9.2K
• Blogs: 103.7K	• TV/Radio: 7.9K
• Newspapers: 18.9K	• Other Digital Sources: 19.7K

To effectively analyze this volume of data, we used features of Talkwalker’s dashboard to segment the data and summarize key themes. We took two approaches: first, we used Talkwalker’s “Peak Analysis” tool to identify significant events and themes that emerged over the entirety of 2024. In all, there were 10 “peaks” of activity, which are discussed in the next section. In the second part, we segmented the overall dataset by annual quarter and examined each quarterly timeframe according to overall themes and by negative or positive sentiment.

Part 1: Full-Year Peak Analysis

Talkwalker’s “Peak Analysis” tool examines the dataset for significant increases in the overall volume and topic similarity of posts. It then provides summaries of the most significant topics or themes that contributed to the formation of each peak.

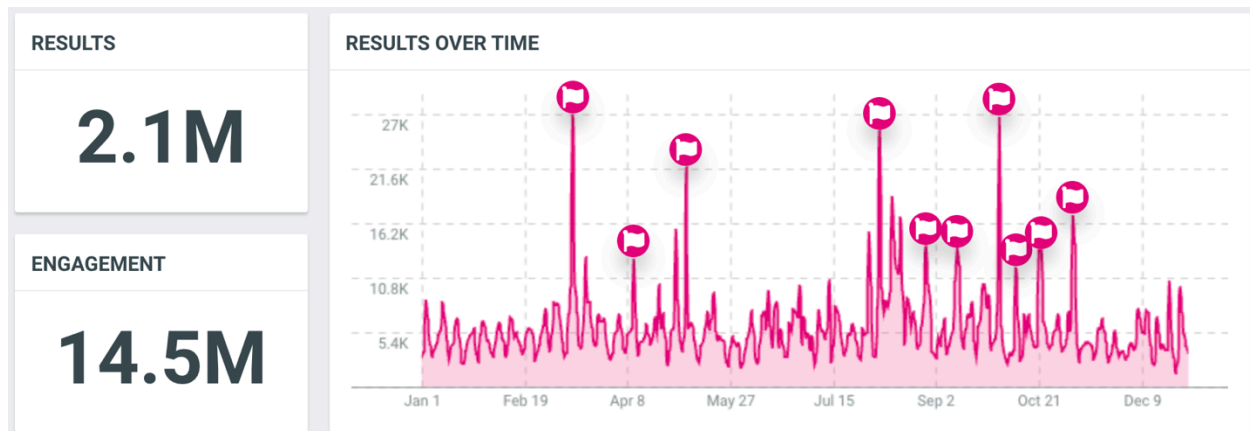


Figure 1. Peaks identified by Talkwalker

Diving a bit deeper into these highlighted peaks revealed the following:

Peak 1: 03/13/24 - 03/14/24

- **Government Priorities**
 - Criticism of the US government's focus on banning TikTok while neglecting issues like healthcare, affordable housing, and human rights.
 - General calls for the government to prioritize addressing issues such as:

- Mass shootings, Genocide, Feeding children, Protecting human rights, Affordable housing, Free healthcare, Better road infrastructure, Employment solutions, Student debt relief
- **Affordable Housing in General**
 - Concerns about rising housing costs and the lack of affordable housing options.
 - Discussion of zoning laws as a contributing factor to rising rents.
 - Support for policies aimed at increasing affordable housing, such as:
 - Bond measures
 - Construction of new units

Peak 3: 05/06/24 - 05/07/24

- **Affordable Housing**
 - Debate surrounding the term "affordable housing" and its true meaning.
 - Concerns about wealthy communities blocking affordable housing developments for low-income workers.
 - Discussion about the role of zoning regulations and immigration in housing affordability.
- **Political Perspectives**
 - Criticism of Democratic politicians who oppose housing development.
 - Calls for a YIMBY (Yes In My Backyard) political action committee to support pro-housing policies.
 - Accusations against Kamala Harris of hypocrisy regarding her stance on affordable housing.
- **Housing Crisis**
 - High housing costs are cited as a major driver of inflation.
 - Discussion about the impact of population growth and immigration on housing affordability.
 - Comparison of housing affordability issues in the United States and Europe.
- **Social Inequality**
 - Highlighting the disparity between the living conditions of wealthy individuals and low-income workers.
 - Emphasis on the need for equitable access to housing.

Peak 8: 10/10/24 (00:00) - 10/11/24 (00:00)

- **Larry Hogan's tenure as Governor of Maryland and allegations of conflicts of interest:**
 - Nearly 40% of competitive affordable housing awards overseen by Larry Hogan went to developers listed as clients on Hogan's website.
 - Hogan is the first governor in Maryland history to have made millions of dollars while in office.
 - Hogan entered into a trust agreement to prevent conflicts of interest but was still accused of steering state funding to his real estate firm's listed clients.
- **Kamala Harris' 2024 presidential campaign and policy platform:**
 - Barack Obama made a surprise appearance at a Pittsburgh campaign field office, urging Black voters to support Kamala Harris.
 - Kamala Harris' policy platform focuses on providing a credible alternative to a second Donald Trump presidency.
 - Kamala Harris plans to increase the minimum wage, invest in job training, expand access to affordable healthcare, and invest in a greener economy.

- **Housing Cost Crisis:**
 - Sami Schalk criticizes the lack of investment in affordable housing and other social programs.
 - Kamala Harris plans to offer \$25,000 in down-payment assistance to first-time home buyers, a tax credit to incentivize builders, and pledges to build 3 million affordable housing units in her first term.

Part 2: Quarterly Analysis by Themes and Sentiment

Talkwalker’s sentiment analysis examines every word from every post and scores it according to whether it expresses a negative, positive, or neutral/undetermined emotion. The net score then determines the overall sentiment for each post. In every quarter, the net sentiment (ratio of positive to negative posts) was consistently negative, but there was still a significant volume of positively-coded posts.

Quarter 1: All Posts

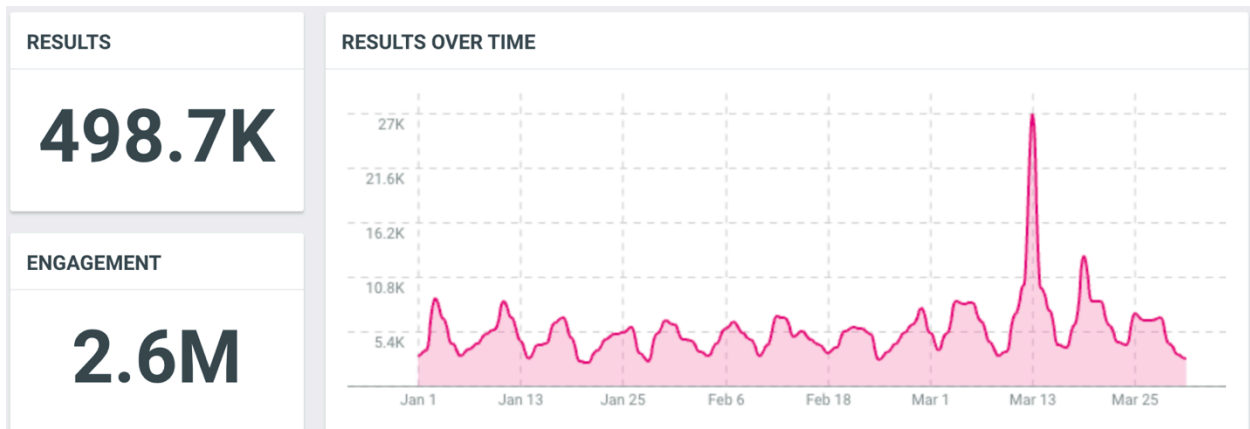


Figure 2: Overall volume, Quarter 1

Quarter 1: Themes by Sentiment

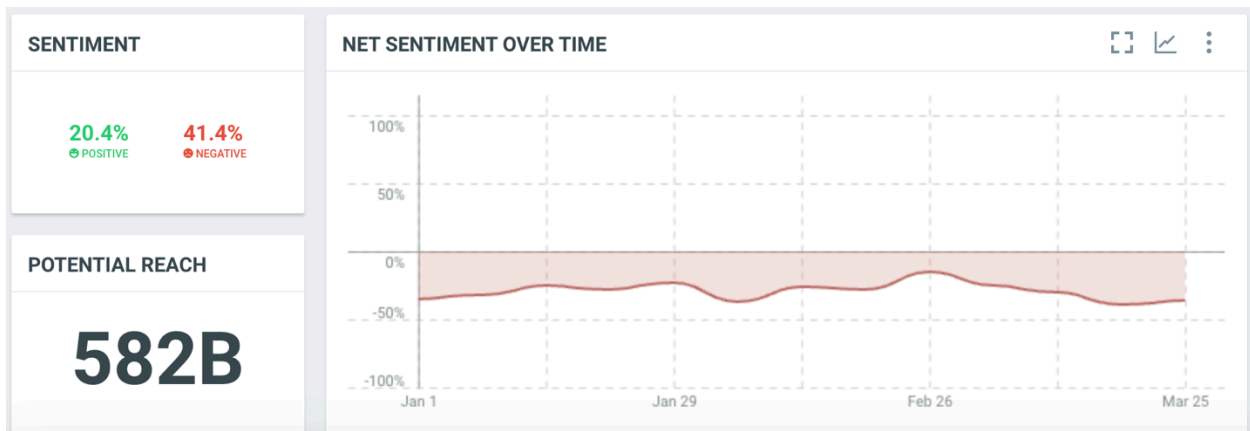


Figure 3: Net sentiment, Quarter 1

Negative Themes

- **Affordable Housing**

- o Many posts express concern about the lack of affordable housing.
- o Derek Guy suggests banning zoning laws that contribute to rising rents.
- o Mayor Kate Gallego criticizes a bill (HB2570) for not adequately addressing affordable housing needs.
- o Grant Stern discusses a situation in Miami where a private school is allegedly being given public land, potentially harming public schools and affordable housing.
- **Government Policies and Priorities**
 - o Several posts criticize the government for prioritizing TikTok bans over more pressing issues.
 - o Thia Ballerina argues that the government focuses on surveillance while neglecting healthcare, housing, and reproductive rights.
- **Economic Issues**
 - o Discussions highlighting the struggles of working-class Americans with low wages, high inflation, and long work hours.
 - o Blame assigned to Governor Newsom for California's economic problems, including homelessness and lack of affordable housing.

Positive Themes

- **Affordable Housing Initiatives**
 - o Russell Westbrook announced plans to build 180 affordable housing units in South Central, Los Angeles, through the Evermont Project.
 - o Chicago is exploring a tax on high-value real estate to fund affordable housing and address homelessness.
 - o Tempe Micro Estates in Arizona offers "humble homes" designed to provide affordable housing options.
 - o Governor Phil Murphy signed legislation in New Jersey to streamline the process for municipalities to meet their affordable housing obligations.
- **Government Action**
 - o The House of Representatives passed legislation to prevent a government shutdown, including investments in affordable housing.
 - o Kamala Harris outlined Democratic priorities if they win majorities in Congress, including investing in affordable housing.
- **Community Development**
 - o The Evermont Project aims to provide not only affordable housing but also community-centered businesses.
 - o More Perfect Union highlights Chicago's approach to addressing homelessness through affordable housing initiatives.

Quarter 2: Themes by Sentiment

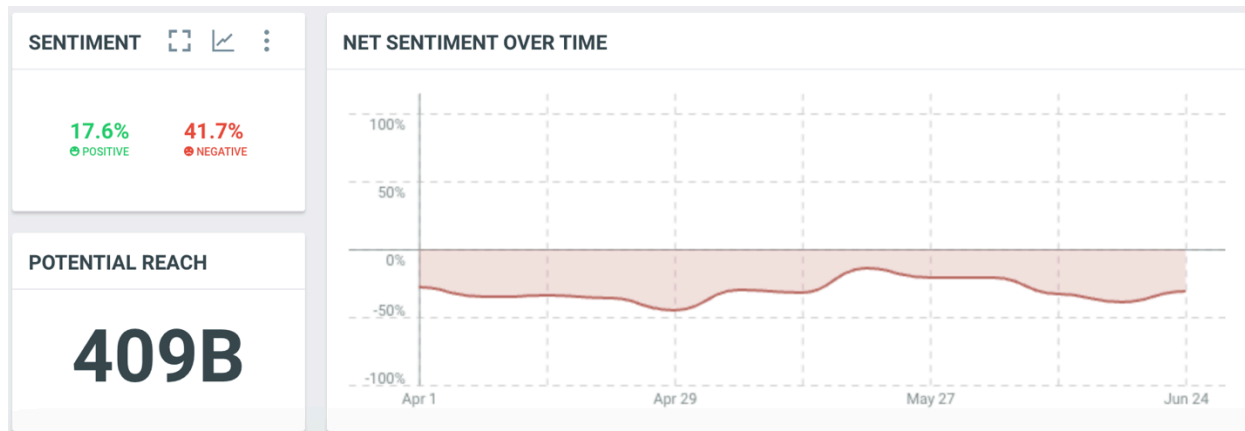


Figure 5: Net sentiment, Quarter 2

Negative Themes

- **Housing Cost Crisis**
 - Many users express frustration with the lack of affordable housing options.
 - JoshuaPHill connects the lack of affordable housing to police violence against protesters.
 - Briana Mills argues that affordable housing is a fundamental component of mental health.
 - Derek Guy criticizes the prioritization of punishment over addressing the root causes of homelessness.
- **Economic Inequality and Labor Rights**
 - Questions about the claim of "far-left" positions being implemented, citing issues like stagnant minimum wage, loss of Medicaid, and lack of universal healthcare.
 - Critiques of the exploitative nature of the American economic system, highlighting low wages, inflation, and lack of social safety nets.
- **Healthcare and Social Safety Nets**
 - Briana Mills emphasizes the interconnectedness of mental health and access to basic needs like healthcare, housing, and education.

Positive Themes

- **Affordable Housing**
 - Alicia Keys discusses Manhattan Plaza, an affordable housing complex for artists in New York City.
 - Tobias Harris and his brother are developing affordable housing in Los Angeles.
 - Interview with Philip Glass reflects on the affordability of New York City in the past, which allowed him to pursue his art.
- **Government Policies and Initiatives**
 - Governor Murphy (NJ) signed a budget that includes property tax relief, increased school funding, and a surplus to address future financial challenges.
 - Governor Murphy announced new solar investments to make solar energy more accessible and affordable for New Jersey residents.

Quarter 3: Themes by Sentiment

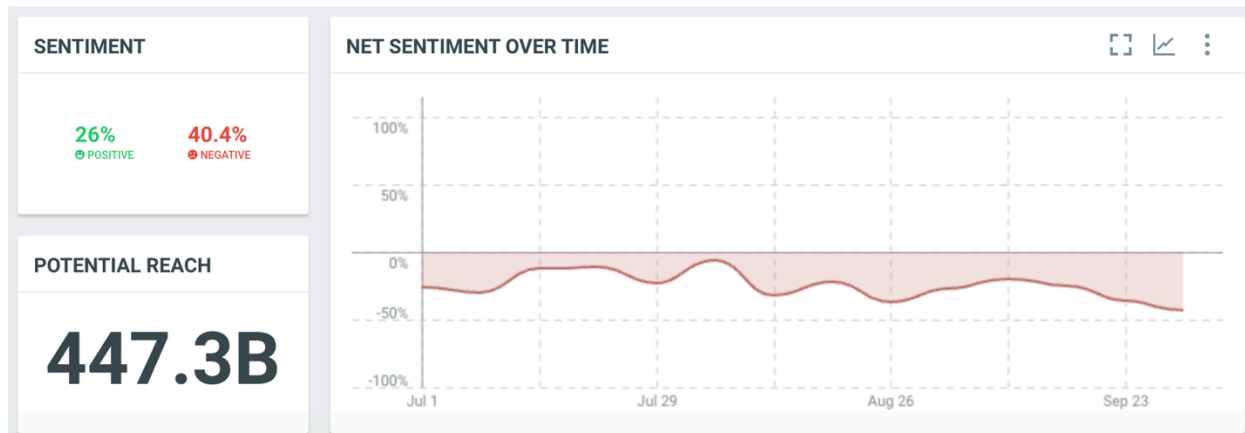


Figure 7: Net Sentiment, Quarter 3

Negative Themes

- **Economic Inequality**
 - The high cost of housing relative to minimum wage.
 - The need for policies like a living wage, affordable housing, and expanded access to healthcare.
 - The impact of student loan debt on individuals' ability to afford housing.
- **Political Discourse**
 - Criticism of J.D. Vance for his comments on family structures and attacks on Kamala Harris and Pete Buttigieg.
 - Accusations that Republicans are prioritizing politics over the needs of working families.
 - Comparison of the policy platforms of Democrats and Republicans.
- **Social Issues**
 - Concerns about the lack of affordable housing options for teachers and other essential workers.
 - The impact of poverty on children and families.
 - The need for policies that support working families, such as childcare assistance and paid family leave.

Positive Themes

- **Affordable Housing**
 - NYC's plan to build an affordable housing complex, including units for homeless individuals
- **Political Campaigns**
 - Kamala Harris's campaign platform, which includes affordable housing, healthcare, and paid leave
 - Walz's support for policies like background checks, affordable housing, marijuana legalization, and voting rights

Quarter 4: Themes by Sentiment

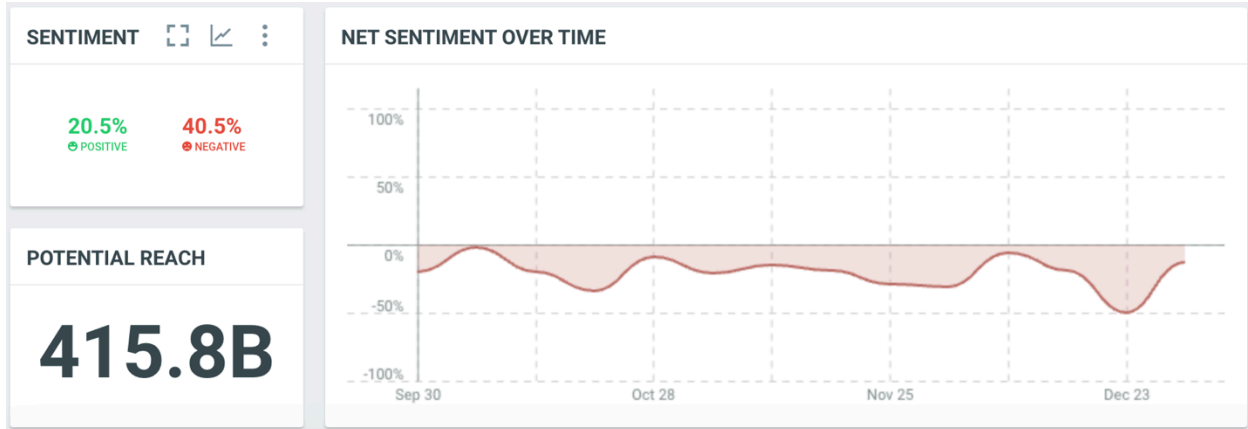


Figure 9: Net Sentiment, Quarter 4

Negative Themes

- **Politics and Elections**

- Criticism of Brian Kemp and Donald Trump's handling of federal aid for affordable housing.
- Joe Biden's approach to climate change and its economic impact.
- The role of government-funding in pro-Trump counties in swing states.
- Ana Kasparian's criticism of the Democratic Party's approach to affordable housing.

- **Social Issues**

- The impact of Ronald Reagan's policies on homelessness and affordable housing.
- The issue of homelessness in the United States.
- The affordability of housing.

Positive

- **Politics and Elections**

- Kamala Harris discusses her role as Vice President, the upcoming election, and her vision for America in a Club Shay Shay podcast episode.
- Donald Trump Jr. encourages people to vote for his father, Donald Trump, emphasizing the importance of the election and contrasting Trump's past performance with the current administration.
- Jamie Raskin raises concerns about potential conflicts of interest involving Larry Hogan and affordable housing initiatives in Maryland.

- **Housing and Affordability**

- Casey Flores shares a statement from the Zillow CEO suggesting that Trump's deportation plan could contribute to housing affordability.
- Derek Guy advocates for policies that reduce car dependency and promote walkable neighborhoods as a solution to health and housing challenges.
- The Tunnel of Towers Foundation is transforming an abandoned hotel in Southfield, Michigan, into affordable housing for veterans.

FINDINGS:

Expert Perspectives

The interviews were comprised of a range of communications specialists, nonprofit leaders, builders, journalists, researchers, and economists working in the affordable housing sector. The interviews were conducted in April/May 2025, and one focus group was conducted in June 2025. We arrived at our insights by coding and analyzing interviews with 14 interviews and one focus group. We used Google Docs via a hybrid coding approach, using both inductive and deductive coding for all the interviews. Three coders used interpretive and descriptive coding to refine the codes into insights, themes, and quotes from the interview data.

Key findings from expert interviews:

“Affordable housing needs a narrative. We need a positive narrative for what we are truly about.”
– paraphrased from a vice president of a nonprofit affordable housing provider.

- **People, Not Buildings:** The most resonant messages focus on affordable housing as a "home" that provides stability for people at different phases of their lives. And the people who live there are helpful members of the community. They are like you and me and might be our future friends.

On the flip side, talking about buildings is a net negative. What will it look like? What are the environmental consequences? What about the views from where I live? What happened to the trees and woods? What about construction noise during building? The negative framing and questions around buildings should be addressed, but if you are talking about buildings, the conversation can be more negative, especially compared to talking about people.

- **Affordable Housing is a Home:** Describe affordable housing as “home” for people, not temporary or just a place to crash. It’s not a house per se, but a home at this time in their life phase. When asked what the most meaningful way to describe affordable housing, one interviewee put it well: “When I hear residents speaking about their home. It is the place they are living, not a ‘place to crash’ or a temporary apartment; it is home. It means a sense of safety and a sense of security.”
- **Community:** Frame affordable housing as the key to strong, vibrant communities where everyone benefits from stability and can contribute to their full potential. In fact, “Affordable housing is the lifeblood of your community”: Affordable housing is the key to strong, vibrant communities that help each other. Can there be a strong community without affordable housing? Housing is so central to place, living standards, economic stability, and even happiness, and without it being affordable for many, the community is worse off. Interviewees recommended talking about the positives of affordable housing in terms of how the people will improve the community, and without people, there is no

community.

- **Abundance:** An "abundance" frame is more effective than "scarcity" or "zero-sum" frames, especially when discussing housing supply. Interview subjects said that "abundance framing," as recently re-popularized by Ezra Klein and Derek Thompson..
- **The American Dream:** Connect affordable housing to core American values of choice, opportunity, freedom, and the ability for individuals and places to thrive through ingenuity. Affordable housing allows for more choice of where to live. Allowing more freedom of choice of where to live improves places in the country, allowing them to grow, rather than providing a top-down governmental prescription of where people should live. It is not about growing the affordable housing stock everywhere, but it should be place-specific, meaning that where there is opportunity and where people want to stay or move to, they should have the freedom to build more affordable housing.
- **Essential Infrastructure:** Position affordable housing as "literally infrastructure," akin to transportation, water and sewer, or power supply, not a social program, highlighting its role as a root cause of and solution to other societal challenges.
- **A Lack of Affordable Housing is a Root Cause of Other Societal Problems:** Many of the interviewees said that complex the social problems facing the U.S. are, especially those focused on affordability and poverty. Many said the centrality of housing. One interviewee eloquently put that housing is a "root cause" of many other problems. It is not "one of the symptoms.
- **Localize & Make the Abstract Concrete:** Narratives, data, and proposed solutions must include local context like place names, local leaders, and community traditions to address specific concerns about community change. Many of the interview subjects described how important local context was for building support for affordable housing in local areas. For instance, in an interview with a leader of a group opposed to more affordable housing in the local area, the main point of contention was a lack of localized, smart planning. A specific example given by that group was of a large complex going in, but no plans for where the people would park. Abstract change is difficult and can lead to fear-mongering or enhance opposition; instead, you want to make the abstract more concrete.
- **Talk About Public Transportation:** If close to a project, talk about the public transportation options for new affordable housing units going in. Many interviewees, ranging from realtors to groups opposed to affordable housing, said that it is important that affordable housing be located near public transportation whenever possible. Thus, if you are building affordable housing and if you are near public transportation, be sure to communicate how people can take it and not solely rely on their cars, which can make parking worse for everyone. Being close to public transportation improves environmental impact, increases quality of life, and reduces parking all at the same time.
- **Don't use the term NIMBY or YIMBY:** Instead, say people who do not want affordable housing in a specific location. A few interviewees said that the term NIMBY (not in my backyard) was pejorative and should not be used to describe people opposed to affordable

housing.

- **Celebrate Wins and New Construction with Partners and Supporters:** Interviewees said that celebrating wins and new finished construction was a good thing to do. Be sure to promote the finished projects in your communications and say you will celebrate when done.

Use different framing and messaging for different policy options:

- **Preserving or Retrofitting Old Buildings:** Lean into the environmental benefits.
- **New Buildings:** Lean into efficiency improvements, environmental benefits, and improvements in common areas.
- **Market-rate Building and For-profit Builders:** Lean into the free market, efficiency, the concept of filtering (when newer, more expensive units are built, wealthier people move into them and sell their older, cheaper place—like the used car market) and economic development.
- **Prescribed Number of Units of Affordable Housing for New Development:** Lean into the need for government oversight and the problems of the full free market approach, and if you can, state that 100% of the units will be affordable (if that is the case).
- **Nonprofit Builders:** Talk about your nonprofit status, and if you can, ensure that 100% of the units will be affordable (if that is the case).
- **Zoning Change:** Increasing density is more environmentally friendly because people walk and bike more and use their cars less.
- **Be Local or Partner Locally:** For developers, a change of company name to include the locality goes a long way in convincing people that the project is beneficial for them.

FINDINGS:

Media landscape and Narrative Content Analysis

In our media landscape scan, we found that there is no singular voice or organization that dominates media coverage in the affordable housing debate nationwide. Most often, **housing is covered as a local issue, where headlines are often about NIMBYism, political races, and local policy fights.**

When housing is written about from a national perspective, it is typically centered on market data releases (are more Americans buying homes? etc.) These national stories are more frequently targeted to middle- or high-income audience issues. There is less coverage on housing as a national priority for lower-income communities in particular, but rising housing costs have received national headlines.

Media from the political right and left focused on different aspects of, and blamed different actors for, the housing cost crisis. Yet there was less research about partisanship at the individual or communal level affecting support for affordable housing projects. We found that more research is needed regarding building support for affordable housing at the local level, considering individual partisanship, political ideology, psychometrics, and demographics.

Media scan analysis

We categorized the media content into three different categories based on the “actors” being discussed.

1. Government/policies
2. Providers (e.g., builders, landlords)
3. Tenants (e.g., renters, buyers, homeowners)

Key Themes from Media & Narrative Content Analysis:

- **Universal Recognition of Crisis:** Media outlets across the spectrum acknowledge a significant housing affordability crisis in the United States, affecting working families' ability to achieve the American Dream.
- **Core Narratives:** Common themes include the link between the housing crisis and rising homelessness, the need to increase housing supply, and the significant barrier of rising construction and land costs.
- **Diverging Perspectives:**
 - **Cause & Blame:** Liberal-leaning media often point to market failures and insufficient government funding, while conservative-leaning media cite excessive regulation.
 - **Preferred Solutions:** Liberal-leaning sources tend to support demand-side assistance and direct government spending, whereas conservative-leaning sources advocate for deregulation and private-sector incentives.

The following includes more details on the findings for **government/policy**, **providers** (e.g., builders, landlords), and **tenants/homeowners** in the analysis. We see government, providers, and tenant/homeowners as being the primary constitutive parts of housing policy and conversations in communities.

1. Government/Policy

Common Narratives Between Media:

1. **Recognition of a Significant Housing Affordability Crisis.** All the sources acknowledge that there is a widespread problem regarding housing affordability in the United States. The crisis is described as making it difficult for many people, including working families, to find suitable housing.
2. **The Housing Cost Crisis Exacerbates Homelessness.** Cities and States are described as struggling to address increasing homeless populations, often attributing one of the causes to housing costs and availability.
“Years of fast-rising rents and a shortage of affordable housing have created a situation where even a strong labor market and rising wages haven’t been enough to offset the financial strains of inflation. “We are pushing working people into homelessness because they just can’t afford the rent,” said Margot Kushel, director of the Benioff Homelessness and Housing Initiative at the University of California at San Francisco.” ([Source](#))
3. **Increasing Housing Supply as a Key Solution.** A common theme across the sources is the need to increase the overall supply of housing, and specifically affordable housing units. Discussions revolve around building more homes and removing barriers to construction.
4. **Rising Costs in Construction, Rent, and Land are Significant Barriers.** High costs are universally recognized as fundamental challenges to achieving housing affordability.
5. **The Government Plays a Significant Role.** The government—federal, state, and local—needs to be involved in addressing the housing crisis. While the nature and effectiveness of government involvement are subject to differing interpretations, the importance of government programs, policies, and funding is a constant theme.

Diverging Narratives Between Media:

1. **Different Cause & Blame.** Liberal-leaning media are more likely to attribute the cause to market failures and insufficient government funding, while conservative-leaning media point to excessive regulation and government policies distorting the market.
2. **Preferred Government Solutions.** Liberal-leaning media are more likely to cover direct government spending, subsidies, public housing, and demand-side assistance as

solutions. Conservative-leaning media are more likely to mention deregulation, tax incentives for private development, and market-based approaches as potential solutions.

3. **Integration of Affordable Housing with Broader Policy or Not.** Liberal-leaning media are more likely to advocate for integrating affordable housing policies with other goals like environmental sustainability, social justice, or economic development.

Conservative-leaning media are more likely to argue for standalone affordable housing initiatives policies.

“The key lies in rethinking urban policies, social and ecological functions of land, legislation, and financing to prioritize housing and basic services as catalysts for climate action and sustainable development.” ([source](#))

2. Providers (e.g., builders, landlords)

Common Narratives Between Media:

1. **Recognition of a Significant Housing Affordability Crisis.** Various estimates put the total shortfall of housing units in the country from 1.5 million to more than 7.2 million
2. **Emphasis on Regulatory Barriers for Builders.** Excessive regulations, including zoning laws, building codes, and complex permitting processes, are often described as barriers for builders of affordable housing.
3. **Nonprofit Organizations are Critical.** Nonprofits are frequently described as a critical actor in addressing the housing cost crisis, often partnering with government at all levels or providing direct services such as utilizing public land for building, rehabilitating properties, and managing existing housing communities. Many articles described challenges faced by nonprofits, such as funding uncertainty, rising operating expenses, skyrocketing insurance rates, and issues with non-payment of rent. Faith-based organizations are included a bit in more recent articles, primarily in the context of utilizing their land for development facilitated by policy changes.
4. **High Interest Rates affect Affordability and the Market.** High interest rates make it harder to build and drive up mortgage rates for potential homebuyers.

Diverging Narratives Between Media:

1. **Different Cause & Blame.** Liberal-leaning media are more likely to point to market dynamics like increasing cost to build, "rent-gouging" landlords, or financial speculation. Conservative-leaning media are more likely to blame government policies, regulations, and immigrants.
2. **Demographic attributions.** More extreme Conservative media are more likely to point fingers at specific groups of people, such as immigrants, the homeless, and the elderly, as sources of the problem.

3. **Different Solutions.** Liberal-leaning media are more likely to propose solutions such as direct government building or substantial subsidies/financing, tenant protection and rent control, and other demand-side assistance like down payment grants. Conservative media mainly focus on deregulation.
4. **Views on Government Intervention.** Liberal-leaning media are more likely to argue for government intervention, whereas Conservative-leaning media are more likely to argue for less government intervention.
5. **Portrayal of Landlords and Private Developers.** Both Liberal and Conservative-leaning media portray builders and landlords as key players necessary for increasing supply, often hindered by external factors such as increased costs and interest rates. However, Liberal-leaning media are more likely to portray certain landlords, particularly large or corporate ones, negatively, accusing them of contributing to the problem through practices like rent gouging or using technology to coordinate price increases. Conservative-leaning media are wary of government restrictions on landlords, arguing that government restrictions on landlords can make them less responsive to market demands and less willing to invest in new supply.

3. Tenants/Homeowners

Common Narratives Between Media:

1. **Financial Struggle.** The news highlights the significant financial difficulties faced by people seeking or living in affordable housing. This includes struggling to afford rent or save for a home.
“an Orlando-area worker making minimum wage would need to work 117 hours a week, nearly three full-time jobs, to afford a two-bedroom rental at fair market rent (\$1,321).”
[\(source\)](#)
2. **Housing Instability.** There’s a lot of fear about housing instability, eviction, and the risk of homelessness.
“The steady stream of evictions in cities like Los Angeles is like a dripping faucet, continually adding to the region’s overall population of people living without housing.”
[\(source\)](#)
3. **Rising Cost and Inflation.** Homeowners and tenants are directly impacted by increasing rents, high home prices, and other related costs like insurance or fees.

Diverging Narratives Between Media:

1. **Depiction of People Living in Public or Social Housing.** Liberal-leaning media often depict public or social housing tenants as vulnerable populations deserving of support

and better living conditions, highlighting issues like evictions, bureaucratic barriers, or poor living conditions. In comparison, Conservative-leaning media, especially the more extreme ones, describe living in public/subsidized housing as a form of "privilege", stating that the tenants don't have utility bills and rising property taxes or rent increases don't affect their food budgets.

2. **External Factors vs. Personal Responsibility.** Liberal-leaning media tend to attribute the struggles of these individuals to systemic issues, market failures, and policy choices, such as insufficient social housing investment, landlord behavior, and barriers to building affordable housing. Conservative-leaning media cover market issues, but are more likely to link the problems to immigrants as the cause of the increasing prices in the housing market. They are more likely to imply a lack of personal agency or financial literacy in the tenants and homeowners.
3. **Who are the Affected Groups?** Liberal-leaning media are more likely to depict specific vulnerable groups like low-income families, people of color, single mothers, teachers, or those displaced by disasters. Conservative-leaning media are more likely to describe how Americans' housing affordability is affected by immigrants.
4. **Landlords.** Liberal-leaning media are more likely to portray the private housing market and landlords as driven by profit, often at the expense of tenants' well-being. Conservative-leaning media are less likely to focus on this.
"So many of our city's housing options are privately owned, allowing individual and corporate landlords — who have little to no stake in their tenants' well-being — to set rental prices as high as they choose. Publicly owned housing is scarce and inaccessible to many who would benefit from it." ([source](#))

Survey + Experiment Data Report

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Description of the survey

Our sample mirrored the population in the US in terms of geography, age, gender, race/ethnicity, education and home ownership. Survey responses from 1400 respondents aged 18 or above who live in the US were collected via YouGov. In our 20-minute survey, the respondents answered a series of questions about affordable housing, psychology, political attitudes, and their media consumption. As part of the experimental design, respondents watched a 5-minute video with four conditions about the people who live in affordable housing.

Topline findings

Do's: Story

- 1. Story matters: Telling a story, or a series of stories, increases support for building affordable housing in one's own neighborhood and for investment in government, private sector, or nonprofit support.**

Our results showed that all four stories we tested improved support for building affordable housing in one's neighborhood. Furthermore, telling a story, or a series of stories, increased support for investment in government, private investment, and nonprofit builders of affordable housing

- 2. Tell stories of interconnected people in the community needing housing.**

Our experiment results suggest that telling interconnected stories about people around you is the most effective way to increase positive beliefs and reduce negative beliefs about affordable housing, especially its impact on the local economy and improving the lives of the people around you. In fact, further examination of the stories showed that Story Condition 1 (telling interconnected stories about people living in affordable housing around you) resulted in the highest positive beliefs and lowest negative beliefs across all

the conditions, and was statistically significant in improving people's belief that affordable housing creates economic opportunities.

3. Telling stories of interconnected people in the community improved people's belief that affordable housing would improve the quality of life for residents in affordable housing.

We examined whether the four stories changed the participants' perceptions about different aspects that could potentially be affected by affordable housing. The results showed non-significant differences between the conditions on almost all the aspects asked, except one, where Story Condition 1 improved people's belief that affordable housing would improve the quality of life for residents in affordable housing.

4. Tell a story about local economic growth and opportunity led by affordable housing.

Stories, especially stories of interconnected people, improved people's belief that affordable housing creates economic opportunities and local economic growth.

Don'ts: Story

5. If you don't have to, don't tell stories about people living in a distant community needing affordable housing.

While probably causing no harm, stories of people living in distant communities, even when talking about interconnectivity, were not as effective as stories about people closer to you or defined as being in "your neighborhood."

6. If you don't have to, don't talk about people looking for affordable housing as simply "seeking to rent an apartment." Instead, talk about them as helpful members of the community.

We found that when the people in affordable housing are portrayed as seeking to rent an apartment, this may unintentionally introduce negative stereotypes associated with renters and high-density homes, which reduces positive beliefs and increases negative beliefs about affordable housing. Instead, if you need to talk about renters, talk about them as interconnected people in the community, talk about them as friends/family, and helpful, interconnected members of the community.

Policy and groups

7. Overall, as other studies have shown, building affordable housing is popular: The key remains how to talk to the "opposed" group and the "no opinion" group.

When the participants were asked, "How supportive are you of building more affordable housing in your neighborhood?" Most respondents supported more affordable housing in their neighborhood (62.4%), some opposed (22.1%), and others had no opinion (15.5%).

8. Some groups support affordable housing more than others.

Younger participants were more supportive of building affordable housing than older participants. Female participants were more supportive than male participants. Participants with higher education or higher family income were *less* supportive of building more affordable housing. Participants whose political ideology leaned more conservative were *significantly less* supportive of building more affordable housing than participants who leaned liberal. And the results further revealed that age was negatively associated with support for affordable housing (meaning the older you are, the less likely you were to support it), regardless of the individual's political ideology.

9. Perceptions of affordability have worsened, and there is a high level of concern about the ability to afford one's own housing. Both perceptions are higher for younger individuals.

Not surprisingly, when asked about their perceptions of housing affordability compared to a few years earlier, a large majority (71.4%) reported that affordability has worsened. The results showed a negative correlation between age and perceptions of housing affordability. Similarly, younger participants were more likely than older participants to report that housing affordability had worsened. When asked whether they are concerned about their ability to afford housing, close to half of the respondents (46.7%) reported being moderately or extremely concerned. Only 26.7% reported not being concerned. Similarly, 44.4% of respondents reported knowing someone who is having trouble finding affordable housing.

10. Perceptions of the causes for why there is a housing shortage: Rising costs and economic uncertainty.

When we asked participants to rate their perceptions of some causes of the affordable housing shortage, most respondents attributed the shortage to rising building costs and economic uncertainty. Fewer participants attributed the cause to zoning restrictions and NIMBY (not in my back yard) sentiments.

11. Perceptions of causes differed by group.

When we compared participants who leaned liberal, moderate, or conservative, there were some differences in their attributed cause for the lack of affordability in housing. Participants who leaned liberal attributed the problem to economic inequality and private companies. Moderates attributed the cause to economic uncertainty and increased cost. Whereas participants who leaned conservative attributed the cause to migration and economic cost.

12. Who is responsible and who is trusted to build and create affordable housing differs by group.

The results indicated that in terms of responsibility, participants mostly believed that the federal and local governments are most responsible for providing affordable housing.

Participants who identified as liberal or reported as moderates stated that the federal and local governments were most responsible for providing affordable housing. In comparison, with people who leaned conservative, none of the providers stood out as being most responsible for providing affordable housing. When asked whom they trust to provide affordable housing, nonprofit builders and housing organizations ranked the highest. When we compared participants across the political spectrum, the result showed that nonprofit housing organizations were trusted the most by all types of people. Surprisingly, for people who indicated that they leaned conservative, their most trusted affordable housing provider was religious organizations. However, nonprofit builders and housing operators were the second and third most trusted by conservatives.

13. What is considered affordable housing differs.

One issue with the term “affordable home” is that people often have different perceptions of what it means. We asked participants to indicate the types of housing they associate with affordable homes. The results showed that when thinking about affordable housing, the most common images are condos and apartments (67.8%), followed by duplexes/triplexes (50.5%). Most respondents DID NOT think of affordable homes as large single-family houses (12.1%), mobile homes (26.4%), or townhouses (33.7%).

14. Media consumption differed by political leaning: Focus on the channel and medium where the group you are focused on already is.

Our study confirmed previous studies showing that, in terms of media consumption, some platforms, channels, and media are preferred by people based on their political leanings. For instance, Twitter was favored by liberals.

Sampling method and weights

Survey responses from 1,588 participants aged 18 or above who live in the US were collected via YouGov, and the sample was then reduced to 1,400 to produce the final dataset. The respondents were matched to a national sampling frame to reflect US national adult demographics in terms of gender, age, race/ethnicity, and education.

The sampling frame was constructed by stratified sampling from the full 2023 American Community Survey (ACS) 1-year sample, with selection within strata by weighted sampling with replacements (using the person weights on the public-use file).

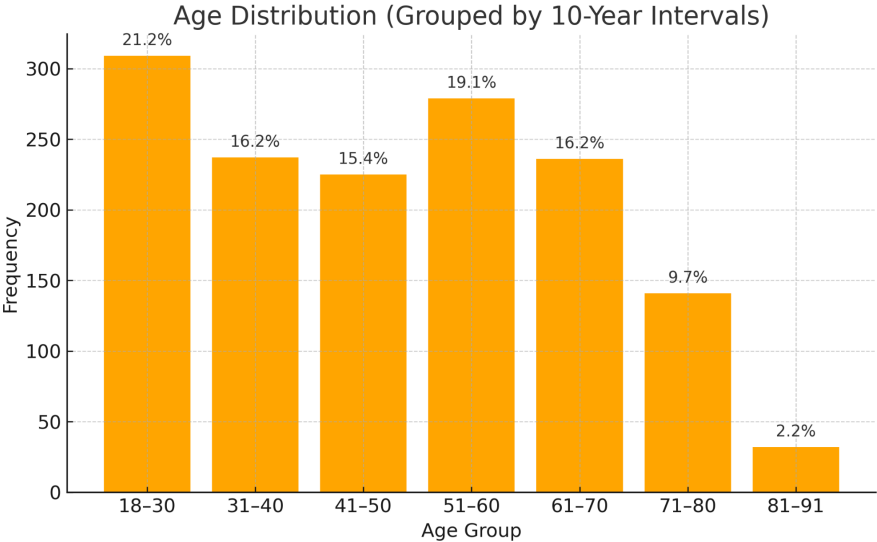
The matched cases were weighted to the sampling frame using propensity scores. The matched cases and the frame were combined and a logistic regression was estimated for inclusion in the frame. The propensity score function included age, gender, race/ethnicity, years of education, region, and home ownership status. The propensity scores were grouped into deciles of the estimated propensity score in the frame and post-stratified according to these deciles.

The weights were then post-stratified on 2024 presidential vote choice, as well as a four-way stratification of gender, age (4-categories), race (4-categories), and education (4-categories), to produce the final weight.

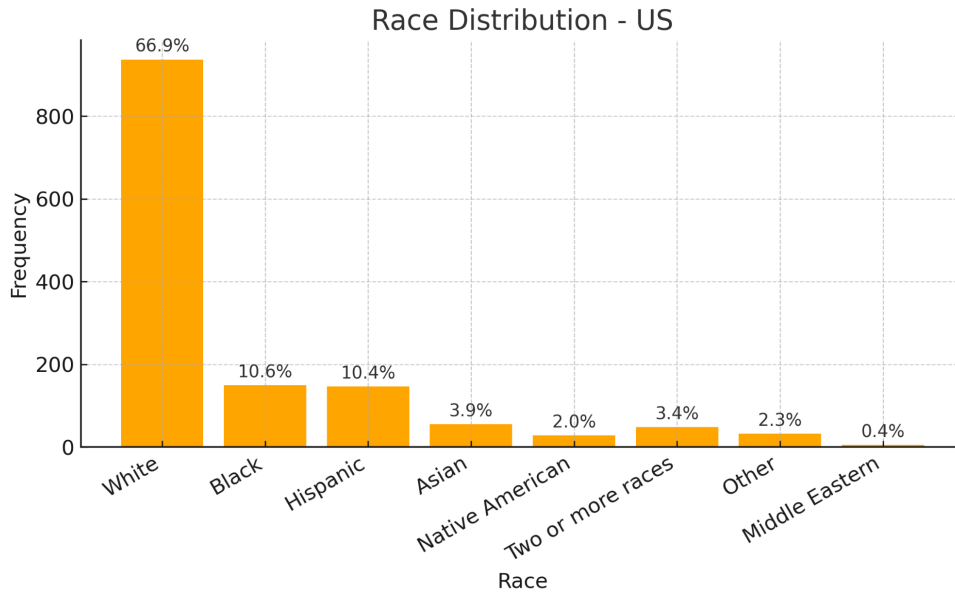
Sample characteristics

Age, Sex, Race, & Education

The average age of the participants was roughly 50 years old ($M= 49.98, SD = 16.82$). The age distribution of the participants is presented in Figure X



741 participants reported being female, and 659 reported being male. The racial composition of the sample roughly matched the US demographic and is shown in Figure X



Most participants reported having some college education or more (67.9%). The distribution of education is shown in Table X

Education Level	Frequency	Valid Percent
No high school	52	3.70%
High school graduate	397	28.40%
Some college	278	19.90%
2-year	140	10.00%
4-year	321	22.90%
Post-grad	212	15.10%
Total	1400	100.00%

Homeownership and Income

In terms of homeownership, 67.4% of the participants reported owning a home ($n = 943$), 30.7% of the participants reported renting a home ($n = 430$), and 1.9% reported “Other” housing situations ($n = 27$). Our sample is very close to US data, as HUD estimates that 66% of Americans live in homes they own (HUD, 2025). A more detailed breakdown of the housing status among our sample is reported in Table X

Housing Status	Frequency	Valid Percent
I own a home without a mortgage	400	28.60%
I own a home with a mortgage	488	34.90%
I rent a home	325	23.20%
I share rent with family or roommates	101	7.20%
I am a dependent who lives with family or friends	67	4.80%
I live in a temporary institution (e.g., a college dorm, mil)	8	0.60%
I do not currently have permanent housing (e.g., homeless or a nomadic lifestyle)	11	0.80%

The household income distribution is presented in Table X

Family Income	Frequency	Valid Percent
Less than \$10,000	81	5.80%
\$10,000 - \$19,999	102	7.30%
\$20,000 - \$29,999	124	8.90%
\$30,000 - \$39,999	107	7.60%
\$40,000 - \$49,999	118	8.40%
\$50,000 - \$59,999	105	7.50%
\$60,000 - \$69,999	96	6.90%
\$70,000 - \$79,999	91	6.50%
\$80,000 - \$99,999	122	8.70%
\$100,000 - \$119,999	93	6.60%
\$120,000 - \$149,999	100	7.10%
\$150,000 - \$199,999	88	6.30%
\$200,000 - \$249,999	35	2.50%
\$250,000 - \$349,999	25	1.80%
\$350,000 - \$499,999	8	0.60%
\$500,000 or more	5	0.40%
Prefer not to say	100	7.10%
Total	1400	100.00%

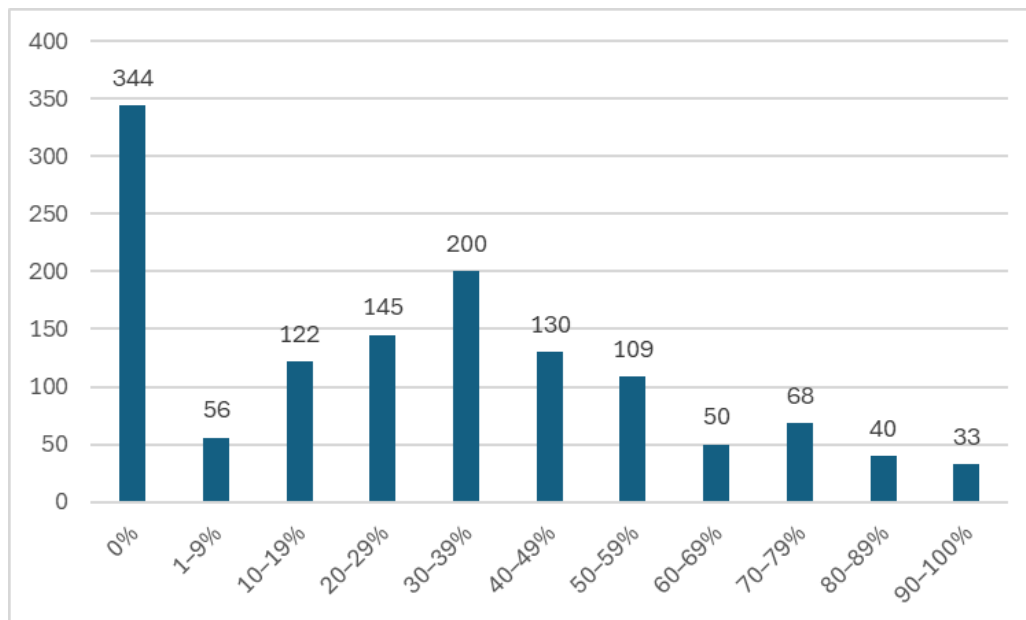
Political Ideology

The majority (83.6%) of the participants reported as registered voters. The distribution of self-reported political ideology is shown in Table X

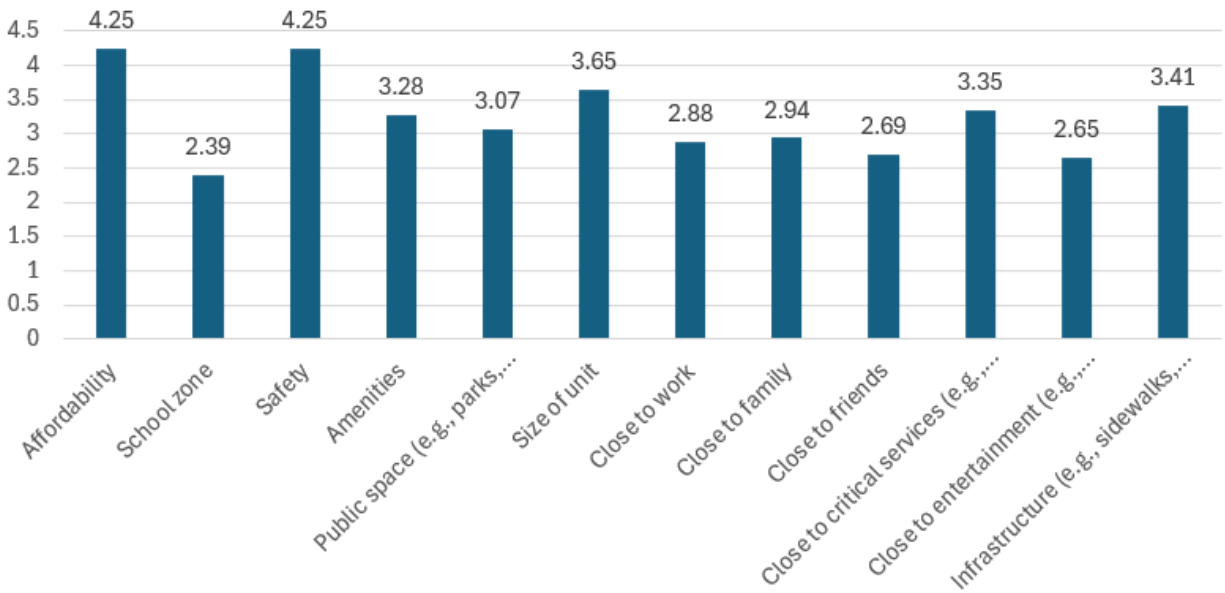
Ideology	Frequency	Valid Percent
Very liberal	148	10.60%
Liberal	245	17.50%
Moderate	453	32.40%
Conservative	279	19.90%
Very conservative	158	11.30%
Not sure	117	8.40%

Perceptions on Housing Affordability and Other Factors

Among the participants in this study, close to half of the participants (45.2%) reported spending more than 30% of their income on housing (see Figure X). Spending 30% or more on housing is considered a key percentage to stay under for effective household budgeting for economic stability.

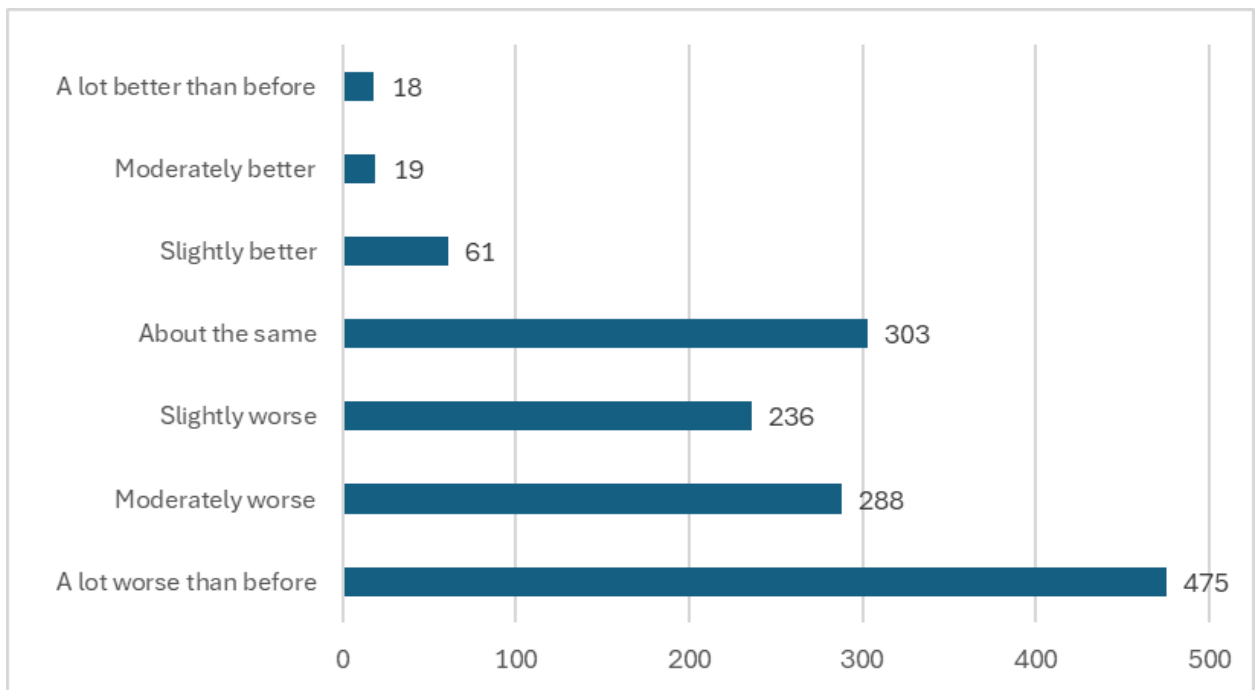


When asked about 12 factors that affected their housing decisions, affordability and safety were the most important. See Figure X for comparison.



Perceptions of Housing Affordability

When asked about their perceptions of housing affordability compared to a few years earlier, an overwhelming majority ($n = 999$, 71.4%) reported that affordability has worsened, compared to the number of people who reported “about the same” ($n = 303$, 21.6%) or improved ($n = 98$, 7.1%). See Figure X.



We examined whether demographic factors (age, gender, education, and household income) affected the participants' perceptions of housing affordability using regression analysis. The results showed a negative correlation between age and perceptions of housing affordability. Younger participants were more likely than older participants to report that housing affordability had worsened. While on average, both male and female participants perceived that the housing affordability in the US had worsened. Female participants were more likely to report worsening housing affordability ($M = 2.36, SD = 1.42$) than male participants ($M = 2.68, SD = 1.42$), $F(1, 1398) = 16.84, p < .001$. There were no significant associations between education level ($B = -.012$, standardized beta = $-.013, p = .475$) and family income ($B = -.002$, standardized beta = $-.029, p = .273$) on perceptions of housing affordability.

When asked whether they are concerned about their ability to afford housing, close to half of the respondents (46.7%) reported being moderately or extremely concerned. Only 26.7% ($n = 374$) reported not being concerned. Similarly, 44.4% of respondents reported knowing someone who is having trouble finding affordable housing.

When we asked participants to rate their perceptions of some causes of the affordable housing shortage, most respondents attributed the shortage to rising building costs and economic uncertainty. Fewer participants attributed the cause to zoning restrictions and NIMBY (not in my back yard) sentiments. See Table X.

Causes	Mean ± SD
The cost (including labor, materials, and land) of building is too high	4.14 ± 1.109
Economic uncertainty and instability	4.11 ± 1.111
Landlords are collectively driving up the rent cost	4.00 ± 1.245
Increasing economic inequality is leaving large populations of people with fewer resources	3.90 ± 1.328
Private companies and investors are buying up too many homes	3.86 ± 1.352
The government hasn't done enough to create affordable housing	3.73 ± 1.349
Migration and population growth are driving up demand for housing	3.65 ± 1.276
Opposition from the community to build more affordable housing (i.e., not in my back yard: NIMBY)	3.37 ± 1.293
Zoning regulations limit the number and types of homes we can build	3.31 ± 1.300

When we compared participants who leaned liberal, moderate, or leaned conservative, we found some differences in their attributed causes for the affordability of housing. Participants who leaned liberal attributed the problem to economic inequality and the influence of private companies. Moderates mostly attributed the cause to economic uncertainty and increased cost. In contrast, participants who leaned conservative were the only group that attributed the cause to migration and population growth driving up housing demand.

Lean Liberal:

1. Increasing economic inequality is leaving large populations of people with fewer resources: 4.42 (1.03)
2. The government hasn't done enough to create affordable housing: 4.23 (1.10)
3. Private companies and investors are buying up too many homes: 4.17 (1.21)

Moderate:

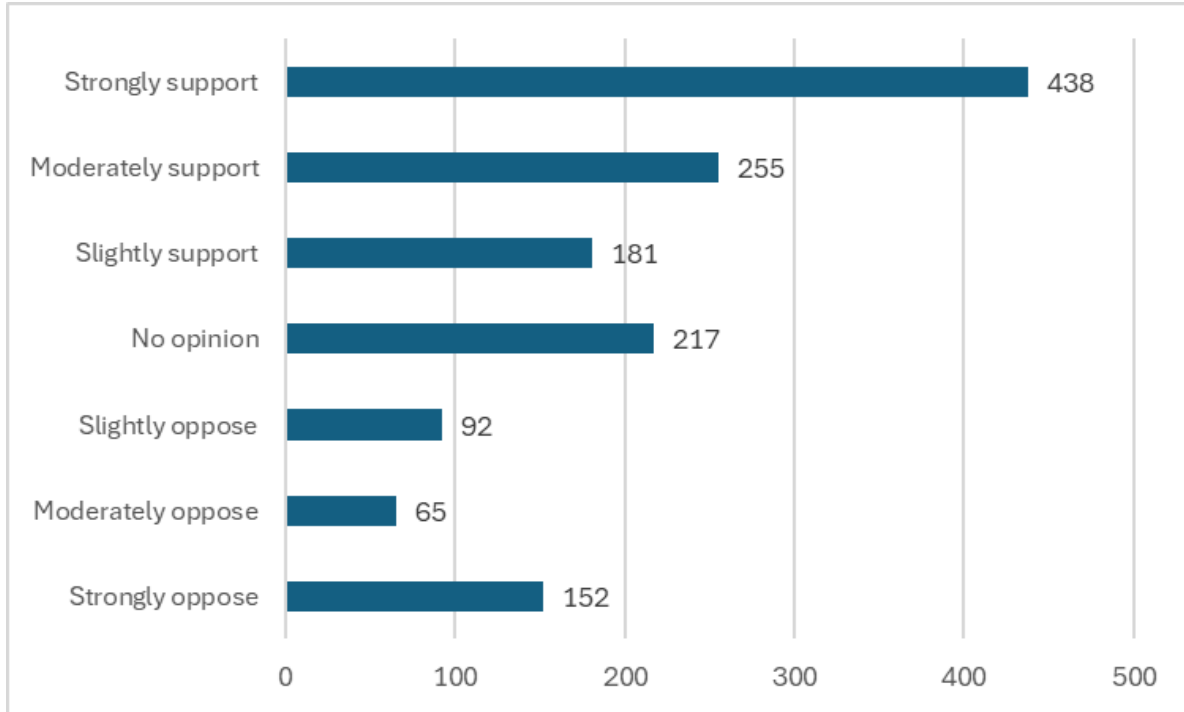
1. The cost (including labor, materials, and land) of building is too high: 4.23 (1.15)
2. Economic uncertainty and instability: 4.13 (1.15)
3. Increasing economic inequality is leaving large populations of people with fewer resources: 4.05 (1.25)

Lean Conservative:

1. Migration and population growth are driving up demand for housing: 4.11 (1.17)
2. The cost (including labor, materials, and land) of building is too high: 4.13 (1.04)
3. Economic uncertainty and instability: 3.91 (1.09)

Support for Affordable Housing

When the participants were asked, “How supportive are you of building more affordable housing in your neighborhood?” Most respondents supported more affordable housing in their neighborhood (62.4%), some opposed (22.1%), and others had no opinion (15.5%). See Figure X.

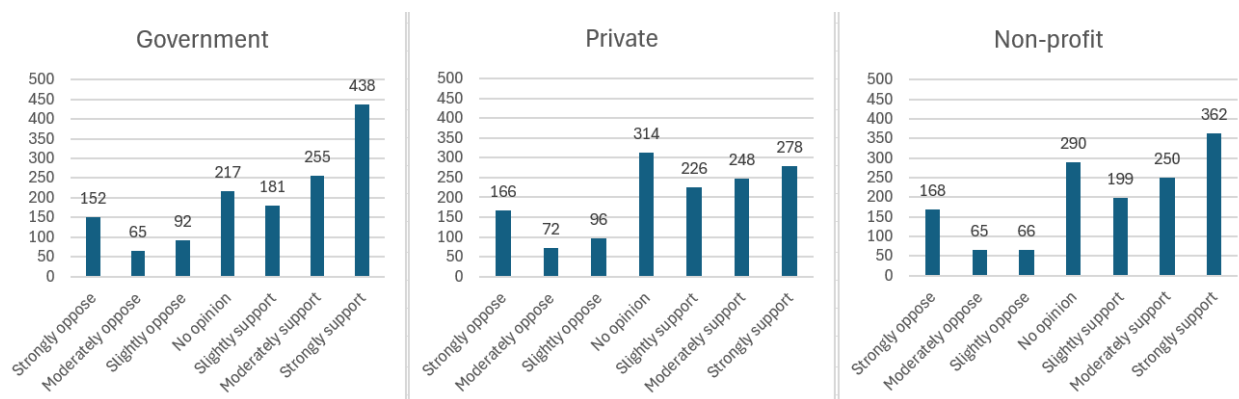


We further examined whether demographic factors (age, gender, education, household income, and political ideologies) were associated with greater or lesser support for building affordable housing using linear regression. The results showed that age was negatively correlated with support for more affordable housing ($B = -.018$, standardized beta = $-.148$, $p < .001$). Younger participants were more supportive of building affordable housing than older participants. Female participants were more supportive than male participants ($B = .432$, standardized beta = $.108$, $p < .001$). Participants with higher education ($B = -.121$, standardized beta = $-.093$, $p < .001$) or higher family income ($B = -.006$, standardized beta = $-.066$, $p = .009$) were less supportive of building more affordable housing. Participants whose political ideology leaned more conservative were significantly less supportive of building more affordable housing than participants who leaned liberal ($B = -.379$, standardized beta = $-.262$, $p < .001$).

We further categorized the participants by their political ideology into three groups: lean liberal, moderate/independent, or lean conservative. We then conducted another regression analysis, including age, gender, education, and income, to examine support for affordable housing. The results further revealed that age was negatively associated with support for affordable housing, regardless of the individual's political ideology. However, the correlations between gender, education, and income were more prominent among individuals who reported as leaning conservative in their political ideology. See Table X.

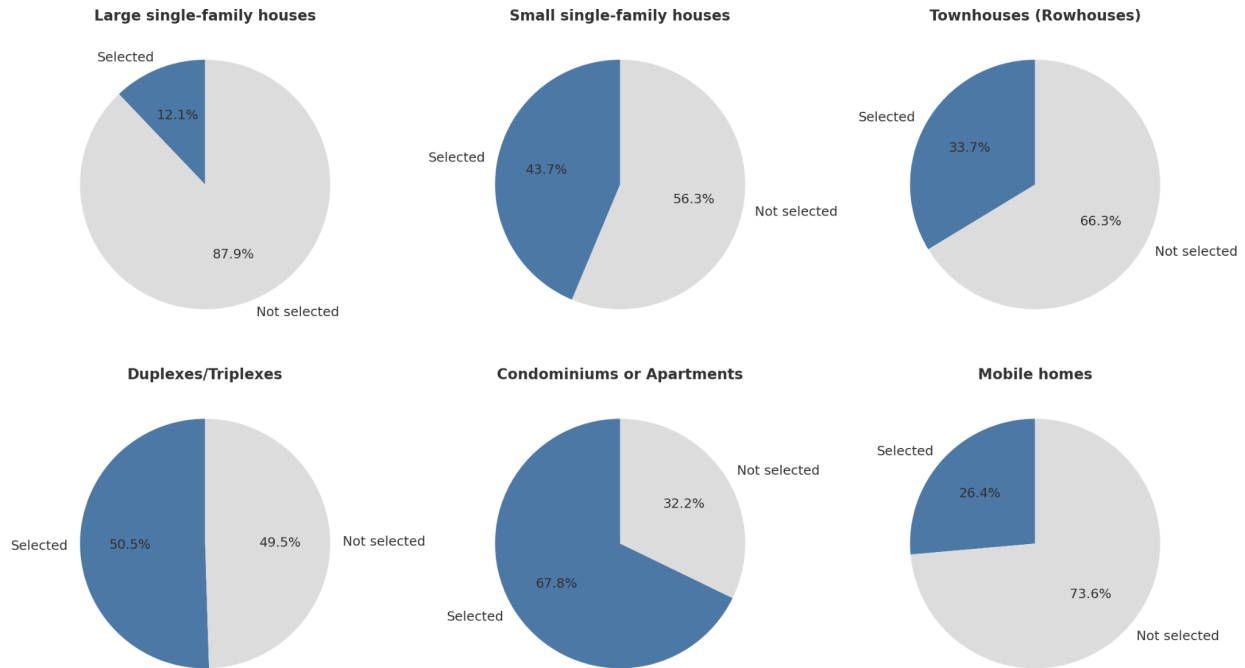
	Lean Liberal	Moderate	Lean Conservative
Age	B = -.01, Beta = -.11, p = .033	B = -.02, Beta = -.18, p < .001	B = -.02, Beta = -.14, p = .004
Gender	B = .15, Beta = .05, p = .362	B = .27, Beta = .07, p = .116	B = .79, Beta = .18, p < .001
Education	B = -.08, Beta = -.08, p = .130	B = -.21, Beta = -.17, p < .001	B = -.16, Beta = -.10, p = .027
Family income	B = -.00, Beta = -.03, p = .570	B = -.00, Beta = -.03, p = .502	B = -.01, Beta = -.09, p = .047
(Constant)	B = 6.34, Beta = NA, p < .001	B = 6.36, Beta = NA, p < .001	B = 4.47, Beta = NA, p < .001

We followed up with questions that specifically asked whether they supported or opposed more investments from the government, private companies, or non-profits. Repeated-measures ANOVA results showed a significant difference in participants' perceptions of increases in investments from the government, private companies, or non-profits, Wilks' Lambda = .983, $F(2, 1398) = 12.13$, $p < .001$. There was significantly greater support for government investment ($M = 4.72$, $SD = 2.11$) and non-profit investment ($M = 4.77$, $SD = 1.97$) than for private investment ($M = 4.58$, $SD = 1.91$). See Figure X for distribution and comparison.



One issue with the term “affordable home” is that people often have different perceptions of what it means. We asked participants to indicate the types of housing they associate with affordable homes. The results showed that when thinking about affordable housing, the most common images are condos and apartments (67.8%), followed by duplexes/triplexes (50.5%). Respondents do not think of affordable homes as large single-family houses (12.1%), mobile homes (26.4%), or townhouses (33.7%).

Perceived Affordable Home



Responsibility and Trust in Affordable Housing Providers

The next set of questions asked participants to rate the responsibility and trust they had in a list of affordable housing providers. The results indicated that in terms of responsibility, participants mostly believed that the federal and local governments are most responsible for providing affordable housing. However, when asked whom they trust to provide affordable housing, nonprofit builders and housing organizations ranked highest. See Table X.

Providers	Responsibility (Mean ± SD)	Trust (Mean ± SD)
Federal government	3.03 ± 1.247	1.94 ± 1.079
Local government	3.09 ± 1.171	2.15 ± 1.065
Private builders	2.36 ± 1.136	1.79 ± 0.969
Private housing companies	2.46 ± 1.145	1.75 ± 0.953
Independent landlords	2.44 ± 1.221	1.73 ± 0.936
Non-profit builders	2.65 ± 1.147	2.40 ± 1.096
Non-profit housing organizations	2.82 ± 1.155	2.53 ± 1.131
Religious organizations	2.17 ± 1.191	2.21 ± 1.155

When we compared participants across the political spectrum, the result showed that nonprofit housing organizations were trusted the most by people across the political spectrum. Surprisingly, for people who indicated that they leaned conservative, their most trusted affordable housing provider was religious organizations. The top two most-trusted providers are highlighted in Table X.

Provider	Lean Liberal	Moderate	Lean Conservative
Federal government	1.98 (1.07)	2.05 (1.12)	1.90 (1.13)
Local government	2.38 (1.03)	2.21 (1.11)	1.93 (1.05)
Private builders	1.63 (0.86)	1.89 (1.01)	1.93 (1.08)
Private housing companies	1.60 (0.83)	1.88 (1.04)	1.84 (1.02)
Independent landlords	1.66 (0.86)	1.80 (0.95)	1.77 (1.04)
Non-profit builders	2.64 (1.06)	2.44 (1.08)	2.23 (1.11)
Non-profit housing organizations	2.84 (1.06)	2.60 (1.13)	2.29 (1.15)
Religious organizations	1.97 (1.02)	2.25 (1.16)	2.43 (1.24)

When we examined which provider the participants felt was responsible for providing affordable housing, there was again a stark difference between people who leaned conservative and others. Participants who identified as liberal or reported as moderates stated that the federal and local governments were most responsible for providing affordable housing. In comparison, with people who leaned conservative, none of the providers stood out as being most responsible for providing affordable housing.

Provider	Lean Liberal	Moderate	Lean Conservative
Federal government	3.47 (0.97)	3.31 (1.23)	2.40 (1.28)
Local government	3.41 (0.95)	3.34 (1.09)	2.59 (1.27)
Private builders	2.48 (1.06)	2.42 (1.15)	2.26 (1.20)
Private housing companies	2.52 (1.08)	2.57 (1.19)	2.33 (1.19)
Independent landlords	2.48 (1.14)	2.55 (1.27)	2.33 (1.27)
Non-profit builders	2.79 (1.08)	2.74 (1.11)	2.42 (1.19)
Non-profit housing organizations	2.95 (1.04)	2.94 (1.16)	2.59 (1.23)
Religious organizations	2.15 (1.16)	2.26 (1.23)	2.08 (1.20)

Support for Policies to Increase Housing Affordability

We asked participants to rate their support for several non-partisan solutions to address the housing cost crisis. Overall, there was high support for all the solutions (all above 4). However, comparing the level of support suggests that the participants were more supportive of direct support for individuals or affordable housing providers and less supportive of deregulation and easing of environmental regulations to facilitate the construction of affordable housing. See Table X.

Solution	Mean ± SD
Improving financing programs and mortgage standards	5.67 ± 1.324
Providing incentives for converting commercial buildings or renovating old houses for affordable housing	5.59 ± 1.459
Expanding support for homebuyer programs	5.55 ± 1.447
Providing incentives for constructing new affordable housing	5.41 ± 1.544
Investing in modernizing construction methods	5.38 ± 1.351
Expanding the low-income housing tax credit	5.23 ± 1.653
Streamlining the permitting processes to make housing development quicker	5.15 ± 1.579
Providing more rental assistance	5.15 ± 1.746
Addressing zoning restrictions that limit the number and types of housing that can be built	4.98 ± 1.559
Easing costly regulations that make home construction more resilient to natural disasters	4.60 ± 1.899
Easing environmental regulations to accelerate development	4.13 ± 1.923

We further compared participants who leaned liberal, moderate, or leaned conservative on their support for these policy solutions. There was shared support for 1) providing incentives for converting commercial buildings, 2) improving financing programs and mortgage standards, and 3) expanding support for homebuying programs. However, there were differences when we conducted a MANOVA analysis. Participants who leaned conservative reported higher support for 1) easing environmental regulations and 2) easing costly regulations. There were no statistically significant differences between the groups in terms of support for streamlining the permitting process.

Solution	Lean Liberal	Moderate	Lean Conservative	F (2, 1367), p value
Easing environmental regulations	3.34 (2.02)	4.20 (1.75)	4.85 (1.82)	$F(2, 1367) = 71.22, p < .001$
Addressing zoning restrictions	5.32 (1.40)	4.93 (1.52)	4.77 (1.76)	$F(2, 1367) = 12.53, p < .001$
Providing incentives for constructing new affordable housing	5.92 (1.29)	5.42 (1.43)	4.96 (1.77)	$F(2, 1367) = 43.03, p < .001$
Easing costly regulations	4.21 (2.12)	4.67 (1.83)	4.81 (1.74)	$F(2, 1367) = 12.34, p < .001$
Providing incentives for converting commercial buildings	6.05 (1.15)	5.59 (1.34)	5.18 (1.75)	$F(2, 1367) = 44.46, p < .001$
Expanding the low-income housing tax credit	5.87 (1.31)	5.32 (1.54)	4.61 (1.88)	$F(2, 1367) = 69.71, p < .001$
Providing more rental assistance	5.95 (1.19)	5.27 (1.60)	4.31 (2.00)	$F(2, 1367) = 112.27, p < .001$
Expanding support for homebuyer programs	6.02 (1.06)	5.47 (1.43)	5.18 (1.65)	$F(2, 1367) = 38.40, p < .001$
Improving financing programs	6.11 (0.99)	5.59 (1.34)	5.39 (1.47)	$F(2, 1367) = 34.44, p < .001$
Investing in modernizing construction methods	5.85 (1.14)	5.31 (1.36)	5.07 (1.47)	$F(2, 1367) = 39.42, p < .001$
Streamlining the permitting processes	5.15 (1.59)	5.07 (1.53)	5.17 (1.68)	$F(2, 1367) = 0.55, p = .580$

Testing Narratives on Affordable Housing (Experiment)

Public support for affordable housing initiatives is an important factor for their success. Existing research on attitudes towards affordable housing suggests that these attitudes are often shaped by ideological factors, such as trust in government and stereotypes about people who live in affordable housing (Nguyen et al., 2013; Tighe, 2010). While most people expressed support for building more affordable housing in general, affordable housing projects often face opposition from locals due to the perception of concentrated cost, that the locals are bearing more of the negative consequences of affordable housing, such as increased noise or a decrease in property values (Hankinson & de Benedictis-Kessner, 2024). In other words, an individual may support the values and the people who can benefit from affordable housing, but their ideological support falters when it clashes with their self-interests (Marble & Nall, 2021).

To overcome resistance and change the narrative around affordable housing, we conducted a survey experiment testing four types of narratives that are directed at communicating 1) the economic benefits of having affordable housing in your community, and 2) the diverse faces of people who benefit from affordable housing. The four narrative conditions are shown in Table X. The narratives and videos are in Appendix A.

<p>Condition 1 Four interconnected stories about how affordable housing benefits <u>the people around you</u></p>	<p>Condition 2 Four interconnected stories about how affordable housing benefits <u>a distant community</u></p>
<p>Condition 3 An individual story about a couple searching to <u>buy an affordable house</u>, and how it benefits you</p>	<p>Condition 4 An individual story about a couple searching to <u>rent an affordable apartment</u>, and how it benefits you</p>

Condition 1 focused on changing the narrative around affordable housing by demonstrating that it is not just for people from disadvantaged populations, who are often stereotyped as undeserving or undesirable. Instead, by telling a series of interconnected stories that 1) highlight the diversity of people who can benefit from affordable housing, and 2) demonstrate that the people who qualify for affordable housing are everyday people that you may encounter in your daily lives.

Condition 2 is the same story as Condition 1, but set in a distant community. Comparing Condition 1 and Condition 2 allows us to test how the distance between stories and individuals can affect their effectiveness.

Conditions 3 & 4 serve as our control group. Many affordable housing organizations are already telling individual stories about people who live in their affordable housing communities. In this study, we compare two different types of affordable homes (buying a house vs. renting an apartment) to determine whether changing the perception of affordable housing changes people's attitudes and support. In other words, by comparing Condition 1 vs. Condition 3, we can

examine whether telling interconnected stories is more effective than telling individual stories. By comparing Condition 3 vs. Condition 4, we can determine whether people react differently when thinking about different types of affordable housing and perceived deservingness.

Can Stories Increase Support for Affordable Housing?

We conducted a repeated-measures analysis of variance (ANOVA) with the four story conditions as the between-subjects factor and the pre-test and post-test measures of support for building affordable housing in one’s neighborhood as the within-subjects factors. The result showed that all four stories improved support for building affordable housing in one’s neighborhood. The multivariate test was statistically significant for the changes in support (Wilks’ Lambda = .035, $F(1, 1501) = 52.55$, $p < .001$), but was not statistically significant when comparing between the stories (Wilks’ Lambda = .998, $F(1, 1501) = .92$, $p = .432$). This result indicates that all four stories increased support for building more affordable housing in one’s own neighborhood, yet the effect of the four types of stories did not significantly differ.

Conditions	Pretest Mean (SD)	Posttest Mean (SD)
Community Story Near	5.04 (2.00)	5.33 (1.86)
Community Story Far	4.89 (1.98)	5.20 (1.91)
Individual Story Buy	5.08 (1.98)	5.38 (1.81)
Individual Story Rent	4.98 (2.05)	5.14 (1.97)

We further analyzed whether the stories changed support for different affordable housing providers (i.e., government, private companies, non-profit) before and after the stories.

For changes in support for government investments. The results were similar in that all four stories increased support for investment in government (Wilks’ Lambda = .937, $F(1, 1501) = 100.32$, $p < .001$), but no statistically significant difference when comparing between the stories (Wilks’ Lambda = 1.00, $F(1, 1501) = .22$, $p = .880$).

Table X: Changes in Support for Government Investment

Conditions	Pretest Mean (SD)	Posttest Mean (SD)
Community Story Near	4.79 (2.10)	5.16 (1.95)
Community Story Far	4.70 (2.13)	5.07 (2.01)
Individual Story Buy	4.91 (2.01)	5.21 (1.91)
Individual Story Rent	4.73 (2.16)	5.06 (1.98)

For changes in support for private investments the results were similar in that all four stories increased support for private investment in affordable housing (Wilks' Lambda = .947, $F(1, 1501) = 83.54$, $p < .001$), but no statistically significant difference when comparing between the stories (Wilks' Lambda = .996, $F(1, 1501) = 1.82$, $p = .142$).

Conditions	Pretest Mean (SD)	Posttest Mean (SD)
Community Story Near	4.60 (1.89)	5.05 (1.81)
Community Story Far	4.53 (1.90)	4.97 (1.83)
Individual Story Buy	4.73 (1.91)	4.99 (1.70)
Individual Story Rent	4.66 (1.96)	4.93 (1.81)

For changes in support for non-profit investment in affordable housing the results were similar in that all four stories increased support for investment in non-profits (Wilks' Lambda = .931, $F(1, 1501) = 100.64$, $p < .001$), but no statistically significant difference when comparing the four stories (Wilks' Lambda = .998, $F(1, 1501) = .85$, $p = .469$).

Can the Stories Change People's Beliefs about Affordable Housing?

We further tested which of the stories were more effective in changing people's beliefs about affordable housing across a series of common beliefs about it. The participants were asked to rate how much they agree or disagree with the following statements on a scale from 1 = Strongly disagree to 7 = Strongly agree:

- a) Affordable housing can help reduce homelessness.
- b) Affordable housing is essential for a healthy and thriving community.
- c) Affordable housing creates economic opportunities.
- d) Affordable housing provides opportunities for a diverse range of people to live in the community.
- e) Affordable housing addresses the needs of essential workers, such as teachers and healthcare professionals.
- f) Affordable housing makes it possible for people I depend on to live in our community
- g) Affordable housing developments are typically poorly designed and maintained.
- h) Affordable housing is a burden on taxpayers.
- i) Affordable housing developments negatively impact property values in nearby neighborhoods.
- j) Affordable housing residents are likely to increase crime rates in an area.

The statements were presented in random order to prevent order effects.

We conducted a multivariate analysis of variance (MANOVA) with the four conditions as the independent variable and the 10 statements as the dependent variables. The results showed a

statistically significant difference between the stories in affecting people’s beliefs that “affordable housing creates economic opportunities and makes it possible for people who I depend on to live in our community.” See Table X for the MANCOVA results.

Statement	F	p value
Affordable housing can help reduce homelessness	1.4	0.24
Affordable housing is essential for a healthy and thriving community	1.87	0.133
Affordable housing creates economic opportunities	2.79	0.039
Affordable housing provides opportunities for a diverse range of people to live in the community	1.57	0.196
Affordable housing addresses the needs of essential workers, such as teachers and healthcare professionals	2.04	0.106
Affordable housing makes it possible for people I depend on to live in our community	2.48	0.06
Affordable housing developments are typically poorly designed and maintained	1.35	0.257
Affordable housing is a burden on taxpayers	2.27	0.078
Affordable housing developments negatively impact property values in nearby neighborhoods	1.47	0.221
Affordable housing residents are likely to increase crime rates in an area	0.73	0.537

Further examination of the stories showed that Condition 1 (telling interconnected stories about people living in affordable housing around you) resulted in the highest positive beliefs and lowest negative beliefs across all the conditions, but was only statistically significant in improving people’s belief that affordable housing creates economic opportunities. The effects of telling interconnected stories weakened when the stories are about people living in a distant community. These effects were more pronounced among participants who reported as leaning liberal, compared to participants who reported as moderates or leaned conservative.

When comparing individual stories about a couple seeking to buy an affordable house to the same couple seeking to rent an affordable apartment, the “buying a house” story was associated with more positive beliefs and fewer negative beliefs. In comparison, mentioning “renting an apartment” reduced positive beliefs and increased negative beliefs. This may be due to negative stereotypes about high-density housing and renters. See Table X for the means and standard deviations between the conditions.

	COMMUNITY STORY NEAR	COMMUNITY STORY FAR	INDIVIDUAL STORY BUY	INDIVIDUAL STORY RENT
Affordable housing can help reduce homelessness	5.90 (1.42)	5.72 (1.66)	5.85 (1.50)	5.71 (1.54)
Affordable housing is essential for a healthy and thriving community	5.84 (1.55)	5.65 (1.62)	5.81 (1.48)	5.62 (1.64)
Affordable housing creates economic opportunities	5.82 (1.42)	5.63 (1.55)	5.65 (1.40)	5.52 (1.52)
Affordable housing provides opportunities for a diverse range of people to live in the community	5.86 (1.48)	5.76 (1.46)	5.84 (1.37)	5.66 (1.40)
Affordable housing addresses the needs of essential workers, such as teachers and healthcare professionals	5.78 (1.61)	5.56 (1.63)	5.64 (1.57)	5.51 (1.65)
Affordable housing makes it possible for people I depend on to live in our community	5.62 (1.57)	5.56 (1.59)	5.73 (1.51)	5.43 (1.63)
Affordable housing developments are typically poorly designed and maintained	4.34 (1.79)	4.35 (1.73)	4.20 (1.70)	4.45 (1.63)
Affordable housing is a burden on taxpayers	3.48 (1.89)	3.72 (1.86)	3.55 (1.91)	3.80 (1.88)
Affordable housing developments negatively impact property values in nearby neighborhoods	3.80 (1.94)	4.02 (1.82)	3.85 (1.80)	4.03 (1.84)
Affordable housing residents are likely to increase crime rates in an area	3.27 (1.97)	3.30 (1.91)	3.39 (1.83)	3.45 (1.84)

We examined whether the four stories changed the participants' perceptions about different aspects that could potentially be affected by affordable housing using another MANOVA analysis. The results showed non-significant differences between the conditions on almost all the aspects asked, except one, where Condition 1 improved people's belief that affordable housing would improve the quality of life for residents in affordable housing.

Statement	F	p value
Traffic and parking	0.4	0.754
Public services (e.g., schools, police)	0.73	0.536
Property values	0.31	0.819
Diversity in the neighborhood	1.06	0.366
Local businesses	1.96	0.118
Local job opportunities	1.67	0.172
Quality of life for existing residents	1.05	0.37
Quality of life for residents in the affordable housing	3.99	0.008
Green spaces and community amenities	1.33	0.262
Neighborhood "character"	1.43	0.231
Neighborhood safety	2.36	0.07
Neighborhood stability	0.35	0.787
Local economic growth and development	2.25	0.08

Across the two sets of beliefs about affordable housing, our experiment results suggest that telling interconnected stories about people around you is the most effective way to increase positive beliefs and reduce negative beliefs about affordable housing, especially its impact on the local economy and improving the lives of the people around you. In comparison, when the interconnected stories are set in a distant community, these effects are weakened, perhaps because it's more difficult for people to relate to them. We found that when the people in affordable housing are portrayed as seeking to rent an apartment, this may unintentionally introduce negative stereotypes associated with renters and high-density homes, which reduces positive beliefs and increases negative beliefs about affordable housing.

Affordable Housing Builders and Operators, How do People Feel?

We included two sets of questions and asked our participants to indicate how much they agreed or disagreed with several beliefs about affordable housing builders and operators. The goal was to determine whether people felt differently towards the builders and the operators. We conducted a series of paired-sample T-tests to compare the beliefs between the builders and operators. The results are presented in Table X. The results indicated that the participants perceived affordable housing builders to be more driven by profit than affordable housing operators, but also contributed more positively to the economic growth of the community than affordable housing operators. In comparison, affordable housing operators are believed to prioritize community needs and are more responsive to community feedback. There was no difference in terms of their perceived transparency.

Statement	Builders (Mean (SD))	Operators (Mean (SD))	t-test coefficients
Affordable housing builders are primarily motivated by profit.	5.21 (1.43)	5.09 (1.45)	$t(1399)=3.86, p < .001$
Affordable housing builders prioritize community needs in their projects.	4.00 (1.61)	4.10 (1.55)	$t(1399)=-3.29, p = .001$
Affordable housing builders are transparent in their planning and development processes.	3.92 (1.58)	3.92 (1.53)	$t(1399)=0.06, p = .951$
Affordable housing builders are responsive to community feedback.	4.00 (1.56)	4.07 (1.56)	$t(1399)=-2.48, p = .013$
Affordable housing builders contribute positively to the economic growth of the community.	4.79 (1.53)	4.59 (1.52)	$t(1399)=7.53, p < .001$

Can the Stories make People in Need of Affordable Housing Feel Closer?

Finally, the last question in our experiment asked participants to choose how closely they felt to the people in need of affordable housing after reading the stories using the inclusion-of-others-in-the-self scale

(<https://sparqtools.org/mobility-measure/inclusion-of-other-in-the-self-ios-scale/>) which is an

established scale from psychology to measure how close one feels to another person or group. While Condition 1 reported the closest relationship to people in affordable housing, the ANOVA result was not statistically significant. $F(3, 1501) = 1.03, p = .380$.

Psychometric Variables and Support for Affordable Housing

The belief that the world is zero-sum, that one’s gain equals others’ losses, can affect people’s perceptions of social policies. Therefore, we measured the participants’ zero-sum beliefs and their independent or interdependent construal of themselves (i.e., whether they see themselves as independent or interconnected with others in society). We conducted several hierarchical regression analyses to examine whether the psychometric properties of zero-sum beliefs and independent-interdependent self-construal would affect their support for affordable housing.

The results suggest that, after controlling for demographic variables, both zero-sum beliefs and self-construal significantly predict support for affordable housing. Specifically, participants who viewed themselves as more interconnected with others and held stronger zero-sum beliefs were more supportive of building affordable housing in their neighborhood.

PREDICTOR	B	SE	B	T	P
Model 1					
(Constant)	6.93	0.29		24.12	<.001
Age	-0.02	0.00	-0.15	-5.83	<.001
Gender	0.43	0.10	0.11	4.25	<.001
Education	-0.12	0.03	-0.09	-3.58	<.001
Family income	-0.01	0.00	-0.07	-2.62	0.009
Ideology	-0.38	0.04	-0.26	-10.08	<.001
Model 2					
(Constant)	5.21	0.37		14.18	<.001
Age	-0.01	0.00	-0.08	-3.21	0.001
Gender	0.41	0.10	0.10	4.10	<.001
Education	-0.10	0.03	-0.08	-2.92	0.004
Family income	-0.01	0.00	-0.06	-2.58	0.010
Ideology	-0.33	0.04	-0.23	-8.92	<.001
ZeroSumBelief	0.30	0.04	0.20	7.39	<.001
Self Construal	0.10	0.05	0.05	1.97	0.049

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Appendix A: Narratives for the Survey Experiment

Condition 1: Stories of people around you and facts about affordable housing

<https://www.dropbox.com/sc/fi/ufpkagskq8ivdfgdI0uik/Condition-1.mp4?rlkey=rkvealg98nxs2hmss60vu5gxj&st=rhuk639f&dl=0>

No matter what kind of neighborhood you live in, most Americans believe that it's getting harder to afford a home or an apartment. The rising cost of housing, alongside the rising cost of many of the things we use every day, has left many Americans struggling to find housing they can afford where they want to live.

Researchers estimate the United States has three point eight (3.8) million fewer homes than the American people need.

This is true in nearly every region of the country. This makes it hard for people to live in the community where they work, especially if their wages fall in lower income brackets.

Imagine driving your kids to school. This is Ms. Jennings, **who teaches your kids.** Every day, she commutes over an hour to work – each way – because there are no houses or apartments she can afford available anywhere near the school.

Commuting this long takes a toll. When she gets out of work, she is often rushing to pick up her own kids from pre-school back in the town where she lives, and then she has to take care of them until they fall asleep. By the time she can sit down for grading and replying to emails, she's exhausted. She feels disconnected from **your community**, where she works, but also the community where she lives.

At the school, you run into your friends, Jill and Taylor. Jill and Taylor just had a new baby 18 months ago, and they also have a daughter the same age as yours. They are now seeking to buy a starter house for their growing family in **town**. However, when they were looking for single-family houses that they qualified for, there were none available in **town**.

Jill works as a nursing assistant at **your local hospital**, caring for the elderly through community home visits. She reminds you of the caretakers who take care of your dad at his retirement community. For Jill, the strain of the house search adds to the physical and emotional burden of her work.

She loves her job and cares deeply about the elder patients she works with, but the job does not pay enough for her to afford housing in **your town**.

If they cannot buy a single-family house soon, she will be forced to seek a higher-paying, but less satisfying job, maybe in another **town**. Losing essential health workers like Jill leaves fewer hands to meet local healthcare needs. This adds more strain on people like you who depend on them to care for the elderly and others in need.

Jill's husband Taylor is a volunteer firefighter who has spent the past 6 years rushing into burning buildings to protect this community. He's an active player in the neighborhood disc golf team and works in the local grocery store. Like Jill, he loves this community, but the rising cost of homeownership and the need for extra **space** for their kids put a burden on him.

If firefighters like Taylor are forced to move away from town and commute, this will put local safety at risk during emergencies. Local businesses and families suffer too. Local shops lose business when workers like Taylor are pushed to spend their paychecks in another town.

In comparison to Taylor, his grocery store coworker Nathan was much more fortunate to find a home in an affordable housing community right around the edge of **town**.

For years, Nathan worked long hours, but most of his paycheck was swallowed up by his rent in an old apartment. That changed when his family was able to move into an affordable housing community six months ago.

The new apartment was modest, but safe and clean. For the first time in years, Nathan and his wife no longer had to worry about potential rent increases or evictions. They were able to save a little money to enroll their daughter in an after-school program at the community center. Without the uncertainty and anxiety associated with housing, Nathan now has more energy to hang out with his neighbors and engage in volunteer work to give back to the community

What do these stories have in common? They show how a lack of affordable housing leads to a weaker community. They show how the people you rely on to teach your kids, nurse your loved ones, or keep you safe can struggle to live in the communities they serve. This has negative effects on us all.

Many of the people you see around your neighborhood likely have similar stories. They want to live closer to where they work or closer to their friends and family, but affordable housing options remain limited. The housing crisis is not just an individual issue for those looking for housing; it weakens the fabric of the community and the local economy, too.

We all want to live in thriving communities that we can afford. We want our children and friends to be able to live near us if they choose, regardless of their income level. The **lives of these people around you** would be greatly improved if they could find **affordable homes that** they could afford in the communities they are committed to.

The only way to ensure that our communities and economies can thrive is to build, retrofit, and create more affordable **housing** units. If we do so, we can make our communities stronger, more vibrant, and more connected.

Condition 2: Stories of Distant people and facts about affordable housing

<https://www.dropbox.com/scl/fi/mgrwc4ukqs5pj8lpszb1o/Condition-2.mp4?rlkey=pmnqdotwksr4zld1jhawkswj&st=mvekdi&dl=0>

No matter what kind of neighborhood you live in, most Americans believe that it's getting harder to afford a home or an apartment. The rising cost of housing, alongside the rising cost of many of the things we use every day, has left many Americans struggling to find housing they can afford where they want to live.

Researchers estimate the United States has three point eight (3.8) million fewer homes than the American people need.

This is true in nearly every region of the country. This makes it hard for people to live in the community where they work, especially if their wages fall in lower income brackets.

This is Ms. Jennings. She teaches in a public elementary school **in Juneau, Alaska**. Every day, she commutes over an hour to work – each way – because there are no houses or apartments she can afford available anywhere near the school.

Commuting this long takes a toll. When she gets out of work, she is often rushing to pick up her own kids from pre-school back in the town where she lives, and then she has to take care of them until they fall asleep. By the time she can sit down for grading and replying to emails, she's exhausted. She feels disconnected from both the community where she works and the community where she lives.

This is Jill and Taylor. Jill and Taylor just had a new baby 18 months ago, and they have a daughter the same age as yours. They are now seeking to buy a starter house for their growing family in **Juneau**. However, when they were looking for single-family houses that they qualified for, there were none available in **Juneau**.

Jill works as a nursing assistant at the **Bartlett Regional Hospital**, caring for the elderly through community home visits. She reminds you of the caretakers who take care of your dad at his retirement community. For Jill, the strain of the house search adds to the physical and emotional burden of her work.

She loves her job and cares deeply about the elder patients she works with, but the job does not pay enough for her to afford housing in **a city like Juneau**.

If they cannot buy a single-family house soon, she will be forced to seek a higher-paying, but less satisfying job, maybe in another **State**. Losing essential health workers like Jill leaves fewer hands to meet local healthcare needs. This adds more strain on people like you who depend on them to care for the elderly and others in need.

Jill's husband Taylor is a volunteer firefighter who has spent the past 6 years rushing into burning buildings to protect this community. He's an active player in the neighborhood disc golf team and works in the local grocery store. Like Jill, he loves this community, but the rising cost of homeownership and the need for extra space for their kids put a burden on him.

If firefighters like Taylor are forced to move away from town and commute, this will put local safety at risk during emergencies. Local businesses and families suffer too. Local shops lose business when workers like Taylor are pushed to spend their paychecks in another town.

In comparison to Taylor, his grocery store coworker Nathan was much more fortunate to find a home in an affordable housing community right around the edge of **Juneau**.

For years, Nathan worked long hours, but most of his paycheck was swallowed up by his rent in an old apartment. That changed when his family was able to move into an affordable housing community six months ago.

The new apartment was modest, but safe and clean. For the first time in years, Nathan and his wife no longer had to worry about potential rent increases or evictions. They were able to save a little money to enroll their daughter in an after-school program at the community center. Without the uncertainty and anxiety associated with housing, Nathan now has more energy to hang out with his neighbors and engage in volunteer work to give back to the community of Juneau.

What do these stories have in common? They show how a lack of affordable housing leads to a weaker community. They also show how the people you rely on to teach your kids, nurse your loved ones, or keep you safe can struggle to live in the communities they serve. This has negative effects on us all.

Many of the people you see around your neighborhood likely have similar stories. They want to live closer to where they work or closer to their friends and family, but affordable housing options remain limited. The housing crisis is not just an individual issue for those looking for housing; it weakens the fabric of the community and the local economy, too.

We all want to live in thriving communities that we can afford. We want our children and friends to be able to live near us if they choose, regardless of their income level. The lives of people from the stories above would be greatly improved if they could find affordable homes that they could afford in the communities they are committed to.

The only way to ensure the communities and economies can thrive is to build, retrofit, and create more affordable housing units. If we do so, we can make our communities stronger, more vibrant, and more connected.

Condition 3: Single Story buying a single-family house + facts about affordable housing

<https://www.dropbox.com/scl/fi/5mjbwv81n0kkz8gjz82mg/Condition-3.mp4?rlkey=jvd48valel3315xx46bvzsg6m&st=19epobzx&dl=0>

No matter what kind of neighborhood you live in, most Americans believe that it's getting harder to afford a home or an apartment. The rising cost of housing, alongside the rising cost of many of the things we use every day, has left many Americans struggling to find housing they can afford where they want to live.

Researchers estimate the United States has three point eight (3.8) million fewer homes than the American people need.

This is true in nearly every region of the country. This makes it hard for people to live in the community where they work, especially if their wages fall in lower income brackets.

Think about getting your kids to school. How long does it take, door-to-door?

Imagine you run into your friends Jill and Taylor when you drop off your kids at school. Jill and Taylor just had a new baby 18 months ago, they also have a daughter the same age as yours. They are now **seeking to buy a starter house** for their growing family. However, when they were looking **for single-family houses** that they qualified for, there were none available in town.

Jill works as a nursing assistant at the local hospital, caring for the elderly through community home visits. She reminds you of the caretakers who take care of your dad at his retirement community. For Jill, the strain of **the house** search adds to the physical and emotional burden of her work.

She loves her job and cares deeply about the elder patients she works with, but the job does not pay enough for her to afford housing in this town.

If they cannot **buy a single-family house** soon, she will be forced to seek a higher-paying, but less satisfying job, maybe in another town. Losing essential health workers like Jill leaves fewer hands to meet local healthcare needs. This also adds more strain on people like you who depend on them to care for the elderly and others in need.

Jill's husband Taylor is a volunteer firefighter who has spent the past 6 years rushing into burning buildings to protect this community. He's also an active player in the neighborhood disc golf team and works in the local grocery store. Like Jill, he loves this community, but the rising cost of **homeownership** and the need for extra **space** for their kids put a burden on him.

If firefighters like Taylor are forced to move away from town and commute, this will put local safety at risk during emergencies. Local businesses and families suffer too. Local shops lose business when workers like Taylor are pushed to spend their paychecks in another town.

What do these stories have in common? They show how a lack of affordable housing leads to a weaker community. They also show how the people you rely on to teach your kids, nurse your loved ones, or keep you safe can struggle to live in the communities they serve. This has negative effects on us all.

Many of the people you see around your neighborhood likely have similar stories. They want to live closer to where they work or closer to their friends and family, but affordable housing options

remain limited. The housing crisis is not just an individual issue for those looking for housing; it weakens the fabric of the community and the local economy, too.

We all want to live in thriving communities that we can afford. We want our children and friends to be able to live near us if they choose, regardless of their income level. The **lives of people like** Jill and Taylor would be greatly improved if they could find **single-family houses that** they could afford in the communities they are committed to.

The only way to ensure that our communities and economies can thrive is to build, retrofit, and create more affordable **housing** units. If we do so, we can make our communities stronger, more vibrant, and more connected.

Condition 4: Single Story finding a rental apartment + facts about affordable housing

<https://www.dropbox.com/scl/fi/0ik5kjee2lk08ll5znytx/Condition-4.mp4?rlkey=twc491ccvrcb9q0081mqdj85j&st=sghsoxqf&dl=0>

No matter what kind of neighborhood you live in, most Americans believe that it's getting harder to afford a home or an apartment. The rising cost of housing, alongside the rising cost of many of the things we use every day, has left many Americans struggling to find housing they can afford where they want to live.

Researchers estimate the United States has three point eight (3.8) million fewer homes than the American people need.

This is true in nearly every region of the country. This makes it hard for people to live in the community where they work, especially if their wages fall in lower income brackets.

Think about getting your kids to school. How long does it take, door-to-door?

Imagine you run into your friends Jill and Taylor when you drop off your kids at school. Jill and Taylor just had a new baby 18 months ago, they also have a daughter the same age as yours. They are now **seeking to rent an affordable apartment** for their growing family. However, when they were looking **for a rental apartment** that they qualified for, there were none available in town.

Jill works as a nursing assistant at the local hospital, caring for the elderly through community home visits. She reminds you of the caretakers who take care of your dad at his retirement community. For Jill, the strain of the **apartment** search adds to the physical and emotional burden of her work.

She loves her job and cares deeply about the elder patients she works with, but the job does not pay enough for her to afford housing in this town.

If they cannot **rent an affordable apartment** soon, she will be forced to seek a higher-paying, but less satisfying job, maybe in another town. Losing essential health workers like Jill leaves fewer hands to meet local healthcare needs. This also adds more strain on people like you who depend on them to care for the elderly and others in need.

Jill's husband Taylor is a volunteer firefighter who has spent the past 6 years rushing into burning buildings to protect this community. He's also an active player in the neighborhood disc golf team and works in the local grocery store. Like Jill, he loves this community, but the rising cost of **rent** and the need for extra space for their kids put a burden on him.

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