

# THE **NEW** BAZAAR

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## EPISODE 7: THE MEANING OF GENTRIFICATION

*JERUSALEM DEMSAS ON THE MYTHS AND REALITIES OF A MISUNDERSTOOD TREND*

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**CARDIFF GARCIA:** Hey, you're listening to The New Bazaar. I'm Cardiff Garcia. Coming up on today's show.

**JERUSALEM DEMSAS:** It's not bad that a Whole Foods exists in your neighborhood now, it's bad that you can't afford to buy stuff from the Whole Foods.

**CG:** Jerusalem Demsas on what gentrification really means.

Gentrification is a trend that is really easy to misunderstand. And I think one reason why is simply that the word itself can inspire such powerful emotions and controversy. A lot of people associate gentrification with a violent process, one of forcibly displacing people from their homes. And by the way, there absolutely is a historical basis for associating gentrification with violence.

But that does make discussing gentrification, as it mostly happens now, a bit more difficult because the underlying dynamic, the thing that is actually happening now inside of neighborhoods, the complexity of it can get lost. For example, one thing that you might find surprising is that gentrification can actually represent an opportunity for the residents of neighborhoods that are being gentrified but only if it happens the right way.

Jerusalem Demsas is a policy reporter at Vox, she covers the housing market. And she recently published a great piece that really does grapple with all the nuances that so often go missing in debates about gentrification. And as you'll find out in today's episode, she is just fantastic. She has a grasp of the research and the academic literature about the housing market that is at the same time wide and impressively deep.

And in her analysis, she always applies this knowledge without losing sight of the real reason that gentrification matters, how it affects the daily life of people in the neighborhoods that are being transformed by it. So I really enjoyed this interview and I think you'll enjoy listening to it. Here it is.

**CG:** I think here's where I wanna start. In your gentrification piece, you do something that I really loved and that I wish more economics journalists and economists and commentators and pretty much every other kind of analyst or pundit would do, which is that you define or you grapple with the definition of the trend that you're studying, in this case gentrification.

And I'm a fan of this partly because gentrification in particular is a topic that can inspire such heated debates. And so trying to just simply define what it is we're talking about, I think helps to lower the temperature so we can have a proper nuanced understanding and conversation about it. So let's begin there. When we discuss gentrification, what is it that we're really discussing?

**JD:** Yeah, I think this is a really important place to start because the difficulty in defining gentrification is that often people are wanting to kind of elucidate a really complicated and difficult topic while they're talking about something that's like less complicated. So the term originally begins in 1964 with sociologist Ruth Glass, and she's in, uh, London and she's in a working class London neighborhood and she's watching middle class kind of like intelligencia move into her, um, neighborhood. And it's- it's primarily class phenomenon on the British side, um, but it moves to the Atlantic and it really kind of takes off in the US in like the late '80s.

And, you know, there's not really an agreed upon empirical definition of the term, but it used to mean that it's people being pushed out of their neighborhoods by usually college educated, usually white, young people moving in. Um, and- and now it, you know, has a lot of different connotations. People talk about architecture, people talk about culture, people talk about the types of small businesses that are changing in the space, but originally it was this conversation around displacement, both cultural but also importantly, uh, physical displacement of people from their, um, longtime communities.

**CG:** Yeah, people who essentially have to leave because they've been priced out, that is at least the perceived understanding of gentrification which is that you have this new group of people. As you said, the- the common association with gentrification is sort of middle class or upper middle class white collar workers, predominantly white, perhaps moving into a lower income neighborhood that might have a high share of black or Latino, uh, people who live there and then the incumbents, the people who live there before have to move out because the newcomers are pushing up prices. And so there is this element of displacement that is usually the typical association with the word gentrification, right?

**JD:** Yeah. I mean, that's, I think what people are- are getting at, is this kind of violent process of- of displacement. And to be clear, uh, uh, i- i- it was violent at, uh, at very many times in our history. So like I- I found this paper that talked about Hoboken, New Jersey and the researcher's name, Dylan Gottlieb at Princeton University. And what he basically finds is that, uh, this predominantly Puerto Rican, um, neighborhoods in Hoboken become really valuable as you know Wall Street starts

hiring a bunch of people and people are looking for more affordable places to live, um, and they start going to Hoboken.

And, uh, property owners essentially start setting fires to the buildings in order to burn them down to physically and violently displace people so that they can rebuild and rent them to higher income, uh, residents. So 55 people end up dying, over 8,000 are made homeless. Um, the resulting displacement is like uncountable because it's really hard to measure those effects. But this is what the core of the harms the gentrification were. And, you know, we see even today, uh, the use of policing is really hotly debated in- in gentrifying neighborhoods.

**CG:** Yeah. And I think that's a great example to bring up because it seems like even in the modern context, this still is the powerful association that people have with gentrification, with people moving into a new neighborhood, that it is this aggressive, violent process. And you do cover some, you know, quite disturbing interactions that can't happen when, for example, new, upper middle class, let's say white folks move into a neighborhood and they either condescend to or they look down on the people who live there, or at least there are these very kind of, uh, very kind of tense, very kind of disturbing interactions.

These things do happen, but you write that at least now gentrification is a more complicated phenomenon, that it can have these negative effects and we can't deny that, but it can in some context also have favorable effects. And this is really interesting. You give this important caveat or- or this important qualifier you say, and I'm quoting you here, "Gentrification can bring with it the promise of integration and sorely needed investment that can increase residents' quality of life but only if disadvantaged residents are set up to take part in the benefits of that increased investment." So let's go through that. How does this process work where gentrification can actually have benefits in certain cases?

**JD:** So I think it's really important to understand how new a phenomenon it is that our cities in the United States are extremely attractive places for people to live. The major problem of the mid 20th century was this problem where there was white flight leaving, um, American cities, capital was leaving cities, uh, black people in particular were being left behind in these neighborhoods and cities, mayors were grappling with a loss of tax revenue, the inability to provide services, ghettos that were being created in terms of like not providing these social services and basically leaving people to fend for themselves in- in really dire conditions, um, both in housing and in infrastructure and of course, increasing crime and that is predominantly being felt by, um, these disenfranchised communities who are not being kept safe by the state.

So, you know, the problem that people were grappling with at that point is how do we get people to move in? How do we make sure these cities become vital sources of economic growth? How do we provide services to people when, um, you know, these are predominantly poor neighborhoods that we're having in our cities and they don't have the kind of tax revenue that we can use to provide, um, better... And of course, there's like massive amounts of, um, you know, racism and classism going on at the

same time, which means that any money that does exist is not really being used to benefit, um, the existing most marginalized residents.

So that's kind of the context before gentrification begins happening and this kind of like economic change where you have a bunch of people moving into cities, those places being seen as, um, valuable places, um, you know, create this opportunity, right? Because what ends up happening is when people start moving into these neighborhoods and property values start increasing. For most people who are homeowners like property values increasing is a really good thing, but there's like two problems here, right?

One is that a lot of black people were not able to be homeowners so they weren't able to take advantage of the fact that property values were increasing and- and gain that wealth or sell those homes and make money or whatever it is they wanted to do, um, the way that a lot of white people were able to do that when their property values increased in the neighborhood. And the second is even in places where people did own their homes, um, there are other things that create cost of living increases that make it impossible for people to still stay there and take advantage of it.

So maybe they still wanted to stay there but the property taxes end up getting reassessed at a higher rate that they're able to afford if they're like a senior on a fixed income or something like that. And so they end up being forced to sell. Um, and even though they make- make more money, which is like a good thing, um, off, uh, off the value of their home, they've still been pushed out of a community that they wanted to live in.

So I think it's important to think of this as it is as like the core problem here is that A, um, people ought to be able to benefit in the increasing value of the community that they've been living in for a long time and B, that there's a poverty issue here where black and brown people and lower income folks who are living in these neighborhoods just need to be given more money. You know what I mean? Like- like, you know, the solving- solving situation is not gonna happen by stopping wealthier people from coming in and- and creating the kind of demand that creates jobs and creates kind of a vibrant, uh, urban community but it is to provide people the resources to take advantage of those new benefits.

So, um, it's not bad that a Whole Foods exists in your neighborhood now, it's bad that you can't afford to buy stuff from the Whole Foods. And so I think that the real problem with a lot of these debates is like really getting the causality right so that we can target the policy approach to the specific place where we can actually make sure people get to be able to benefit from it. You know, when we're thinking about how we make sure we can ethically integrate neighborhoods because... um, and righ- right now we're kind of like talking unidirectionally like, how do we integrate more black and brown neighborhoods than we were talking about, uh, the other direction in these like segregated neighborhoods, which I'm sure we'll get into.

But, uh, when we're talking about how to ethically integrate these places, the answer can't be, no, we're not gonna integrate them, no, we're gonna try and block any people from coming in here because that is a solution to the existing problem in many, um, neighborhoods and cities where black and brown residents don't have any resources, there's no property tax revenue being sent there, there aren't jobs, businesses don't wanna come there. And, you know, gentrification is, uh, as a process of new people coming in who have money to provide large economic benefits is a good thing if we're able to make sure that the existing residents can take part in that.

**CG:** Yeah, that- that's very interesting context, Jerusalem, especially I think the idea of gentrification as a kind of reversal of the earlier white flight out of the cities and out of some of these neighborhoods. And based on your comments there, it sounds like the right policy response to gentrification has to include a supply side component and a demand side component. So on the supply side, of course, you know, you need to build enough housing so that residents who are already there can afford to keep on living there so that the price of that housing doesn't go up and they can stay in their neighborhood and take advantage of all the new money that's flowing into the neighborhood.

But it might also require a demand side policy. In other words, bolstering the incomes of the residents who are already there because prices might go up throughout the whole neighborhood if there's this influx of new residents, of the people moving there. And so let's talk about some of those policies starting with the supply side. You know, in terms of keeping costs down, housing costs down, even when there is gentrification, what can be done about that?

**JD:** Yeah, I think this is, um, something that can feel counterintuitive to folks because I think the way that a lot of people experience gentrification, um, is either you are someone coming into a new community or you are someone who's been there and you watch kind of new buildings pop up, um, whether they're apartment buildings or they are new businesses and then you watch a bunch of yuppies, I guess, flood into these, uh, businesses, into these homes. And so you can get the causality wrong here. You say, okay, we stop these new homes and then these people won't come here anymore. We can continue having our community the way that we like it, continue to be affordable, et cetera.

**CG:** Yeah, real quick, Jerusalem. Uh, I'm sorry to interrupt, but, um, can you just remind our listeners, uh, who or what a yuppie is?

**JD:** Yeah. Young, urban professional, or young upwardly mobile professional. It's usually talking about someone with a well paid job or- or has certain, um, you know, accoutrements of upper middle class lifestyle like they go to Blue Bottle instead of Starbucks.

**CG:** Creative class types essentially, right?

**JD:** Exactly. But the problem is this, one is that it's actually that usually it's that people are interested in coming into a neighborhood before those buildings actually become getting erected, right? So like you have a situation where a bunch of yuppies are like, "Okay, I got a job in, um, DC. I have, uh, you know, I'm gonna go work at a consulting firm at Deloitte or whatever it is and I need to find a place to live. I need to find somewhere that's affordable to live."

Many neighborhoods in DC have basically stopped building all new housing for all new, uh, multifamily housing for decades, especially in Northwest DC, which is kind of the wealthier area and mostly single family homes, predominantly white, um, neighborhoods. And so, you know, affordable housing ends up getting concentrated in kind of like a city center and then starts moving towards, um, you know, places that have historically been servicing lower income Americans.

And so, you know, you're- you're someone who's looking for a place to live and you go to a neighborhood, this person you are going to... you either are going to go to a new apartment building that exists or you're going to price out someone else who is usually already having an affordable housing option for themselves. So like when you build a new home, what actually that does is that it provides another outlet for people to go to to live in without actually displacing people who live there, um, already.

And people can say things like, "Okay, well, what about people who used to live in that property?" But the point is that when you create apartment buildings that service more people, you are preventing displacement. There's a lot of research around this. So I think the- this- the one that people often cite is this research by Evan Mast who's an economist, at the time he was at the Upjohn Institute. And he looks at 52,000 residents of new multifamily buildings in large cities and then he looks at their previous addresses and then he looks at the current residence of where the people to live and he goes on for six rounds in this sort of ladder.

And what he finds is that construction projects end up freeing homes in below median income neighborhoods, providing for more affordable housing and reducing competition for lower income residents. So the implication there essentially is that when you don't build these new multi-family buildings, these greater options for these young, uh, higher income residents to live in, they are not gonna go somewhere else, they're just going to price up the existing residents. So the, one of the best anti displacement tools we have is ensuring there's in a sufficient amount of new multifamily buildings as well as affordable housing in these neighborhoods.

**CG:** Yeah, and one reason this is so intriguing is that housing can create both very strange conflicts and very strange alliances. And so to talk about the conflict that you just explained, this idea that a lot of times in these lower income neighborhoods, you have a conflict between the residents to people who've lived there for a long time and these newcomers who tend to be like yuppies or, you know, creative class types, white collar workers, that is a very strange conflict in the following sense.

When there's an absence of building, of- of housing supply across the city and you get these yuppies moving into these neighborhoods, well, it's not like the yuppies themselves are going there intentionally to try to push people out. They're going there because that's where the homes are affordable. And because the residents and the yuppies are now in close proximity to each other, the sort of debate or the conversation is always framed as the residents versus the yuppies when really the problem is the absence of housing and the fact that it hasn't been built whether in that particular neighborhood or across the city.

Because of, you know, zoning laws, regulations or because in some neighborhoods, uh, a lot of residents have fought against more housing supply including in the other neighborhoods of the city, not just in these lower income neighborhoods where the yuppies are now moving to. Like if there was building all across the city, both in these- in these neighborhoods we're talking about but also in other say richer neighborhoods, you wouldn't be setting up a conflict between like, you know, the yuppie types who yes, they might make more money than the residents of these neighborhoods.

But these aren't like the super rich people who are dictating where the housing supply goes, they're just people who are like trying to get a place to live so they can like start working in a new place. It's just- it's a very strange conflict to have where you're setting essentially like say low income folks against middle income folks instead of both against the things that are restricting housing supply in the first place.

**JD:** Yeah. I think that this is the core point that I try to get at in my article, which is the people who get to avoid all this conflict are... and I don't use this term lightly, they're segregationist, right? These are people who have basically created neighborhoods where new housing does not get built, multifamily housing does not get built, poor people cannot afford to live even though they're the ones servicing all of the really great amenities that exist in these neighborhoods.

And then they are also not allowing, um, even, you know, someone making 60, \$70,000 a year outta college to live in these neighborhoods and they're pushing them into other places in the city as well. And so when you have this conflict- this conflict gentrification, um, and- and this is something that, you know, I- I- I talk about the article, it's like it's kind of the landscape where we are forced to understand the inequality of a city because most of American cities are actually desegregated.

There are places that are, you know, predominantly white, predominantly wealthy and then there are places that are, um, you know, uh, that have been excluded from accessing wealth, accessing opportunity, are predominantly black and brown and, or low income. And so you have a situation then where you have all the conflict happening in these few neighborhoods that are gentrifying and everyone else gets to avoid the conflict even though the perpetrators of the conflict are really in these upper middle class, um, and upper class white, uh, neighborhoods and both urban and suburban.

But, um, Suleiman Osman who wrote this really great book about, um, the gentrification of Brooklyn in the late 20th century, um, talks often about how there are obviously a lot of prejudices and like bad people who end up going to Brooklyn as they start gentrifying it. But the alternative were these people were actually the people who were most pro integration who were moving in these areas. The people who were doing white flight, the people who were staying in their segregated neighborhoods, these people were unwilling to live next to people that were different than them.

And so I think that we need to, when we're talking about gentrification, I think the reason why it's such honestly, a really complicated topic and a really complicated term that I think often I wish in policy conversations, we just stopped using it, we just talked about the specific thing we're talking about. Because if you're talking about, um, you know, the microaggressions and the offensive comments and the disclusion, um, socially that occurs for black and brown residents as new people move in, that's a different policy conversation than, okay, what about how are people getting priced out? Where do we need to go and which people are actually the racist here is not uh, a conversation that's going to end in, um, finding a solution for the very people who need it.

**CG:** Yeah. And I- I think that also reminds me of another point that you've made, which is that gentrification is often misperceived as the cause of certain problems as opposed to one of their symptoms or at least as a revealer of these problems rather than their cause. And so you list a few of these. So displacement, of course, we've-we've just talked about that, police action against people of color, lack of investment, predatory landlords. You write they are also present in segregated neighborhoods often even more so.

**JD:** Mm-hmm.

**CG:** And so gentrification is this idea that leads to those things as opposed to just saying, "Hey, these have been here all along, it's just that they're now in the open." I think it's also something that's important for people to understand because this idea of drawing the cause and effect incorrectly is I think what leads to a lot of these misconceptions about what's really going on when they study gentrification.

**JD:** Yeah, for sure. I think, um, you know, especially when we're talking about policing here, um, I don't think anyone would ever say that there's like less negative policing happening in, um, segregated black neighborhoods. But the implication when they talk about bad policing practices in gentrifying neighborhoods is that gentrification has caused that policing. And, you know, that creates a problem because then the policy responses to stop gentrification instead of like, let's stop the bad policing.

But I also wanna, you know, I think uh, uh, the big- the big counterpoint to a lot of, um, what I've been saying here is that obviously there have been times where cities have purposefully tried to upscale certain neighborhoods for urban growth and then



create it essentially this process of gentrification, of physical displacement in order to facilitate that without putting in those processes.

And I think that one of the examples here is that there's this, uh, concept called crime-free ordinances, which was started, um, as kind of like an anti renter type action by both cities, they've passed these as- as- as laws but also by apartment buildings and multifamily apartment buildings in order to like sort of regulate the people that were living there. And what you end up having is that these ordinances basically say that like, okay, you create a nuisance, like we're gonna call the police. And if you get the police called on you several times, like we can, um, force your landlord to evict you potentially by holding their, uh, permits over their head, um, or just by the city putting pressure on that individual.

So there clearly are incidents and there are laws that are being put in place in order to forcibly kind of create this kind of police presence in gentrifying neighborhoods. But I think that that it... those kinds of ordinances themselves are actually a subset of zoning laws that I'm talking about that are, um, creating the segregation to begin with and these are the kinds of zoning laws that have already segregated people based on who can afford large houses and, um, you know, who are renters and who are not, which often stratify on a class and race lines.

And so these types of things being understood as part of the existing framework creating segregation rather than the larger under the umbrella of gentrification is really important to understand where the solutions are. Because these kinds of ordinances are- are illegal, the A-C-L-U is basically going around the country suing and to get rid of them, but like they've popped up everywhere and sometimes they're used privately rather than, um, as laws in the government. So but these come from segregationist impulses, not from impulses of people trying to live in integrated communities. And so there needs to be some kind of thinking there about like where is the core of the problem?

**CG:** Yeah. And you could- you could sort of see the use of propagandistic language calling them crime free ordinances.

**JD:** Mm-hmm

**CG:** And what they're doing is they're essentially attempting to criminalize like, you know, otherwise non-criminal behavior. It sort of has the opposite effect of what it's claiming to do.

**JD:** Exactly.

**CG:** In order to enforce these, uh, these kind of principles of segregation, if that's the right frame, I don't know, in order to enforce the existing segregation, I should say. I wanna also talk about some of the possible benefits of gentrification when the neighborhoods are in fact set up, uh, to accommodate gentrification so that

disadvantaged residents can actually, uh, benefit from it. And you write that actually it can have positive effects on children, which is not something I'd- I'd thought of. Uh, can you take us through that?

**JD:** Yeah. So there's a lot of, um, interesting literature on the, uh, you know, high opportunity and low opportunity neighborhoods. Um, a lot of it's been done by, um, folks at Harvard at the Opportunity Insights lab, and, um, Raj Chetty who- who's done work there. And so I'm sure folks have heard of this, but there is this, um, research that shows that, um, where you grow up can really dictate your life outcomes. Um, moving a child from one neighborhood to another, um, especially very early on in their development, you know, as they're starting primary school or something like that can really ensure that they have, um, you know, better life outcomes.

And it's not super clear to researchers exactly what the causal mechanism is. Like is it just being at... going to a better school that's probably the part of it? Is it being around... uh, is it beginning to see their friends as parents who do different kinds of jobs, they're able to see those kinds of, um, opportunities available to them? Is it just kind of like the sort of being around diverse communities in general that creates, as we know, um, more diverse thinking, people get smarter, there's more economic activity? But it's really about clear that the causal mechanism is here.

But what we have seen in some research and, um, the specific research that I cite in my article, um, is from the Philadelphia Fed. Uh, and what they find is that children are... uh, benefit from increased exposure to higher opportunity neighborhoods and they're more likely to attend and to complete college. Um, and you know, I think that this is sort of intuitive if you think about what happens in integrated neighborhoods, is that you get more college educated people coming in and it becomes more of a, um, possibility to people.

They see their friend next door whose parent went to, uh, state university and they're able to say like, "Okay, like maybe I can ask that person like what happened? How do they do that?" And they go to schools now where those schools are now oriented around like, "Okay, we have children who go to college." I mean, this was the fight for a lot of the civil rights movement, was like recognizing the fact that making sure that the, uh, that the educational futures of white and black children being tied to another is how you actually make sure that the state and- and citizens and all the things that make up a good educational system are benefiting black people as well.

And so I think that that's, uh, one of the things that we've noticed, is that integration does provide some of these benefits as well. I've also talked earlier about kind of the benefits to rising property values for those communities. And, um, you know, these are places where people who owned homes often had their homes devalued because they lived in black neighborhoods or they lived in, um, places where a lot of... there was not a lot of demand from wealthier individuals.

And so, you know, you have a lot of those benefits coming into place. And then, you know, I just think that in general people are, you know, when you ask them straight up like, are you pro or against integration? They they often will say that they're like, you know, they're not segregationist, but you know, one of the ways that you have to integrate is by integrating, um, these neighborhoods. And I think that there's a secondary aspect here though of like making sure that this change doesn't happen too rapidly. Um, I think it is really reasonable to say that, like, you wanna have some level of stability to make sure that policy makers have the chance to create these anti displacement tools.

And, um, you know, one of the best ways to do that is to make sure that wealthy white segregated neighborhoods also are forced to build enough housing to also mean that some of the demand is not all going into these gentrifying places and creating this kind of cultural conflict but also going to places, um, in these neighborhoods to make sure that integration is flowing in both directions. It shouldn't just be that integrating neighborhoods goes towards existing more minority, uh, neighborhoods, but goes also in the places where the white enclaves exist, and that's actually in my opinion more important, um, than integrating the other.

**CG:** Yeah. Ca- can you say a little bit more about why you think that's more important that actually, you know, historically, uh, white really rich neighborhoods that have kept, you know, new residents out, why that's at least if not more important, um, to have those neighborhoods also integrate, uh, and not just the- the sort of lower income neighborhoods that, uh, have higher shares of, you know, minority populations?

**JD:** Yeah, for sure. So, I mean, first of all, I think a lot of these neighborhood hoods are- are where, um, you know, high opportunity or opportunity researchers have mapped where high opportunity exists. And so making sure those neighborhoods integrate so that black and brown residents can take advantage of the benefits that exist in living there. Often these neighborhoods, you know, are far away from pollution. These are places that have access to green spaces, they are places that have good schools.

Uh, they have like, especially if we're talking about in the urban context which gentrification is usually in the urban context, these are places where, um, you have really great amenities, whether it's, you know, access to, um, good, uh, you know, uh, grocery stores or, you know, any kind of shops or bookstores or whatever it is that people like about walking around and having walkable communities in their neighborhoods and so these places already have benefited from a lot of city investment.

And the idea that cities are then going, "Okay, instead of making sure that more people can benefit from this investment," and that means middle income people, lower income people as well, rather than saying like, "Okay, we should make sure the rest of the... uh, we need to just integrate towards the black and brown neighborhoods," kind of doesn't make a lot of sense. You've already invested a ton of

money into making sure these other neighborhoods are really good. They have really great schools. They have all these amenities that a lot of people can benefit from.

Um, putting in some apartment buildings, putting in and allowing for, you know, even public housing and to allow for people who are on Section 8 housing vouchers to live in these places is really important. And I think that one thing people don't even realize is that it's not just that these neighborhoods don't have affordable housing options for people, it's that low income people who maybe rely on housing vouchers or whatever, apartment buildings and places that could allow for low income housing or low income folks to live there on housing vouchers or other government subsidies actually reject these people out of hand often illegally because they don't want those people living there.

They know they can have a tenant that pays, um, more money, um, and they can have a tenant that is not going to be in their eyes "what a Section 8 tenant is," which is often a stereotype against black, low income, um, renters. And so, you know, there's a lot of things going on right now to this day in these neighborhoods that are often, you know, quite progressive communities relative to the rest of the country that is persisting in the segregation and- and is causing a lot of problems.

And, you know, I think that this is the first step and I think it's one step that I think a lot of people would get on board with, is to actually make sure these places are taking on their housing allocation burden and also recognizing that there's a lot of economic growth opportunity to be had and it shouldn't be seen as like, "Oh no, we have to let some like poor people live here." It's like, no, these are communities that everyone owns like you don't get to like block people from living in this space.

And it creates a lot of economic benefits when you do have these diverse class integrated communities because you don't have people who work in these stores having to go, you know, two hours on a metro or two hours by car or whatever it is to get to their home that has climate change impact, that has impact on, um, uh, on- on congestion and things like that. So you wanna make sure these cities are places where people can live near where they work, near good schools, um, a- and- and where they just wanna live for whatever their preferences are.

**CG:** Yeah. I- I love this point about certain non-monetary costs which are hard to quantify but are still quite real. And so these neighborhoods, when they prevent, you know, people from building new housing or from moving in, well, we have to remember that these neighborhoods are often in close proximity to the really good jobs, which means that this is a longer commute for the people who want to take those jobs because they can't move into these neighborhoods.

And longer commutes, they have environmental impacts, as you mentioned, they also have very powerful, psychic impacts, right? Psychological impacts. Because we know that a long commute is correlated with less happiness. It's hard. You know, you lose time which is another kind of cost and also, and this might be a little bit more speculative on my part, but it seems like there would also just be a very kind of

powerful psychological cost to going to a job that is close to a neighborhood that is... or in a neighborhood that is largely white, largely full of people who are extremely rich who live there.

Well, if you're, you know, if you're black or Latino and you have this long commute and you're going to that neighborhood and you look around every day because you're going there for work and you see that the only kinds of people who live there are not people who share your background, I just have to imagine that that has like kind of a terrible negative toll on the psyche, that you go there and you see this sort of implicit message that like you don't belong there, that, uh, that you're just there for the day and then you're gonna leave because a life like the one that you see all of the people, the residents of that neighborhood living is not for you, right?

And so again, I- I'm just- I'm just sort of thinking out loud here. I- I don't know any way of measuring this. But there are non monetary costs that matter here too and just because they can't be quantified doesn't mean they're not real.

**JD:** Yeah. I- I think this is- this is definitely true. I think, um, you know, one- one example of this was, and I'm- I'm blanking on the town but it's in California. And, uh, you know, teachers were not able to live anywhere near the schools they were teaching in, the cost of housing was just like way too high. And there were proposals to create affordable housing and to try to target it so that the teachers specifically could afford to live there, um, make sure that fit in the income band that they were getting from public schools there.

And parents really showed up at public meetings to oppose this. They- they... So it wasn't even just an implicit message, it was explicit like, "You can work here. You're good enough to educate my kid. You're fine to be in this area, but the idea that I would be okay with you living near me is unacceptable." And you know, that's, you know, I think, uh, you know, quite- quite a- quite an extreme clear example of what I'm talking about here.

But I think that often when people think about how these neighborhoods are designed, it is quite an implicit process that is saying the same thing repeatedly, "You don't belong here. This area isn't for you. You're fine to work here but this life that you see that is this... that has had all this, uh, public investment as well as private investment, that has these great schools, that has these parks and all of these amenities, like you don't get to live here and your kids surely can't grow up here and- and take part in this."

So, um, I- I- I- I agree. And I think that this is one of the things that like feel gets lost in gentrification discourse, is that we talk a lot about the psychic effects of the cultural clash that comes with, um, integration and we talk very little about the psychic effects of segregation, of what would happen in neighborhoods where there's no hope of integration, there's no hope of having this kind of private

investment following, um, following these people. So I think that's that- that's- that's quite correct.

**CG:** Yeah. And Jerusalem, there- there's a concept known as filtering that I think a lot of people are unfamiliar with. And it's very important because in some ways it's the opposite of gentrification, but also it's- it's a concept that can be misunderstood. So do you wanna just kind of explain for our listeners what filtering is and what its effects can be on housing and on a city?

**JD:** Filtering is the process by which, um, new housing becomes more affordable, um, over its lifespan. So the majority of affordable housing in America is created because, um, a new house becomes more affordable and the more you sell it. So like you sell it to someone else and sell to someone else, it becomes older, um, becomes out of fashion potentially architecturally, maybe the neighborhood used to be really central to economic growth and now it's not anymore because things have changed.

And so it filters down through the housing stock and you end up getting more affordable housing credit that way. And so the important thing to note here is that, uh, in order to create affordable housing, you need to have new housing being built. Um, and it sucks because it's on this time scale that's like unfortunate, but that when you stop building, uh, new housing, what ends up happening is that people still do the filtering process but it begins lower and lower down the income stock.

So this is why you have people working in the tech sector in San Francisco making six figures, living four bedrooms to a two bedroom apartment. Um, when you see that happening at the top end of the filtering scale, what that's telling you is that lower down in the filtering scale, you have entire families kind of, um, pushing themselves into small apartments and we- we have many ane- anecdotal data that shows us that this is happening in place like San Francisco in particular where you see this as in a very acute process of- of not building, um, new housing.

But I think it's also important here too, is that, you know, I talked earlier about, uh, the research by Evan Mast that shows when you build new multifamily housing you actually are freeing up units down- down scale. And, um, I think we should also think about how we're changing the housing stock. So I- I live in DC. The- the classic DC home is this row house. Um, and it used to be a very affordable housing option for families. The place that I live in has been converted so that each floor is an apartment.

So I live in the top floor, it's an apartment, the middle floor is an apartment and the bottom unit, it's like a- a basement unit. And, you know, in some place- ways, this is like, it's- it's good that we were able to convert this to- to fit more people, but the reason why it was converted is because there aren't sufficient apartment housing or other types of housing options for people, um, like me who have a reasonably good income to afford.

And so the actual housing stock is physically changing now to accommodate higher income people into homes that used to be for middle class people to be able to have, uh, uh, um, you know, a place to live in their community that fit their family size. So, um, filtering's really important. I think people have like uh, negative association with it sometimes, um, because it sounds like, "Okay, well, why can't, um, you know, uh, lower income folks get new houses?"

But, um, I think most people, if they think about their own lives too, um, they'll realize that at times where they were making less money, they lived in these older buildings and then when they're making more money, they will live in nicer and newer buildings. And that's kind of the life cycle of housing.

**CG:** Yeah. I- I bring up filtering Jerusalem because so often, especially when there's a new kind of building, you know, that's being constructed in a neighborhood and people refer to it as an eye sore, like it doesn't fit into this neighborhood, it's this huge luxury tower or something like that. And so people think, "Well, what the hell is that? That's just for rich people. What we need is housing that normal people can afford, housing that people in that neighborhood who are already living there can afford and instead we've got this luxury tower or some sleek, modern looking thing that the residents simply can't afford."

And it leads to this sort of misunderstanding about how this filtering process works. Because we can observe directly, for example, the construction of a new affordable housing complex, but we can't directly witness the filtering process as it's happening, but it is happening and it is really important. And the inability to actually see it directly, I think is what leads to such a deep misunderstanding.

**JD:** To me, I think the ideal situation is that you would allow a lot of apartments to be built and they could be really nice apartments and like how- homes to be built. They can be duplexes or multiplexes or whatever and they can be really nice and new. And then if it's too expensive for lower income people, we should just give them money to be able to afford those homes. And like this is a proposal in Congress right now, is to expand the Section 8 housing voucher program to make sure that lower income Americans are able to afford, um, homes in their area.

And I think the benefit of thinking about it like this, of like we should let people afford is that instead of building specific complexes for people to live in, um, you know, when you give people just money to purchase where they wanna live, it gives them the same freedom that everyone else in the private market has in order to actually say like, "I wanna live near this school," or, "I wanna make sure I live near my family here rather than being locked into specific public housing options that exist."

And I think- I think secondarily to your- to your larger point here about, um, filtering, uh, people kind of because this- this process is- is slower. And, you know, it's slower in that the specific life cycle of the building kind of filters down, but it's like can be relatively quick as the Mast research I cited shows in terms of freeing up other

buildings that currently exist that are be taken up by higher income residents that could have be taken up by lower income tenants.

Um, but the problem is then people start associating these specific building types with gentrification. Um, I think people have heard like, "Oh, that's a gentrification building. Or that railing looks like gentrification, or like this type of like, you know, boxy style that has these like bright um, colors or whatever looks like gentrification." But the problem is, this is actually the most affordable way to build multi-family housing, it's called a five over one building. Um, it's just really easy and quick to build it.

And it actually, uh, as it comports to height limits and safety and fire requirements and ADA requirements and everything that we would want to see. And so often a lot of the times I've- I've you know, I have no known article about this recently, I see people criticizing buildings that are actually affordable housing options in the community because they look like these new sort of boxy style buildings and, um, they're not gentrification buildings. So I think this is just another example of how, um, uh, the terminology really gets twisted in a way where you're not even actually attacking the thing that you mean to attack

**CG:** I love this piece that you wrote about how our understanding of the aesthetics of buildings changes over time. Because a lot of times what happens is that when newer buildings are built in neighborhoods that maybe had a certain feel to them or a style that had been in place for a long time, people will look at the new buildings and think like, "What is this doing here? This looks terrible."

But your point is that those buildings that look terrible now in like, I don't know, 40 or 50 years, they will be the new feel of the neighborhood and then those will be the things that are protected. So can you just give us kind of a sense of why it is that historical perspective is so important for understanding a trend that's happening right now?

**JD:** Yeah. Um, I think this is something that really struck me because, you know, I have a sis- my sister lives in- in- in Bed-Stuy in Brooklyn and, uh, you know, the- the classic Brooklyn brownstone which goes for like, you know, millions upon millions of dollars at this point is I think uh, a quintessential example of this, where people say, "This is a great historic building. They don't make them like this anymore. Like why don't we do this anymore?"

Um, but contemporaneously at the time critics hated the brownstones. Um, they were, and this is a quote from Suleiman Osman who I mentioned earlier who wrote the book about the gentrification of Brooklyn. He said, "Brownstones were an architectural trompe l'oeil, uh, and designed to give a faux sense of historic grandeur. While they would be later viewed as authentic, contemporaries dismissed brownstones as modern and artificial."



Um, you know, “Critics in the 19th century, they decried the mechanical dehumanizing monotony of brownstone rows. ‘When one has seen one house, he has seen them all’, wrote one writer.” And this is just- this is just one example to me of just how much, um, our architectural sensibilities change over time. But also to me, it's just like this broader question of, you know, I'm not- I'm not really, um, an artistic person.

It's like, you know, I think some of these buildings look nice, think sometimes old buildings look, you know, not so nicely like it really just depends on how an individual is feeling. But I think what's interesting here is that like we are talking about the way a building looks using the same language that we talk about someone getting forcibly evicted from their home. And to me, that's what's really weird about this, is just that, you know, yeah, I'm sh- it's totally fine to think that brownstone looks better than these new boxy buildings.

What's weird is to then say that the gentrification building is the new building rather than the fact that most of these brownstones are selling for millions of dollars, only catering to an extremely small wealthy population and often the people in these brownstones are opposing even new affordable housing development in their areas. There's a lot of space to build in Brooklyn. There's a lot of space to build in these places that would provide for more housing options and it's really a situation where, um, the people who are opposing these new affordable housing options live in these brownstones, they don't live in the new boxy buildings we think of as ugly.

**CG:** Yeah, it's fascinating how our sensibility just changes over time. Jerusalem, uh, I want to turn now to the concept of scarcity, of under supply. Because it really is crucial to understanding these debates about the housing market and about gentrification because it all comes down to this wider issue of the so-called NIMBY versus YIMBY discussion. And so for listeners who wonder if I just had a stroke or something and aren't familiar with the jargon, uh, real quick, NIMBY is an acronym that stands for not in my backyard.

So NIMBY types are people who oppose new housing construction. And they'll usually make the argument that new housing will change the feel of their neighborhood or that it will have other deleterious effects. And also by the way, they have an incentive to oppose more supply of housing because if they're homeowners then of course, limited supply means that the value of their own homes can go up. YIMBY is of course the opposite, it stands for yes in my backyard or in my case yay, in my backyard.

Um, and it's sort of the opposite. It's the idea that more housing supply means more opportunities for people to move to where they want to move, to be able to affordably live close to where the jobs are that they might want to take. And so you've written quite a bit about this, and in particular, you've written about the idea that this scarcity, this limited supply of housing can even affect people's behavior, that it changes the incentives for the ways that people behave.

And I want to emphasize something here, which is that there is absolutely nothing inherently wrong with wanting to own a home, of course not. The majority of adults in the US are in fact homeowners. But in a world of scarcity where there are not enough homes, you've written Jerusalem that the sort of concept of home ownership can lead people to behave in quite terrible ways to be blunt about it. So can you kind of just take us through like that dynamic of how in a world of scarcity where there are not enough homes, home ownership itself, the concept can kind of lead to a zero sum squabble between different groups of people.

**JD:** Yeah, for sure. I think that this is, um, one of the probably under-appreciated parts of local governance, is just how much we've distorted home ownership as an identity, um, and how it affects public policy. So, you know, you become a homeowner, you want to buy a house, you want to make sure that, you know, you're able to stay in your community that you love and you want your kids to be able to grow up there, um, that's great.

Uh, and then you start realizing that, you know, you've put a lot of money into this home, you have responsible for the value of the home and hopefully not just staying where it is, but going up, um, to make sure that you are able to retire comfortably and have some sort of nest egg in case of a financial or a medical emergency or whatever it is that you would need money for.

And then you start thinking about what are the things that actually impact the value of a home. And this is what I think becomes really difficult because like, you know, you own a computer or you own a, like, I don't know, a nice work of art, like you can just keep it inside. You can like, uh, make sure it's, you know, sheltered from rain or light or whatever it is. But with a house, the value of a house is so much more than what you can control.

It's the crime rate, it's the aesthetic preferences of the time, whether or not people still like the way that your house looks. It's, um, how good the schools are in the area. And unfortunately, um, we noticed it's also the racial makeup of those neighborhoods, is also something that affects the value of your home. And so when you see these types of things happen, what ends up happening is you become afraid of any changes in your community, um, happening at all unless you're a hundred percent sure that that is only going to increase the value of your home or at least not negatively impact it.

And so, um, this kind of level of risk aversion ends up playing out. Um, and it's not that Americans are somehow, you know, a ton more racist than other countries, but our- our- our- our local, uh, um, laws and the way that local governments works is that we empower people's fear here, um, the fear of this change in their neighborhoods to stop any new development from happening in their community.

So you're scared that your property values are going to change? Okay, well then we shouldn't allow a new apartment building to go up because you know, who knows what that will be, who knows what type of people will live there and um, what they

could do to your property value. And what if the view changing from your house means that someone no longer wants to live there, or, um, you know, the fact that more parking happens in your community means that, uh, there are fewer people who wa- are able to, um, want to move there because they know that there's not gonna be space for them to park or their friends to come park or things like that?

And so you have all of these concerns popping up, which means people will oppose not just housing developments, but they'll oppose things like transit stops happening in their neighborhoods. They'll oppose massive projects that are going to uh, benefit an entire region. And it's not that they just oppose them, they are able to delay them for years, if not decades, with lawsuits, with protests, with showing up and calling incessantly, their um, local elected officials.

And this sort of uh, governance problem that we've created at the local level is such that the- the biggest fears people have are not even accurate sometimes. We have literature that shows if you are upzoning your own community, it actually for the property owner themselves, that is a massive uh, boost to the property value. Like just thinking about it like logically, right? If you have a single family home and then a developer comes to you and says, "Hey, they just passed a new law that says I can build four homes on this property. So that means I can make a ton more money, which means the value of that land has gone up and that means that I can pay you more for your house."

So that's actually a way in which people's fears around change are actually hurting their financial um, wellbeing at the end of their life. So I think this is one of those things here where we have allowed this fear, um, that companies home ownership to actually really harm public policy outcomes.

**CG:** Yeah, that's a really intriguing and- and clever way to think about this Jerusalem because you could see how it might lead to this sort of self-fulfilling cycle, right? You know, if people's fears are empowered, then that fear itself will lead them to oppose new housing supply, new building in their neighborhood and then that limited supply will feed back into their fears. And so it just becomes this kind of, you know, the opposite of a virtuous cycle, it becomes quite a vicious self-reinforcing cycle.

Um, I want to ask you a question about your own sort of optimism or pessimism about the housing market, because we are in fact speaking the day after these two very important bills were signed in California that look like they really are going to lead to more housing density and perhaps more development in the state of California, which is a big deal because the California economy is huge and it's a huge share of the overall US economy.

And so on the one hand, you've got these trends in the housing market that have been going on for decades in a really terrible direction, you know, where affordability has increasingly become a problem, the NIMBYs have largely won in many parts of the country. On the other hand, you've got this trend and maybe those bills will be copycatted in other places. So as someone who now has been reporting on the

housing market for some time, are you hopeful that, you know, the housing market might be trending in the right direction in the future or are you somewhat skeptical based on what's happened to this point?

**JD:** Yeah. Um, I think that this is one of the most optimistic mornings uh, on housing policy

**CG:** All right. We caught you on the right day, yeah.

**JD:** I know. It's not- it's not- it's not often that you feel that way in housing policy. And I think that, um, it's less the specific, uh, bills, but I think what it is, it is showing that there's been a shift in the housing policy conversation, um, and the politics conversation to recognize the role that states need to be taking in combating this crisis. We keep talking about housing policy as a local issue.

Uh, it's a local issue what new housing gets built in your community, it's a local issue whether, um, you know, we allow for duplexes or for our small apartment buildings or for high rises. But what people I think fail to respond to is that when California, when New York City, when Washington DC or Boston or LA don't build enough housing, that a... it becomes a national problem both for labor markets and for housing markets. You see people now flooding into, um, you know, people who can't afford to buy a home in- in California, then they go to Phoenix, Arizona, they go to Austin, Texas, they go to, um, Nashville, Tennessee.

We see these outflows from these expensive cities towards these moderately income cities. And what ends up happening often is that the people who are living in those cities get priced out of buying the homes they used to be able to buy as well. And more importantly, I think even beyond that kind of like regional effects that we're seeing with housing markets is that when people can't afford to live in these big cities, these jobs that these cities provide are still there.

And so what we end up having is that people who live in like rural Tennessee or whatever it is and they were hoping to move to find a better job or find better opportunity are able to find that job but then they're not able to afford the cost of living increase of living in these places that is predominantly caused by the increase in the price of housing. And so you end up having a situation where instead of taking that job, that person stays in their community, they're frustrated, they're angry, the dreams that they had of like moving somewhere and getting that kind of economic opportunity, of buying their own house one day are dashed.

And that becomes a national problem because it's, you know, there's been good research that it lowers the GDP of the country significantly, it reduces wages significantly. And, um, you know, I am really hopeful that policies like this are showing that, yeah, okay, it can be potentially a local issue where exactly the house or the development gets built, but the fact that San Francisco needs to build more is a national priority, the fact that DC needs to build more is a national priority and, um,

hopefully those levers of power are moving towards the state and federal governments.

**CG:** Yeah. That is such an important point. That is such an important point because what you've just described there is how one kind of national identity, that of America as a nation of homeowners is competing right now with another important national identity, which is that of America as a country of risk-taking strivers with a very dynamic economy. But in a world of housing scarcity, those two national identities directly contradict each other for exactly the point that you just brought up, which is that when you have out of control housing costs, you know, the dynamism of the economy really suffers.

And I just want to set this up for a second for our listeners uh, so that they understand what I'm talking about when I refer to dynamism. The way that economists usually measure dynamism is they look at how often people move across state lines, how often people switch jobs and of course those two things are related to each other. And they also look at the rate at which new companies are being started and older companies are dying off. And so there's this business component to the dynamism story as well.

And the rising cost of housing to the point where it's so unaffordable for so many people can end up harming all three of those measures of dynamism. So not just people moving across state lines to take a job in a place where the jobs might be plentiful and where crucially people can be more productive, but maybe they can't afford the housing. And so that becomes a macroeconomic problem too, right? But also because when housing is unaffordable, it also eats into the share of how much money you have that goes towards housing. And that hurts savings rates. It hurts how much money you can save, which can also affect entrepreneurship.

You know, if you want to start a small business, um, or you have an idea, uh, that you'd like to try out, well, if you don't have enough savings, you might not be able to try it. And this is such a crucial thing to remember, that you have these different national identities. And so arguing in favor of one national identity reflexively, like arguing in favor of a nation of homeowners can end up meaning that another part of the national identity can suffer.

And I don't think this concept is given enough credence. I don't think people draw this connection enough possibly because this issue is also hard to understand. We are not really built to think in terms of something that doesn't happen. In other words, the housing that doesn't get built. And so it's hard to assess and it's hard to quantify because people just aren't really, you know, accustomed to thinking in terms of counterfactuals. But oh my God, it is so important. And I'm so glad that you brought up this issue of dynamism and people moving and how they can't move because of housing because it has this enormous macro-economic effect and I don't think we can emphasize it enough, you know?

**JD:** Yeah, yeah, no, it's definitely true. And I mean, it's not just... I mean, it's obviously an issue we've seen that with um, rural to urban moves, but it's also within urban and suburban neighborhoods or things like that. Like if you are... um, there's not enough housing to be built... Uh, you know, Freddie Mac did a study on this, uh, recently and they found there's a 3.8 million unit shortage in the United States.

That means there's a lot of people staying home longer than they wanted, um, you know, young people having to uh, move back home, uh, because they can't find a place to live. That's families waiting to start, uh, having children because they can't afford a place that would be big enough for them to have another kid or they can't afford to move in together or things like that. And I mean, this is... like these are people's lives. I think- I think often, like I, and I'm guilty of this myself is like I often talk in terms of like wages or GDP or like, um, or- or you know, how ours- housing starts or whatever.

But like what we're talking about is individual people not able to go move near their family, near their friends to go find a job that they enjoy that is more close to what they would want their career to look like. It's people not being able to have children or send those children to schools that they would want to send their kids to. I mean, these are the biggest questions of your life, like where you live, who you live near, what you do in your community, like this dictates your day to day and it's being stopped because people are refusing to build enough housing.

And, um, you know, I think it's also very counterintuitive because, uh, it's really hard to see the lack of housing like you said, it's really hard to see like there's not enough, especially if you're in an urban place and you see like construction happening a lot. You're just like, "Okay, there's tons of housing. Why can't people just like live there?" But i- it is something that is, it is really, really difficult to convince people of. But, um, thankfully I- I don't think that our, uh, our- our- our fix here is going to be a national movement of YIMBYs.

I- I don't think that that's that is the way that we fix this problem. I don't think that it's necessary for people to understand all the components of filtering or all these things to solve this crisis. And I think it's pretty clear in California where the crisis has become very acute that at some point, um, especially as you see upper middle income people begin to really suffer from the housing shortage as well, the government does step in at that point to do something.

But, you know, the- the flip side of this is of course are looking at places like New York City where despite astronomical housing costs, you haven't seen this sort of political movement take shape to move, uh, uh, production towards the state level. But other states have. Connecticut just passed a bill that should uh, legalize a lot more ADU use. Um, we've seen in North Carolina some movement, we've seen it in Oregon, in- in Washington, uh, movement as well. And, uh, you know, hopefully that continues to spread.

**CG:** Yeah. And Jerusalem, I- I have one final question for you. I- I have so enjoyed reading your work and speaking with you today and one of the reasons is that you have such a deep and comprehensive grasp of the research and the literature, the academic literature about the housing market. And, you know, this is a kind of wonky, dense economics podcast so it fits in beautifully.

But there's also this deeper philosophical undercurrent to your work as well. And to, you know, understanding the housing market in general, which is that housing is about a lot of things. It is about economics and sociology and psychology and so on but it's also just about how closely we get on with other people. I mean, in a literal physical sense, our proximity to other people, how dense our neighborhoods are and that kind of thing and it's also about how we experience day-to-day life in a way that a lot of other economic concepts just are not. So it's also figuratively about how close we get to other people in the context of how we live our lives when we go outside and we see the landscape of our neighborhoods and, you know, the specific people, our neighbors who are walking down the street. And so I guess my question is how have you approached this beat, keeping that in mind that there are so many narratives and stories that really matter to people's lives here while also thinking through that analytical context, which is just as important?

**JD:** Yeah. Um, well, it's- it's a really difficult, uh, difficult line to sort of walk. I- I think that, um, the way that I have approached this is really looking for the core of the questions people are asking. So the gentrification article, um, the first one I wrote what, uh, what we talk about when we talk about gentrification came about because my sister's partner asked me, you know, you know, if they should feel bad about, um, being a gentrifier.

And I started really thinking about this question and I don't- I don't think that I've like fully answered this. I think this is like a, you know, a moral question that- that goes beyond what- what the articles I've written, have tried to answer. But it- it... you know, when I asked that question, I asked... I respond to them and I was like, "What do you mean by this? Like what specifically, um, are you talking, what guilt do you carry? And like where does this come from?"

And trying to get it real hard, I- I noticed in our conversation, just the- what the word gentrification was doing and how it kind of confused the conversation because we were talking about so many different things. And that's really what led me to write my article. And- and I- I have a really strong feeling that, um, as- as an individual, uh, you know, you don't... you can't use your- just your own experiences, which is why I think I turned to- to economic literature and to, um, to sociological literature and political science literature that has, uh, uh, worked to aggregate a lot of information so it's not just my own biases playing.

I think this actually is uh, a great place to flag that there's actually one study that shows that, uh, people who are urban, um, students of gentrification often live in

gentrifying neighborhoods themselves and so there's like a massive bias there in terms of, um, how they view their own cities.

And so anyway, my- my point there is just that, I think it's really important I have these questions I'm being asked, but like understanding that the context that I live in is very particular and I'm trying to talk about housing markets and labor markets in a country of 330 million people. And, um, you know, I think when you have both of those things where my idea generation often happens and these conversations that I see happening through... when I- when I talk to sources or I talk to friends and family and then turning then after I've tried to answer that question, um, in that context towards how the literature I've tried to answer that question, I think is- is the way that you're able to walk that line.

And I also am like, I feel like pretty lucky being at- a- at Vox where we're a newsroom where I'm able to take that space and time to be able to do that. So I think it's like, um, you know, a lucky thing that I'm able to do. Um, but you know, other articles themselves have come out of that space like, you know, I had a friend who was buying a house and they were so convinced that it was a bubble and then they turned to me and said, "I don't even know what a bubble is." And then I was like, "Actually that's like a really weird question."

And so I went to go try to answer that. And so I think, um, you know, um, often the housing beat is one where even if you aren't talking about it, um, in terms of housing, people are talking about all the time when they're talking about how they want to move somewhere when they- when they grow up, about where they want to go, when they have children, about what makes up a good neighborhood, about where they go to have, um, uh, uh, fun, uh, with their friends i- in different communities. And so I think that, um, the way that I approached this work is often just, um, really thinking about the questions my friends and family and people online and sources, et cetera, are talking about um, in a human aspect and then turning to the literature to help me explain that, um, with actual data at hand.

**CG:** Jerusalem Demsas, policy reporter, Vox. Thank you so much.

**JD:** Thank you for having me.

**CG:** And that's our show for this week. You can find links to Jerusalem's articles about gentrification and housing in the show notes for this episode. I highly recommend them. The New Bazaar is a production of Bazaar Audio from me and executive producer extraordinaire, Aimee Keane. Adriene Lily is our wonderful sound engineer. And this fantabulous theme music you're listening to is by Scott Lane and DJ Harrison of Subflora Studio.

Please follow or subscribe to The New Bazaar on your app of choice. And if you did enjoy today's show, leave us a review or tell a friend. That really is how people find out about the podcast, which ensures that Aimee and I can keep making it. If you want to get in touch, I'm on Twitter as @CardiffGarcia or you can email us at



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