

# A frame analysis of the housing crisis in Santa Cruz

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# Abstract

In the US in general and in Santa Cruz, California in particular there is an intense housing crisis affecting the right to housing for the population. Groups within the society are in conflict about what to do about the crisis. As a participant of the No Place Like Home Project I have analyzed interviews done through Community Based Research. This qualitative research will through a frame analysis examine what frames that can be found among the group of renters and landlords within the housing crisis. This will be done by looking at how problems and solutions are formulated by five landlords and five renters. The purpose is to reconstruct some of the existing frames and contribute to the understanding of how different positions create conflict. The outcome of the research is that it exists a frame conflict within the areas of; housing as a concept, governmental regulation and market crash as a phenomenon. At the same time there are views that fall outside what you generally expect from a landlord versus a renter.

*Key words:* frame analysis, prognostic, diagnostic, housing studies, housing crisis, commodity, basic need, California

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# 1 Introduction

The introduction will describe in what ways there is a housing crisis in Santa Cruz. A literature review will be presented as well as the purpose and research question of this study. The introduction will also present the outline of the whole thesis.

## 1.1 The housing crisis

In the US in general and in Santa Cruz in particular there is an affordable housing crisis where people cannot afford to pay for housing. This means a decreased life quality since a large portion of people's income goes to pay for housing. It also means that people are forced to move and are getting displaced from their communities. The Demographia International Housing Affordability Survey rates middle-income housing affordability by taking the median home price divided by the median income. Data from 2018 shows that Santa Cruz is the least affordable housing market in the US and around the 4th least affordable in the world (Cox - Pavletich, 2019, p. 1, 5, 27).

To see how unaffordable housing is for middle-income people gives us an idea of how severe the situation is for low-income people. The crisis is affecting the right to housing for the population. In Santa Cruz the need for housing is not being met since 492 affordable housing units are lacking for low-income people (City of Santa Cruz Housing Element, 2015, chap. 3 p. 54, chap. 4 p. 58). Organizations that promote renter-rights have been writing extensive reports about the development of the housing crisis and the expansion of renters nationwide. The report *The Rise of the Renter Nation* finds that the federal housing policy and the private housing market is what causes housing insecurity for renters, whom they mean are also increasing in number. The negative impacts are greatest for historically marginalized and socioeconomic exposed groups. A contributing factor to the deep housing crisis is that rents keep going up while salaries do not (Samara 2, 2014, p. 4, 7).

Samara et al. point out that many homeowners lost their homes following the economic recession and the market bubble in 2008. Samara et al. mean that this increased the amount of renters nationwide. "In 2004, just before the crash, homeownership peaked at just under 70 percent of the entire population, a figure that reflects what we now know was a major market bubble. By 2012, the overall rate of homeownership had fallen to 65.4 percent — identical to the rate in 1996" (Samara et al., 2014, p.10). 35% of the entire population in the US are renters, with larger numbers in many palaces (Samara et al., 2014, Rise of the renter

nation, p. 10). In Santa Cruz 60% of the population are renters and 42% of County residents are renters (No Place Like Home, 2018). “While pundits and economic forecasters may be telling the people the housing crisis is over, more than 75 percent of the population believes it is ongoing — including almost 20 percent who feel it may in fact worsen still” (Samara et al., 2014, p. 17). Over the last 40 years in the US, housing has become a business as a result of the professionalization of real estate. Earlier “landlording” was more of an extra income but now the amount of people that are primarily employed as property managers has more than quadrupled since 1970. Together with this, professional associations has developed assisting landlords in their business (Desmond, 2016, p. 28).

Scholars make different conclusions about if it is homeowners or renters that are rising in number. Fahey and Norris point out another trend, the increased amount of homeowners. They aim to find a universal trend in the changed demographics of homeowners versus renters. The increase in homeownership “might be read as a consequence of the triumph of the market and the roll-back of the state following a temporary advance of social housing during the short golden age of welfare after World War II. Or one might be struck by how widely it is a product of public policy as much as of market forces—as if home ownership, as much as social housing or rent allowances, is a characteristic expression of the state's role in the housing field” (Fahey - Norris, 2010, p. 491).

### 1.1.1 How the housing crisis in Santa Cruz is debated

There is a political debate on solutions to the crisis with different opinions on what the crisis is about. It is a debate about who’s framing of the problem that should dominate and what should be done about the crisis. Two different interests are manifested particularly by landlords and renters. In Santa Cruz there is a big movement for housing justice. The supporters of renters are fighting for renter rights such as rent control and just cause eviction laws. Influential organizations are The Movement for Housing Justice, Tenants Together and various student organizations. Landlords organize through lobbyist groups such as Santa Cruz Together and various real estate companies.

The Costa-Hawkins Rental Housing Act is a state law that protect landlords and private property owners because it prevents cities from implement rent control on certain buildings such as newly built apartments and single family homes. It also prevents cities from implementing vacancy control. Without vacancy control a landlord can raise the rent before a new tenant moves in. These regulations drives up the market price on housing.

There have been several attempts in trying to replace Costa-Hawkins both locally and statewide. Most recently in the November election 2018 Measure M was on the ballot in Santa Cruz. The purpose of Measure M is to extend protection for renters through rent control and just cause eviction laws. Just cause eviction laws prevent tenants from being evicted without any proper reason, such as failure to pay rent. Measure M was voted down in the election. Large housing

development corporations and landlord associations has spent over \$800,000 on lobbying against Measure M and rent control. However, pro-rent control candidates won seats in the City Council resulting in, for the first time in decades, pro-rent control members constitutes a majority on the City Council. One of the first things they did was to extent just cause eviction protections for tenants City wide (York, 2019).

As a result of the intense housing crisis in Santa Cruz the project No Place Like Home (NPLH) started in 2015 by the University of California, Santa Cruz (UCSC). The purpose of the project is to examine the experiences and impacts of the housing crisis and make the housing crisis acknowledged by as many people as possible. I have been in the data analysis team during Spring 2018 and the material used in this thesis is collected through the project. The NPLH project is a community-initiated, student-engaged research project on the affordable housing crisis in Santa Cruz County and thousands of surveys and hundreds of interviews have been made since the start of the project (No Place Like Home, 2018).

## 1.2 Literature review

Nguyen, Basolo and Tiwari have in their research looked at frames of opponents to affordable housing and how these affect building of affordable housing in California. They argue that “affordable housing opponents’ conceptualizations of race/ethnicity, class and immigrants trigger notions of undeservingness and deviance, which in turn, play a critical role in the debate over affordable housing. Second, the article examines responses to these oppositional frames by local actors involved in the provision of affordable housing and how these responses may affect if and where affordable housing is built” (2013, p. 108).

The housing crisis in the US has been reported on through the mentioned report *Rise of the Renter Nation*. Another report is *Communities over Commodities*. Both reports have been written as a part of the *Homes For All* campaign, that push for democratic control over communities; “We organize through three trans-local tracks: renters’ rights, development without displacement, and community control of land & housing to build power towards a world where people and the planet come before profit and commodities” (Baiocchi et al., 2018, p. 2). A main theme in the reports is the power imbalance that exists between Wall Street firms, Big Banks and corporate landlords on one hand and low income communities, public housing residents, homeless families, and the growing number of renters on the other hand. The campaign is aiming to reframe the housing crisis to put the most vulnerable groups and their needs in the center for housing policy and lifting various strategies for doing so (Baiocchi et al., 2018) (Samara et al., 2014). The section “Theory and Analytical Framework” will get back to these last mentioned studies as they theorize about housing within the field of housing studies.

With background of previous research we know that different interests within the housing crisis are conflicting and that there exists a power imbalance between

landlords and renters. Just like the research above I will use frame theory, but through reconstructing some of the frames that exists among landlords and renters in Santa Cruz this thesis will, on an individual level, examine how respondents relate to the dichotomy of housing (housing as a commodity versus a right), for example. Unlike Baiocchi et al. and Samara et al., whom focusing on strategies to change housing policy, this thesis focusing on understanding and nuancing some individual positions. Hopefully the understanding of how individual positions conflict can contribute to a more agonistic rather than antagonistic debate between the groups in order to reach solutions on the housing crisis instead of focusing on defeating the “other side”. Understanding individual stakes in the housing crisis may improve strategies in trying to even the power imbalance between landlord and renters. Compared to other frame analyses within the context of social movements, like the ones above, this study will contribute with a frame analysis within the context of housing studies.

### 1.3 Purpose and research question

As stated above there exists conflicting interests between the group of landlords and renters. This thesis will investigate how individuals in the two groups frame problems and solutions within different themes regarding the housing crisis. The purpose is through analyzing interviews, of five renters and five landlords, better understand different positions within the housing crisis and on what terms the frames can conflict. Doing a frame analysis, the thesis will hopefully be able to reconstruct some of the frames that exist among the two groups within the housing crisis. The thesis aims to answer the following question:

- What frames can be found, among renters and landlords, in the current housing crisis in Santa Cruz and how do the frames conflict?

### 1.4 Definitions

A “landlord” is defined as “Legal owner of a building. A landlord has the legal right to collect rent, advertise vacant apartments, conduct improvements on the property, and to evict tenants according to the law” (LATU, 2017). The terms “tenant” and “renter” are interchangeable, I will use the term “renter” which is defined as “A person living in an apartment unit with the permission of the landlord, either with a written lease agreement or verbal agreement. For political reasons, the L.A. Tenants Union defines as tenants anyone who does not own or control their housing” (LATU, 2017).



List of acronyms used in the thesis are:

- SEIU - Service Employees International Union
- NPLH - No Place Like Home
- ADU - stands for Accessory Dwelling Unit and is a small house built on a private property and usually built for renting out.

## 1.5 Outline

The thesis consists of this introductory section presenting the housing crisis in Santa Cruz, give some background on the housing politics and the conflict between renters and landlords. The introduction also present a literature review to examine other studies on frame theory and housing. At last the introduction presents the purpose and the research question of this study. The chapter “Theory and Analytical Framework” goes through the theoretical conceptualization of housing as a concept - housing studies as well as present frame theory and the frame analytical tools the thesis will employ to carry out the analysis. The chapter “Method and Material” presents the material and how the material has been collected. The chapter “Analysis” discusses frames found and frame conflicts found in relation to what previously has been said within the field of housing studies. The chapter “Conclusion and Further Research” connect the result of the study with previous research and gives a short suggestion on further research.

## 2 Theory and Analytical Framework

The theory chapter will present theories within housing studies that the analysis will use. The chapter will also present frame theory as the analytical framework that will be used to carry out the analysis.

### 2.1 Housing studies

I will use housing studies as a common name for the fields that I have included in this section. When I refer to housing studies I refer to research from housing studies, but also research in housing policy, urban studies, political economy and welfare studies. Here different frames and understandings of the concept of housing and the development of the housing market will be displayed.

Fahey and Norris point out that the term 'housing' has a double meaning; “it can refer to a service (the accommodation that housing provides) and a capital asset (the dwelling that produces this service)” (Fahey - Norris, 2010, p. 481). Bengtsson discusses the concept of housing as being a basic need and a public good on one hand, at the same time as it is a market commodity on the other. This tension is something that community members are forced to relate to in their everyday life. What is particular about housing compared with other welfare sectors is that the mechanism for distribution is the market, not state allocation. Torgersen describes housing as the “the wobbly pillar under the welfare state” (Torgersen, 1987, p. 116-18). Bengtsson continues, since “housing, unlike other spheres of provision for human needs, provides profitable opportunities for capitalism, and so ‘anything more than a limited and partial decommmodification is likely to provoke intense resistance’ (Harloe 1995, 2-3)” (Bengtsson, 2001, p. 257-58). Housing also demand state involvement as a commodity being of great importance to its citizens (a public good) and as a commodity that would not be supplied to all citizens at an acceptable/affordable price and quality in an unregulated market (Bengtsson, 2001, p. 257-58). Even if Article 25 of the UN Declaration of Human Rights declare that: “everyone has a right to a standard of living adequate for the health and well-being of oneself and one's family - including housing” (Bengtsson, 2001, p. 255), Bengtsson among others, mean that the right to housing is to be understood as a political marker of concern which makes it an area for welfare state policy. “In both selective and universal systems the political marker of a right to housing is used primarily to legitimize state intervention” (Bengtsson, 2001, p. 262-63). “The right to housing” is further dependent on “how the relation between state, citizens, and housing provision is

in fact perceived in a particular national housing discourse” (Bengtsson, 2001, p. 256).

Depending on what welfare system there is the role of the state differs. “If we accept that the market is seen as the main distributive mechanism, there are two alternative options for the state to help improve the housing conditions of its citizens. The difference between those two approaches corresponds roughly to the distinction between a selective and a universal housing policy. A selective welfare logic indicates a more legalistic concept of rights, whereas a universal logic implies a more social concept” (Bengtsson, 2001, p. 261-62).

Since the US has a selective welfare system the political marker of a right to housing should be understood in legalistic terms, which means that the state provide a certain amount of public housing for them with lesser means. In a universal welfare system the right to housing is to be understood as a social right which means that households should be supported as market actor and provided equal opportunities (Bengtsson, 2001, p. 261-62, 264).

As stated in the background, scholars make different conclusions about if it is homeowners or renters that are rising in number. When referring to the political preferences of homeowners, landlords are included in this group as they also own their home. Depending on people's position in society their political preferences vary. No matter what direction the demographics are developing at, it is clear that different political opinions exists between landlords and renters. Ansell shows how homeowners and renters have different political preferences “I argue that homeowners experiencing house price appreciation will become less supportive of redistribution and social insurance policies since increased house prices both increase individuals’ permanent income and the value of housing as self-supplied insurance against income loss” (Ansell, 2014. p. 383). Since Samara et al. means that renters are rising in number they see another trend in political preferences: “among the general public, support for policies directed at renters is increasing, and here too the firm belief that success equals homeownership is weakening. What this means is that a political space has opened up in which comprehensive housing reform is possible and, increasingly, something people want” (Samara et al., 2014, p. 17).

Both Rolnik and Fahey/Norris criticize the view that exists saying that the state is a passive player who has withdrawn from the housing sector. They mean that the state have had an active role in the marketization of housing but differs in what consequences it has had. Rolnik is of the opinion that the state has had an active role in the development of the commodification of housing and the declining access for adequate housing. “The reform of housing policy — with all its components of homeownership, private property and binding financial commitments — has been central to the political and ideological strategies through which the dominance of neoliberalism is maintained. Conversely, the crisis (and its origins in the housing market) reflects the inability of market mechanisms to provide adequate and affordable housing for all.” (Rolnik, 2013, p. 1058). Fahey and Norris have another analysis; “that while home ownership reflects a dominant role for the market in the distribution of housing capital, it reflects a familiarization of housing services – it enables households to self-

provision themselves with accommodation and thereby remove this service from the realm of both market exchange and state provision” (Fahey - Norris, 2011, p. 439).

## 2.2 Frame theory

Frame theory is useful when analyzing housing as concept because the dichotomy within housing suggest two ways of how housing can be framed - housing as a commodity versus housing as a basic need/public good. The framing process implies that the group or individual define what the problem is that they criticize, what the suggested solution is and often a plan on how to achieve the goals.

Frame theory or frame analysis is the idea of how reality is experienced through frames. Frame analysis is used in various disciplines. The sociologist Erving Goffman used to be referred to as the one coining the term 1974 in his book *Frame analysis: An essay on the organization of experience*. “When the individual in our western society recognizes a particular event, he tends, whatever else he does, to imply in this response (and in effect employ) one or more frameworks or schemata of interpretation of a kind that can be called primary” (Goffman, 1974, p. 21).

Frames can be found among individuals, in groups, in policy - actually in all spheres of society. There are various ways to conceptualize what framing is. An event like the housing crisis for example can be framed in different ways which means that the description of the problem, solutions and strategies will look differently depending on how the housing crisis is framed. A frame analysis can be done through identifying diagnostic, prognostic and motivational frames. The diagnostic frame captures problems and how they are experienced while the prognostic frame captures desirable solutions. The motivational frame captures strategies for receiving the desirable solutions (Benford - Snow, 2000, p. 615).

Schön and Rein mean that frames are positions “resting on underlying structures of belief, perception and appreciation” (1994, p. 23). When trying to identify frames underlying a specific message it is helpful to compare framing with storytelling. Each story represents a different social reality. Things are named differently in order to fit the constructed frame. This also implies that since frames are shaped by a subjective experience of reality there is no possibility to falsify someone else's frame (Schön - Rein, 1994, p. 24-26, 30).

Framing can also be described as meaning construction. This meaning construction is often strategic in trying to shape public and collective consciousness and to further mobilize others around the message (Snow, 2004, p. 284) (Westby, 2002, p. 287). Depending on how a problem is framed different groups will perceive the problem differently. Reframing is relational, in trying to create another message than the message by the opposite group or by status quo. Therefore reframing is strategic in trying to create a message based on other beliefs, perceptions and appreciations.

Frames affect the way we act and/or how policies develop. “Through the process of naming and framing, the stories make the “normative leap” from data from recommendations, from fact to values, from “is” to “ought”” (Schön - Rein, 1994, p. 26)

A central concept in Frame theory is *frame conflicts*. Since the frame determines the interest of an actor, a frame conflict occurs if two interests differ. Frame theory can be used to discover conflicting frames in society. Each frame represent a subjective social reality, there are no frame-neutral or objective observers. Therefore, again, it is not possible to falsify another’s frame. To identify frames is a way to understand and discover the different interests of different groups.

## 2.3 What I will do

I will try to reconstruct some of the frames that exist among landlords and renters in the housing crisis in Santa Cruz. The analysis will focus on the frames existing on an individual level. As a participant of the No Place Like Home Project I identified themes in the material that the respondents frequently came back to; housing as a concept, governmental regulation and market crash as a phenomenon. The thesis will analyze problems and solutions described by the interviewees in trying to find diagnostic and prognostic frames within each theme. As mentioned the diagnostic frame captures problems and how they are experienced while the prognostic frame captures desirable solutions (Benford - Snow, 2000, p. 615). I will not incorporate the motivational frame in my analysis as I will not study the strategy of social movements. With background of previous research and the different political preferences between landlords and renters, the conflict between them can be described as a frame conflict. The analysis will further investigate potential frame conflicts within the interview material and aims to identify where the conflict lies between the different diagnostic and prognostic frames.

# 3 Method and Material

This section will present the research design of the thesis as well as present the material and how it was collected.

## 3.1 Research design and Data Collection

This research is as a case study of frames that exists among landlords and renters in Santa Cruz and on potential frame conflicts. The housing crisis in Santa Cruz can be seen as a contemporary event where this research is aiming at understanding the frames of each individual in order to better understand the conflict and debate that exists about the housing crisis in Santa Cruz. Case studies are rather inductive as they aim to support theoretical generalization from observations in reality (Yin, 2014, p. 16-17, 21) (Kvale - Brinkmann, 2009, p. 106). The material in this research will be put in relation to what earlier has been said about the crisis within the field of housing studies.

I have chosen to use interview material in order to analyze the frames of the two groups. This in order to better understand each individual situation which inform the frame. The strength of a qualitative interview is the “precision in description and stringency in meaning interpretation” (Kvale and Brinkmann, 2009, p. 30). The purpose of both NPLH project and this thesis are descriptive since they “seek and chart key aspects of the subjects lived world” (ibid, 2009, p. 106). Interviews are conducted and analyzed for the purpose of this thesis which aims to capture a nuanced description of experienced problems and suggested solutions within the housing crisis (ibid, 2009, p. 30).

Since the method used for material collection in the NPLH project has been Community Based Research (CBR), the goals for CBR is a partial goal for this thesis as well. In line with CBR the purpose of this thesis is to develop knowledge about the housing crisis and the frame conflict through looking at frames among individuals (ibid, 2009, p. 106).

Community based research is a widely used method in sociology. I would like to say that the method could well be used more in normative political science research. CBR enables research and academia to exist for improving the lives of community members. Therefore I think CBR is appealing as it focuses on the participation of community members and on concrete action for change.

Community based research, also called participatory action research means that the research has been made together with partner organizations. The community partner organization used when collecting the material has been the Service Employees International Union (SEIU). “The central features of

community based research, CBR, is collaboration, democratization of knowledge, and social change. According to Strand et al “the ideal CBR project is one that is fully collaborative - that is, where community people work with professors and/or students at every stage of the research process: identifying the problem, constructing the research question(s), developing research instruments, collecting and analyzing data, interpreting results, producing the final report, issuing recommendations, and implementing initiatives”. Democratization of knowledge and social change are two key goals of CBR (Strand et al, 2003, p. 6, 10).

At the same time it is important to recognize the limits of CBR. As in this case, Strand et al. conclude that equal participation often is hard in practice due to, for example, the nature of the characteristics of the partner organization. The goal of social change also has limits since the research cannot itself “save the day” for the community partner, because in order to reach change a lot of organizing work needs to be done. Anyhow the research will likely bring about a small change in for example policy or service delivery for the partner organization (Strand et al., 2003, p. 10-11). This thesis aims at giving back to society by contributing to conflict-resolution by providing understanding of the frames found among renters and landlords.

## 3.2 Material and Limitations

I have collected the material for this thesis as a participant of the No Place Like Home Project. The NPLH project aims to gain a better understanding of people’s experiences in the affordable housing crisis in Santa Cruz through looking at *Rent Burden, Displacement* and *Major Problems*. The purpose of the questions of the NPLH project is to gain a better understanding of people’s experiences and the affordable housing crisis in this region. Examples of questions asked are for example; “What does home mean to you?”, “What concerns you most about your current housing situation?”, “What do you think should be done about the housing crisis?”, “Do you know your tenants?”, “How important do you think having decent stable housing is for a person’s possibility to pursue one's hopes and dreams?”. The same questions were asked of landlords and renters but the follow up questions of course differed.

The purpose of the NPLH project and the purpose of this thesis are similar but from themes touched upon in the interviews regarding housing history, current housing, home, overcrowding, major problems, occupancy and housing costs, housing security/mobility and housing policies - it was possible to find several prognostic and diagnostic frames in the interview material. In the process of transcribing and coding for the NPLH project I found three themes the respondents kept coming back to that I found particularly interesting; housing as a concept, governmental regulation versus free market and market crash as a phenomenon.

This thesis will analyze ten open, in-depth interviews with five landlords and five renters. The transcribed interviews for the NPLH project in Spring 2018 were

26 but five of them were with landlords. Even if the majority are renters in Santa Cruz I choose to analyze the interviews of five renters and five landlords in order to be able to make an even comparison between the ideas of landlords and renters. Even if my ambition is not to generalize because the sample is too small, I am equally interested of each group, they will therefore be given equally amount of space in this study. Although private landlords are also homeowners, I have chosen to not include the group homeowners in my material, because as stated, the conflict/debate mainly involves the renters and landlords.

The selection of respondents is based on the variety they represent. All respondents are anonymous and have code names; Renter 1-5 and Landlord 1-5. An ambition has been to create heterogeneous groups when it comes to gender, age, ethnicity, income, and family constellation.

### 3.3 Ethical Considerations

When collecting the data all research participants of NPLH did an Institutional Review Board (IRB) certification. The IRB gives approval for doing research with human subjects. Each researcher goes through an online training in order for the research project to be approved. The IRB is required when doing research with human subjects in order to protect their confidentiality. The IRB covers publication of individual research projects like this one. The interviewees consented to my and other researchers, of the NPLH, use of their information for research in general, for the NPLH project and sub-projects by those involved in data collection and data analysis. The identity of the interviewees is completely confidential in order to not put anyone at risk by including identifiable information.

#### 3.3.1 The role of the researcher

During my period as a student living in Santa Cruz I suffered from a 70% rent burden. It is important to note here is that UCSC has a lot of economic power as rents at campus are slightly higher than off-campus. A double/triple at campus costs around \$1000-1300, and it costs slightly less to live off-campus (UCSC 2, 2017).



## 4 Analysis

The analysis is divided into three themes; housing as a concept, governmental regulation versus free market and market crash as a phenomenon. Each theme has a frame conflict where the diagnostic frame (problems) and prognostic frame (solutions) are incompatible between frames.

### 4.1 Housing as a concept

One theme that occurred in my material was housing as a concept. The informants have different conceptions of what housing means. Here I will examine the different views they have and also look closer into how they conflict.

#### 4.1.1 Frame 1 – Housing is a commodity

Landlord 1 and 2 see housing mainly as a business transaction. This frame also includes the understanding that housing is something you have to deserve. Landlord 1 talks about how they worked on minimum wages but still succeeded to buy their first home; “You just have to work hard”, they say. Landlord 1 and 2 also blame the individual for being homeless. Landlord 1 talk about how the homeless do not even want housing (and that the homeless population are not from the county). These statements signals that homeless people are less deserving of housing.

Renter 1 also accepts the premise of private property, which means that it is not justifiable to tell someone else what they should do with their property. Renter 1 express how they feel torn about what to do about the crisis since you still have to respect the logic of private property. But Renter 1 differs from Landlord 1 and 2 in how they not talk about others as less deserving of housing.

The view of housing as a business is one perspective in the understanding of housing as a concept. Bengtsson explains that despite housing being declared a human right by the UN it does not take away the fact that housing is both a market commodity and a basic need/public good. Therefor the right to housing is to be understood as a political marker of concern which is dependent on the national context of the relationship between the state, citizens and the market (2001, p.257-58).

What is also interesting about Landlord 1 is how they want their children to be able to move back into their home “without having to buy the renter out for 30

000". This is an expression of fear of what rent control would imply, but this is also an example of the familiarization of housing services discussed by Fahey and Norris (2011, p. 439), which enables self-provision and thereby remove housing as a service from both market exchange and state provision.

Since Landlord 4 now has been able to quit their county job and value all the time they have with their family, housing has mainly become a business for them as well. But they have a partly different understanding as they have a more humanistic approach towards the homeless for example. They put homelessness in a context of mental health issues and mean that that homelessness and mental health issues should be solved in conjunction. They also think real estate companies should be forced to build at least 50% low income housing. Not only is "help with mortgage" and "income" an incentive for Landlord 4 to rent out, but also "helping others".

It is hard to find only one diagnostic frame that represent Landlord 1, 2, 4 and Renter 1. But one diagnostic frame represented by Landlord 1 and 2 defines it as a problem that everyone wants housing even if they have not worked for it. They mean that housing is something you deserve through hard work and that homelessness is a sign of not working hard. The prognostic frame that represent the solution of this problem would therefore be that you have to work for your living.

#### 4.1.2 Frame 2 – I do what I need

Another perspective represented by Landlord 3, 4 and 5, is the expression of renting as a necessary action; they have basically been forced to rent out rooms, ADUs or garages in order to afford to pay their mortgage. Landlord 3 and 5 would rather not have the need to rent out and instead live alone. Landlord 3 also see their housing as an asset and a retirement fund. They need the income from the house for their retirement.

Ansell discusses how homeownership is an asset and insurance against unexpected events in the labor market and as retirement backup (2014, p. 385). But in the case of Landlord 3, 4 and 5 they cannot even afford to pay their mortgage if they do not rent out parts of their property. Renting out is necessary for Landlord 3, 4 and 5 in order to get a sustainable economy. But in these cases it is landlording, not homeownership that gives them a sustainable economy. These landlords cannot not pay their mortgage only with their monthly income. For these people homeownership do not mean the agency that they wish for. It is clear that Landlord 3 and 5 rather be homeowners but they need to be landlords in order for them to afford the cost of their house. This can be connected to the development of landlording as a business for private persons in the last 40 years (Desmond, 2016, p. 28). The motive for renting out for Landlord 3, 4 and 5 is mainly to be able to pay their expenses. But for Landlord 4 the aspect of helping others is also a motive for renting out.

The main problem formulated by Landlord 3, 4 and 5 is that it is hard to get the economy running, this constitutes the diagnostic frame. The prognostic frame

that represent the solution is that it is necessary to rent out, even if that would mean it is a necessary evil.

#### 4.1.3 Frame 2 – Housing is a basic need/right/public good

All renters in the study express the lack of affordable housing and are experiencing a rent burden. Renter 5 expresses how housing is a basic need as they are frustrated over the lack of privacy when their landlord shows up unnoticed. Renter 4 expresses housing as a basic need as they are distressed only living for the day and working hard just to be able to pay rent. They say: “I think that in this area you are basically just working to pay your rent. I have to work overtime to do fun stuff and it's exhausting, it's so exhausting, but then again that's life”. Renter 4 does not even feel at home/the sense of home, it is just a place where they sleep. Renter 3 believes that housing is a human right and is especially upset that even camping for the homeless is criminalized. Renter 1 believes that the Airbnb-ification of the area should be restrained and believes suggest as a solution that if you buy a home you need to live in it. Renter 2 means that it is absurd that they cannot afford a two bedroom apartment despite being a middle income person. In order for them to afford that they would need to make \$35 an hour. Landlord 4 also raises how housing is a basic need in relation to their previous experiences. As a renter they were fearing eviction and they have previous experiences of homelessness because of domestic violence.

All above mentioned respondents support the diagnostic frame that it is a problem that not everyone has decent housing, even if it is a basic need. One prognostic frame, represented by Renter 1, 3 and Landlord 4, suggest that the housing market need to be regulated as a solution.

#### 4.1.4 Frame conflict

The first frame is built upon the commodification of housing, how housing is seen as a business and a commodity. The second frame is based upon the view that landlording is a necessary means of living/survival. The third frame consist of an understanding that housing is a basic need, a right and a public good. The obvious frame conflict is between frame 1 and 3 since the commodification of housing is affecting the right to affordable housing. This is also discussed in previous research of Samara et al. (2014) and Desmond (2016) who show that the market alone would never be able to provide affordable housing. At the same time the commodification of housing and housing as a right also represent two different trends in society. As Desmond (2016) discusses landlording is a growing business. Likewise the numbers of renters are rising and the movement for housing justice is growing, discussed by Samara et al. (2014, p. 17).

There exists a mutual dependency between landlords and renters, no matter if the landlord is private or public. The main focus for landlords is business while the main focus for renters is stable and affordable housing. This interdependency

is built upon two different directions which clearly shows a conflict. This conflict shows the contradiction between housing as a market commodity and housing as a public good and a basic need.

There is also an additional dimension to this frame conflict, some respondents have opinions that belongs to conflicting frames. It is particularly interesting to look at those who express other opinions than you usually expect of a renter or a landlord. Landlord 4 can be found both in frame 1 – housing is a commodity, frame 2 – I do what I need and frame 3 – housing is a basic need/right/public good. Renter 1 can be found both in frame 1 – housing is a commodity and frame 3 – housing is a basic need/right/public good. Renter 1 partly agrees to the prognostic frame in frame 1 that it makes sense to own housing if you work hard. They mean it is justifiable that some can own and some cannot. But, as expressed in frame 3, they mean it is not justifiable to make unlimited amount of money out of your property through Airbnb for example.

Landlord 4 are also torn between different views. On one hand they have built a serious business from renting out, through this their living standard has improved. For example they have been able to quit their county job and can spend a lot of time with their family. On the other hand they feel they would like to help others in the same situation that they have been earlier in life, when it was hard to find housing as a single parent.

In the process of understanding different groups within the housing crisis it is interesting to discover that one person can hold different frames. This can be a possible way to meet and to relate even if you belong to different groups.

## 4.2 Governmental regulation versus free market

A second theme found in the material was attitudes towards the government. The informants have different have different opinions on the role of the government.

### 4.2.1 Frame 4 – the housing market should be unregulated

A recurrent description among the group of landlords is how the state is too interventionist when it comes to rent control. They believe that nobody should tell them what to do with their property. Landlord 1 expresses frustration over regulations such as rent control and feels that they “sweated and starved to buy my properties”. Landlord 1 have been on meetings with Santa Cruz Together, a lobbyist group against rent control and means that a lot of landlords would sell instead of letting their properties be under rent control, for reasons of principle. Therefor Landlord 1 believes it would be worse for the tenants if policies changed. Landlord 1 also means that a lot of landlords already “self-rent control” and are charging under market rate.

Landlord 2 believes that the state is a part of the housing problem since it is so hard and expensive to get building permits on your own property. They mean that

if they could build more ADU:s they could provide more housing for rent. Landlord 4 and 5 share the opinion that it is a problem that it is so hard to get at building permit on your own property. It prevents them from income possibilities.

Landlord 1 and 2 think that policies that limits their power and freedom over their property is unfair. This constitutes one diagnostic frame. The solution that constitutes the prognostic frame would therefore be to have a free market. Landlord 4 and 5 differs from Landlord 1 and 2 in that they are not necessary against rent control and support a free market, but they think the state should be less strict when it comes to building permits.

#### 4.2.2 Frame 5 – Regulations are necessary

As mentioned before all renters express frustration, hopelessness and desperation over rent burden and the instability over not knowing when you have to move, when the rent is going up or when the landlord shows up unnoticed. These experiences can further be connected to the development of rents that keep on going up while salaries do not (Samara 2, 2014, p. 7). The experiences of renters point out a power imbalance between renters and landlords as capitalization of housing costs for renters. Bengtsson states that; “In particular, tenants' transaction costs and ‘attachment costs' seem to give landlords some market power. At least, the notion of such inequalities between market parties has been used to defend state intervention” (2001, p. 258). With this background one diagnostic frame, represented by Renter 1, 2, 3, 4, 5, formulates the problem as capitalization of housing creates a power imbalance. The prognostic frame that represent a solution is to regulate the market.

Landlord 3 see very seriously on the problem of homelessness and favor subsidies such as se Section 8 and would like to see that kind of aid expand. As mentioned earlier Landlord 4 thinks that a law should be enforced, forcing development agencies to build 20% low-income housing. The Voucher Program, which is a part of Section 8, is an interesting example of state intervention and how tax money can be used in the US. Samara et al. and Desmond describe The Voucher Program as an unsuccessful attempt of the government to provide affordable housing. “The single largest expenditure supporting renters, for example, is the Housing Voucher Program, which allows low-income families to rent in the private rental market. The program costs approximately \$16 billion annually and is only able to serve one of four eligible families” (Samara et al, 2014, p. 13). In each metropolitan area the Department of Housing and Urban Development sets a Fair Market Rent, FMR; the maximum amount a landlord can charge someone who has a federal housing voucher. Both distressed and prosperous areas are thrown in the equation when calculating the Fair Market Rent. This can result in big gains for landlords. Since the FMR exceeds the market rent in the disadvantaged neighborhoods, it is possible for them to charge more from a person with a housing voucher. Without bringing about any change in social and economic integration, the tax money used for the Housing Voucher

Program can be an additional way for a landlord to gain extra profit (Desmond, 2016, p. 148-149).

#### 4.2.3 Frame conflict

The frame conflict between frame 4 and 5 shows how something that is unfair for Landlord 1 and 2 for example is fair for the renters, and vice versa.

Rolnik and Samara et al. discuss how market mechanisms and current housing policy has failed in providing adequate and affordable housing for all (Rolnik, 2013, p. 1058) (Samara et al., 2014, p. 8). Rent control is one way in trying to change this power imbalance between landlords and renters. What is contributing to the strong reaction on rent control for landlord 1 and 2 is that state intervention, like initiatives such as rent control, are not directly in line with the selective welfare system that exist in the US. In a selective welfare system the right to housing is to be understood in legalistic terms which means that the state provide a certain amount of public housing for them with lesser means. But state intervention in the general market is not further legitimized as it violates the logic of private property (Bengtsson, 2001, p. 255, 262).

### 4.3 Market crash as a phenomenon

A third theme found in my material is how the respondents talk about consequences of previous market crashes and what a market crash would imply if it happened today.

#### 4.3.1 Frame 6 – A market crash constitutes a hope

The goal for Renter 1 is to buy a property together with their partner. Even though they have full time jobs they have started a side business to afford to buy one. Renter 1 laughs hopelessly and say their only opportunity for buying is if the market crash. Renter 2 express that even that they are so-called middle income they still can't live comfortable as they are struggling deciding which bill to pay. They express how they could never imagine to own anything with the income they have. All renters talk about their instability as a renter, facing rent hikes and forced moves. They all imagine homeownership as more stable but most of them see homeownership as unrealistic to happen.

Even if Samara et. al (2014, p. 17) have data that shows how the “belief that success equals homeownership is weakening”, the renters in my study wish to own a home. What is expressed among the renters is the longing for stability. But as discussed in frame 2, homeownership does not necessary create stability if the market is unstable and one has a lot of mortgage to pay off. The respondents in my material wants homeownership. And are not yet showing the sign of “the firm

belief that success equals homeownership is weakening” Samara et al. talks about (2014, p. 17).

The diagnostic frame shared by the renters is that it is too expensive to buy a home. The prognostic frame that poses a solution to this problem is therefore a market crash to be able to buy at an affordable price.

#### 4.3.2 Frame 7 – A market crash constitutes a threat

As Ansell (2014) discusses and as Landlord 3 express and also as Landlord 4 earlier expressed, homeownership creates a stability that you do not have as a renter. But despite being a landlord, Landlord 5 expresses worry about their situation. They experience instability as they fear that the market could crash at any time. Landlord 5 feels the pressure to sell because if the market would crash now their home would be foreclosed. If you have a mortgage to pay a crash would be problematic because then there is a risk that the mortgage being valued higher than the house.

The diagnostic frame supported by Landlord 5 constitutes the market crash being a threat. The solution that constitutes the prognostic frame is to sell before the market crash.

A crash would be a threat for Landlord 1, 2, 3 and 4 as well, if they have a mortgage, which they most likely have. But dependent on the size of their mortgage they do not necessarily risk foreclosure. A crash would still imply an economic loss. But if they have a high mortgage it is reasonable to assume that a market crash constitutes a threat. It would also be possible to be a landlord, own a house and not see a market crash as a threat nor a possibility because you do not have any loans. Anyhow, this has not been found in my material.

#### 4.3.3 Frame conflict

The frame conflict between frame 6 and 7 is a conflict between those who have a mortgage and those who do not have a mortgage. What is interesting here is that the same person would probably argue differently if they were in the opposite economic situation.

Some landlords express their belief that homeownership is desirable. Landlord 1 means that it is possible for anyone to own a home, “you just have to wait for the market to crash, that is what I did”. On top of the 3 properties they own in Santa Cruz County they also bought houses in Reno last recession. They are rentals; “They were cheap enough to buy them on minimum wage. You could just swipe your credit card”. Landlord 3 were able to buy their home just because the market did crash and homes were getting foreclosed. They express their feelings about it; “I mean it's unfortunate for the family that left here but part of the reason why they left is because the housing crisis did go down. You know their mortgage was more than what the house was worth at that point. So ya I was able to buy a house and I had friends move in to help pay the mortgage, renting out rooms in

the house". Landlord 3 further mean that unlike rent, mortgage is more predictable in how much you are going to owe every year.

The quote from Landlord 3 also shows how they feel afflicted over the economic system. An arrangement where someone's loss is another one's gain, where someone's home being foreclosed pose an opportunity for another. There exists some frustration from Landlord 3 unlike Landlord 1 and 2 who rather express disdain for the ones that have not succeeded in the market race.

Here the victim and the winner are two sides of the same coin. Just like Landlord 3 express it is somehow ironic that another's failure is someone else's success. Because this means that the same person would support the opposite frame if their situation changed. Once you turn into a homeowner or a landlord with mortgage you would be more vulnerable for market fluctuations. Depending on what economic situation one has, a market crash would be either a solution or a problem.

## 4.4 Synthesis

As mentioned in the frame conflict for market crash as a phenomenon, opinions and frames are changeable depending on your individual position in the housing market. This applies for all frames. Generally landlords represent frame 1 and 4, while renters represent frame 3 and 5. But there are some exceptions, for example Renter 1 and Landlord 4 can be found among various frames. When it comes to Renter 1 and Landlord 4 and in some cases also Landlord 3, they show that principles does not only exist dependent on your current situation and needs. Their ability to understand further than just their current situation is most likely because of their previous experiences. This gives them a wider understanding. For example both Landlord 3 and 4 have been renters and do not wish others the same experience of insecurity that meant. Also Renter 1 has an increased understanding of the opposite frame, housing as a commodity, probably because they are a businessman.



## 5 Conclusion and Further Research

The frames found in this research, among landlords and renters are;

- Housing is a business/commodity, something you have to deserve and work for
- I do what I need to be able to pay my expenses
- Housing is a basic need/right/public good
- The housing market should be unregulated. The government should not tell property owners what to do with their property
- Governmental regulation is necessary in order to provide affordable housing
- A market crash constitutes a hope
- A market crash constitutes a threat

In addition, in each frame prognostic (problems) and diagnostic (solutions) frames can be found. To elaborate on the research question how frames conflict, one can say that in one way there exists a frame conflict between landlords and renters within all the three themes.

On one hand the duality can be described as an internal frame conflict where opinions from colliding frames are held at the same time. On the other hand the duality can be described as an increased understanding for various positions within the housing crisis.

This study has contributed to address some lines of conflicts within the themes; housing as a concept, governmental regulation versus free market and market crash as a phenomenon. As stated in the introduction the study was interested in contributing to a more agonistic rather than antagonistic debate climate. This research is hopefully a small contribution to that an increased understanding of different frames could create a debating atmosphere that is more favorable for solving conflicts. This would be interesting to research further.

Probably the more isolated people are in one frame the greater conflicts get and probably a broader understanding helps to minimize or solve conflicts. This would be interesting to investigate further.

As Nguyen et al. have shown conflicts within civil society affect policy making. A case for further research could be to investigate how conflicts discovered in this study affect policy making. One additional suggestion on further research is to investigate differences between lobbyism and activism in the housing market.

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