



Conversation with Yuliya Panfil

Ashley Hopkinson

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Ashley Hopkinson: Can you introduce yourself and tell us about your background, your role and how you came to New America and the Future of Land and Housing Program?

Yuliya Panfil: I'm the director of the Future of Land and Housing program at the think tank New America. My journey here was pretty circuitous. I was a journalist coming out of journalism school, and I was reporting on a lot of the issues that now I write about from the perspective of a researcher and a policy person.

After a career in journalism, I moved into policy work. I was doing mostly foreign policy and international development, and I was really focused on land tenure and property rights abroad in the developing world and working on things like land insecurity.

When I transitioned to New America almost six years ago and began working on land and housing rights domestically, I was surprised to find that a lot of the housing issues that I was working on in the context of sub-Saharan Africa were just as salient here domestically, even if they were presenting themselves a little bit differently.

For the last five and a half years, I've been running this think tank program that really focuses on why and how people lose their access to their land and their housing, what that means, and what we can do about it.

Ashley Hopkinson: What do you think sets your work apart from a lot of the other work happening in housing?

Yuliya Panfil: There are two things that set our work apart — and there are other organizations that do work on these streams. But the two niches that we really focus on are improving the data infrastructure around housing loss, and looking at climate change as a (driver of housing insecurity).

I don't know if you've ever covered city council meetings as a reporter. You go to a city council meeting, and the city council has a very accurate up-to-date, rundown of crime. They can just recite crime stats to you. They can probably recite job stats to you: what is the unemployment rate in that county or that city? But if you ask a city council or a mayor or a governor or the federal government to tell you how many people experienced an eviction in America last year, they wouldn't be able to tell you that.

In our country, more than 10 million people a year lose their home for some reason, whether that's an eviction, a mortgage foreclosure, a natural disaster that they never get to rebuild from. But the federal government doesn't track much of any data on forced displacement. Most cities and counties have no idea how many people are losing their homes within their jurisdiction, when, why or how.

You can't really fix what you don't measure. Without actually knowing the scale of the problem, it's really difficult to put resources into fixing it.

We saw this really starkly during Covid, when there was this predicted eviction tsunami. Some organizations were putting out these shocking numbers, "20 million people are going to get evicted." On the other hand, we would have city leaders calling us saying, "We've received tens of millions of dollars of federal funding to use for eviction prevention, and we have no idea how to use it because we don't even know where this is happening."

A lot of our work focuses on improving the transparency and data infrastructure around evictions and foreclosures, and even just starting to track less visible forms of housing loss like heirs' property, for example. That's one way in which our work is a little bit unique. The other is that we are increasingly looking at the intersection between climate change and housing security.

Estimates vary, but by 2100, some estimates predict that 50 million Americans are going to have to move because of climate impacts. Right now, the current systems that the government has for dealing with that displacement, or helping to relocate people, are just woefully inadequate.

Over the last 50 years, the federal government has helped to relocate 50,000 people because of flooding and other climate impacts. We're looking at 50 million people in about that amount of time. Receiving cities — places that these climate migrants are going to move to — aren't prepared for these population inflows.

What's going to happen with the people who are already there? Duluth, Minnesota, is billing itself as "climate-proof Duluth," but their housing vacancy rate is only 2%. Where are they going to accommodate all these people who are going to be presumably moving there?

We see this as a really major, macro driver of housing insecurity from a lot of different dimensions that right now the federal government, local governments, and communities are not really thinking about. We're doing a lot of research and advocacy work, trying to elevate this issue and trying to help municipalities take advantage of existing funding paths to start positioning themselves and start planning for these population movements in different ways.

Ashley Hopkinson: It sounds like you guys are working in the bucket of what has happened to create displacement and then also what has the potential to happen, and then the intersections too with climate. I live in New Orleans, it's very palpable here. But I don't know that the conversation is as broad as it should be. If you live in a place that is challenged by weather patterns, it becomes a more urgent conversation, depending on where you might live in the U.S.

Yuliya Panfil: Your comment about New Orleans reminded me, and it's a big aspect of what we work on. Housing insecurity already has a dramatic racial aspect. The racial homeownership gap is higher now than at any point since before it was legal for African-Americans to own property. Housing insecurity has huge racial dimensions, and climate-related housing insecurity is no different.

There's really stark research after Hurricane Katrina that shows that white families, and also white neighborhoods, recovered and actually got wealthier, and black neighborhoods never recovered and had a huge population outflow. And that has a lot to do with the ability to access FEMA aid and rebuilding assistance.

It is really important in this whole conversation to look at how these major drivers like climate change serve to perpetuate and snowball these existing disparities.

Ashley Hopkinson: What else do you think we're missing in the conversation about housing, maybe specifically as it relates to our economic systems? What are we not talking enough about?

Yuliya Panfil: That's a really great question. Coming from a policy space, we're all so siloed, and we see all of our issues as our separate lanes because we have different federal agencies that deal with housing versus labor versus education versus care versus whatever. They all have their own legal systems, they all have their own players. But for the typical family, they don't see those divisions. It's all part of the same wallet.

One thing that is really being missed is the way in which ballooning costs serve to reduce housing security, even where somebody's rent isn't necessarily going up, and how these different kinds of major expenditures interact.

I'll give you a really specific example because I know that's a little bit vague. There's a really influential study that came out from the Eviction Lab and the Census Bureau in the fall that found for the first time that across America, the single group that is most likely to experience an eviction across race, across gender, economic status, age, are babies and toddlers. That's the group that has the highest eviction rate in the country, and by extension their parents or caretakers.

New America has a sister program called the Better Life Lab that looks at care issues. We started looking at why — and one of the major reasons we hypothesize is that the cost of childcare is so incredibly high that families with small kids who aren't in school yet, who can't go to public school yet, are basically forced to choose between paying for care and paying the rent.

In something like half of the U.S., the cost of toddler care is more than in-state college tuition. If you think about the average rental, the cost of rent is now above \$2,000 a month. The cost of childcare is right around the same. For single parents of infants and toddlers, childcare can eat up anywhere from 50% to 75% of their income.

So it doesn't even matter if the rent is cheap. It's all the same wallet. On the other hand, they're sort of dealing with these disparate agencies, instead of having some sort of wraparound support that looks at the whole person and their full economic status to understand, "Okay, you don't qualify for a housing voucher, but if your childcare costs are eating up 80% of your income, then you still need assistance."

Ashley Hopkinson: You end up in that margin where you've lost housing, but even the city doesn't know that you've lost housing, because they're not counting it. I feel like when we talk about well-being as it relates to economics, all this interdependency becomes glaringly obvious, it's the thing you can't ignore. Do you know of any programs where you really see this intersectionality at work in a way that's moving the needle a little bit further?

Yuliya Panfil: I don't know of any programs specifically. It's hard for all those structural reasons because you have a housing program that's staffed with housing people, an education program staffed with education people. What New America has done is pulled together a bunch of programs into a cluster called Family Economic Security. Basically, all the programs that touch family economic

security from different angles are now together. They're sort of a mechanism for us to collaborate and share knowledge.

In the care program, we are collaborating on some research to tease out this link: does what we're hypothesizing seem to make sense, does the data actually bear it out? I think it starts there, and initiatives like yours are so critical to tell that holistic story. It's not just a housing problem. It's not just a care problem. It's not just an education problem. It's all of it together in the ways that they interact. If you don't have care, you can't go to work. If you can't go to work, you can't pay the rent. It's complicated, but it's also not that complicated.

Ashley Hopkinson: What is an insight from this work that you think someone can learn something from? What has come to the surface for you as a takeaway from doing work within housing/land?

Yuliya Panfil: This is a really simple insight, but it's amazing how often it gets lost: People know what they need, and sometimes it's best to just ask them. I saw this from my land rights work, going to villages in Burkina Faso or Tanzania and asking people about land insecurity, and I see it now in my housing and security work.

Often, we have experts who try to prescribe these solutions based on their lofty opinions. They devise these really complicated mechanisms to deliver to beneficiaries what they think beneficiaries need, when sometimes people just need money. The whole movement to give directly and give people money: that is often the best way to help people.

We saw that during Covid – and this is something that really frustrates me. The shock to the system unlocked this massive stimulus. And this was during the Trump administration, right? Suddenly there were child tax credits, there was rental assistance, and we saw a glaring reduction in the child poverty rate. Millions and millions of people were lifted out of poverty. And then Covid ended and all of that ended, and now everyone's back in poverty. It's like, "Great, we discovered this thing that works. Let's get rid of it."

Ashley Hopkinson: What do you think is one of the challenges you face in this work, and how do you manage it? In the future of land and housing program, particularly the “future” part? The idea of transforming the economic system we have is a little controversial. So working within transformation and looking ahead, what have you found to be challenging? And then the flip side of that: What has been a glimmer of hope for you in doing this kind of work?

Yuliya Panfil: Oh, man. Where to start? You've kind of put your finger on it. It reminds me of that old saying: if you put a frog in a big tub of cold water, and then you put it on the stove and you gradually heat it up, the frog will just sit there until it's boiled. But if you drop a frog into boiling water, it'll jump out. I kind of feel like we're in that kind of slowly heating-up situation.

We're in this system. It's breaking apart at the seams. College is too expensive. Some colleges have hit \$100,000. Housing is clearly too expensive. Child care is too expensive, and families are kind of making do. They're doubling up. They're living in smaller places. They're foregoing certain needs. But without that shock to the system, it's really hard to step out of it and say, "This isn't working. We need to overhaul this."

I think Covid was that shock to the system — so we did that. It actually gave me optimism. But then it just went back to the way it was. So, the two things that do give me optimism are, one, I do think that there are more and more policymakers and sort of leading thinkers who are coming around to this view that the system isn't working, as opposed to “let's make some fixes around the edges.” More of “we need to step back and really rethink what life looks like for American families.”

The second is (reducing red tape). There's a program at New America that's doing amazing work on this called the New Practice Lab. It's becoming easier for people who are entitled to benefits to claim them. In addition to there being not enough money to go around, there was so much money being left on the table, because the eligibility requirements for accessing everything from SNAP to HUD vouchers are just so arcane and bureaucratic that so many families who would be eligible for aid don't get it.

I do think that there's a big movement within the federal government and in state governments to reduce the friction, and make it easier for people to apply for the benefits they're entitled to. So that's one glimmer of hope. I think that moving forward, there will be less money left on the table.

Ashley Hopkinson: How do you feel like you're working towards systems change? Do you feel it in the research? Do you feel it in convening people? Do you feel it more in the policy work? How do you see the organization?

Yuliya Panfil: Yes, we do research. Yes, we do policy work. But New America's strength, and where I think we can really make a difference, is that we're good at putting forward large frameworks that reorganize how people think about our issues.

Within the housing space, for example, we've been advocating that if we care about reducing housing insecurity and getting a handle on the housing crisis, just like we have a national unemployment rate, we should have a national housing loss rate. That should be a metric that is regularly tracked, that the

president talks about in their State of the Union address, that politicians' careers live and die by, that is just as salient as the unemployment rate. I would argue that a house is more important than a job, or equally as important. That's where I really see New America shining.

Back to the New Practice Lab: they have been really pioneering in this idea that a policy is only as good as its implementation. So much of the focus in Washington is around passing policy, and once the policy is passed, that's it. The work is done. But the work just begins when a policy is passed. The New Practice Lab's fanatical focus on delivery is really crucial.

Ashley Hopkinson: What do you think leaders and decisionmakers in this space can do to help to advance progress when it comes to housing?

Yuliya Panfil: I am a big believer that improving our understanding of how housing insecurity and housing loss occurs can go such a long way in targeting solutions. I think that that's a bipartisan issue, because from a resource perspective, if you've got a city where the overall eviction rate is 7%, but you've got certain neighborhoods where the eviction rate is 25% and certain neighborhoods where the eviction rate is 2%, wouldn't you rather know those three or four neighborhoods that you can just target and blast with resources rather than trying to canvas an entire city?

From that perspective, in housing, it was just really shocking to me coming out of the international space (and discover) how little we understand about displacement in our own country. That involves policy change, but it also involves resourcing and staffing. Local housing departments, local planning departments, local courts are so understaffed and so strapped that without a mandate to do this work, it doesn't get done.

I think that providing more resources and tools to be able to track and analyze and understand what's happening on the ground will translate into more efficient intervention, and ultimately keeping more people housed.

Ashley Hopkinson: That's a good point. Understanding what happens, what's underneath the surface, what's at the root. Given the right support — and when I say right support, I mean the people are there, the money is there — what would you like to see prioritized? What initiatives would you like to see grow?

Yuliya Panfil: I would like to see just a smarter and more nuanced analysis of why people are housing insecure, and then solutions that are tailored to that. Because it varies so much.

We hear all this rhetoric around “build, build, build.” The answer is that there's not enough supply of housing, so we just need to build more housing.

That's true in some places. That's true in California, for example. But first of all, there are zoning regulations that don't allow you to build, build, build in most places. So, it's not really helpful to shout “build, build, build.” What we actually need is a national zoning map that shows us where zoning needs to be updated to allow us to build, build, build.

In other places there's plenty of housing stock. It's just dilapidated, so it's not “build.” It's “renovate.” In other places there's housing stock, but it's too expensive.

We're bringing a sledgehammer when we should be bringing a chisel to these issues. And I think more resources would allow us to bring a little bit more of a chisel.

Also, really looking at the whole person. In my ideal world, somebody could come up to a single window, a single point of entry, and be assessed holistically for why they are struggling financially, emotionally, physically, whatever. And then that person behind the window routes it to the relevant agencies and works behind the scenes. It's almost a navigator to get that person and their family the help that they need, instead of leaving it up to people who are already at their wits' end. They're already running around to 100 different agencies trying to figure out up from down.

You have all these novices who are learning the system for the very first time. You could just have one expert who knows the system. It's going to be 100 times more efficient.

Ashley Hopkinson: We have a very robust conversation happening now around housing. I think a big part of the whole wellbeing economics framework is dignity, so everybody has enough for some comfort and safety, and then justice being at the heart of the economy.

With all the conversations happening – I imagine you're in a lot of them – what will it take to get past talking about how bad housing is in America? What does it take to advance past “we know it's bad”? We do. A lot of people know it's bad. Even in wealthy areas, you can ask people, and they report they're aware that a lot of people are struggling.

Yuliya Panfil: I think that a lot of it has to do with political reform. Our two-party system and our broken Congress does not allow for truly innovative thinking and coalition-building around interesting ideas that can push the conversation forward, because people just retreat into their two corners. It's not for a lack of examples.

There are examples all over the world of social housing. All over Europe, housing is high quality, and it's inexpensive, and it's totally kind of acceptable and routine for people to live in public housing. That's kind of the way it is. And housing costs are not burdensome.

We need a normalization that housing is a fundamental human right, that shelter is at the bottom of Maslow's hierarchy of needs, and that it's non-negotiable. And it's unacceptable that the national average eviction rate is something like 6% across the country. You can't have a country where 1 out of 13 people is losing their home every year. It's just not acceptable. Once we come to that kind of basic realization, then I think the shift in thinking will happen.

Ashley Hopkinson is an award-winning journalist, newsroom entrepreneur and leader dedicated to excellent storytelling and mission-driven media. She currently manages the Solutions Insights Lab, an initiative of the Solutions Journalism Network. She is based in New Orleans, Louisiana.

** This conversation has been edited and condensed.*