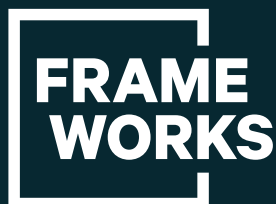# Communicating about housing the UK: obstacles, openings, and emerging recommendations

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Introduction

The COVID-19 pandemic,[1] as well as disasters such as Grenfell Tower, have recently thrown housing issues into stark relief in the UK. Researchers and advocates in the housing sector and members of the UK public recognise that housing inequality and lack of access to safe, stable, and quality housing are serious issues in the United Kingdom that have been growing worse over the past few decades. The public also understands that poor-quality housing can have severe consequences on people's lives, especially as it affects physical and mental health. Yet researchers and advocates in the housing sector continue to struggle to build public support for policies that would ensure that everyone in the UK has access to safe, stable, and decent quality housing. If people can already see some of the key problems that need solving in the field of housing, what are the beliefs and attitudes that continue to stand in the way of social change? The main goal of this brief, which is part of a broader project on framing housing in the UK conducted by the FrameWorks Institute in partnership with the Joseph Rowntree Foundation and the Nationwide Foundation,[2] is to answer this question.

We find that those working to change the housing sector for the better are up against three main obstacles, which future communications strategies will need to contend with and address. First and foremost, members of the UK public tend to think about housing through a consumerist lens, viewing housing as a commodity to be privately bought and sold, much like stocks and bonds one might invest in for profit. This way of thinking is grounded in long-standing ideals and past policies about private property and home ownership. Ideals about private property stemming from the 17th century precept that 'an Englishman's home is his castle'[3] continue to influence public thinking about housing and specifically home ownership, as do decades-old policies such as Thatcher's Right to Buy scheme.[4] Second, while people undeniably recognise that housing inequality and shortages are serious issues in the country, they often reason that this is just the way things naturally are, which makes it hard for them to see what the use of alternative policies and actions could be. Finally, although people are increasingly aware that poor-quality housing can have serious consequences on individuals' health and lives more generally, they struggle to see how affordable, quality housing for all can be achieved in the current system.

Identifying what beliefs and attitudes truly stand in the way of social change ensures that researchers and advocates in the housing sector can use their time and resources strategically to address them. It also allows us to highlight important openings in public thinking—the public understandings and attitudes that future communications can actually leverage, rather than attempt to shift, in future communications.

Throughout the brief, we offer initial recommendations to address obstacles and leverage openings in public thinking in order to build support for policies that expand access to affordable, quality housing for everyone in society. Some of them build upon the first step of this project, which offered evidence-based recommendations to communicate about social housing in the UK.[5]

What are we trying to communicate?

Understanding what researchers and advocates in the UK housing sector want to communicate to the public about housing access and inequality is crucial to building an effective communications strategy. These core points—about the current housing sector, its problems, its effects, and solutions to create a strong housing sector—are distilled below. FrameWorks researchers identified these points through conducting interviews with experts—including researchers and advocates—in the UK housing sector. Together, these points form the sector story of housing, the key ideas that need to be communicated to the public through an effective communications strategy.

What does a strong housing sector look like in the UK?

— All housing should meet quality standards in terms of safety and decency and be accessible to local amenities and services.

— Housing should be genuinely affordable for everyone, including people on the lowest incomes. Genuinely affordable housing refers to housing that costs no more than one-third of income.

— Housing should provide security and stability in people's lives, including the ability for people to choose where they want to live and lay down roots.

What are the current problems with housing?

— Home ownership has become over-commodified, serving as a form of wealth-building for homeowners and private landlords.

— An undersupply of housing has increased the cost of renting and home ownership.

— Tenants in the private rented sector often lack adequate protections around quality and affordability of housing and stability of tenure.

— Marginalised groups face discrimination in the housing sector, especially Black, Asian, and minority ethnic (BAME) communities, people on lower incomes, people who have experienced homelessness, and people with disabilities.

— Because social housing stock is limited, it is used to house those with the greatest need instead of to foster mixed communities.

What are the effects of an ineffective housing sector?

— Rising housing costs lead to housing cost–induced poverty, material deprivation, and homelessness.

— Housing instability and homelessness negatively affect physical and mental health and reduce employment opportunities and job stability due to the stigma attached to homelessness and poverty and the lack of transportation options in areas with low-quality housing.

— When children live in low-quality housing, they are less likely to have access to what they need to do well in school (e.g., access to Wi-Fi in their housing, good transportation options from where they live, space to do homework) and more likely to experience health problems, all of which leads to poor educational outcomes.

— Low-quality homes can have significant consequences for people's physical and mental health, increasing the risk of respiratory illnesses, infectious diseases, and cancer (due to mould, dampness, and air pollution, for example) and the risk of mental health issues such as anxiety and depression.

— The lack of access to affordable, quality housing can compound existing societal inequalities, including systemic discrimination and unequal access to housing for people living in poverty, people who are homeless, younger people, and BAME populations.

How can issues with the housing sector be addressed?

— Redefine the government's definition of 'affordability' used for eligibility for social rent housing or low-cost ownership to be linked to income (rather than market-led).

— Build more high-quality social housing across the UK, especially in areas with a high cost of living.

— Improve the quality of existing social housing stock.

— Increase regulation of the private rented sector to improve quality and ensure stability of tenure.

— Increase protections against discrimination in housing.

Public thinking about housing in the UK

To understand how the public thinks about housing in the UK, FrameWorks researchers conducted 20 one-on-one, two-hour long cognitive interviews with a diverse group of participants throughout the UK (including England, Scotland, Wales, and Northern Ireland). We analysed these interviews to identify the deep, implicit ways of thinking that members of the public use to think about housing, including safe, quality, and affordable housing and stable and secure housing (i.e., stable in terms of one's housing situation).

The patterns of thinking that emerged in our analysis grow out of centuries-old systems of power and oppression, particularly through the influence of capitalism, racism, and classism. We show how these systems continue to shape public thinking about housing today, especially in terms of how the housing market functions and who is thought to need and deserve access to safe, stable, and quality housing in an unequal housing market.

Based on this research, we identify three main obstacles that those working on housing face in getting across the core points of the sector story outlined above as well as important openings in public thinking. We offer initial recommendations about how to respond to the obstacles and leverage the openings in public thinking, which advocates and organisations working on housing can start using right now, with the important caveat that we are conducting further research to identify specific, evidence-based framing strategies that researchers and advocates in the housing sector can use to move public thinking in a productive direction.

Obstacle #1: The public mainly thinks of housing through a consumerist lens.

1. The public mainly sees housing as a commodity and an investment, and only sees the need for basic shelter.

Members of the public believe that housing should be privately owned and that owning a home is the ideal in the UK—that is, people believe that home ownership is unquestionably one of everyone's main goals in life. People talk about how home ownership is part of UK culture, and while some interview participants expressed the understanding that not everyone can buy their own home due to the expense, people overwhelmingly believe that everyone aspires to do so and that particularly ambitious people will be able to achieve the ideal of home ownership regardless of their circumstances.

People often assume that individuals aspire to ownership not only because they want a stable living situation in the long term but also—and sometimes mainly—because it is a sound investment that they can make a profit from. In this case, housing is seen as a primary way of accumulating wealth in the capitalist economy. People talk about housing as capital stock meant to accrue value for the owner, whose goal is to develop a property portfolio—to buy as many homes as possible and rent them out for a profit—rather than simply owning one place in which they can build a life. Buying and selling increasingly more expensive properties and making a profit each time is what enables individual owners to move up the property ladder.

Thinking that private property ownership is the ideal and should make a profit for the owner is connected to past and current political ideology and economic austerity policies, including deregulation of the financial sector and the Right to Buy scheme initiated by Margaret Thatcher in the 1980s. This is the most prevalent way that people think about housing in the UK and is a fundamental obstacle to advocates and organisations working on housing.

While consumerism is the dominant thread in public thinking about housing, there is a less prevalent understanding of housing as a basic need. In this view, the public believes that every human needs a roof over their head because shelter is one of humanity's basic needs. People reason that the government should be doing more to provide basic shelter for those who don't have it. However, people typically think about the government providing housing as a temporary solution or stop-gap to help those who are in most need in society (e.g., people who are homeless) rather than as a permanent solution or as a right that everyone in the UK deserves. Moreover, people think about government-provided shelter as extremely basic: They reason that any kind of shelter is better than no shelter at all and that it's acceptable for the government to provide this kind of extremely basic shelter.

What does this mean for researchers and advocates in the housing sector?

When people believe that owning private property is everyone's goal in British society, they can easily assume that those who don't own property haven't 'made it' in life and aren't truly hardworking members of society.

When people rely on a consumerist view of housing, they struggle to see that the primary goal of housing is actually to provide people with security and stability in all areas of their lives rather than provide a sound opportunity for investment and financial profit. The focus on property portfolios also glamorises unregulated profits in the private rented sector, which makes it hard for people to support a push for more government regulation of the housing sector to improve quality and ensure stability of tenure for everyone.

People's recognition that all humans need housing should be expanded and deepened. Right now, this rationale focuses on basic shelter only rather than affordable, quality housing. This constrains what society and government are assumed to be responsible for on the issue of housing and what types of policies the public might be willing to support as a result. It also has important consequences for public attitudes towards social housing: As long as people mainly see social housing as basic shelter for those in extreme need, they will struggle to recognise that social housing should be accessible to a wider segment of the population and that society has a responsibility to ensure that all social housing in the UK is safe and decent.

2. The public believes that renting should always be temporary, never long-term.

Because home ownership is seen as the ideal, people think that renting should be a temporary stop on the road to home ownership. People think about renting as a temporary situation for people in certain stages of life (e.g., students, young people, single people) and for people in precarious economic situations (e.g., people on low incomes and immigrants). People apply the same logic to social housing: They view it as a temporary solution for people who have no other option. Because members of the public believe that renting should not be a permanent situation for anyone but rather a stepping-stone to eventually owning one's home, they often express support for the Right to Buy scheme: They see it as a path to home ownership for people on low incomes and take for granted that it is a helpful policy approach to housing issues. Their main—and often only—criticism of this scheme is that not enough social homes are being made available for purchase (and that more should be built with the intent of eventual private ownership).

What does this mean for researchers and advocates in the housing sector?

Assuming that renting is and should be temporary gets in the way of thinking about renters' rights and what they need in terms of long-term legal protections to ensure safety and stability of tenure in their homes.

Additionally, thinking that social housing is a temporary last resort for people on the lowest incomes in society makes it hard for people to see the government's provision of social housing as a societal *obligation* in the long term rather than a short-term temporary solution.

Finally, when people see social housing as a last resort and a short-term solution only, they tend to think of it as highly segregated along the lines of class and race or ethnicity—a view that makes it almost impossible for people to see that social housing can actually encourage socioeconomic mixing and social cohesion, which was its initial mission when it was greatly expanded after WWII.[6]

How to address Obstacle #1:

Avoid cueing the belief that home ownership is a goal to which everyone aspires. This is likely to foreground unhelpful assumptions that owning is always preferable to renting and that people who rent have not 'made it' in society. Instead:

— **Give examples** of people in different circumstances for whom renting is a practical, long-term option. For example, talk about families who have rented their social homes for many years. This is likely to help reduce stigma around renting and shift thinking away from home ownership as the only long-term option.

— **Talk** about housing in terms of the security and wellbeing it provides people as a place to live (rather than as a source of wealth accumulation). This will likely help people think about housing in terms other than as a commodified good.

Avoid referring to housing as a 'basic need' without explaining what you mean by this. The public will likely understand 'need' in a less robust way than researchers and advocates in the housing sector do[7] and assume that the discussion centres on basic shelter only. Instead:

— **Explain** the ways in which housing provides the basis from which people build their lives, to expand people's current thinking about housing as a need.

— **Describe** how social housing tackles poverty and prevents hardship in meaningful ways (as recommended in our previous research on communicating about social housing).[8] For example, talk about how millions of people are struggling given the high cost of housing, and how social homes can reduce and prevent hardship. This is likely to help counter thinking about social housing as a last resort only for people on the lowest incomes.

Obstacle #2: People recognise that housing inequality is a serious issue, but they think that's just the natural way of things in the UK.

Members of the public are increasingly recognising that housing inequality is a problem in the UK today, which represents an important opening in public thinking. In earlier UK-based projects, FrameWorks researchers had already noted that British participants—especially compared to American participants—tended to place significant weight on ideas of fairness and justice.[9] And recent shifts in the political, economic, and social landscape of the country, such as Brexit and the COVID-19 pandemic, seem to have made housing inequality even more salient in people's minds.

However, there remains an important obstacle in *how* people make sense of the inequalities they see in the housing sector: as the natural way of things. People continue to believe that the capitalist economy and the laws of the market are naturally unequal and unfair, which stems from neoliberal ideology that became especially prevalent in the 1980s. Assumptions that this is 'just the way things work' in UK society are also used to make sense of housing inequalities on the basis of race/ethnicity, class, and geography. These are significant obstacles that advocates and organisations working on housing will need to overcome to communicate effectively about the housing sector and what can be done to address inequalities within it.

In this section, we explain why people's recognition of housing inequality is such an important opening for future communications. Then, we highlight before highlighting why researchers and advocates in the housing sector need to shift public thinking away from naturalistic assumptions about how UK society works.

1. The public can see that housing inequality and shortages are serious problems that have grown worse over time.

Members of the public recognise that inequality in housing is worse than it was three or four decades ago. People talk about the shortage of affordable and quality housing in the UK today compared to the 1980s or 90s and unequal access to housing, especially for people on lower incomes. They lament the fact that renting has got increasingly expensive, especially in larger cities, and that many people can no longer afford the deposit necessary to purchase a home (often because they're unable to save due to exorbitant rental prices). There is a belief that many people are stuck in the 'renting cycle' and can't purchase a home to get on the property ladder in spite of their desire to do so.

Additionally, some members of the public can see that someone's opportunities in life affect their ability to rent or own quality housing. In particular, they recognise that people on lower incomes and people from BAME communities and immigrants have a harder time gaining access to quality housing due to discrimination. Participants also referenced structural discrimination and systemic racism in society, sometimes citing the Black Lives Matter movement as shedding light on these issues, but they lacked a deeper understanding of *why* systemic discrimination in housing exists, *how* it works, or *what* should be done about it. This pattern of thinking, while still vague for most participants, is nonetheless new and worthy of note, as it hasn't been found in previous research we've conducted in the UK.

What does this mean for researchers and advocates in the housing sector?

When people see that housing inequality and shortages are widespread and have grown worse over time in the UK, it can make them more receptive to the solutions proposed by researchers and advocates in the housing sector to address these issues.

Additionally, the emerging way of thinking about systemic discrimination provides an important opening to make the issue more salient in public thinking as well as to build deeper understanding of how it works and how it can and should be addressed. Future communications on housing in the UK need to leverage and expand on this thinking as often as possible.

But while people can see that inequality in housing exists, they tend to default to dominant ways of thinking about *why* inequality exists—namely, that inequality is a natural part of society. The rest of this section offers a detailed analysis of this way of thinking.

2. Members of the public often see housing inequality as a natural part of the capitalist economy.

People strongly believe that inequality in the housing market is a natural and inevitable result of invisible economic forces. They reason that the economy and the housing market are driven by forces outside of and beyond human control and that there is an 'invisible hand' presiding over the market. People talk about housing inequality as something that just happens: It is 'capitalism as it is' and competition in the housing market is a constant and inevitable part of the system. The belief that economic inequalities are a natural phenomenon is prevalent among the public and has been found in previous FrameWorks research in the UK, notably on poverty and on the economy.[10][11]

What does this mean for researchers and advocates in the housing sector?

The assumption that inequalities are an inevitable, natural consequence of how the housing market behaves makes it hard for people to recognise the human-designed and -led systems that have created and continue to shape the unequal capitalist economy and housing market in the UK.

Additionally, this thinking can lead to apathetic and/or fatalistic thinking that nothing can be done to change the system since it's seen to work 'outside' human control.

3. The public thinks that housing inequality can be explained by cultural, racial/ethnic, class, and geographic differences.

People also often assume that inequalities in housing are a natural consequence of how race, class, and geography work in the UK. The public thinks that people naturally want to 'stick together' and live with their 'friends and family,' who are presumed to be from the same racial/ethnic and class background. This rationale about why communities tend to be homogeneous is often shaped by people's own identities. For example, some of our white interview participants expressed racially charged concerns that homogenous white neighbourhoods were at risk of being 'taken over by Asians.' When thinking this way, participants sometimes—though less frequently than US participants in recent FrameWorks projects—conflated class and race, assuming that the main reason non-white people, especially people from immigrant and BAME communities, were more likely to live in poor-quality housing in the UK was because they were mostly poor. Meanwhile, among some of our participants of colour, there were discussions of wanting to live in a homogenous community to avoid racist treatment by white supremacist neighbours.[12]

People also talk about housing inequalities in terms of geography, believing that some places in the UK, particularly the South, are wealthier and therefore naturally more desirable to live in than others, like the North of England or Scotland. When thinking in this way, people often conflate geography and class and assume that the South of England is naturally where 'posh' people live and therefore has better quality housing, while the North of the UK is where the lower classes live in lower-quality housing. People often associate the North with areas where there is higher crime, which they also associate with 'poor' people and lower-quality housing. There is no deeper thinking about *why* geography shapes economic and housing inequalities in the way that it does. People assume that in the UK, the South is naturally richer and the North poorer; they don't recognise the structural inequalities and policy decisions that have created this situation (e.g., de-industrialisation and divestment from the North and the financialisation of the economy with London as the country's financial hub).

What does this mean for researchers and advocates in the housing sector?

When discrimination and marginalisation in housing are naturalised, it makes it harder for people to see that these problems are structural or that structural solutions are necessary to address these issues. Instead, it encourages racist and classist assumptions about why communities are as homogeneous as they are.

The conflation between race/ethnicity and class on the issue of housing, which was obvious among some of our participants, can lead to problematic assumptions about people from immigrant and BAME communities (e.g., that all immigrants and BAME communities are poor and live in poor-quality housing), if not countered with explanations of what structural racism in housing entails, its effects, and what should be done to address it.

Similarly, the conflation between geography and class on the issue of housing can lead to problematic categorisations and stigmatisation of people based on where they live or where they're from. It also obscures the political decisions (e.g., making London an international hub for finance and dismantling industry) that have, over decades, led to a high concentration of wealth in the South of the UK relative to the North.

4. Members of the public often think that individuals' innate strengths and qualities ultimately shape their housing situations.

People often think that individuals' housing situations mainly depend on the decisions they make and the way they behave, which are in turn assumed to be shaped by their innate strengths and qualities. Members of the public reason that when an individual has the willpower to 'work really hard' and makes the 'right' choices, they will be able to purchase and maintain a higher-quality home. Conversely, people often assume a lack of work ethic or laziness is what is causing people to live in poor-quality housing, which is often talked about as rented. People are quick to associate 'lazy' people with social housing, reasoning that if they worked harder, they wouldn't live in housing that is seen as only being acceptable as a last resort. There is an underlying assumption here that some people are naturally 'lazier' than others and will therefore live in poorer-quality housing, whereas other people naturally have the willpower to succeed and will therefore live in higher-quality housing.

To some extent, people think that individual landlords are also responsible for housing quality. They reason that a key factor shaping the quality of housing is whether landlords care for their properties or don't. The underlying assumption here is that some landlords naturally care about the quality of the properties they rent out and about the wellbeing of their tenants, whereas others just don't. Some participants also talked about uncaring landlords acting in

bigoted, discriminatory ways (i.e., being prejudiced against prospective tenants who are LGBTQ or ethnic minorities), although this discussion typically focused on individual behaviour rather than systemic discrimination.

In the end, however, responsibility tends to fall back on the individuals who live in a place rather than the landlord. Even when some landlords are seen as being naturally bigoted, people reason that the individual tenant is ultimately responsible for choosing the right landlord and that it is up to the tenant to be careful not to rent from so-called 'rogue' landlords (who are, in actuality, engaging in unlawful practices).

What does this mean for researchers and advocates in the housing sector?

When people reason that individuals are ultimately responsible for their own housing situations that can always be improved with more willpower, they are unlikely to see that UK society is collectively responsible for providing access to more and higher-quality housing in general, and social housing in particular, for everyone.

This also leads people to see the private rented sector as composed of a series of individuals rather than as a structure, which makes it hard for people to see the need for broader structural reforms.

This way of thinking also reinforces a central myth of meritocracy and capitalism—that 'hard work' always translates into purchasing power and financial success, which obscures systemic discrimination and marginalisation of people on low incomes and people from historically oppressed groups (BAME, LGBTQ, women).

Finally, when people reason that so much depends on the whims of individual landlords, it makes it hard for them to see the systemic changes that are needed in the private housing market (through, for example, rent control).

How to address Obstacle 2:

Explain the ways in which housing inequality has been constructed through past and current policymaking. For example, explain how the Right to Buy policy has exacerbated the housing shortage and contributed to housing inequality. This will help build people's understanding of housing inequality as constructed rather than natural.

Provide an explanation of how systemic racism and other forms of systemic discrimination shape communities' access to housing. For example, talk about how BAME communities often have to wait longer for social housing and are denied access to it in comparison with white British people and that they are disproportionately affected by quality issues, notably

overcrowding.[13] This is likely to help build understanding of housing inequality based on race and ethnicity, gender, or disability as created through systems and structures, not as a natural phenomenon.

Explain how over-commodification and deregulation of the housing market has affected people's access to housing. Talking about how policies have affected housing access will likely help shift people's thinking away from individuals and toward systems and structures.

Explain how policies such as regulating the private rented sector would help address housing inequality and shortages by enabling more people to live in quality rented housing that they can afford. This is likely to help channel people's awareness of housing inequality and shortages into policy support (as we found in our research on communicating about social housing).[14]

Obstacle #3: While people recognise that poor quality housing is harmful for health, they don't see how quality, affordable housing can be made accessible for all.

Members of the public understand that poor quality housing has negative effects on people's lives, particularly in terms of their physical and mental health, and that it can lead to social isolation. This is something that is already present in public thinking and that can be leveraged in future communications.

On the other hand, people still don't see how quality housing that is also affordable can be made available for everyone; instead, they reason that since money buys quality, quality housing that is also affordable doesn't exist. Thus, while people can see that poor quality housing is a problem, they can't currently see what can be done to address the issue on a systemic level. This is where the core of this third obstacle lies for researchers and advocates in the housing sector.

1. The public recognises that poor quality housing can harm people's physical and mental health.

People recognise that individuals and families living in poor quality housing are likely to experience physical and mental health issues as a result. For example, people see that damp and mould can cause physical ailments such as respiratory diseases and that poor living conditions (e.g., small spaces, no access to a garden or the outdoors) can cause mental health issues such as depression and anxiety. Members of the public also see how, in turn, the negative

physical and mental health effects of poor-quality housing can affect other areas of people's lives, such as employment: They understand that when individuals' physical or mental health is seriously compromised, it might be difficult or impossible to find a job or stay employed in the long term.

There is also some recognition of how poor-quality housing can lead to social isolation, but this is often based on the belief that those who live in poor-quality housing experience shame and embarrassment, which in turn affects their social relationships (e.g., not wanting to socialise at home). People don't really see other, more structural reasons *why* those living in poor quality housing might be socially isolated to begin with (e.g., unemployment, discrimination, etc.).

Importantly, people currently don't think that better-quality housing can *positively* affect health or life outcomes; instead, they see better quality housing as a neutral state that doesn't have much of an impact on someone's life—it simply causes no harm.

What does this mean for researchers and advocates in the housing sector?

Once this way of thinking is cued for people, it opens space for them to see how living in poor-quality housing not only affects health and social relations but actually compounds all existing societal inequalities.

Once people understand how a given housing policy (e.g., building more and higher-quality social housing) can help mitigate some of the negative effects of poor-quality housing on individuals' health and life outcomes, it might become easier for them to support it. Such arguments would, however, need to be expanded to explain how good-quality housing doesn't just 'cause no harm' but can actually *create* better health and life outcomes for people and for society at large (as we recommended in our research on communicating about social housing).[15]

The public has a narrow understanding of what housing safety and housing stability mean.

For members of the public, housing that is 'safe' is, first and foremost, housing that doesn't pose an imminent threat of serious or mortal danger. What comes to mind for them is basic safety requirements, such as building codes that prevent serious disasters like fires. In the same vein, people think that the term 'stability' mainly refers to the physical structure of a building rather than the permanence of someone's housing situation. People reason that housing that doesn't meet basic safety requirements (physical stability of the building included) is unacceptable and often use the example of the Grenfell Tower disaster as a prototype of what housing should *not* be like.

People reason that individual owners are primarily responsible for providing basic safety and stability as part of the general upkeep and maintenance of private properties. For instance, they believe that private owners have the responsibility to hire reputable builders who won't 'cut corners' during construction. While people recognise that the government has a role to play, they think that its responsibility is limited to ensuring very basic safety requirements that prevent serious injury or death (e.g., preventing fires), particularly in social housing properties.

What does this mean for researchers and advocates in the housing sector?

Members of the public are likely to rely on this narrow understanding of what housing 'safety' means even when researchers and advocates in the housing sector refer more broadly to housing's ability to ensure quality of life for residents.

When researchers and advocates in the housing sector talk about housing 'stability,' members of the public will likely assume that the conversation is focused on the need for integrity of building *structures* rather than on the need to ensure more permanence in people's housing situation. The public's narrow understanding of the term 'stability' also makes it harder for people to recognise that housing instability—in the way that researchers and advocates in the housing sector understand this concept—is a serious issue that significantly impacts people's lives in the UK and adds to social isolation, since frequent unwanted moves can leave people geographically disconnected from their support networks.

When the onus of ensuring housing safety is placed on individual owners in the private sector (e.g., to hire adequate builders), it can make it hard for people to see what government's role could and should entail, beyond enforcing minimal safety requirements for the housing industry.

How to address this:

Explain what you mean by housing 'safety.' For example, talk about housing in terms of its quality and ability to support health and wellbeing, not merely as housing that is in liveable condition. This will likely help build an understanding of safety as more than the absence of imminent danger.

Define what housing stability means. Talking about stability in terms of the security of someone's housing situation will likely help expand people's understanding beyond the stability of the building structure only.

Explain the ways in which housing contributes to better health, wellbeing, and quality of life for individuals and society. This will likely help expand people's understanding of how important quality housing is for good health (as was found in our research on social housing).[16]

2. People understand that affordability is relative, but they think about it in terms of the maximum someone is willing to pay rather than as a reasonable percentage of income.

Members of the public can see that affordable housing is relative to someone's individual income, and they recognise that the more money someone has, the more they can likely pay for housing (either in rent or mortgage payments). However, since people think about housing as a commodity, they reason that affordability is and should be determined by how much someone is *willing* to pay in the housing market rather than as a certain percentage of someone's income. Importantly, they assume that what someone is willing to pay for housing is primarily a matter of personal preference and individual budgeting practices. They don't really think about other necessary costs in someone's life in addition to housing; instead, they assume that whatever is left over from rent or mortgage payments can either go towards savings or be spent on 'luxuries' such as travel and restaurant meals.

What does this mean for researchers and advocates in the housing sector?

People recognise that housing is only ever affordable relative to someone's income: This is a valuable first step towards building public understanding of what the field means by *genuine affordability*.

However, as long as people mainly see affordability as a matter of individual preference and spending habits, it will be hard for them to see that affordability should be officially redefined.

Additionally, as long as the public doesn't see that many people need to devote a full two-thirds of their income to other necessary expenses (such as food, clothing, transportation, education, etc.), they will struggle to see why the field argues for rent or mortgage to be no more than a third of anyone's income.

3. Members of the public think that housing that is both affordable and decent quality doesn't exist.

People think that affordable housing and decent quality housing are mutually exclusive because they assume that housing prices are ruled by basic consumerist logic: Money buys quality. People define quality housing as housing that is aesthetically pleasing, provides easy access to amenities (such as shops, transportation, and good schools), and is located in areas such as cities that are seen as more 'in demand' than the countryside, for instance. In people's minds, each of these characteristics has an objective price, so the more qualities a home has, the more expensive it naturally is. Conversely, the more expensive a home is, the better quality it is assumed to be.

On the other hand, when housing is affordable, people reason that it is necessarily poorer quality than housing that is not. And the cheaper the house, the poorer its quality: Participants often associated affordable or cheap housing options with 'dilapidated' homes located in undesirable areas (e.g., areas with higher crime). In particular, participants assumed that social or council housing, which is seen as an affordable last resort for the poorest in society, could not be anything but poor quality.

What does this mean for researchers and advocates in the housing sector?

Assuming that quality housing is always expensive ends up naturalising unequal access to quality housing (i.e., thinking that money buys quality housing is just 'the way it works.')

When people assume that money buys quality, they also often overlook the fact that housing in the UK (especially in 'desirable' areas like cities) is often significantly overpriced and that a higher price doesn't necessarily mean better quality.

Finally, when people assume that the price of a home is an objective reflection of its quality, they don't see the larger policy decisions that affect both housing price and quality, such as deregulation and financialisation of the economy. In turn, this makes them less likely to support policy proposals focused on regulating the market in ways that are more equitable.

4. Members of the public think the government should build more social housing, but they don't think about its quality.

People agree that the government should build more social housing to address unequal access to housing and the shortage of affordable housing. People talk about social housing as something that used to be an exemplary model of affordable housing when it was first created but one that is often no longer available due to long waitlists and shortages. However, even when people have positive associations with social housing from five or six decades ago, they don't think about its quality; indeed, social housing is seen as a previously exemplary model because it provided basic shelter to people on the lowest incomes (not because of its quality).

People assume that social housing is poor quality, and while they recognise the negative effects of living in poor quality housing, there is still little discussion of improving the *quality* of social housing. Because people view social housing as fundamentally temporary, they think more about increasing the quantity of social housing for people to occupy temporarily, but don't see the quality of that temporary housing solution as relevant (because it won't ever be anyone's 'forever home'). People's focus on quantity rather than quality when it comes to social housing may also be connected to the widespread belief that home ownership is the ideal: People might

reason that building *more* social housing will mean more people can purchase that housing through the Right to Buy scheme, which, as individual owners, they will then be responsible for maintaining.

What does this mean for researchers and advocates in the housing sector?

People already favour government efforts to build more social housing: This is great news for the field and should be leveraged in future communications.

However, people still need help to see why building higher-quality social housing should be as much of a priority for future policymaking as building more of it.

How to address Obstacle #3:

Emphasise how quality housing improves people's lives in tangible ways. For example, talk about the specific ways in which better quality housing leads to better health and life outcomes. This can help expand people's understanding beyond the idea that poor quality = negative effects only, as we found in our previous research on social housing.[17]

Explain what 'genuine affordability' means and do it often. Clearly explain that genuine affordability means no more than one-third of income spent on rent or mortgage and why this definition matters (e.g., people have other necessary expenses besides housing costs). This will likely help expand people's understanding of affordability beyond the maximum an individual is *willing* to pay.

Provide systemic solutions to address the affordability crisis in the housing sector and explain how they would work. Talk about how government policies such as regulating the private rented sector and building more quality social housing can help make quality housing more affordable for people on many different income levels, not just the richest in society.

Provide examples of why all social homes need to be good quality. For example, talk about how people often rent social housing for many years and it is their home. This will likely help build public understanding of social housing as permanent rather than temporary and build support for the government providing more *and* higher-quality social housing.

Endnotes

1   The Health Foundation. (2020, December). *Better housing is crucial for our health and the COVID-19 recovery*. Retrieved from The Health Foundation website https://www.health.org.uk/publications/long-reads/better-housing-is-crucial-for-our-health-and-the-covid-19-recovery#lf-section-110861-anchor

2   A fuller description of the data and methods behind this research is available as a supplement to this brief.

3   Word Histories. (2017, July). *Origin of 'An Englishman's home is his castle.'* Retrieved from Word Histories website https://wordhistories.net/2017/07/26/englishmans-home-castle-origin/

4   Beckett, A. (2015). The right to buy: the housing crisis that Thatcher built. *The Guardian*. Retrieved from https://www.theguardian.com/society/2015/aug/26/right-to-buy-margaret-thatcher-david-cameron-housing-crisis.

5   FrameWorks. (2021). Moving from concern to concrete change: how to build support for more social housing: *A FrameWorks strategic memo*. Washington, DC: FrameWorks Institute.

6   The aim of the 1949 Housing Minister, Bevin, was that the new estates should be places where "the doctor, the grocer, the butcher, and the... labourer all lived in the same street." See: http://sticerd.lse.ac.uk/dps/case/cr/ casereport116.pdf

7   For a broader discussion of the UK public's understanding of the concept of "needs," see:
Volmert, D., Gerstein Pineau, M., & Kendall-Taylor, N. (2016). Talking about poverty: how experts and the public understand poverty in the United Kingdom: *A FrameWorks research report*. Washington, DC: FrameWorks Institute.

8   From Recommendation #1: Show how social housing prevents poverty and tackles hardship.
     FrameWorks. (2021). Moving from concern to concrete change: how to build support for more social housing: *A FrameWorks strategic memo.* Washington, DC: FrameWorks Institute.

9   See for instance:
     L'Hôte, E., Hawkins, N., Levay, K. (forthcoming). Changing the childhood obesity conversation to improve children's health. Washington, DC: FrameWorks Institute.

10   Volmert, D., Gerstein Pineau, M., & Kendall-Taylor, N. (2016). Talking about poverty: how experts and the public understand poverty in the United Kingdom: *A FrameWorks research report*. Washington, DC: FrameWorks Institute..

11   NEON, NEF, FrameWorks Institute, and Public Interest Research Centre. (2018). *Framing the economy: how to win the case for a better system*.

12   By white supremacist, here we are directly quoting an interview participant. In this context, this term refers to people who are openly racist and view people of colour as inferior to whites.

13   Gulliver, K. (2016). *Forty years of struggle: a window on race, housing, disadvantage, and exclusion*. Human City Institute. Retrieved from https:// bmenational. files.wordpress.com/2016/10/forty-years-of-struggle-a-window-on-race- and-housing-disadvantage-and-exclusion1.pdf

14   From Recommendation #5: Embed specific policy solutions in communications about the housing crisis.
     FrameWorks. (2021). Moving from concern to concrete change: how to build support for more social housing: *A FrameWorks strategic memo*. Washington, DC: FrameWorks Institute.

15   From Recommendation #4: Explain how social housing can improve the nation's health and wellbeing.
     FrameWorks. (2021). Moving from concern to concrete change: how to build support for more social housing: *A FrameWorks strategic memo*. Washington, DC: FrameWorks Institute.

16   From Recommendation #4: Explain how social housing can improve the nation's health and wellbeing.
     FrameWorks. (2021). Moving from concern to concrete change: how to build support for more social housing: *A FrameWorks strategic memo*. Washington, DC: FrameWorks Institute.

17　From Recommendation #4: Explain how social housing can improve the nation's health and wellbeing.
FrameWorks. (2021). Moving from concern to concrete change: how to build support for more social housing: *A FrameWorks strategic memo*. Washington, DC: FrameWorks Institute.

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