



5 Types of Data Stories – Examples for Housing Organizations

Based on the [Finding a Story worksheet from DataTherapy.org](#)

FACTOID STORIES

“Finding a Factoid Story: Sometimes in large sets of data you find the most interesting thing is the story of one particular piece of information. This could be an “outlier” (a data point not like the others), or it could be the data point that is most common. A detail about one particular piece of your data can fascinate and surprise people. It can also give them an easier way to start thinking about the whole set of data.”

Example 1:

- **One factoid is that:** 85% of new counseling clients since the shutdown order in March have come to us seeking assistance for a COVID related hardship
- **This stands out from the rest of the data because:** It is such a high proportion
- **We want to tell this story because:** We want to show the impact COVID is having on our community and how our organization has pivoted our work to mitigate those impacts.

Example 2:

- **One factoid is that:** In Response to COVID, we helped 50% of homeowners refinance. They are now saving between \$250 and \$500 a month, and all homeowners are current.
- **This stands out from the rest of the data because:** Many communities are experiencing delinquencies and foreclosures due to COVID.
- **We want to tell this story because:** By proactively reaching out to our community and offering viable solutions, our homeowners have had a greater sense of stability through this crisis.

Example 3:

- **One factoid is that:** Homebuyer Occupations at Purchase: 20% Teachers, 13% Health Care Support Staff, 12% Police and 10% Firefighters.
- **This stands out from the rest of the data because:** It tells a different story than what is often portrayed about affordable housing.
- **We want to tell this story because:** We’re serving essential workers and ensuring that they can afford to live in the communities where they work.

INTERACTION STORIES

“Finding an Interaction Story: When two aspects of your data seem related, you can tell a story about how they interact. The fancy name for this is “correlation”. If one measure goes up, the other goes up too. If one goes down, the other goes down. In other cases, they might interact as opposites (when one goes up, the other goes down). You need to be careful not to guess about reasons for the interaction, but noticing the relationship itself can be a good story that connects things people otherwise don’t think about together.”

Example 1:

- **The two pieces of the data that interact are:** % increase from rental payments to mortgage payments and # of Delinquent payments
- **The interaction is:** The higher the % increase, the more likely they are to have delinquent payments
- **We want to tell this story because:** Although the new payments may be technically affordable, it can be difficult for families to adjust their budgets to accommodate the higher housing costs of homeownership. We would like to make the case to clients to save the difference between their mortgage payments and their current rental payments for 6 months before purchase. This may help them adjust to the higher costs and increase their down payment/emergency funds.

Example 2:

- **The two pieces of the data that interact are:** # of COVID related counseling sessions and average time spent with clients.
- **The interaction is:** as one increases, so does the other.
- **We want to tell this story because:** issues related to COVID impacts are varied and complicated. It takes counselors more time to work with these clients on average, and the case loads of each counselor have not decreased. We are hoping to make the case for increased funding to hire additional counselors and provide specialized training to existing counselors.

Example 3:

- **The two pieces of the data that interact are:** State dollars invested in housing stabilization measures since COVID shutdowns and the number of evictions.
- **The interaction is:** The more state dollars invested in housing stabilization measures since March 2020, the lower the # of evictions.
- **We want to tell this story because:** It makes the case that state intervention is important to curb the

COMPARISON STORIES

“Finding a “Comparison” Story: Comparing between sections of your data can a good way to find a story to tell. Often one part of your data tells one story, but another part tells a totally different story. Or maybe there is a smaller portion of your data that serves as an example of an overall pattern.”

Example 1:

- **The data to compare are** Race and home purchase outcome
- **Comparing these things shows that:** 60% of white counseling clients “graduate” to home purchase, while only 45% of black clients do.
- **We want to tell this story because:** It is important to evaluate programmatic outcomes with a racial lens to continue to monitor our programs’ effectiveness at serving our communities of color.

Example 2:

- **The data to compare are** COVID related hardship and race and ethnicity.
- **Comparing these things shows that:** Clients who identify as households of color are 30% more likely to have a counseling session related to a COVID related hardship than clients who identify as white.
- **We want to tell this story because:** Both nationally, and within our community, COVID is disproportionately effecting communities of color.

Example 3:

- **The data to compare are** Delinquency and foreclosure rates on the open market for x county/state/or price-range and Delinquency and foreclosure rates of CLTs in same area/price-range
- **Comparing these things shows that:** buyers on the open market are 25% more likely to have a delinquent payment and 15% more likely to foreclose than CLT owners in a similarly priced homes in the same area
- **We want to tell this story because:** It can help make the case to financial institutions that CLTs are a good investment, and may help to increase availability of funding for CLTs

Example 4:

- **The data to compare are** Median Income of clients before and after COVID and Home Prices before and after COVID
- **Comparing these things shows that:** Although the median income for clients has dropped by 15%, home prices continue to rise.
- **We want to tell this story because:** Affordable options are more important than ever, as homeownership becomes increasingly unattainable.

CHANGE STORIES

“Finding a “Change” Story: People like to think about how things change over time. We experience and think about the world based on how we interact with it over time. Telling a story about change over time appeals to people’s interest in understanding what causes change, and they can often remember seeing the differences.”

Example 1:

- **The data show a change in** Neighborhood Safety.
- **The data changed from** # of police reports before CLT to # of Police Reports 5 years after and 10 years after.
- **We want to tell this story because:** Critics of affordable housing often claim that it makes neighborhoods unsafe, when in fact most data shows the opposite is true.

Example 2:

- **The data show a change in:** Housing Costs before and after entering the program.
- **The data changed from:** 45% of gross monthly income to 30% of Gross Monthly Income.
- **We want to tell this story because:** You are helping people out of situations where they are rent burdened, and into a situation where they can build wealth and afford necessities.

Example 3:

- **The data show a change in** Median home price of your program compared to market value from 2013-2020.
- **The data changed from** Rise of 34% to Rise of 6%.
- **We want to tell this story because:** The homes have remained affordable and stable, despite rapid growth in the open market.

Example 4:

- **The data show a change in:** # of Mortgage Interventions before COVID (March 2019-2020), and after COVID Shutdowns (from March 2020 – March 2021).
- **The data changed from:** Our loan servicers have doubled the number of interventions after COVID shutdowns.
- **We want to tell this story because:** Our organization is responding to the crisis, but it’s putting pressure on our already busy staff. We are making the case for increased funding the deal with increased workload.

PERSONAL STORIES

“Finding a “Personal” Story: Some stories are interesting because they connect to your real life. Personalizing the story creates a connection to the real world meaning of the data and can be a powerful type of story for small audiences.”

Example 1:

- **The Data Say:** Veronica is a single mother who purchased her first home with our CLT in September but was laid off in May after her company permanently closed due to COVID. She has used nearly all of her savings to cover her expenses, but because the extra \$600 COVID relief in her unemployment is about to end, and she cannot go back to work because of access to childcare, she fell delinquent on her payments. After a counseling session with our foreclosure prevention counselor, Veronica was able to refinance her home at a lower interest rate and has been issued a Ground Lease Waiver. She has been able to stay in her home through the crisis so far and feels confident that she can make her payments going forward.
- **This connects to people because:** Many people are struggling right now with job loss and child care.
- **We want to tell this story because:** It shows how with proper intervention and stewardship, we can keep homeowners in their homes and avoid foreclosure.

Example 2:

- **The Data Say:** Amal purchased a home with our shared equity program in 2006. He lived there for 7 years with his family until their youngest son graduated from high school and moved out of the house. Looking to downsize, Amal sold the home to another buyer under 80% AMI and was able to buy a smaller home on the open market using the equity he gained with our program.
- **This connects to people because:** The hope of many homeowners is to gain equity and wealth.
- **We want to tell this story because:** It is common for our homeowners, and it shows that our homeowners, while limited by the deed restrictions to keep the home affordable, are still able to build wealth and economic mobility.

Example 3:

- **The Data Say:** George owns a restaurant and is a CLT homeowner. Because of COVID19, George was forced to shut down and alter his business model to take-out only. He lost nearly 80% of his income. Because George was able to take advantage of ground-lease waiver program and received a mortgage assistance grant from the CLT, he was able to stay in his home until he reopened the restaurant with limited seating and regained in-store business.
- **This connects to people because:** We’ve all seen the toll this pandemic has taken on local business owners.
- **We want to tell this story because:** This shows how CLTs were able to create stability and preserve homeownership for low income and first-time homebuyers.