

Representations of Intersectionality and Class Politics in Coverage of
National Newspapers:
A Textual Analysis of the Housing Crisis in 2006

A Thesis
Presented to
the Faculty of the Graduate School
at the University of Missouri-Columbia

In Partial Fulfillment
of the Requirements for the Degree
Master of Arts

by
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May 2016

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A Textual Analysis of the Housing Crisis in 2006

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ACKNOWLEDGMENTS

Two years ago I took a position as a teaching assistant for a class that talked about many of the difficult issues journalist face in their decision-making — race, religion, class, gender and sexuality among others. Even as a graduate student, I learned something new every day in that class and that learning has inspired this thesis.

I would like to thank Dr. Cristina Mislán, my thesis chair, for providing support and mentoring me through this process as well as through my graduate studies. I would also like to thank the other members of my committee, Dr. Volz, Dr. Brown and Dr. Hudson, for your eagerness to always lend a helping hand along the way. Additionally, I would like to thank my fellow graduate students and the staff and the Missouri School of Journalism. Without all of you, this experience would not have been as enjoyable nor as rewarding. And finally, I want to thank my friends and family whom I love dearly for always being supportive of my goals. Sincerely, from the bottom from the bottom of my heart, thank you.

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ABSTRACT

The housing crisis of the early 2000s led to a number of defaulted loans and housing foreclosures in many areas of the country. Individuals of all socioeconomic classes felt the wrath of high interest rates on their mortgage payments. By 2006, the housing market was in decline and according to *The New York Times*, home foreclosures hit a peak of 20 percent, and subprime loans were at an all time high. This study employs textual analysis of *The New York Times*, the *Chicago Tribune*, the *Los Angeles Times* and *The Washington Post* from the year 2006 and discusses the role class politics play in the discourse of the crisis. It also examines the intersection of race, gender and class within the news coverage of the housing crisis. This study finds three themes underscored by the culture of poverty theory. The first theme discusses the representation of the savior/victim dichotomy. Homeowners are characterized as deviant victims while experts are framed as saviors. The second theme emphasizes blame in conversations about the housing crisis and suggests that individuals are to blame for their housing troubles. The final theme highlights a narrative of personal responsibility in media conversations and emphasizes that a homeowner is not only responsible for their circumstances but also for providing solutions to those circumstances.

INTRODUCTION

The housing crisis led to skyrocketing rates of housing foreclosures in many areas of the country. Individuals of all socioeconomic classes felt the wrath of high interest rates on their mortgage payments, which in some instances doubled. Those who took out second mortgages or received loans for new homes became too strained to make their monthly house payments or couldn't pay at all once their rates increased. The crisis continued for several years. Some might even argue that people are still being affected today. In 2006, the housing crisis has just begun. The housing market began to decline while home interest rates rose. And as reported by *The New York Times*, "foreclosures on prime adjustable-rate mortgages rose to a four-year high in the second quarter, a sign that more homeowners with good credit ratings are having trouble paying their bills" (Credit the Bloomberg News, 2006). Although the given statistics allows us some idea of the housing crisis climate, three overarching themes help to better explain representations and discourse of the crisis in 2006. Representation as it pertains to this study is language and descriptions that characterize a person or group of people. The first theme examines the victim/savior dichotomy, which is the representation of homeowners compared to experts. The second highlights conversations about who or what is at fault for the crisis. The final theme underlines personal responsibility as a homeowner dealing with missed payments or foreclosure. These themes are discussed through a culture of poverty lens, which emphasizes victim blaming as it pertains to people who were impacted by the housing crisis.

Employing a textual analysis, this thesis will examine the discourse of coverage of class politics in relation to discourse in prior literature. Media coverage in this case will refer to four legacy newspapers — *The New York Times*, *the Los Angeles Times*, *The Washington Post* and *the Chicago Tribune*. Legacy media, also known as old media, is media that existed before the Internet (Westphal, 2009). Legacy media is long-standing, well-known and, in most instances, these media influence how other media decide what news is. In the early 2000's home mortgage rates were low and the housing values were on the rise (Pritchard, 2015). Some people purchased their first home, while others took out second mortgages to use the equity on other things. Lenders offered more loans than usual to homebuyers even when homebuyers were not qualified. As home values dropped, mortgage rates increased and low-monthly housing payments rose, making it difficult for some homeowners to make their monthly payments (Pritchard, 2015). This was especially true for subprime borrowers. Subprime borrowers are borrowers with less than perfect credit (Pritchard, 2015). Borrowers, with little or no documentation, were given high-risk mortgages that allowed them flexibility among payment options (Pritchard, 2015). Once homeowners defaulted on their loans, banks started to lose money and bank failures quickly followed. Thousands of homes were put in foreclosure and several of the largest bank investors had to eventually be bailed out of the crisis by the federal government.

While the federal government was bailing out investors, thousands of families were forced out of their homes due to foreclosure. It is important to note that not all who enter the foreclosure process lose their home to foreclosure. According to *The Washington Post* (2010), minority homeowners were disproportionately affected by the

housing crisis foreclosures. From 2007 to 2009, Black Americans and Latinos were 70 percent more likely to lose their homes to foreclosure than white Americans during that time period according to a study conducted by the Center for Responsible Lending (Merle, 2010). The same study found that “disparate foreclosure rates also applied to well-to-do homeowners” (Merle, 2010). Wealthy black homeowners were 80 percent more likely to lose their homes to foreclosure than white homeowners, and Latino homeowners were 90 percent more likely.

Research suggests that minorities were also more likely to receive higher rates on their loans as compared to their white counterparts (Merle, 2010). A similar study found that although the majority of affected borrowers were white, one quarter of Latino and Black American borrowers lost their home to foreclosure compared to 12 percent of white borrowers (Waldron, 2011). Minorities also suffered more during foreclosures because of a lack of family or generational wealth, which is all of the financial assets of a family (Baptiste, 2014). A study conducted by the Urban Institute shows that the median wealth for white families in 2010 was \$124,000 and \$16,000 for Black families (Baptiste, 2014). Those numbers declined with the foreclosures of the housing crisis. With less wealth, it is more difficult to financially recover from foreclosure and the housing crisis. In turn, less generational wealth has meant less wealth is passed down to future generations, presenting a set of new challenges (Baptiste, 2014). Because it has been proven that minorities fared worse in the housing crisis than their white counterparts, intersectionality is a key player in analyzing the discourse of coverage within the context of the housing crisis. Considering intersectionality further, one might

assume that because race played a large role in who was affected by the housing crisis, social constructions such as gender and class might have similar findings.

By examining previous literature one sees how race, gender, and class are factors in the discourse of poverty:

Race, class and gender have been the traditional triumvirate of intersectional studies that examine the intersections of any social statuses including sexuality, religion, ethnicity and age (Castiello-Jones, Mira and McCurley, 2015, p. 1).

In order to create a comprehensive analysis of representation about class politics, this study examines the relationship on multiple dimensions. Prior literature on the discourse of poverty is lacking discussions about men in poverty, rural areas in poverty, and the elderly in poverty. The current study aims to address parts of that gap and enrich the scholarship of representation.

Prior research on class politics focuses heavily on poverty coverage and has been centered on the shift in discourse from white to Black poverty and the media stereotypes that characterize the people living in poverty. For example, a study conducted by Clawson and Trice (2000) showed that in the years between 1993 and 1998 there were a large number of stories about poverty, which focused on coverage about pregnancy, welfare and public housing. Each topic proved to be unpopular with news audiences. As the news stories about poverty evolved, further studies displayed, through textual analysis, that individuals in poverty became known as lazy, welfare queens, drug and alcohol addicts, criminals, and outsiders to mainstream society (Rose and Baumgartner, 2013).

Other more recent studies have examined specific events, such as Hurricane Katrina, to analyze representation in the media. During Hurricane Katrina, white people in poverty were portrayed as survivors of a disaster seeking shelter while Black people in poverty were described via the media as looting and acting in deviant ways (Perkins and Voorhees, 2007). Geographically, urban and rural areas of Louisiana were equally affected by the hurricane, yet media coverage focused solely on New Orleans (Perkins and Voorhees, 2007). Coverage of urban areas in poverty over rural areas is a common theme in prior literature as well. In addition to geography and race having an impact on coverage of poverty, studies have shown that women in poverty receive more media coverage than men and children and elderly people in poverty are more accepted as deserving of government assistance than other individuals in poverty.

More research regarding studies analyzing a national event and the coverage of people in poverty is needed. My study contributes to prior literature by providing analysis of national event coverage. Therefore, this study develops a clearer understanding of the discourse of income inequality, particularly related to representations of poverty within the context of the housing crisis. Additionally, it explains how these representations might reinforce or challenge stereotypes. The housing crisis affected cities and towns across the United States, people of different races and ages, diverse socioeconomic classes and different levels of education. In addition, few studies pertaining to the discourse of poverty and the housing crisis exist. Because of its national effect, the analysis might be more comprehensive, covering a wider range of representation. Therefore, it is an appropriate selection for analyzing the representation of class politics

through the lens of intersectionality, as prior literature pertaining to poverty representation has done.

As such, my analysis answers the following questions: 1) To what extent does class politics play a role in legacy media's coverage of the housing crisis? 2) How do legacy media represent the intersection between race, class and gender as it relates to the housing crisis? 3) How do these representations reinforce or challenge stereotypes embedded in a culture of poverty argument?

The first theme highlights the victim/savior narrative, where homeowners losing their homes are portrayed as deviant victims and those with privilege are experts who are represented as superior saviors. Those representations reflect a theme about blame in the context of the housing crisis, which is the second argument of the study. Similarities exist among portrayals of people in poverty and portrayals of homeowners in the housing crisis. These similarities use the culture of poverty argument to claim that homeowners are to blame for their defaulted payments and foreclosed homes. The government and lenders on the other hand play no role in conversations about blame. This type of blame implies that homeowners are also responsible for mending the problem without assistance. The last theme targets discourse about personal responsibility, and shows how the discourse reflects individualism by implying that homeowners should take it upon themselves to provide solutions to their housing woes. These particular representations also link directly to the culture of poverty argument, which says poverty is the result of cultural and behavioral deficiencies in individuals (Jordan, 2004).

Context about Income Inequality, Class, and Poverty

Income inequality is the unequal distribution of income among the diverse

economic classes, including, but are not limited to the capitalist class, the middle class and the poor or working class. The difference in income between the rich and the poor is what is most frequently discussed when referencing the concept of income inequality. According to Inequality.org, in 2010 the top 1 percent of those living in the United States had an income of about \$1.75 million after taxes as compared to the bottom 20 percent who made less than \$50,000. In 2014, the median income of whites was \$60,256, \$42,491 for Hispanic people, and \$35,398 for Black people. Asians made the most at \$74,297 (Census.gov). Over the last 30 years, the take-home pay of the top 5 percent has increased by 96 percent whereas the take-home pay of the bottom 20 percent has increased by 40 percent (Inequality.org). But why is there such a gap in income between socioeconomic classes?

Income inequality intersects with racial inequality, gender inequality, social inequality, labor and wealth among other structures. Although wealth is the amount of income plus assets, understanding the labor market and wages gets us closer to income and understanding its inequalities. A study done by Irene Brown and Joya Misra (2003) found that gender and race had a direct link in the amount that a person receives in opportunity and wages. The data that shows that there are “significant differences in labor market outcomes” does not fully account for education, experience and skill (Brown and Misra, 2003, p. 506). Also, to an extent, “some groups have power and privilege in society based on their social location.” (Brown and Misra, 2003, p.506) Brown and Misra’s analysis show that there are challenges to intersectional approaches; “intersections involve multiple comparisons and multidimensional conceptualizations that can be difficult to comprehend” (p. 506). “Intersectional theories assume that

dominant groups control productive resources and major social institutions, using those institutions to promulgate legitimizing ideologies that make social inequalities appear natural” (Sidanius and Pratto 2001). While arguments about who owns the distribution of wealth and income are important, policies that aim to assist the lower class are often determined by whether or not the people of the impoverished class are deserving of such assistance.

Through our understanding of income inequality, we can better grasp the division of classes in the United States and who makes up those socioeconomic groups. Over the decades we can examine various types of reforms created by class politics for the purpose of assisting individuals and families financially. One of the most notable reforms was the welfare state of the 1930s. The Great Depression had set in and more than 13 million Americans were unemployed. In 1935 Ronald Reagan signed the Social Security, a federal retirement program for people over the age of 65. A national welfare system was also established with the act, which provided financial assistance children, the elderly, and the disabled, according to the Census Bureau. But the system drew critics, who argued that it did little to get people back to work:

Arguments are that the poor have distinct values, aspirations and psychological characteristics, which inhibit their achievement and produce behavioral deviances likely to keep them poor and persist not only within but also across generations through the socializations of the young.

(Corcoran et al., 1985, p. 517)

Therefore, if the argument were that poverty is culturally or psychologically rooted as opposed to a matter of finances and opportunity, attempting to fix the problem

through policy would seem to be a dead end. Arguments that trace poverty to culture are rooted in anthropologist Oscar Lewis' work, which defined the phrase culture of poverty to describe the cyclical and structural effect that poverty has on generations of people. As defined by Lewis, the culture of poverty is: "a set of norms and attitudes that have the effect of enclosing individuals in what was originally formed as a reaction to unfavorable external circumstances, but which, when transmitted from generation to generation, perpetuates the state of poverty regardless of how those circumstances change" (Patricia Cohen, p.1). Cohen argues that poverty, which has affected multiple generations in a family, directly influences the behaviors and beliefs of that family's children and therefore makes it more difficult for those children to get out of poverty as adults (Ortiz, 2003). Jones and Luo (1999) said the culture of poverty concept was first used by Lewis to describe the slum communities in Mexico where Lewis claimed to examine a unique psychological trait by people who were poor. "These included early initiation into sexual activity, a trend toward mother-centered families and strong orientation toward the present" (Jones and Luo, 1999, p. 440).

In the 1960s and 1970s, the culture of poverty was associated with the deterioration of the Black ghettos where there was an increase in "the number of illegitimate births and the growing recourse of single mothers to the principal provision of American social assistance" (Harding, Lamont and Small, 2010, p. 3), known as the Aid to Families with Dependent Children. The AFDC was a financial assistance program for families with low income or no income at all. The AFDC was created from the Social Security Act, and was in effect from 1935 to 1996, at which time the Clinton Administration enacted the Welfare Reform Law, significantly decreasing the amount of

funding for welfare programs in the United States (Clinton5.nara.gov, 2015).

This type of decrease in welfare funding is common in public policy when politicians and the general public feel strongly that a person has only his or herself to blame for their shortcomings. Another argument that supports individual responsibility is the culture of poverty argument, which developed into the culture of welfare and vice versa:

For the critics of welfare, benefit checks were being considered as their due by people who had lost any sense of social responsibility; welfare was encouraging them not to do work and to have children outside of marriage. (Harding et al. p. 3).

As discourse about income and welfare developed in the late 80s and 90s, conversations about poverty emerged within neoliberal trends. Neoliberalism places emphasis on a hyper individualistic ideology meaning individuals were responsible for being impoverished. As operationalized by Barnett (2005), neoliberalism emphasizes a shift away from public-collective values to private-individualistic values. Barnett (2005) argued that stories about neoliberalism set up “interminable conflicts between equally compelling values of individualism and collectivism, autonomy and responsibility, freedom and obligation” (p.3). As the discourse of poverty shifted from blaming the structure to the individual, the culprit of poverty was previous government action.

According to Somers and Block (2005), as cited by Small, Harding and Lamont (2010), benefits of previous programs had produced dependency on social assistance and therefore maintained poverty known as perversity thesis. “The public discourse on poverty and the policies resulting from that discourse, are themselves cultural products,

subject to whims, predilections, prejudices, beliefs, attitudes and orientation of policy elites” (Small, Harding and Lamont, 2010, p.12). The concern from promoters of the reform of the AFDC to the TANF (Temporary Assistance for Needy Families) was that individuals living in poverty were underserving and were seen “as victims of a security net whose generosity has supposedly pushed them into dependency” (Harding et al. p.9). And so, they were victims of discrimination and economic evolution. Those who hoped to escape poverty could not. Those who did not want to escape were “victims of a context that prevented them from developing values convergent with those of the rest of society” (Harding et al. p. 9). The context Harding et al. explain concerns the idea of the culture of poverty in which the poor fail to integrate into mainstream society.

The discourse of culture of poverty and its neoliberal associations influence how the public thinks about the relationship between poverty and intersectionality. Arguments supporting the culture of poverty ideology and neoliberalism imply that poverty is a problem of the individual and that the government is unable to assist through welfare programs and policy reform. Therefore, public opinion would have an effect on public policy and directly affect the people who live in poverty.

LITERATURE REVIEW

Poverty and Representation

There are three mindsets that contemporary culture use to differentiate poor individuals from mainstream society: a lack of a work ethic, improper family values and an ethic dependency (Jones and Luo, 1999). Yet, studies have shown that these identifications are incorrect. A study done by Kaplan and Tausky (1972), as cited by Jones and Luo (1999), found that 84 percent of unemployed individuals of 274 people interviewed said that he or she would continue to work even if they had enough money to support themselves without a job. The purpose of the study was to determine if people living in poverty had work and employment ethic. A second study (Chambre, 1985) “interviewed 323 first and second- generation welfare recipients as well as impoverished non-recipients and found that recipients held more negative views about illegitimacy than women who did not receive welfare” (p.441). Pertaining to ethic dependency, questionnaires were administered to two groups: welfare recipients in job training and employed individuals, Goodwin (1981,1983), found that people in job training held more positive views of welfare than employed individuals (Jones and Luo, 2003). “However, Goodwin (1981) also asserts that there was no evidence that acceptance of welfare interfered with an individual’s willingness to accept or maintain employment” (Jones and Luo, 2003, p.442). While studies such as these show that people living in poverty do not fall into the three mindsets, portrayals of people in poverty reflect a different reality.

In the case of poverty, previous literature indicates how the discourse of socioeconomic class has evolved. Poverty as measured by the Census Bureau in 2014 is

when a person or family's income is less than their income thresholds. Thresholds include but are not limited to, earnings, compensation, social security, and noncash benefits. There are a potential 48 poverty thresholds that a family can be assigned based on the size of the family and the age of the family members (Census Bureau). For example, in 2014 an individual under the age of 65 was considered poor if his or her accumulation of income was less than \$12,316 for the year (Census Bureau).

But poverty is not solely about income. Intersectionality — age, gender, sexuality, geography and race — plays a large role in discussions about poverty. Due to historical events and other factors, the focus on poverty has shifted from a white to a Black problem. While the coverage of poverty has changed over the decades, the focus in the last 50 years has been on Black poverty: leaving people who are poor and white to often deal with poverty by themselves. Many media outlets have made it a habit of labeling individuals and groups of people in poverty with repetitive terminology, and that use of language within the discourse of poverty can instill a stigma toward who is poor. The evolution of these representations in media began as early as the 1900s.

In the early 1900s, news coverage of Black people living in poverty was far and few between. Most Black people lived in the South and national media were less than interested in covering topics outside of the white population. Gilens (2003) stated that as the decades progressed, Black Americans began moving north to larger cities, creating a less concentrated population in the South. The population in urban areas jumped from 2 percent to 12 percent within the span of those decades (Gilens, 2003). Representation of Black individuals “among AFDC beneficiaries” — a program that provides financial support for families with children — had increased. The Civil Rights Movement was in

full-effect and riots were breaking out due to these movements. Gilens (2003) wrote that stories written about Black people became less sympathetic, and the stories that did take a sympathetic tone, were reported about less frequently (p.102). But the transition of sympathy to blame did not transpire on its own. In the book *Welfare Myths and Stereotypes*, Coughlin (1989) states, “A common avenue by which welfare myths have entered public debate is through the use, or more accurately misuse, of the individual case study methodology” (p. 81). Coughlin argues that some of these methodologies can be traced through journalism, where one or a few individual accounts of poverty speak for the impoverished as a whole (1989).

The language chosen for a news story can have effects on public perception and who is to blame for the problem. Kim, Carvalho and Davis (2010) claim that discussions of responsibility when poverty is concerned involves two conflicting views. One view believes that social problems are caused by faults of an individual. “Because the problem is considered as resulting from flaws in individual behaviors, change efforts tend to focus on modifications of the problematic behavior” (Kim et al., 2010, p. 565). According to the other view, social problems are the fault of the system, social and environmental flaws such as unequal distribution of resources or unsafe environments (Kim et al., 2010).

Furthering discussion about blame, Clawson and Trice (2000) found that 63 percent of the people in stories where individual blame was emphasized were Black, while 19 percent were white and 18 percent were Hispanic. “In contrast, Black people were associated less often with sympathetic topics. In stories on welfare reform and children, welfare recipients and day care, and job training, 46 percent of the poor were Black, while 32 percent were white and 22 percent were Hispanic” (Clawson and

Trice, 2000, p. 58) A similar study examined five news magazines; *Business Week*, *Newsweek*, *New York Times Magazine*, *Time* and *U.S. News and World Report* to explore trends. Findings determined that Black people were disproportionately displayed in news magazines, suggesting a larger percentage, 49 percent, were poor, than the 27 percent who actually were. (Clawson and Trice, 2000). Black children were also portrayed disproportionately and it was noted that a large majority of the stories that did mention African Americans were about unpopular topics such as crime stories (Clawson and Trice, 2000).

While the elderly and children tend to be considered the deserving poor, a group of people that audiences tend to be sympathetic toward, we cannot group all children under the label of the deserving poor. In 1990, participants of a research experiment conducted by Iyengar (1990) determined that while white children were victims of poverty, Black children were responsible for their own difficulties (p. 60). “Poor Black people are only marginally more likely than poor whites to be seen as causal agents rather than as victims of forces beyond their control” (Iyengar, 1990, p. 28). On the same note, Iyengar states that the “degree to which societal intervention is considered an appropriate remedy for poverty, however, is significantly higher when the poor person depicted is white whereas the responsibility for treating poverty is assigned to the poor person when the person depicted is black” (1990, p.28). Iyengar’s claim holds true for all generations of Black Americans.

Living and financial conditions of parents trickle down to their children making them more susceptible to being impoverished, leading them to become part of the culture of poverty. Those who believe the culture of poverty exists would argue “the poor share

distinctive patterns of values, beliefs and actions and exhibit a style of life which departs significantly from that of the core culture (Roach and Gurrslin p. 384). According to Oliver (2006), three quarters of all Black children grow up in households possessing no financial assets. That number is 1.8 times the rate of white children. Additionally, “nine out of 10 Black children come of age in households that lack sufficient financial reserves to endure three months of income at the poverty line, about four times the rate for whites” (Oliver, 2006, p. 92). Considering further representations of people in poverty within the media, Kendall said that people living in or below the poverty line are generally discussed in two other ways: positive and negative (2011). She expressed that portrayals and sympathetic responses of poverty tends to be during the holiday season or in disaster situations (2011). More negatively, Kendall said the poor are portrayed as alcoholics, single mothers, drug addicts, and lazy bums who only have themselves to blame for their tribulations (2011). In comparison, wealthy individuals are generally shown for their large bank accounts and ability to spend money, sending the message that anyone can live like the rich through consumerism (Kendall, 2011). This message also creates a distance between the public and the working class, sometimes leading them to be forgotten, rendering them ‘invisible’.

The invisible poor are groups of people who live in poverty, yet we do not often see those individuals represented in media coverage because of geography. Hardly does the media focus on poverty outside of urban areas unless an episodic event occurs and then common narratives are altered. In accordance with that argument, Blakely (2010) wrote that poor people are only seen in plain sight in a few places, including the elderly woman working evenings at McDonalds, Walmart clerks without health insurance, young

men in line at the soup kitchen, children signing up for free and reduced school lunches, or as beggars.

Similar to Kendall's representations of poverty coverage, those living in poverty are most often discussed in times of disaster and special events. For example, Books (1991) stated that in 1991, a poultry plant in North Carolina caught fire, causing 25 people to lose their lives (p. 1). One of the reasons this disaster occurred was due to slavery-like conditions and lack of safety and regulation knowledge in a poor, rural area. (p. 2) But with the invisible poor, there are factors involved in their lack of coverage; one being that it is easier to ignore them than to care. Another factor plays into the hierarchy of class and that rural poverty "poses little threat to their wealthier, more astute suburban neighbors" (p. 5). But Books (1991) argued, "rural poverty would force a closer look at some of the exploitation and injustice that structure our society and affects its educational practice profoundly" (p. 3). Another area of people that media often forgets to represent are people living in suburbs. In 2014, suburbs in the United States had about 20 percent more white people living in them than any other race (Kneebone, 2014). Additionally, Kneebone (2014) wrote that suburbs were the area of fastest growing poverty populations between 2000 and 2012 — from about 10 million to 17 million people (p. 7). And according to Brookings Institution, a research organization as presented by Kneebone (2014), those living in suburbs are also 16 percent more likely to own a home, and therefore are better disguised as part of the middle class (p. 7).

Furthermore from representation in media, many would assume that urban poverty is a larger problem because of media narratives depicting an overwhelming amount of people in poverty living in inner cities. Yet, statistics tell a different story.

Books (1996) found that, “U.S. Census data in 1995 shows that 17.3 percent of all residents in rural areas lived in poverty as compared to 14.6 percent in urban areas” (p. 5). She also wrote that “public imagery depict the rural or deserving poor as self-sufficient farm families, and the urban or undeserving poor as depraved welfare queens and the drug dealing men in their lives, unable or unwilling to support themselves except throughout handouts and crime” (Books, 1996, p. 7). What this suggests is that while the rural poor deserve help, they do not need it because they live off the land (Books, 2010). But even in times of need, people living in rural poverty are often forgotten, and in fact, are offered less assistance by what was known as the AFDC at the time. According to Books, census data shows that about half the number of families in rural areas received assistance from AFDC as compared to families living in urban areas. (1996). The lack of representation in the media and the unfair distribution of government assistance to areas of rural poverty tells the public that there is not a need to pay attention to those areas of people and that resources are better distributed elsewhere.

Common Stereotypes in the Media

For poor people who were discussed, conversations in 1990, aside from politics, crime was the most common story about African Americans (Entman, 1990), and that trend continues today. Both crime and political coverage made up almost half of television newscast during that year (Entman, 1990). During newscast presentations, Entman determined that “49 percent of Black individuals were named while 70 percent of whites were named in the same type of new stories (1990). This is relevant to note because Entman stated that viewers would associate an individual as being representative of an entire group (1990). In newscasts involving criminal activity, Entman also noted

that 38 percent of the time Black individuals were shown being detained by the officer while whites were detained less than 20 percent (1990). This type of restraint creates a sense of danger and casts the individual as being dangerous in character. Repetitive portrayals of racial groups shown and discussed in such a way that reinforce already held racial bias and elevate the possibilities of new racial stigmas.

Research from Aronson et al. (2001) as cited by Kurtz-Costes, Rowley, and Woods (2004) has shown “that the stereotypes are powerful and can negatively influence the performance of members of the stereotyped group — even when those individuals do not, themselves, endorse the stereotypes” (p. 437). Stereotypes and stigmas can affect individuals at a young age and carry into adulthood (Kurtz-Costes, Rowley, Woods, 2004). A similar study uncovered that school children equate living in poverty as being a poor student (Kurtz-Costes, Rowley & Woods, 2004). This type connection also leads to children believing that failure stems from individual lack of ability “rather than situational factors such as ‘lack of effort’” (Kurtz-Costes, Rowley & Woods, 2004, p. 438). With stereotypes affecting people at such a young age, it is no surprise that even the most negative labels plague groups of people like African Americans.

Gans (1995) stated, labels are used “to designate people as deviant, different in a negative or pejorative sense because these people and some of their actions or beliefs are beyond the pale of our own or even mainstream values” (p. 11,12) And we have seen such labels time and time again on our television screens, in print and online. “Negative labels rarely stereotype only behavior; more often they transform and magnify it into a character failing. As a result, welfare recipients become defective personalities or

deficient moral types; that they are family members, churchgoers or neighbors is immaterial” (Gans, 1995, p. 12).

If we reconsider the representations that Kendall notes in her examination of the poor, we can see the break down of these representations in media and what effects those have on the perception of who is poor. In almost all stories about people who live in poverty, consumers of news can see five recurring themes. Rose and Baumgartner (2013) determined these five frames after reading over 500 articles from *The New York Times* about poverty (p. 28). From their research, they determined the five frames covering poverty are (Rose and Baumgartner, 2013, p.29):

- Misery and Neglect; poor people live in urban slums or rural decay
- Social disorder: the poor riot or commit crimes.
- Economic and physical barriers: people are poor because of economic conditions, disability or old age.
- Laziness and dysfunction: the poor avoid work and prefer to stay home and reproduce.
- Cheating: the poor take advantage of the welfare system

Some of the ways in which we discuss poverty were found to have subtopics (Rose and Baumgartner, 2013). Rose and Baumgartner (2013) state “misery and neglect frames also included articles about homelessness and slums” (p. 29), while laziness and dysfunction were articles whose central characters were either single mothers, or people dependent on welfare (Rose and Baumgartner, 2013).

Narratives of Intersectionality

One of the first big stories about poverty featured in the New York Times in 1976.

titled “A Welfare Mother,” (Coughlin, 1989). According to Coughlin, this article influenced other large publications like *The New York Times* and set the tone for future stories about poverty that were similar in discourse and content (1989). The story’s central character is a lower-class Hispanic woman, and it covers her life in welfare:

“Mrs. Santana is of Puerto Rican descent, living in New York City. She receives benefits under a variety of programs, including AFDC, Medicaid, and housing assistance... She has little formal education, virtually no job skills, and she suffers from a myriad of health problems associated with her extreme obesity” (p. 83).

Continuing the narrative as told by *The New York Times*, Mrs. Santana has 11 children from multiple men: one of the children is living on welfare herself (Coughlin, 1989). Two of her sons that live with her are drugs addicts, in trouble with the law (Coughlin, 1989). Additionally, Mrs. Santana reveals that she cheats on welfare (Coughlin, 1989, 84). The facts of this story represent what Coughlin (1989) and others note as the culture of poverty and reinforce negative stereotypes of the poor that existed at the time (p. 84).

But Coughlin’s research showed that there might have been a realistic basis for which that stereotype originated. In the 1970s, when the article was published, African Americans and Hispanics were at a greater risk for living in poverty and “Blacks made up 43.1 percent of AFDC families. Nonetheless, Black individuals still only made up 10 percent of the total population” (Coughlin, 1989, p. 88).

Patricia Hill Collins (2005) provides further context to the phenomenon of the welfare mother in her book, *Black Sexual Politics: African Americans, Gender and New Racism*. Collins argues that women, specifically Black women, became hypersexualized versions of themselves in media — perceived as unable to control their sexual drive and fertility

— and are seen as bad mothers (2005). The evolution of this representation can be explained through pop culture and the evolution of the word “bitch.” What once was meant to define a Black woman as tough and independent or sometimes overly aggressive and pushy, now represents an often young, single mother, living on poverty and relying on government assistance to support her family. Hill Collins (2005) writes that these interconnected representations offer an explanation for poor Black women’s class status. Women who are considered too strong and aren’t feminine are deemed as less attractive. To compensate, these women use their sexuality to find men in hopes of becoming pregnant and getting married (Hill Collins, 2005). Hill Collins states “men see through this game and leave these women as single mothers who often have little recourse but to either try and ‘catch’ another man or ‘hustle’ the government”(p. 138).

While crack addicts were depicted within the media as males, during the crack epidemic in the 1980s, the portrayal of poverty-stricken crack mothers added to the representations of poor Black women in the media. The idea of crack mothers and crack babies erupted from the concept of the culture of poverty (Ortiz and Briggs, 2003). Ortiz and Briggs (2003) write that in “the 1980s, pessimism about the culture of poor children turned into a concern about their biology” (p.44). Major newspapers ran multi-page feature stories, and network news shows broadcast images of women using crack cocaine during their pregnancy. The images represented these children as likely to be born addicted, to experience mental and physical problems, and ultimately grow up to be delinquents who would end up in the prison system (Ortiz and Briggs, 2003, p.44). However, study done by researcher Deborah Frank in March of 2001 found that there was little evidence to support the claim that cocaine use during pregnancy had negative

affects on the child. (Ortiz and Briggs, 2003). Meyers (2004) notes that there also is the stereotype of the “she-devil” crack mother (p. 194).

Sterk, as quoted by Meyers (2004), classified these female into four types crack users: women who finance their habit by dealing crack or working as a middle woman in the dealing process; women who support their habit through prostitution; women who support their habit through other illegal activities; older women who trade their bodies for crack. The idea of the crack mother represented in media is scarce and is more often used as an anti-welfare backlash that targets inner city people of color and “draws upon the myth of the Black matriarch as the irrational nurturer of chaos” as well as overly dependent on government assistance (Meyers, 2004, p. 198). This discourse plays into the dominant power structure by claiming to represent an objective reality (Meyers 2004). “As part of this work, the news creates and sustains ‘moral panics’ through the portrayal of certain groups and activities as tearing at the fabric of an orderly and lawful society” (Meyers, 2004, p. 199). Shah et al. would note that this matters because “constructions emphasizing certain details, while omitting others help to shape citizens political perception and preferences by encouraging certain avenues of thought and action” (2002, 340).

In comparison to representation of women in poverty, the research is minimal in discourse of men in poverty — a critical point when thinking about intersectionality and representation. Women are more heavily represented in media depictions of poverty because of the feminization of poverty (McLanahan et al., 1989). The feminization of poverty refers to a change in the composition of poverty. In fact, the majority of people who were poor in the United States in the ‘70s and ‘80s were women (McLanahan et al.,

1989). That still holds true today (Census Bureau). Since poverty is measured by household and not by individual, there are a number of factors that go into the feminization of poverty, including: there are more single mothers with dependent children than single men with dependent children; men are more likely to live with their parents; women are more likely to live longer than men; women earn less than men in the labor force (McLanahan et al., 1989). Although women outnumber men as representative of people in poverty, men still make up 13.4 percent of the population that is poor. The inequality of representation is present in more recent studies on coverage of poverty.

In 2011 when Hurricane Katrina hit the gulf coast, rescue workers and journalists flocked to the site of the disaster, focusing their sites on New Orleans. However, the city was not the only affected area. Many rural surrounding areas were equally affected by the event, but at the time, New Orleans was one of the most impoverished cities in the U.S. (Perkins & Voorhees, p.417). Bassett, (2006) in support of Perkins and Voorhees argument, state, “the components of not only race and poverty, but also place combine to cause the rural poor to be forgotten, hidden and indeed repressed from view” (p. 4).

While coverage of rural minorities was miniscule, coverage of urban poverty was flourishing and so were stereotypes of those the media deemed poor. Black Americans living in poverty were framed in helpless roles of their own doing or as deviants in comparison to whites. “Almost all white survivors were pictured as safe — in shelters, homes, at gas stations or in rescue boats” (Perkins and Voorhees, 2007, p. 426). In comparison Black individuals were shown “looting,” taking shelter on rooftops, wading through the water and trying to take shelter in the Superdome (Perkins and Vorhees, 2007). Similar depictions described white people as “surviving”. This portrayal supports

the theory that “minorities are stereotypically represented in either a passive role as the mere targets of decisions and actions or as breaking norms and laws, that is, as being deviant and a threat to ‘us’” (Perkins and Vorhees, 2007, p. 418).

A comparative analysis of the coverage of Hurricane Katrina argues that the Black community was discussed in a sympathetic way accompanied by deviant elements within broadcasts. Johnson, Dolan and Sonnet (2001) write that despite variations in media portrayal of minorities during Hurricane Katrina, “news organizations remain part of the problem of racism rather than its solution” (p. 305). After analyzing five days of broadcasts after the hurricane swept through New Orleans, the data showed that while a disproportionate number of victims were African American, the dominant speakers of broadcasts were White. “Thus, looting was depicted largely as an African American phenomenon whose meaning was interpreted and commented upon by White reporters, White anchors, White officials and White residents” (Johnson et al p. 310). Without insider explanations of looting and other instances, the situations were decontextualized and therefore racially inflammatory and deviant (Johnson et al. 2001). This one event speaks to the larger concepts of hegemony — a power structure in which one group is in control of the others — and hierarchy of access.

With negative stereotypes clouding current media discourse about poverty, audiences perceive those stereotypes as fact when actually it is merely portion of a whole picture that is poverty. Studies have shown that public consumption of media culture can have an affect on public policy. As Lister said, cited by Redden, “the way we talk about poverty influences what we choose to do about it” (2014, p.21) According to Gilder who was cited by Quadagno (1994) “poverty resulted not only from such individual traits as

indolence and cynicism but also from demoralizing impact of public policy” (p. 176).

“The distorted portrait of the American poor cannot help but reinforce negative stereotypes of Blacks as mired in poverty and contribute to the belief of poverty as primarily a Black problem” (Gilens, 1996, p. 521). In order to overcome such a stigma, the media must consider the discourse of poverty and how to better contribute to the discussion of the poor in all issues and areas of the country. If this could be done, then we could help to diminish stereotypes and reshape public policy to assist those in need in a more effective way. The previous literature review reflects the discourse of poverty coverage and representation of who lives in poverty from the past 60 years. The research will be a continuation of the literature by analyzing modern discourse and representation through the lens of intersectionality. This research aims to answer the following questions:

- To what extent does class politics play a role in legacy media’s coverage of the housing crisis?
- How do legacy media represent the intersection between race, class and gender as it relates to the housing crisis?
- How do these representations reinforce or challenge stereotypes embedded in a culture of poverty argument?

METHODOLOGY

The textual analysis studies the discourse of coverage of class politics within four legacy media outlets — *The New York Times*, *the Los Angeles Times*, *The Washington Post* and *the Chicago Tribune* — within the context of the housing crisis. The study looks at discourse about class politics and intersectionality within the coverage of the housing crisis using textual analysis. In the book, *Textual Analysis: A beginner's guide*, McKee (2003) states:

“A textual analysis is a methodology for understanding the role that media play in our lives and how its messages participate in the cultural construction of our view on the world.”

Fairclough (2008) would argue that texts represent aspects of the world, and these texts create social relationship between participants and social events as well as “attitudes, desires and values of participants; and coherently and cohesively connect parts of texts together, and connect text with their situational contexts” (p. 27). Textual analysis is a prolonged qualitative study and focuses on underlying ideological and cultural assumptions of the text (Furisch). Text is understood in its broader, post-structural, sense as any cultural practice or object that can be read (Furisch, 2009). Furisch (2009) said, “textual analysis allows the researcher to discern latent meaning, but also implicit patterns, assumptions and omissions of a text” (p. 241). Therefore, by employing textual analysis, it was determined who is how class politics are represented within the context of the housing crisis. The analysis also examines analyze how people are represented, who is represented most frequently, and who is not represented at all in media coverage.

Because textual analysis involves studying a text and determining common themes or representations, it offers a thorough way to qualitatively explore the news articles of *The New York Times*, *the Los Angeles Times*, *the Chicago Tribune* and *The Washington Post*.

Texts are perceived as realistic, not because they produce reality, but because they produce a dominant sense of reality (Furisch). Therefore, “the central tasks of media scholars should be to analyze and interpret what spectrum of reality media allow for” (Furisch, 2009, 246). “The question is not how accurately does the text reflect reality, but what version of reality is normalized and as a consequence, how emancipatory or hegemonic is the text” (Furisch, 2009, p. 249). Similarly, Stuart Hall (1975) explained that textual analysis is used to elicit the structure of meanings and feelings of which public rhetoric is based. Textual analysis is the best methodological approach for my study because it will help uncover themes of representation and intersectionality in discourse of media coverage of poverty. Additionally, from themes of representation, we can answer the question as to whether prior stereotypes of people in poverty are being reinforced or challenged. Although there is no single interpretation to a textual analysis, the methodological approach will also help to develop a deeper understanding of multiple interpretations of people in poverty from this housing crisis. Furthermore, even though the themes that emerge might not reflect reality, as Furisch said, the themes will be a reflection of perceived reality as determined by the media. And, the themes will not only be an illustration of how audiences perceive reality, but how cultures and subcultures make sense of who they are, and their role in the world.

Data Set and Summary

In the first step of the analysis, speaking roles were noted throughout. Also, portions of the articles that emphasized representations of intersectionality including race, gender and class were highlighted. “Over time, researchers have used intersectionality to encompass ‘the relationship among multiple dimensions and modalities of social relations and subject formations’” (Jordan-Zachary, 2007, p. 256). Intersectionality includes race, gender, class, sexuality, geography, age, and education. For the purpose of this study, the analysis focused on the intersections of gender, race, and class as it pertains to class politics and the culture of poverty theory. Intersectionality helped to develop what patterns were present in the sample. The second and third analyses of the data emphasized the use of language and implicit meanings referencing class politics, intersectionality and personal responsibility.

The primary data set for this thesis analyzed articles taken from 2006 in legacy media publications. The year 2006 was chosen the number of subprime mortgages hit an all-time high at 20 percent of all loans and the amount of foreclosures during that time frame also increased greatly. Additionally, interest rates rose from 2.25 percent in 2004 to 5.25 percent in 2006 (Amadeo, 2015). The four newspaper publications were chosen for this study based on their location, their circulation and the fact that each is award-winning. As award-winning publications, each has been recognized as the best in their field. The study will be using aforementioned four print and digital outlets as a complete data set as opposed to a comparing them to each other. The data sample for this study used ProQuest Newsstand, a database that generates articles from each publication both in print and published online. Using the keywords “foreclos*” and “housing crisis” in the

date range Jan 1, 2006 to Dec. 31, 2006, the sample generated 183 articles in total: 55 articles from *The Washington Post*, 25 articles from *The New York Times*, 28 articles from *the Los Angeles Times* and 75 articles from the *Chicago Tribune*. By using an asterisk in place of the “e” in foreclose, it allowed the search to generate content with any form of the word including foreclose, foreclosing, foreclosure and so on. The year 2006 was chosen because foreclosure increased 42 percent from the previous year (RealtyTrac Staff, 2007). Even though each publication generated a different number of articles, it is insignificant since this study is analyzing the sample holistically. Every article aggregated from the search was read and analyzed for this study.

The New York Times is a nationally acclaimed newspaper that was founded in 1851. It has a nationwide circulation of 730,000 people and a circulation on Sunday of 484, 847. The paper in its 64-year run has won 117 Pulitzer Prizes, more than any of news organization. It has the second largest circulation in the United States following the Wall Street Journal and is known as the newspaper of record, which means that its editorial and newsgathering functions are authoritative. *The Chicago Tribune* is a regional newspaper and the largest newspaper in the Midwest. It is 8th in circulation for all news publications and is the most read newspaper in the Chicago and Great Lakes area. *The Los Angeles Times* another large regional, award-winning publication owns *the Chicago Tribune*. Each month latimes.com has 8.6 million visitors between the age of 18 and 34. Their print and digital publication are 61-time Pulitzer Prize winners, and the digital publication is one of the top five newspaper websites in the nation. Sunday readership alone reaches 2.4 million readers (Pulitzer.org, 2015).

Although *the Los Angeles Times* is now considered a regional newspaper, it was once considered a national publication with international bureaus. Its content garners nationwide attention with a readership of 2.4 million on Sundays and 1.5 million on weekdays (Fast Facts, 2015). *The Washington Post* is a long running newspaper located in Washington D.C. While it is a national newspaper it has international audiences. Its daily print circulation reaches about 783,000 people and over 1.1 million people on Sunday. Since its debut in 1877, *The Washington Post* has won 47 Pulitzer Prizes. Examining a national crisis and analyzing it through the lens of four major news publications will provide insight about current media representation of poverty and its relationship with intersectionality. Whether the discourse has changed over time or remained stagnant will be determined from the analysis.

FINDINGS AND ANALYSIS

Three prominent themes arose from the data set. The first, which is titled the savior and the victim, highlights the sources found in the discourse of the housing crisis. Within this theme, individuals and families affected by the crisis in some way are defined as victims who are portrayed as sometimes helpless, uninformed and deviant. The saviors represent individuals and entities, such as loan counseling advisors, who have the ability to help those with financial woes. The second theme underscores a common narrative in discussions about poverty, which includes media's portrayal of who or what is to blame for the housing crisis. The third theme highlights the news coverage reliance narratives of personal, thus reinforcing a culture of poverty argument.

The Savior and the Victim

One of the first themes to emerge from the housing crisis discourse represents homeowners as victims whereas the system such as government, business owners and loan providers, is categorized as a savior. In the housing crisis, saviors represent experts. They have privilege to speak on behalf of the victims. Victims in this context are individuals or families who find themselves dealing with unaffordable housing payments or housing foreclosure. However, it is important to note that discourse does not always portray these victims to be innocent. Here, victims are characterized as deviant and are blamed for their housing situation, thus reinforcing victim-blaming narratives.

Victim-blaming in poverty. Victim blaming is most commonly applied to victims of sexual assault. According to Barefoot (2014) in victim-blaming myths: “blame of the man is reduced because the female victim's actions led him on” (p. 15).

Victim blaming often represents victims in stereotypical ways to justify why he or she has become a victim. Media's representation of homeowners in the housing crisis is similar to representations of media's portrayal of people in poverty. They are financially irresponsible, lack worth ethic, and are lazy: "The real estate lending market has changed dramatically in the past five years, and while borrowers have more opportunities than ever before, they also have more opportunities to make mistakes" (Downey, 2006, R.16). Therefore the onus is on the victim as opposed to a system that has led homeowners into a lending rut. Terms such as rehabilitation, rescue, advise, and counseling are embedded in the narratives about victims. The language suggests that the homeowner is a victim of his or her own housing troubles.

On the Southside of Chicago, the city discusses restoration plans for a housing complex that is falling apart. "This is by far the largest kind of rescue and rehabilitation of a troubled Section 8 property in the country," said Jack Markowski, commissioner of the Chicago Department of Housing (Olivo, 2006, p. 2C.1). Not only does the article describe the situation as rehabilitation, but also as a rescue. Such language implies that the city will save this "desperate" community. The term rehabilitation also implies illness or addiction, as both often required rehabilitation for the purpose of recovery. Underlying meanings suggest deviancy — the victim, in this case, is to blame for his or her situation. Instead of the discourse emphasizing that the city and the landlords of this housing complex have failed to take care of its tenants, the blame is placed on the tenants themselves. This connects directly to conversations about structural and individual blame. The two competing theories focus either on cultural/ behavioral arguments or structural/economic arguments and will be discussed later in the thesis. In this example,

language underscores cultural/behavioral arguments that emphasize that the individual is responsible for his or her circumstances.

One example that highlighted the savior/victim dichotomy was the use of hotlines, which were employed by some states for residents to call if their situation met foreclosure criteria. A report from the *Denver Post* titled “Colo. hotline to offer foreclosure counseling” said that some states including Colorado, Indiana and Illinois created hotlines specifically for families who were in a foreclosure rut and needed advice (Griffin, McClatchy/TribuneNews, 2006). The goal of the hotline is to try to undo the problems, which led to foreclosure, or to tell the homeowner what to do next. By supervising the homeowner with their future decisions, it reiterates that the homeowner lacks knowledge on the subject. The homeowner is incapable of making wise choices. By providing guidance to homeowners, those working for the hotline are portrayed as the saviors, offering to relieve residents with no other option of their problems.

Similar to the hotline example, much of the coverage suggests that some affected homeowners lack the common knowledge to make good decisions, and therefore need to be supervised or trained to make the right ones: “Comments posted on the Web site of the Illinois Department of Financial and Professional Regulation show strong support for the idea that counseling can help consumers make wiser loan choices” (Melia, 2006, p. 2). In Chicago, (Melia, 2006) 10 zip codes on the south side are targeted because of foreclosure rates. The city, in effort to stop more foreclosures from happening, seeks to enact a law that would counsel borrowers to make better decisions: “Call it loan crisis intervention. Illinois law HB 4050 aims to curtail risky loans before the loans are made by counseling borrowers as they apply for a mortgage” (p. 2). Intervention is the act of

interfering with something harmful or a sort of wrongdoing whereas counseling entails guidance, so that future mistakes are avoided. Both terms are a form of assistance for someone who is not responsible enough to make decisions for themselves. These terms are different from rehabilitation, which suggests mistakes have already taken place. Yet all three terms emphasize incapability and possible deviancy. Some residents recognized that they were being targeted and took offense to the Illinois law: “The mandated counseling is "making a supposition that we're too dumb or so inept that we can not make these decisions for ourselves," said Everloyce McCullough, who lives in one of the affected ZIP codes (Umberger, 2006). Not only are the one-hour counseling sessions required for the home-loan borrowers, but also they are only for residents of the Southside with low credit scores or who fail to meet other financial criteria (Umberger, 2006). Similarly to the hotline, a select group is targeted and represented in a racialized way. Census data shows that the 10 zip codes listed have a majority of Black and Hispanic residents. Out of 10 zip codes 8 house mostly Black residents. The other two are split between a majority of Black and Hispanic residents with some white residents spread throughout. As such, coverage focuses heavily on minority residents.

Prior literature portrays urban-living minorities as poor, whereas their white counterparts are generally shown as middle- or upper-class citizens. The narrative of Black and Hispanic urban Chicagoans needing government assistance aligns with stereotypes about people in poverty. By focusing on a racialized area of Chicago, residents become victims who are uneducated and high-risk homeowners. Therefore, in this example we can see how representation of class and race work together in discourse. Another example that emphasizes socioeconomic class is in an article titled “Should Risk

Beget Rules?” Harney (2006) writes that lenders believe that payment-option and interest-only loans should go only to relatively sophisticated people who plan to use their monthly payment savings for investment purposes’ (p. F.01). Additionally, he suggests counseling for people who fall into a certain category:

“If you understand the working parts of a payment-option loan, have sterling credit, make a big down payment and are using your savings like Nickerson’s clients, you probably don’t need the regulator’s intervention. But if you don’t fit these criteria, probably you do” (p. 1).

The word intervention is used signifying an interruption in wrongdoing — another form of victim blaming. The word “understand” also suggests a lack of knowledge about a particular topic. A down payment and savings are two financial elements of someone with wealth. The discourse narrates a direct connection to income inequality, which is the unequal distribution among socioeconomic classes. Wealth is generally an attribute allocated to middle and upper classes. Wealth also has implications about race, as prior literature often implies that minorities lack wealth while white people have it. A study conducted by the Urban Institute shows that the median wealth for white families in 2010 was \$124,000 and \$16,000 for Black families (Baptiste, 2014). And the housing crisis is no different. Minorities suffered more than other groups of people during foreclosures because of a lack of family or generational wealth, which is all of the financial assets of a family (Baptiste, 2014). Additionally, nine out of 10 Black children grow up in households that lack sufficient financial reserves to endure three months of income at the poverty line (Oliver, 2006). That number is about four times the rates of white children. However, some homeowners with wealth fared worse in the housing crisis. *The New York*

Times reported that wealthy Black homeowners were 80 percent more likely to lose their homes to foreclosure than white homeowners, and Latino homeowners were 90 percent more likely. Therefore, discourse aligns with previous representations, which says that those who need counseling are members of a marginalized group.

Representation and Sources. In contrast to media representation of victims, savior portrayals are professionals and experts. One of the most explicit uses of language that reinforces the idea of the savior is the “white knight.” The phrase “white knight” signifies that those coming to the rescue of people in fear of foreclosure are saviors. “Balderas thought they had finally found their white knight: a mortgage and real estate investment company that offers ‘foreclosure rescue services’” (Wei, 2006). Alejandro and Martha Balderas are dealing with eviction because they are not able to afford their house payments after it is sold via a scam to an investment group (Wei, 2006). The terminology of white knight has racial, socioeconomic and gender implications. A knight symbolizes a male of nobility or high status. By describing the knight as a white knight, there are racial implications that portray white as the savior in charge of saving a group of people. Whiteness is associated with normativity and idealism (Hughey, 2012). This normativity is linked to behaviors, achievements and statuses to which all who desire economic and social mobility should aspire. The white knight in this context reinforces the white savior role that releases the Balderas from their financial difficulties.

The language “white knight” implies that white is the normal role for the savior and aligns with society’s view of normal. Prior literature conceptualizing hegemony illustrates how the ruling elite construct and maintain dominant ideologies (Lull, 1995). Media play a role in solidifying hegemonic ideas by diffusing those views. Lull (1995),

citing Hall, says media frames competing views of reality within the dominant or hegemonic class (p.62). In this case, news coverage helps to maintain the normalization of whiteness through its discourse. Specialists and experts take on the role of the white knight and savior in news coverage of the housing crisis. “A 90-minute telephone program promises to teach foreclosure specialists how to be a ‘white knight’ and not feel ‘like a shark’ (Hagerty, 2006, p. 38). In this example, the white knight is a helper to those in need. Then the knight is compared to a shark that emphasizes the positive figure in the housing crisis. Sharks on the other hand, are scammers, like the ones the Balderas dealt with, who trick homeowners into giving up their home. The comparison emphasizes that the white knight is a helpful entity. Whiteness is associated with norm. Hegemony, which also represents the norm, highlights male voices as the dominant ideology and reinforces a patriarchal system. Just as the normalizations of whiteness are prevalent in media text, news coverage also highlighted how certain voices are privileged.

It is important to address who has the authority to speak about the crisis and what that discourse suggests about larger representations. In March of 2006, the Chicago Tribune reported that 10 zip codes in south Chicago were being thwarted for foreclosures (Melia, 2006). This area of Chicago houses mainly Black and Hispanic residents. Another story titled “For Minorities, Signs of Trouble In Foreclosure” reported that Cleveland’s housing foreclosures had tripled and other areas of the country such as Chicago, Philadelphia and Atlanta had also experienced high foreclosure rates, especially areas with large minority populations (Bajaj and Nixon, 2006). Catrina V. Roberts, a mother of four is one of the homeowners in the area grappling with foreclosure after missing several house payments. Conversations about white families in foreclosure were not highlighted

like stories about minority families. While it is inaccurate to say that white families were not included here, the majority of stories focused on foreclosure in larger cities where the population was predominantly Black and Hispanic. Speaking roles in these particular news stories are designated to officials and experts. Examples of these roles in the discourse are as follows:

- LaSalle Bank chief economist Carl Tannenbaum (Associated Press, 2006)
- Gary Meyers a foreclosure specialist (Associated Press, 2006)
- Daniel H. Jacobs, chief executive officer at 1st Metropolitan Mortgage (Hagerty, 2006)
- Deputy Mayor Stanley Jackson (Montgomery, 2006)
- Bruce Bronster, a partner in the Manhattan Office of L.L.P (Rosenbloom, 2006)
- William C. Agpar, a lecturer at Harvard University who studies foreclosure patterns (Bajaj and Nixon, 2006)

The speakers listed are all men. Journalists' choices of experts signify the privileging of male voices. Chosen speakers represent saviors who are either directly assisting troubled homeowners or adding their expertise to the conversation about the housing crisis. When the discourse of a topic is controlled by a particular group of people, the narrative can reinforce power structures. Cases like the Balderas highlight how a minority family is being spoken for and "saved" from foreclosure.

While male voices are positioned as saviors, many of the victims are women. Nikita Bailey is a single mother living in an urban apartment complex that is falling apart. Olivo (2006) writes that the living conditions of her apartment are bleak, as the paint is peeling, the walls are leaking and windows are moldy. Olivo (2006) also writes: "Kemisha

Lindsey, 9, sits on a bed where exposed outlets give way to roaches and other insects in her family's apartment” (p. 2C.1). Bailey speaks solely at the end of the article when she states that she wants to leave unless conditions improve. She is the sole representation of tenants who live in this area; yet her story is told through the perspective of experts and the writer. She has very little opportunity to express her story or concerns and is primarily used as representative example of section 8 housing. Those who do have speaking roles in the article are the HUD’s top administrator, Herron Development Corporation’s owner and commissioner of the Chicago Department of Housing (Olivo, 2006). They have the privilege of representing Bailey and her situation.

Similar to the Balderas and Ms. Bailey, Catrina V. Roberts, a 35-year-old woman is highlighted in a story titled “For Minorities, Signs of Trouble in Foreclosure,” that reports the area in Cleveland where she lives has one of the highest foreclosure rates in the nation, at 17 percent (Bajaj and Nixon, 2006). Although Ms. Roberts is used as the primary example for the climate of foreclosure within areas of large minority populations — Atlanta, Philadelphia and Chicago are also mentioned — she is only quoted once within the 1,800-word story. “I know when you buy a house, eventually you have to put work into it,” she said and sighed, “but I did not know it would lead me here because if I did I would have never bought it.” The only opportunity the reader has to hear from Ms. Roberts implies she lacks work ethic. The quote makes it seem that she is not willing to put in the work to keep her home from foreclosure. She is at fault. Laziness is a common portrayal of poor minorities (Rose and Baumgartner, 2013). Because her voice is a small part of the narrative, one might imply she is representative of all minorities in the Cleveland area.

Statistically, 51 percent of minorities were homeowners in 2006, a fairly high number according to “Minority buyers especially hurt as interest rates adjust higher”. Bajaj and Nixon (2006) reported: “The housing boom of the last decade pushed minority homeownership rates above 50 percent for the first time in 2004 and the overall foreclosure rate below 1 percent” (p. A.1). Bajaj and Nixon (2006) write, “social scientists laud these accomplishments because ownership can foster greater neighborhood stability and economic progress” (p. 1). Although homeownership is a hegemonic American ideology, it is emphasized as an accomplishment specifically for minority homeowners. The attainment of homeownership in non-white communities becomes directly tied to other racialized concepts, like stability and economic progress. According to Stewart (1996), in the United States, homeownership is symbolic of being a better citizen: “Expanding homeownership is vitally important to our country because homeownership is critical both to individual economic opportunity and also to the building of strong communities (Cisneros, 1995, 3). What the discourse may be implying is that non-white communities become more “American,” thus, participating in the politics of personal responsibility as it relates to “American” economic progress. Such language ties to arguments about the culture of poverty where impoverished individuals help recreate their own conditions of poverty, which is passed down to their children.

According to news coverage, minority homebuyers fared worse than their White counterparts. A study reported by the Chicago Tribune showed that Black as well as Hispanic buyers from six metropolitan areas were offered worse deals than their white counterparts who had equal or worse credit scores. The article from June 2006 reported: “allied brokers did not treat African-American mortgage applicants as seriously as their

white counterparts," (Harney, 2006, p. 1). For example, White shoppers were offered twice the number of loan options whereas Black and Hispanic shoppers were often steered toward high-cost subprime mortgages (Harney, 2006). Bajaj and Nixon (2006) also noted the discrepancy among White, Black and Hispanic homebuyers and wrote: "among minority borrowers who made \$51,000 to \$75,000 a year, 23 percent received subprime loans" (A.1). The studies prove that minorities were treated unfairly, yet several similarities exist between the representations of minorities in the context of the housing crisis and minorities in poverty.

In the theme of the savior/victim, homeowners are presented as victims at fault for their housing troubles. Terminology such as rehab, counseling, and rescue portray victims as deviant and unable to make wise decisions on their own. Several of these portrayals represent minorities in this role. They are represented as undeserving victims who sometimes lack work ethic or financial stability. In comparison, the saviors are experts who have the privilege to speak on behalf of the victims and represent their situations. The views they represent are often hegemonic, reflecting the views of white men. Descriptions of homeowners are comparable to descriptions of people in poverty and connect to further discussions in the housing specifically about blame.

Who is to blame?

Structural or individual factors are often represented as causes of poverty. The argument that poverty is caused by structural factors highlights barriers in society that lead people to be or become poor. An alternative argument is that people are poor because of their own doing (Kim, Carvalho and Davis, 2010). These arguments claim that people are poor because they are uneducated, unemployed, unmotivated, and lazy and

would prefer to live off the government (Rose and Baumgartner, 2013). In media's discourse of the housing crisis, poverty is perceived as an individual responsibility. If responsibility lies with the individual, then the individual is not only to blame for their circumstance(s), but also responsible for providing a solution.

In the Midwest, Chicago is a focal point of discussion in regards to the housing crisis. "They say the city has been victimized by a rash of home foreclosures" (Sluis, 2006, p. 5.1) Conversations, more specifically, target Chicago's Southside. "On this all agree: For every home that is foreclosed on, an owner descends into financial crisis and neighboring home values suffer" (Melia, 2006). Not only does the use of word choice make clear that falling into financial crisis is the owner's decision, but also that the homeowner is to blame for the decline of other home values. Other articles placed fault on homeowners failing to make down payments towards a home before purchasing. Griffin (2006) writes that foreclosure in Colorado has shed light on several causes and effects of the problem. One story showed how homeowners without initial down payments are swelling the ranks of Coloradans in foreclosure (Griffin, 2006). What is missing in this article is a conversation about the financial assets needed to make a down payment.

A few other articles cited that death, divorce and job loss are prominent reasons for defaulting on a loan (Kelly, 2006). The language focuses on these three primary reasons are for foreclosures and defaulted loan. There's an association between individualist narratives that reinforces the culture of poverty argument whereas it is upon the individual to control their circumstances. The text dismisses any structural causes of the housing crisis. Although these reasons may contribute to a defaulted loan, *The New*

York Times reported that a large percentage of defaulted loans and housing foreclosures were because of the types of loans homeowners were offered. By mid-June subprime loans had reached almost 6 million and over 350,000 of those were delinquent that same month (Bajaj and Nixon, 2006). According to Bajaj and Nixon (2006): “over six times that number at the end of 2000” (p.C.1). Therefore, mentioning divorce, death and job loss redirects potential blame from the system to the individual.

In “Neighbors Shine Line on Forgotten Residences,” a neighborhood in Illinois is declining aesthetically because several properties are not being cared for by its residents (Napolitano, 2006). The residents are either in foreclosure or struggling to manage house payments and the mayor has had to step in to help residents maintain their lawns (Napolitano, 2006). However, it is not free of charge: “It’s meant to be expensive so you don’t put the burden on the village” (p. 2W.1). The mayor believes that property maintenance is the responsibility of the individual and those who aren’t taking responsibility for their property are to blame for the decline of the neighborhood. Quoting the mayor, Napolitano (2006) writes: “It’s meant to send a message: Do it yourself” (p. 2W.1). It also seems that Jones believes homeowners in that area lack work ethic and are intentionally neglecting their individual responsibilities as a homeowner. Though the mayor’s services are helping maintain the neighborhood, the purpose is to teach homeowners a lesson on how to be an ideal homeowner by maintaining their property without help.

Media coverage consistently uses individualistic narratives that blame homeowners and loan borrowers for their economic problems. Another example, which employs the victim blaming narrative, targets the Browns, a family scammed out of their

home. According to Garrison (2006), “the scammers don’t create the foreclosure rates, but they swoop in at the time that someone is in distress” (p.B.1). The first clause of the sentence employs victim blaming by redirecting focus from the scammers to the Browns. The scammers are not the ones who put the Browns in a foreclosure situation, the Browns are. It suggests that perhaps if the Browns had not been in foreclosure, they would not have been scammed. The second half of the sentence suggests that scammers try to capitalize on a homeowner’s distress but by no means does it imply that the scammers are taking advantage of the victims. A quote by the scammers’ lawyer underscores these arguments: “They were not tricked. It was all above board. It was all on the table” (Garrison, 2006, p.B.1). The lawyer is also blaming the victims for being scammed claiming that the details of the deal were disclosed. The victim blaming narrative infers that if the Browns were aware of the deal and all its stipulations, then they knew the consequences of their choices. Instead of directly blaming homeowners for their woes, some articles offered counseling and advice about how to make better choices.

“How to Avoid Scams” gave a list of actions a person can take to avoid financial trouble (Garrison, 2006). One of the items on the list read “Never sign away ownership of your property to anyone without advice from your lawyer.” The bulleted point is only applicable if the homeowner can afford a lawyer to advise them with their lending decisions. The fact that the text includes a list for how homeowners could make better decisions, the list underscores the individualist narrative. Individual circumstances are the cause of individual actions and decisions. In this example, the Browns are solely to blame for the loss of their house because Mr. Brown failed to hire a lawyer before making the deal. A second point on the list reads “ if you’re not English-speaking, use

your own translator; do not depend on translation offered by others.” The previous bulleted point seems unusual. If someone dealing with foreclosure were not English speaking, how would he or she be able to read the given list? The article makes an attempt to be more inclusive, but is not helpful and in turn excludes the group of non-English speakers. Other statistics have shown that 40 percent of the Hispanic population was given subprime mortgages, or riskier loans, and therefore might benefit from the article. Furthermore, although most articles are explicit or implicit in blaming the homeowners, there is one outlier within this data sample that talks about the risky loans lenders are making even after being warned not to. This is one instance where the homeowner is not at fault and the lenders are.

‘Insurers Urge Action On Risky Mortgages; Firms Want More Loan Restrictions’ said “despite regulators' warnings that some popular types of mortgages are risky, lenders are still making them, and mortgage insurance companies have begun pleading with federal banking agencies to act quickly to restrict them” (Downey, 2006). The perspective given is out of the ordinary from the patterns that can be found in the data sample, and opens the discussion of counter-narratives. The lenders in this case went against the wishes of regulators and gave out risky loans when they should not have. Even though this narrative is a small part of the discourse, it is important because it widens the discussion of blame and infers that the homeowners are truly victims in the housing crisis.

Throughout media coverage of the housing crisis, the culture of poverty argument continues to be prevalent. Language that implies individual responsibility connects to individual blame. Each of the articles represents homeowners lacking

work ethic, knowledge and the ability to make smart financial decisions. Minority homeowners are presented as outliers to societal norms, as representations show many struggling to maintain homeownership. When media portray homeowners in similar narratives as people who live in poverty, and some of those homeowners are portrayed as lacking a value system from mainstream society, these narratives feed into the culture of poverty theory. That theory supports individual blame, which has ramifications such as government failing to help homeowners and families during the crisis.

Who is responsible?: Individualism and Personal Responsibility

The third theme focuses on the individualist narrative influenced by culture of poverty arguments. These arguments say that those in poverty lack the same values as society and therefore, those values are poverty perpetuating, meaning: “individuals create, sustain, and transmit to future generations a culture that reinforces the various social and behavioral deficiencies” (Jordan, 2004, p.19). The culture of poverty is used in this theme as a lens or framework to represent individuals and families affected by the crisis. This lens emphasizes the need for homeowners to find solutions to their housing problems. The text underscores the belief in personal responsibility and gives several examples as to how people in housing trouble can get themselves out of housing trouble without the help of others.

In Manhattan, some residents make ends meet during the housing crisis because of considerable resources: “They can usually make their mortgage payments even if they lose their jobs or suffer an illness. With divorce, those are the leading causes of foreclosure” (Haughney, 2006, p. B.3). Text states death, divorce and job

loss as reasons for foreclosure. The narrative redirects any blame from the structure to the individual. The narrative goes on to give an example of how someone can overcome one of the primary reasons for foreclosure: Guillermina Edwards missed mortgage payments on his home after he had to pay for an airline ticket and a funeral for a relative who died abroad according to Haughney. In December 2005, he was placed on preforeclosure, but as soon as he caught up with his payments, he said, the bank left him alone: “They’re just harassing you. I didn’t refinance anything. You just pay back the months that you owe” (p. B.3). The language in the example reinforces individualistic responsibility and shows that it is possible to overcome tough circumstances. In fact, it makes providing solutions to seem simple, as if anyone can and should do it.

In Chicago, homeowners used traditional selling tactics such as lowering the price of their house, offering to help with closing costs or upgrading home appliances to make a house sell faster. And some chose less traditional selling tactics by offering more expensive perks. According to “Selling in a slow market”: “Now, some sellers also are dangling offers of vacations and cars. Others are turning to auctions, normally associated with foreclosures. Some are just praying” (Fleishman, 2006, p.1). Earlier in the study, a separate theme discussed how media discourse infers that homeowners are to blame for their woes in the housing crisis. If homeowners are responsible for their defaulted loans and foreclosed homes, then they are also responsible for providing solutions to their housing problems. The discourse offers multiple ways homeowners in default can make a sale and if a homeowner can simply do one of these things then housing problems are solved.

What the text fails to consider is wealth. Homeowners without wealth cannot offer many of the things mentioned. Therefore, the simple do-it-yourself fix is more difficult for some homeowners than others.

After Mike Broussard lost his job, the family's \$1,300 a month mortgage payment became too much and their home was threatened with foreclosure. Mike's wife, Stacey, says: "I tried to juggle things around — we were eating a lot of peanut butter and a lot of beans — but it got out of control" (Streitfeld and Zimmerman, 2006). By including this quote in the article, the narrative underscores the culture of poverty theory. The theory emphasizes individual responsibility for a person's circumstances and the responsibility of resolving such issues. The Broussard's modified their lifestyle temporarily to make ends meet until Mike got a new job. The language proposes if a family or individual wants to get out foreclosure bad enough, they can achieve that goal all on their own. Through the achievement of that goal, their values align with the normative values of society. For those that cannot conform to those values, they are seen as an outlier to society.

Homeowners who have the hardest time providing solutions to their housing dilemmas are homeowners who have less socioeconomic mobility. The risk of losing a home is greater for borrowers who face several hardships:

“Rising interest rates will not by themselves force homeowners to default, but they will increase the risks for borrowers living on a fixed income, who do not have enough equity to refinance, obtain a second mortgage or who happen to be living in areas where home values are falling” (Bajaj and Nixon, 2006, p. C.1)

Ms. Roberts's fixed income puts her into such category. "She never had a credit card, much less a credit record, and put down only \$2,000" (Bajaj and Nixon, 2006, p. A.1). Although it is minor, the use of the word "only" underscores that the writer believes \$2,000 is far too small of a number for a down payment and that it is no wonder Ms. Roberts is in such a financial situation — an implicit direction of blame. Over the years, her monthly expenses rose including house repairs and the birth of two grandchildren, but the \$880 a month she makes as a health-home aide did not. At \$880 a month, Ms. Roberts makes less than \$11,000 a year, which is below the poverty line. Ms. Roberts feels the pinch of her rising home mortgage because her fixed income is not enough to maintain her payments. Although she is a single mother, she is employed and does not fit the stereotype of someone looking for handouts. However, her work ethic is questioned in her only included quote: 'I know when you buy a house, eventually you have to put work into it' (Bajaj and Nixon, 2006, p. A.1). She has a porch that needs repair, and she is trying to provide for her grandchildren and two children with learning disabilities. All of these factors play into the difficulty she has dealing with her finances and suggests she is not working hard enough to solve her housing difficulties. In some areas of the country, hardworking citizens like Ms. Roberts are not in foreclosure, they merely cannot find affordable housing because of the market. One such person is Frank Baril who lives near Yellow Stone National Park.

Baril works two jobs but still cannot afford to buy a house (Gallagher, 2006). He works as a Salvation Army services administrator and also teaches music lessons 40 hours a week:

“Even that much work leaves Baril, 50 and single, hard-pressed to buy in a town where the median home price shot to \$268,500 last year, surpassing Portland, Ore., Denver and Minneapolis, among others” (Gallagher, 2006, p. A.18).

Although housing prices are steep in this particular area of the country, the text implies that Mr. Baril, who rents his housing, is not doing enough to find and afford adequate housing. Yet the problem lies not with his worth ethic or income, but with the city’s lack of care for its residents: “It would require developers to dedicate some of their dwellings as "workforce housing" priced for people of moderate means, currently defined as those with annual household incomes up to \$67,680” (Gallagher, 2006). Instead of insisting that the city take responsibility for providing such services to its residents, the text offers ways in which Mr. Baril and others like him can solve the problem on their own, again implying personal responsibility. Gallagher (2006) writes:

“To the west of Bozeman, the lower-cost towns of Belgrade, Manhattan and Three Forks have become home to people who work here. Their daily round-trip commutes on Interstate 90 range from 20 miles to more than 60” (p. A.18)

By choosing to include this information in the article, the text suggests that affordable housing can be found if a homeowner is willing to make enough adjustments. And therefore, if Mr. Baril cannot afford housing and has not responded to the problem by commuting to more affordable areas, he does not own a home because he is not putting in enough effort.

In an overarching example about the general housing market on the west coast,

Daum (2006) writes that houses are like children: “they are highly efficient delivery systems for denial” (p. B.15). Language emphasizes that homeowners are failing to admit when things are not going well and are ignoring the problems instead of facing them. Also by comparing a home to a child, the text asserts that just as a child is a parent’s responsibility, a home is a homeowner’s responsibility. Daum (2006) goes on:

Just as no parent would admit that his or her offspring - - no matter how costly, ill-behaved or intimately acquainted with the juvenile justice system -- is anything other than a source of unmitigated joy, people who own their homes will tell you that the market is just fine (p.B.15).

The second passage highlights examples of a child’s deviancy and connects those actions to a homeowner. By not addressing the problem, homeowners are also being deviant. As discussed in the first theme of this study, deviancy was a common characteristic designated in discourse to homeowners with defaulted loans or in foreclosure. Therefore, the example insists that homeowners who are in tough financial situations are in those situations because they failed to admit there was a problem before it became a problem. Thus, they caused the circumstances for which they are in.

In parts of New York, budget cuts have forced the city to charge tenants for basic goods. "The chickens are coming home to roost," said Representative Jerrold L. Nadler of Manhattan, who added that the federal government was taking less responsibility for public housing (Scott, 2006, p. A.1). The meaning of the phrase employed in the example refers to consequences. Because the federal government has failed to take care of public housing, the blame in this example is placed on the structure. Although that has

blame has been established, personal responsibility falls on tenants who have to pay more for menial services to lessen the gap in funding. Scott (2006) goes on to list some of the services that tenants will be paying for: “The New York City Housing Authority has proposed narrowing the gap by charging residents new fees and increasing old ones for everything from owning a dishwasher to getting a toilet unclogged” (p. A.1). The text highlights that the new fees will be implemented for every day services; services which are used often. If a homeowner wants these services provided by the housing authority, they must pay up. And if they cannot afford these services because the average household income is \$19,000 a year, they can do it themselves (Scott, 2006). Though this situation is not about foreclosure or defaulted loans, it is about personal responsibility. Even when the system has failed to provide for its residents, the residents are still responsible for providing solutions to the problems.

In California, Fairfax County experienced major growth in the county as well as in household incomes (Grunwald, 2006). “The county’s median family would have to spend 54 percent of its income to afford the median home; in 2000, the figure was 26 percent” (p. B.1) Because of the increase in housing prices, the scarcity of affordable housing has become a problem for middle-class families, too. The problem has moved to suburbs, where service workers and their families are living in overcrowded apartments, college graduates have to crash with their parents, and firefighters, police officers and teachers cannot afford to live in the communities where they work (Grunwald, 2006). Studies reported by Grunwald (2006) show that overcrowding is linked to higher crime rates, poor academic performance and poorer health. To punctuate the toxicity of those scenarios, another passage provides how a homeowner

can adjust his or her lifestyle to keep financially stable: “They should consider moving to condominiums, have only one car, get a second job to pay off debt, or move to less expensive school districts that may not have the highest test scores” (Downey, 2006, p.D.01). According to this news article, homeowners can once again become a valuable member of society—free of housing troubles and culpable for his or her actions—by re-adjusting their personal lives.

Highlighting the discourse allows this study to connect how representation, blame and the culture of poverty are all connected and embedded into narratives of the housing crisis. Representation influences blame. If blame infers that homeowners are at fault for their problems, homeowners must provide solutions for themselves in various ways. Homeowners who fail to do so are unable to conform to the ideals of society and therefore reinforce arguments within the culture of poverty. For this study and others, it is essential to consider those consequences and media conversations.

An interesting aspect of the study shows the nuances among the four newspapers. In total 10 *New York Times* articles, nine *Los Angeles Times* articles, seven *Washington Post* articles and 18 *Chicago Tribune* articles were used as examples throughout the study’s findings. Overall, *the Chicago Tribune* generated the highest number of articles in the Proquest database for this study and also was used most frequently in examples within this study’s findings. Although *The New York Times*, *The Washington Post* and *the Los Angeles Times* did include conversations that shaped the study’s three themes, those conversations were most prevalent in *the Chicago Tribune’s* sample. However, data shows that areas of the Midwest, specifically northern Indiana and Michigan held the

highest foreclosure rates for several periods of the housing crisis. These areas, as it pertains to this study, also represent the majority of stories where ideologies of the culture of poverty are implemented, and these article also include more victim-blaming narratives.

In comparison, *The New York Times* conversations were often centered on the overall climate of the housing crisis and focused less on individuals. The bigger picture narratives are in part because *The New York Times* is a national newspaper that covers a wider range of topics than a regional newspaper such as *the Chicago Tribune*. And, as it pertains to this study, *The New York Times* was not in close proximity to highly affected areas of foreclosure. Newspapers are more likely to cover stories that are in close proximity compared to stories that are not. Overall, both regional newspapers, *the Los Angeles Times* and *the Chicago Tribune*, placed more emphasis on individual narratives and responsibility while *The Washington Post* and *The New York Times* aimed discussions at overall climate of the housing crisis.

CONCLUSION

In this study, culture of poverty arguments found in class discourse are threaded into conversation about the housing crisis. In the first theme, the savior/victim dichotomy indicated the normative view of the white savior by giving male experts the privilege to speak on behalf of the victims. The victims by comparison are presented as deviant and often are portrayed with similar characteristics as people in poverty, such as laziness, lacking work ethic and financial irresponsibility. These qualities align with the culture of poverty theory, where homeowners become personally responsible for their housing misfortunes. Such language dismisses potential discussions about structural barriers. These residents are also responsible for pulling themselves out of financial troubles. Those who failed to resolve their foreclosure troubles are seen to have values outside of the norm and unable to integrate into society. Each of the three themes included intersections of race, gender and class. The majority of news coverage represented minority homeowners living in urban areas such as Chicago, serving as deviant victims. They also represent homeowners who struggle more to find solutions for defaulted payments and foreclosure. The homeowners presented in news articles were often single mothers or women. Couples were often portrayed as middle-class homeowners who were able to deal with mortgage dilemmas. And men represented the role of experts who did not find misfortune in the housing crisis but had the opportunity to speak on behalf of the victims and represent them however they chose.

The culture of poverty theory, which argues that individuals have cultural/behavioral deficiencies that make them “less economically viable to conventional

society” underscores media messages in the context of the housing crisis (Jordan, 2004, p.19). Several similarities exist between representation in this study and studies that discuss people who live in poverty such as characteristics of laziness, deviancy and outsiders to mainstream society (Baumgartner and Rose). Even though similarities are present, this study adds to literature by analyzing conversations about a national event on a national level. The analysis shows how prominent the culture of poverty theory is in media coverage and how representations, which align with that theory, repeatedly show up in discourse.

Class politics is heavily threaded in conversations about the housing crisis through the culture of poverty theory. All three themes stress a culture of poverty ideology. The theory underscores much of the discourse, particularly emphasizing personal responsibility and ignoring structural factors. Intersectionality is represented in the crisis through race, gender and class. These representations take on the form of the victim/savior dichotomy. This dichotomy is present in discussions about blame where urban-living minorities represent deviant victims and white experts are emphasized as saviors. These representations reinforce stereotypes in the culture of poverty theory by characterizing homeowners as lacking work ethic, being lazy and being outliers to society. By representing homeowners in such a manner, media is playing into the ideologies of the culture of poverty theory that states people in poverty, or financial trouble for that matter, have a distinct set of values different from mainstream society. They are poor because their values perpetuate actions that keep them in poverty. Furthermore, by emphasizing stereotypical representations that aligns with the culture of poverty, media characterizations emphasize the third theme of personal responsibility.

What the conversation leaves out is any implication that the structure could be to blame for the housing crisis. Though the emphasis of the narrative is underscored by the culture of poverty theory and the idea of personal responsibility, little arguments arise to suggest that big banks, lenders or the government could have played a role in the housing crisis. Without considering the possibility of structural fault, media messages suggest that individual culpability is the only plausible option.

The implications of this study suggest that culture of poverty argument is prevalent in today's media and that representation of people dealing with financial problems mimics representation of people living in poverty. The study also demonstrates that these portrayals and arguments span farther than the typical narratives we associate with poverty. These implications are important to recognize as issues of representation may help influence policy. Thus, media play a direct role in how an audience views homeowners in the housing crisis. If people in the housing crisis are represented as deviant and lazy, public policy that aims to assist homeowners in these situations might fail to be implemented. As discussed in prior literature, when policy fails to assist its citizens, the gap among classes grows. It is important for media makers, readers and politicians to understand the implications of such representation and to work towards changing it.

From this research, there are three central limitations. The data sample of the four newspapers was gathered from a database called Proquest. The database aggregates content for a set of search terms and a specific time period. Although all four newspapers had an existing database on Proquest, the search terms used, foreclose* and "housing crisis", could have limited the number of findings.

However, these two search terms were found to be the most efficient when searching for content about foreclosures during the year of 2006. Other search terms such as “poverty” gathered all content all content discussing poverty even when it did not pertain to the housing crisis. When I searched “poverty” and “housing crisis”, the database gathered 0 results, which further supports the claim that poverty was never explicitly discussed.

A second limitation for this research is the time frame. The year 2006 was chosen because the foreclosure rate had peaked at 20 percent during that year, and it was the beginning of the housing crisis. However, the crisis continued for several years and 2011 shows high foreclosure rates as well. A comparison of years could have been beneficial to flesh out more patterns in the discourse of the housing crisis or to compare if and how the narratives in news coverage evolved.

A third limitation for this study is the restriction of newspapers that were used for the data sample. *The New York Times*, *The Washington Post*, *the Chicago Tribune* and *the Los Angeles Times* were chosen as representative of the housing crisis discourse. All four newspapers are highly regarded, nationally read and award-winning. They were chosen for their status and it was argued that they are agenda setters in the world of media. However, the sample of four does not include a newspaper from the South because the larger southern newspapers do not have national coverage like the four that were chosen. If a southern newspaper had been part of the data sample, it might have presented a new perspective in the conversation of the crisis.

Based on the limitations of the research and the results, there are a few

opportunities for future research. Future researchers might find it interesting to compare years within the time period of the housing crisis to see how the coverage had changed over time or to get a larger sample with more prominent patterns. This research could encompass the same data sample or include additional sources from other parts of the country such as the South. Additionally, an extension of this study could focus on newsmakers themselves. Although this study explicitly discusses representation in discourse, the study does not consider who are writing these stories. Other research could expand on the current research by analyzing how the discourse about class politics and the housing crisis can shape public policy. Representation in the media reflects discussions and the national conversation. Therefore, those conversations can shape how and what kind of public policy is implemented and, therefore, directly affects citizens.

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