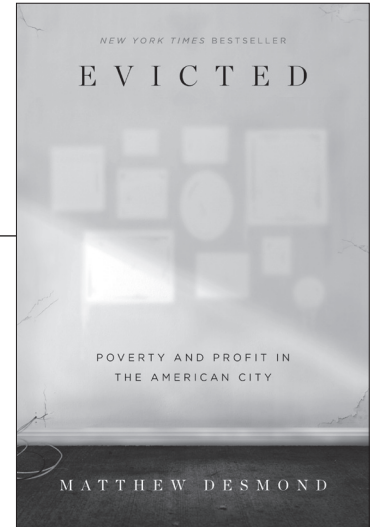




Evicted

Poverty and Profit in the American City

by *Matthew Desmond*



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“Evicted is that rare book that both enlightens and serves as an urgent call for action.” —*William Julius Wilson, Lewis P. and Linda L. Geysler University Professor, Harvard University, and author of When Work Disappears*

“This sensitive, achingly beautiful ethnography should refocus our understanding of poverty in America on the simple challenge of keeping a roof over your head.” —*Robert D. Putnam, Professor of Public Policy, Harvard, University and author of Bowling Alone and Our Kids*

• about the author •

MATTHEW DESMOND is the John L. Loeb Associate Professor of the Social Sciences at Harvard University and codirector of the Justice and Poverty Project. A former member of the Harvard Society of Fellows, he is the author of the award-winning book *On the Fireline*, coauthor of two books on race, and editor of a collection of studies on severe deprivation in America. His work has been supported by the Ford, Russell Sage, and National Science Foundations, and his writing has appeared in the *New York Times* and *Chicago Tribune*. In 2015, Desmond was awarded a MacArthur “Genius” grant.

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• about the book

In this groundbreaking book, Harvard sociologist and 2015 MacArthur “Genius” Award winner Matthew Desmond takes readers into the poorest neighborhoods of Milwaukee, where families spend most of their income on housing and where eviction has become routine—a vicious cycle that deepens our country’s vast inequality. Based on years of embedded fieldwork and painstakingly gathered data, *Evicted* transforms our understanding of extreme poverty and economic exploitation while providing fresh ideas for solving a devastating, uniquely American problem.

• chapter summaries

prologue: cold city

- On Milwaukee's near South Side in January 2008, the snowiest winter on record, 13-year-old Jori and his cousin threw snowballs at passing cars. A man chased the boys to Jori's house after his car was hit and broke down the apartment door. After finding out about the damage, the landlord evicted Arleen Bell and her sons, Jori and Jafaris.
- Arleen and her sons moved into a shelter known as the Lodge. They later moved from house to house. The first house was found "unfit for human habitation" and the next apartment was in the inner city, a haven for drug dealers.
- Arleen paid 88% of her \$628 per month welfare check in rent. The majority of poor renting families spend over half of their income on housing. One in four pays over 70% in rent and utilities.
- Landlords evict roughly 16,000 adults and children every year in Milwaukee—or about 40 people every day.
- Desmond writes, "We have failed to fully appreciate how deeply housing is implicated in the creation of poverty."

• part one: rent

chapter 1: the business of owning the city

- Sherrena Tarver rented her properties to poor and disadvantaged tenants. Most of the city's poor residents are excluded from homeownership and public housing, and rent in the private housing market.
- Sherrena gave Patrice Hinkston an eviction notice. Patrice and her three children moved in with her mother who lived in the bottom-floor unit.
- Nearly one in five poor renting families nationwide miss utility payments and receive disconnection notices. American families often reroute meters, pirating as much as \$6 billion worth of power every year.
- WE Energies in Milwaukee disconnects approximately 50,000 households each year for nonpayment. The city places a moratorium on disconnection during the cold winter months. Every year in Milwaukee, evictions spike in the summer and early fall, when families pay the utility company, and go down in November when the moratorium begins and families pay their landlords.
- Landlords can evict tenants at any time for not paying their rent or for other violations. Landlords are prohibited from retaliating against tenants who contact the Department of Neighborhood Services.
- Sherrena agreed to rent to Arleen Bell after a caseworker at a local social services agency agreed to pay the security deposit and first month's rent.

chapter 2: making rent

- Lamar, a disabled veteran, rented the lower level of a duplex. Sherrena waived his security deposit, believing he would be approved for Supplemental Security Income (SSI). Lamar paid \$550 in rent, and had \$78 remaining for the rest of the month.
- The unemployment rate in Milwaukee climbed into the double digits, with the black poverty rate at 28%, in 1980. By 1990, it had climbed to 42%. In the 1990s, Milwaukee became "the epicenter of the anti-welfare crusade," according to *New York Times* reporter Jason DeParle.
- Wisconsin Works (W-2) replaced Aid to Families with Dependent Children in 1997 and provided \$673 for beneficiaries who worked and \$628 for those who didn't or couldn't.
- Sherrena networked at the Milwaukee Real Estate Investors Networking Group (RING), and offered to be a "broker to black Milwaukee."
- The number of people primarily employed as property managers has more than quadrupled since 1970.

chapter 3: hot water

- College Mobile Home Park was situated on the far South Side of the city where poor white folks lived. The park's owner, Tobin Charney, lived 70 miles away. In an average month, nearly 1/3 of the park's residents were behind on their rent.
- Milwaukee has a long history of racial and ethnic segregation. Amidst housing discrimination protests, a 1967 *New York Times* editorial declared Milwaukee "America's most segregated city."
- Milwaukee's Licenses Committee refused to renew Tobin's license to operate the trailer park, pointing to 70 code violations and 260 police calls.

chapter 4: a beautiful collection

- Tobin's lawyer submitted an addendum including ten steps Tobin could take in order to renew his license. Actions included evicting nuisance tenants, hiring an independent management company, and addressing property code violations.
- Tobin offered new tenants the "Handyman Special," giving away a mobile home for free but charging lot rent at the same rate his other tenants paid to rent a trailer. This allowed Tobin to shift responsibility for maintenance and created opportunity for profit when tenants were evicted or moved and could not afford the towing expenses.
- College Mobile Home Park's vacancy rate was below 4%. Tobin had little incentive to lower rent or forgive late payments because there was such a high demand for the cheapest housing.

chapter 5: thirteenth street

- At the time Arleen and her sons moved into the house on 13th Street, Arleen received state benefits for chronic depression. Arleen's son Jafaris was beginning to show signs of anger issues and learning disabilities at school. He also had frequent asthma attacks and required daily medication.
- Arleen rented a subsidized apartment when she was 19. She moved in with a friend and stayed in the private rental market for the next 20 years. In order to be eligible for a subsidized housing voucher, Arleen would have to repay the Housing Authority for leaving her subsidized apartment without notice.
- Three out of four families in America who qualify for assistance receive nothing. In Milwaukee, the list for rental assistance is frozen and in larger cities, the wait for public housing is counted in decades.
- Sherrena rented an upstairs unit to Trisha, a client of Belinda Hall—a representative payee responsible for handling finances of SSI beneficiaries found incapable of managing on their own. Belinda's client base was made up of those poor and disabled enough to receive SSI but not welcomed into public housing.
- Arleen struggled to pay for her sister's funeral. Sherrena loaned her \$320 and believed Arleen would receive assistance from the state or her extended family. Arleen, however, did not receive any help from her family and her welfare benefits were decreased after she missed an appointment.

chapter 6: rat hole

- Three generations of Hinkstons lived in one of Sherrena's rental properties at 18th and Wright. Before living in the "rat hole," the family lived in a five-bedroom house and Doreen received state-funded child support and SSI. Their landlord filed a five-day eviction notice after a building inspector, summoned following a neighborhood shooting and police investigation, issued repair orders.
- Doreen hired a plumber to repair a non-working bathtub, sink, and toilet. She withheld the charges from her rent and was threatened with eviction. Poor families like the Hinkstons are often compelled to accept substandard housing in the aftermath of eviction. For many landlords, evictions are cheaper than the cost of maintaining rental properties.
- Natasha discovered she was four months pregnant.

chapter 7: the sick

- Scott and Teddy met at a homeless shelter and decided to rent a trailer together. Scott's nursing license was revoked after he became addicted to painkillers and other opioids. Scott assisted Teddy with the cooking, cleaning, and shopping, and helped Teddy manage his partial paralysis.
- Lenny screened prospective park tenants through the Consolidated Court Automation Program. This process of screening prospective tenants, and reviewing their past evictions, felonies, criminal charges, and court cases creates a geography of advantage and disadvantage. This process affects what neighborhoods have good schools, where there is crime and gang activity, and which areas have a spirit of neighborliness.

chapter 8: christmas in room 400

- Sherrena decided to evict Arleen. At eviction court, Arleen agreed to voluntarily move out of the apartment before Sherrena called the sheriff.
- Unlike in criminal court, in civil court, poor people have no right to an attorney. Accordingly, in many housing courts around the country, 90% of landlords have attorneys and 90% of tenants do not.
- 70% of tenants summoned to Milwaukee's eviction court do not show up. Almost all tenants were summoned for missing rent payments.
- In a typical month in a Milwaukee eviction court, three in four people are black. Of those, three in four are women. One female renter in 17 is evicted through the court system each year, twice as often as men and nine times as often as women from the city's poorest white areas. Women from black neighborhoods make up 9% of Milwaukee's population and 30% of evicted tenants. Eviction is shaping the lives of poor black women, just as incarceration defines the lives of men from impoverished black neighborhoods.
- Money judgments stay on a tenant's credit report for ten years, preventing property purchases and damaging credit. Rent Recovery Service, a debt collection service, claims to help tenants get back on their financial feet while charging high interest rates.

part two: out

chapter 9: order some carryout

- Milwaukee has two existing programs for people facing eviction. Emergency Assistance, available to applicants at or below 115% of the poverty level who have dependent children, requires proof of a sudden loss of income. The Homeless Prevention Program also requires loss of income, and a current income that could cover future rents. The two programs support 950 families per year, the number of Milwaukee families evicted in six weeks.
- Milwaukee, like most American cities, does not have a tenants' union.
- Hispanic and African American neighborhoods were targeted by the subprime lending industry and people were lured into buying bad mortgages. Homeowners were encouraged to refinance under risky terms. Between 2007 and 2011, the average white family experienced an 11% reduction in wealth. The average black family lost 31% of their wealth and the average Hispanic family lost 44%.
- Eagle Moving and Storage employed 35 people and owned a fleet of vans and trucks. Eviction moves made up 40% of their business. It wasn't uncommon for a crew to evict someone they knew, and they often witnessed mental illness, extreme poverty, and sadness. If a person fell 90 days behind on their storage bill, which was 70% of people, Eagle would discard the items.
- Landlords pay approximately \$600 to carry out an eviction that requires movers. A landlord has to contract with a bonded moving company, which requires a \$350 deposit, before activating the Sheriff's Office. The eviction requires court documents and a \$130 sheriff's fee.
- Lorraine dropped out of school in the 10th grade. She had two daughters. After her boyfriend died in prison, Lorraine said her "whole life fell into a hole and [she hasn't] been able to get out ever since." Lorraine paid 77% of her income in rent at the College Mobile Home Park. Lorraine did not have family she could ask for help, and her pastor believed her hardship was self-inflicted.

chapter 10: hypes for hire

- Inner-city landlords rely on two desperate and on-hand labor pools: tenants and jobless men. Quentin and Sherrena paid their workers by the task or by the day, typically \$6-10 per hour.

chapter 11: the 'hood is good

- Sherrena filed to evict Doreen after a social worker informed her that Doreen was withholding rent while looking for another residence.
- Housing vouchers, which allow tenants to pay 30% of their income in rent, make up only 6% of renter households in Milwaukee. For a landlord like Sherrena, the rent is virtually guaranteed.
- Sherrena could also charge voucher holders above market rate rent.
- The Department of Housing and Urban Development sets a Fair Market Rent (FMR)—the most a landlord can charge a family with a voucher. In disadvantaged neighborhoods, the FMR often exceeds market rent, bringing economic gains to landlords. Overcharging voucher holders costs Milwaukee taxpayers an additional \$3.6 million, the cost of providing vouchers to 588 families.
- Sherrena netted roughly \$10,000 a month on three dozen inner-city units filled with tenants at or below the poverty line.

chapter 12: disposable ties

- Crystal Mayberry, recently out of the foster care system, moved into Sherrena's rental property on 13th St. Crystal allowed Arleen and her boys to stay until they found another place to move.
- In the 1960s and 1970s, destitute families often relied on extended kin networks, swapping goods and services on a daily basis. This kept families afloat but did little to lift them out of poverty. Social service agencies began to limit kin dependence by reducing funds available to people who lived with relatives.
- In Milwaukee, instead of relying on kin, many poor families rely on acquaintances or strangers—"disposable ties"—to make ends meet. Disposable ties facilitate the flow of various resources, but the bonds are often brittle and fleeting. The strategy of forming, using, and burning disposable ties allows families caught in desperate situations to make it from one day to the next, but it also breeds instability and fosters misgivings among peers.

chapter 13: e-24

- Lorraine moved into her brother Beaker's trailer. She forgot about a welfare meeting, and her food stamps were cut off.
- Lenny was responsible for collecting rent from trailer park residents. He received a cash bonus from the park owner based on the amount of rent he collected.
- New management company Bieck Management fired Lenny and Susie. Trailer park owner Tobin Charney made an annual income of \$447,000 and belonged to the top 1% of income-earners. Most of his tenants belonged to the bottom 10%.

chapter 14: high tolerance

- Scott found an apartment through a friend in Narcotics Anonymous. He tried to follow the NA warning that addiction tightened its grip when a person was hungry, angry, lonely, or tired.
- In the past, renters opposed landlords and organized against evictions and unsanitary conditions, staging rent strikes and risking eviction, arrest, and beatings. The rent wars of the Roaring Twenties forced the New York legislature to impose rent controls, which are some of the country's strongest to this day.
- In the trailer park, a tenant's goal was to leave rather than invest in a home or neighborhood. Residents rarely raised a fuss about a neighbor's eviction, considering it to be an outcome of individual failure.
- People who live in distressed neighborhoods are more likely to help their neighbors pay bills, buy groceries, fix their cars, or lend a hand in other ways, compared to their peers in better-off areas. Support systems that arise organically in poor neighborhoods promote social interaction that

helps people make ends meet, but they also expose them to heavy doses of trauma and adversity, which dampens political efficacy. A community that clearly sees its own pain has a difficult time sensing its potential.

chapter 15: a nuisance

- Crystal called 911 after hearing a domestic disturbance upstairs. This subjected Sherrena to additional law enforcement costs because her property was designated a nuisance property. The nuisance property ordinance allows police to penalize landlords for their tenants' behavior.
- In white neighborhoods, 1 in 41 properties that could receive a nuisance citation do receive one. In black neighborhoods, 1 in 16 eligible properties receive a citation. The number of domestic violence incidents exceed the total number of all other kinds of assaults, disorderly conduct charges, and drug-related crimes combined.
- In 83% of cases, landlords who receive a nuisance citation for domestic violence either evict tenants or threaten to evict them for future police calls. This places domestic violence survivors in a difficult situation: they can call 911 and risk eviction or not call and risk more abuse.

chapter 16: ashes on snow

- Kamala's apartment at 18th and Wright, which she rented from Sherrena, caught fire. Kamala's eight-month-old daughter died in the fire. Kamala's father had either fled the burning building or left hours earlier, leaving his three sleeping granddaughters behind.
- Sherrena asked the fire inspector if she would have to pay back her tenants' rent and was informed that she did not have to refund Lamar or Kamala.

part three: after

chapter 17: this is america

- Arleen had three days to find an apartment in freezing cold weather. Carol agreed to rent to Arleen after Arleen offered to arrange a vendor payment with her W-2, automatically deducting her rent each month. Arleen moved her possessions into storage and secured a room at a shelter. When she contacted Carol, she learned that the apartment had been rented to somebody else.
- Crystal struggled with a number of mental and emotional health issues. She had been diagnosed with Bipolar Disorder, PTSD, Reactive Attachment Disorder, Borderline Intellectual Functioning, Neglect of a Child, Sexual Abuse of a Child as Victim and Emerging Personality Disorder Dynamics with Borderline Features. She had an IQ of 70 and was recommended for long-term mental health treatment and supportive assistance.

chapter 18: lobster on food stamps

- When a person receives SSI benefits, the individual is not allowed to have more than \$1,000 in the bank. Payments are cut until the money is spent, and SSI recipients see this as a disincentive to save.
- After Lorraine's food stamps were reinstated, she purchased lobster tails, shrimp, crab, salad and pie. Individuals like Lorraine live with so many compounded limitations that it is difficult to imagine the amount of good behavior or self-control that would allow them to lift themselves out of poverty. The distance between grinding poverty and even stable poverty can be so vast that those at the bottom have little hope of climbing out even if they pinch every penny.
- Lorraine's brother Beaker moved to a federally subsidized assisted-living facility for the elderly and disabled. Lorraine could not cover the \$1,000 in back rent that Beaker owed on his trailer, and she had already paid Eagle Moving \$1,000 in storage fees.
- Lorraine went to the Milwaukee branch of the Department of Housing and Urban Development and received the Multifamily Housing Inventory Report. After contacting the landlords of 40 apartments, she did not have luck on the private market and her public housing application was still being processed. Lorraine moved in with her neighbor, Ms. Betty.

chapter 19: little

- After helping his family move following an eviction, Ned was fired from his part-time construction job. Job loss can lead to eviction, but more often, dealing with the aftermath of an eviction leads to job loss.
- Landlords repeatedly turned away Pam because she had kids. She wondered what was keeping the family homeless—her drug conviction, Ned’s lack of proof of income, their eviction record, their poverty, or their children.
- In the late 1940s, landlords regularly turned away families with children and evicted pregnant tenants. When Congress passed the Fair Housing Act in 1968, it did not consider families with children a protected class, which led to discrimination and evictions. Some units charged children-damage deposits and monthly surcharges.
- In 1980, HUD found that only one in four rental units were available to families without restrictions. Eight years later, housing discrimination against children and families was outlawed but continued in practice. Families with children were turned away in as many as seven in ten housing searches.
- Arleen called on or applied for 82 apartments. She and her boys had 29 days left at the shelter.

chapter 20: nobody wants the north side

- Crystal befriended Vanetta at the Lodge shelter, and they decided to look for housing together.
- Before moving in with Crystal, Vanetta fell behind on her rent and received an eviction notice. Fearing her electricity would be shut off from unpaid utility bills and fearing Child Protective Services would take away her children, she participated in an armed robbery. After her plea hearing, she was fired from her job and evicted.
- Most Milwaukeeans believe their city is racially segregated by preference. But race-based housing discrimination is the main cause of segregation.
- Throughout the 18th and 19th centuries, America’s poor lived in cellars, attics, cattle sheds, and windowless rooms with multiple families. Some slums were cut off from basic municipal services and local wells. Rents continued to rise as conditions deteriorated and landlords could seize and sell tenants’ property to recover lost profit, which persisted into the 20th century.
- During the Great Migration, blacks were crowded into urban ghettos in Chicago, Philadelphia and Milwaukee, and depended on landlords for housing. Landlords had nothing to gain by improving their run-down houses.
- In 1930, the death rate for Milwaukee’s blacks was 60% higher than the citywide rate, in large part because of poor housing conditions. Policies blocked black families from homeownership. Over three centuries, systematic dispossession from the land created a semi-permanent black rental class and an artificially high demand for inner-city apartment units.

chapter 21: bigheaded boy

- Sherrena used the insurance money from Lamar and Kamala’s former apartment building to buy two new duplexes.
- Doreen’s apartment was in disrepair with a broken toilet and clogged sink. The house failed the tenants and the tenants failed the house. The family became lethargic and depressed. The children missed homework, and their grades dropped.
- Natasha gave birth to a baby boy, Malik Jr. The next day she swaddled her new baby and took him back to where her family was living in the rat hole.

chapter 22: if they give momma the punishment

- Vanetta’s daughter, Tembi, pulled the fire alarm in the Lodge and the family was forced to move. Vanetta and Crystal were approved for a run-down apartment after trying to rent 73 places.
- Crystal got into a fight, causing damage to the apartment. Vanetta paid for the damages and kicked Crystal out. She later received a call from Child Protective Services and suspected Crystal had notified them.

- A public defender represented Vanetta in court for her armed robbery charge. The public defender did not argue that she was waking up at 5 am every morning to look for housing, attend GED classes, and care for children. The judge imposed an 81-month sentence—15 months in prison and 66 on probation.
- Crystal was found ineligible for SSI, and her only source of income came from food stamps. She began selling sex to make ends meet.

chapter 23: the serenity club

- Scott worked to get his nursing license back. He was required to attend biweekly AA meetings, pay to have his urine tested at least once per week, and had to stay sober for five years.
- After four months of sobriety, Scott signed into the Milwaukee County Behavioral Services Division Access Clinic to see a psychiatrist for depression.
- Scott relapsed on heroin after learning that the AA and group therapy sessions he attended and the clean urine drops he had made did not count towards his nursing license.
- Scott borrowed \$150 from his mother and went to the 10th Street Methadone Clinic. Because he could not afford both methadone and rent, he checked into a shelter. After a year of treatment, costing over \$4,700, the county dropped his bill to \$35 a month, and he was offered subsidized housing. Two years and three months after losing his license, Scott started saving for the necessary lab tests.

chapter 24: can't win for losing

- Two months after her eviction, 89 prospective landlords had rejected Arleen. Her son Jori attended five different schools between the 7th and 8th grades.
- Finally, the 90th landlord Arleen contacted said yes. But shortly after moving into that apartment, Jori kicked his teacher, and a police officer followed him home. The landlord offered to refund the rent and security deposit if Arleen and her children moved out by the end of the week.
- Arleen and her sons moved in with Trisha, her boyfriend and his family. After a month and a half, Trisha and the other adults disappeared, and Arleen and her family moved into her sister's place. Arleen lost all of her possessions in storage. She missed three appointments, and her welfare case was closed.

epilogue: home and hope

- When people have a place to live, they become better parents, workers, and citizens. After Malik was born, Patrice and Doreen Hinkston moved to Tennessee. Patrice earned her GED and enrolled in community college.
- Every year, Americans are evicted from their homes by the millions.
- The likelihood of being laid off is roughly 15% higher for workers who have experienced an eviction. Housing Authorities count evictions and unpaid debt as strikes when reviewing applications—and so the rent-burdened and evicted are systematically denied assistance.
- Families who are evicted experience 20% higher levels of material hardship in the year after an eviction than similar families who were not evicted.
- Eviction is a cause, not just a condition, of poverty. Eviction's fallout can lead to loss of a home and possessions, loss of employment, being stamped with an eviction record and being denied government housing assistance, relocation to housing in poor and dangerous neighborhoods, increased material hardship, homelessness, depression, and illness.
- In Milwaukee, renters whose previous move was involuntary are 25% more likely to experience long-term housing problems.
- One in two recently evicted mothers report multiple symptoms of clinical depression. Between 2005–2010, suicides attributed to evictions and foreclosures doubled.
- Solutions depend on a single question: do we believe that the right to a decent home is part of what it means to be an American?

- Today the federally funded Housing Choice Voucher Program helps 2.1 million households. An additional 1.2 million families live in public housing. Rental assistance programs lift roughly 2.8 million people out of poverty every year. But those who receive housing assistance account for the lucky minority of qualified poor families. The unlucky majority receive nothing.
- One in five of all renting families in the country spend half of their income on housing.
- In many housing courts, 90% of landlords are represented by attorneys and 90% of tenants are not. Establishing public-funded legal services for families in housing court would be a cost-effective measure that would prevent homelessness and decrease evictions.
- In 1963, in *Gideon v. Wainwright*, the Supreme Court established the right to counsel for indigent defendants in criminal cases on grounds that a fair trial was impossible without a lawyer.
- In the South Bronx from 2005-2008, one program provided more than 1,300 families legal assistance and prevented eviction in 86% of cases. The program cost \$450,000 but saved New York City more than \$700,000 in estimated shelter costs alone.
- Exploitation is a word that has been scrubbed out of the poverty debate. Most of the 12 million Americans who take out high-interest payday loans do so not to buy luxury items or cover unexpected expenses but to buy food, pay rent, or meet regular expenses. Many low-income working families dedicate some or all of their Earned Income Tax Credit to pay back rent in the month of February, contributing to the lowest monthly rates of eviction.
- A universal voucher program would change the face of poverty: evictions would plummet, homelessness would almost disappear, low-income tenants would have more income to spend on other expenses, and low-income individuals and families would have more stability.
- Expanding housing vouchers without stabilizing rent would be asking taxpayers to subsidize landlords' profits. Economists have argued that the current voucher program could be expanded to serve all poor families in America without additional spending if we prevent overcharging and make the program more efficient.
- In 2008, federal expenditures for direct housing assistance totaled less than \$40.2 billion. Homeowner tax benefits exceeded \$171 billion. Every year, what the nation spends on homeowner tax benefits far outpaces that which is spent on direct housing assistance to the needy. Most of those tax benefits go to families with six-figure incomes.

— about this project

- While Desmond was in college, the bank foreclosed on his parents' home where he spent his childhood. Desmond later lived in Tobin's trailer park for four months after reading about the possible eviction of the park's tenants. Most of the time he did not have hot water. He later moved into a rooming house managed by Sherrera and Quentin.
- Desmond's approach to ethnography was to allow peoples' lives to mold his as fully and genuinely as possible and to intervene as little as possible. As a white person, he was afforded special privileges and was not uniquely exposed to threats, but rather uniquely shielded from them.
- Most accounts explain inequality in one of two ways: structural forces seemingly beyond our control or individual deficiencies from cultural practices.
- Why have we documented how the poor make ends meet without asking why their bills are so high or where their money flows? Poverty is a relationship involving poor and rich people alike.
- Poverty researchers focus narrowly on public housing or other housing policies; but the private rental market, where the vast majority of poor people live, consumes most of their income.
- Desmond conducted the Milwaukee Area Renters Study (MARS) from 2009 to 2011, an original survey of over 1,000 renters that collected new data on housing, residential mobility, eviction, and urban poverty. The study found that one in eight Milwaukee renters experienced at least one forced move.
- MARS data linked eviction to heightened residential instability, substandard housing, declines in neighborhood quality, and job loss.

- Almost half of all formal, court-ordered evictions in Milwaukee from 2003 to 2013 took place in predominantly black neighborhoods. Women were twice as likely to be evicted as men. The presence of children in the household almost tripled a tenant's odds of receiving an eviction judgment.
- Combined data sources have shown that problems endemic to poverty—residential instability, severe deprivation, concentrated neighborhood disadvantage, health disparities, and joblessness—stem from the lack of affordable housing in our cities.
- Desmond chose to focus the book on Milwaukee because it is a fairly typical midsize metropolitan area with a fairly typical socioeconomic profile and housing market. It also has renter protections representing the experiences of other midsize cities like Indianapolis, Minneapolis, Baltimore, St. Louis, and Cincinnati. These cities do not represent the biggest successes like New York City and San Francisco or the biggest failures like Detroit and Newark.

• pre-reading assignment

Write an op-ed for your local newspaper, outlining the impact of eviction and homelessness on individuals and on families. Include your personal definition of the meaning of “home” and the importance of stable housing. Propose a solution to this problem.

• guided reading and discussion questions

1. Why was Arleen evicted from her apartment on Milwaukee's near South Side? Were you surprised that her landlord made the decision to evict the family after the apartment door was damaged? Arleen later found an apartment where the rent, not including utilities, was 88% of her welfare check. How might a family like Arleen's manage to cover rent, utilities, and all other expenses on such a small income? What kind of sacrifices do you think families in this situation must make in order to make ends meet?
2. Tenants are often given two options while being evicted from their residence—their possessions can be loaded into a truck and checked into bonded storage or movers can pile their belongings onto the sidewalk. What challenges and consequences may a tenant or family face when experiencing one of these two scenarios? If you were suddenly faced with the decision to move or store your possessions, which option would you choose?
3. Sherrena Tarver claimed to have found her calling as an inner-city entrepreneur, stating “The 'hood is good. There's a lot of money there” (page 152). How did Sherrena profit from being a landlord in poor communities? Do you think her profits were justified? What responsibilities do landlords have when renting out their property? What risks do they take? Do you sympathize with Sherrena? Why or why not?
4. In Milwaukee, evictions spike in the summer and early fall and dip in November when the moratorium on winter utility disconnections begins. When tenants are unable to pay both the rent and the utilities, how might they make a decision about which expense to pay first? If you were forced to choose between paying rent or heat, which would you choose?
5. In an average month at the College Mobile Home Park, nearly 1/3 of tenants were behind on their rent. Why did park landlord Tobin Charney select a handful of tenants to evict each month? How did some tenants escape eviction? Tobin lived 70 miles away from the trailer park he owned. How might this kind of distance benefit a landlord? What problems might it create?
6. How did Tobin benefit from offering his tenants the “Handyman Special” (page 46)—giving families their trailers for free but charging them for lot rent? Why might tenants see this as a better deal than paying the equivalent in rent? How did the high demand for low-cost housing impact Tobin's decisions about whether or not to repair property or forgive late payments? What incentives could be put in place to motivate landlords to maintain their properties? What risks do tenants take when filing a report with a building inspector?
7. Many Americans still believe that the typical low-income family lives in public housing. But only one in four families who qualify for housing assistance receive it. What challenges did Arleen face when trying to get approved for subsidized housing? Assistance programs in Milwaukee

either require that tenants have dependent children or have experienced a sudden loss of income. How do these services assist people experiencing short-term crises but not those facing more serious long-term poverty? Are there other forms of housing assistance available to low-income individuals and families?

8. How does the process of screening tenants lead to a “geography of advantage and disadvantage” (page 89)? How can landlord decisions impact neighborhood characteristics like schools, crime rates, and levels of civic engagement? How can a criminal background or history of past evictions impact a person’s ability to rent property? Do you think a tenant should have to disclose this information? Why or why not?
9. Why do you think landlords like Sherrena rely so heavily on hiring tenants and jobless men to maintain their property? Do you think this affects the employment prospects for people in the neighborhood?
10. What benefits do landlords like Sherrena receive when they rent to tenants who have housing vouchers? Why do some tenants who spend more than 30% of their income on housing receive assistance while others do not? How do landlords like Sherrena and Tobin benefit financially from the Fair Market Rent set by the Department of Housing and Urban Development? How does this program bring large gains to landlords? How does it prevent gains in racial and economic integration?
11. Why do you think Crystal made the decision to let Arleen and her sons stay until they found another residence? How do tenants like Crystal and Arleen rely on friends and extended kin networks to get by? Does this do anything to lift them out of poverty or distress?
12. Desmond writes, “No one thought the poor more undeserving than the poor themselves” (page 180). How do you see this attitude reflected in residents of the trailer park? Do you see it reflected in Arleen’s actions?
13. What motivated Crystal to call 911 after hearing a domestic disturbance upstairs? How did this strain her relationship with her landlord, Sherrena? What risks do landlords incur once their property becomes a designated nuisance? Should landlords be penalized for their tenants’ behavior? Why or why not?
14. Crystal was diagnosed with a wide range of mental illnesses. What struggles did Crystal face throughout her search for stable housing? How might mental illness present additional challenges to a person already living in poverty? How might mental illness contribute to a person’s history of eviction? What protections do people with mental illnesses have?
15. Why do you think Lorraine chose to spend all of her food stamps on expensive food like lobster and king crab? What personal reaction did you have to her decision? Do you agree with Pastor Daryl that Lorraine is careless with her money because she is operating under a “poverty mentality”? Why might it be difficult for Lorraine to lift herself out of poverty by practicing good behavior or self-control? What options do you believe Lorraine has?
16. Landlords repeatedly turned down Pam and Ned’s rental applications because they have children. Why? Do you think families with children should receive any protection when seeking housing? Why do you think families with children were not considered a protected class when Congress passed the Fair Housing Act in 1968? Do you think it is fair for landlords to charge tenants with children monthly surcharges and children-damage deposits? Why or why not?
17. Why did Doreen choose not to call Sherrena when the house was in desperate need of repair? Do you agree that “The house failed the tenants, and the tenants failed the house” (page 256)? What effects does living in a home that is not decent or functional have on a person’s psychological and emotional health?
18. Why did Vanetta participate in an armed robbery? Do you think the 81-month sentence Vanetta received was too harsh? Why or why not? What challenges do you think Vanetta will face while serving a 15-month prison sentence? What challenges will she face while serving 66 months on parole? Why do you think Vanetta’s public defender failed to mention that she was attending GED classes, providing childcare, and looking for housing every morning? How might that information have impacted her sentencing?
19. What challenges did Scott face while maintaining his sobriety? Do you think the process for Scott to get his nursing license back was reasonable? Why or why not? What relief did Scott receive after receiving subsidized housing and county-subsidized methadone treatment?

20. Arleen received 89 negative responses and one positive from prospective landlords. What impact did this have on her children, Jori and Jafaris? How do children expose families to eviction rather than shield them from it? What happened to Arleen when she was evicted from her apartment? After losing her possessions in storage and having her welfare case closed, what options did Arleen have?
21. If you were unexpectedly evicted from your home, what would the fallout be? How would this impact your education, employment, and relationships? How might a sudden change like eviction affect your physical and mental well-being?
22. Why do you think 90% of landlords are represented by attorneys in housing courts while 90% of tenants are not? What would you do if you were facing eviction and in need of legal assistance? Do you think attorneys should be provided to low-income tenants at no cost?
23. Why did Desmond believe it was important to live in the Milwaukee communities most affected by eviction? How did his presence impact the lives of his neighbors? How was his personal experience different from the experiences of the people he interviewed?
24. Why do you think there is so much research on public housing and other housing policies but very little research on the private rental market? What solutions to the lack of affordable housing does Desmond propose? Do you have other ideas for how this issue could be addressed in your community?

→ topics for further discussion

1. Desmond writes, “If incarceration had come to define the lives of men from impoverished black neighborhoods, eviction was shaping the lives of women. Poor black men were locked up. Poor black women were locked out” (page 98). How is eviction shaping the lives of black women today? What are some of the parallels between incarceration and eviction?
2. What are some of the differences between a voluntary move and an involuntary move? How might an involuntary move contribute to long-term housing problems? How might it affect employment? How can eviction lead people to lose their jobs?
3. Desmond asks, “Do we believe that the right to a decent home is part of what it means to be an American?” (page 300). Do you think that decent, affordable housing should be a basic right for every American citizen? Why or why not?
4. Desmond writes, “Exploitation. Now, there’s a word that has been scrubbed out of the poverty debate” (page 305). What are some of the industries that benefit from impoverished communities and inner-city neighborhoods? Why do many poor areas present lucrative business opportunities? Do you think that managing evictions should be a for-profit industry? Why or why not? How do companies like Eagle Moving and Storage benefit from evictions? 70% of the moves Eagle stored following eviction became delinquent and were discarded. Do you think tenants should have protections when facing acute poverty following eviction?
5. Besides affecting an individual family, what are the consequences of evictions for schools and communities? How can a single eviction destabilize multiple blocks in one neighborhood?
6. Desmond writes, “Poverty was a relationship, I thought, involving poor and rich people alike” (page 317). How should we be examining the rich and their role in creating and maintaining poverty? What are some of the ways that landlords profit from their tenants? What is your opinion of Tobin, who belonged to the top 1% of income-owners while his tenants belonged to the bottom 10%?
7. Do you agree or disagree with Desmond’s views on home? “The home is the center of life—a refuge from the grind of work, pressure of school, menace of the streets, a place to be ourselves. Home is the wellspring of personhood, where our identity takes root; where civic life begins; America is supposed to be a place where you can better yourself, your family, and your community” (page 293). How does unstable housing prevent attainment of this kind of life?
8. How is extreme poverty different from stable poverty? How do people in both situations endure a crisis like eviction or loss of employment?
9. What are some of the similarities between having a criminal record and having an eviction record? What benefits might an individual with a record be blocked from receiving?

10. What is the best way to address the affordable housing crisis: through government policies, market mechanisms, church initiatives, or something else?

• activities

1. Weigh the positives and negatives of renting in the private housing market versus renting in the subsidized housing market. Look at local rental listings in your area to determine the real costs of renting in both markets.
2. Research the federal government's Housing Choice Voucher Program. Who is this program designed to support? How many households benefit from this program? Why do you think Desmond advocates for stabilizing rents before expanding a universal voucher program? How could a housing voucher program be structured to be more efficient?
3. Many tenants summoned to eviction court don't show up, and only one in six families facing eviction have another residence lined up. Research one publicly-funded legal service for families in housing court. Was the program proven to be a cost-effective service? Why or why not? What other support services could decrease the rate of evictions in major American cities?
4. Research an existing tenants' union in a major American city. How did it form? Has it been challenged? If yes, by whom? How has it supported tenants living at or below the poverty level? Does your city have a tenants' union? If not, what are some of the reasons why?
5. Visit Matthew Desmond's website, justshelter.org. What resources are available in your community or state? Read the profiles featured in the "Stories" section. What similarities do these stories share with the stories in *Evicted*?
6. Interview a landlord in your community. What is his or her job like? What are the biggest challenges facing landlords today? How do laws help or prevent landlords from offering decent, affordable housing to low-income families?

• online resources

- justshelter.org — Just Shelter was founded by Matthew Desmond and Tessa Lowinske Desmond to raise awareness of the human cost of the lack of affordable housing in America and to amplify the work of community organizations working to preserve affordable housing, prevent eviction, and reduce family homelessness
- evictedbook.com — Featuring information about Matthew Desmond, media and interviews, eviction photos, and upcoming author events
- scholar.harvard.edu/mdesmond — Publications by Matthew Desmond, current research projects, and information about the Milwaukee Area Renters Study (MARS)
- "Kicked Out in America!" — *The New York Book Review of Evicted*
- *The Diane Rehm Show* — radio interview with Matthew Desmond and Vanetta
- "Having Kids Makes You More Likely to Be Evicted" — *Mother Jones* article about *Evicted*
- "A Harvard Sociologist on Watching Families Lose Their Homes" — *The New York Times* book review of *Evicted*
- "Black Women Evicted at Higher Rates" — *National Public Radio* interview with Matthew Desmond, February 2010
- nlihc.org — The National Low Income Housing Coalition is dedicated solely to achieving socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes
- nhlp.org — The National Housing Law Project (NHLP) is a nonprofit national housing and legal advocacy center established in 1968
- urban.org — The Urban Institute's mission is to open minds, shape decisions, and offer solutions through economic and social policy research
- civilrighttocounsel.org — The National Coalition for a Civil Right to Counsel's mission is to

encourage, support, and coordinate advocacy to expand recognition and implementation of a right to counsel for low-income people in civil cases that involve basic human needs

• Other Titles of Interest

\$2.00 a Day: Living on Almost Nothing in America by Kathryn J. Edin and H. Luke Shaefer
Ain't No Makin' It: Aspirations and Attainment in a Low-Income Neighborhood by Jay MacLeod
All Our Kin: Strategies for Survival in a Black Community by Carol Stack
All You Can Eat: How Hungry is America? by Joel Berg
American Dream: Three Women, Ten Kids, and a Nation's Drive to End Welfare by Jason DeParle
At Home on the Street: People, Poverty, and a Hidden Culture of Homelessness by Jason Adam Wasserman and Jeffrey Michael Clair
Behind the Beautiful Forevers: Life, Death, and Hope in a Mumbai Undercity by Katherine Boo
Changing Poverty, Changing Policies edited by Maria Cancian and Sheldon Danziger
Code of the Street: Decency, Violence, and Morality in the Inner City by Elijah Anderson
Hand to Mouth: Living in Bootstrap America by Linda Tirado
How the Other Half Lives by Jacob Riis
Nickel and Dimed: On (Not) Getting By in America by Barbara Ehrenreich
Rachel and Her Children: Homeless Families in America by Jonathan Kozol
Random Family: Love, Drugs, Trouble, and Coming of Age in the Bronx by Adrian LeBlanc
So Rich, So Poor: Why It's So Hard to End Poverty in America by Peter Edelman
The American Way of Poverty: How the Other Half Still Lives by Sasha Abramsky
The Corner: A Year in the Life of an Inner City Neighbourhood by David Simon and Edward Burns
The New Jim Crow: Mass Incarceration in the Age of Colorblindness by Michelle Alexander
The Other America: Poverty in the United States by Michael Harrington
The Price of Inequality: How Today's Divided Society Endangers Our Future by Joseph E. Stiglitz
The Working Poor: Invisible in America by David Shipler
There Are No Children Here: The Story of Two Boys Growing Up in the Other America by Alex Kotlowitz
When Work Disappears: The World of the New Urban Poor by William Julius Wilson

• who's who

Sherrena Tarver — landlord with rental properties on Milwaukee's poor black South Side
Quentin Tarver — Sherrena's husband; managed maintenance of rental properties
Arleen Bell — rented home on 13th Street from Sherrena Tarver
Ger-Ger — Arleen's eldest son (given name Gerald)
Jori — Arleen's 13-year-old son
Jafaris — Arleen's 5-year-old son; suffers from asthma
Boosie — Arleen's son (given name Larry)
Larry — Boosie and Jori's father
Little — Jori's cat
Belinda Hall — a representative payee responsible for handling finances of SSI beneficiaries; managed 230 clients when she started working with Sherrena
Doreen Hinkston — rented unit at 18th and Wright from Sherrena Tarver

Patrice Hinkston — Doreen’s 24-year-old daughter; lives upstairs from Lamar and Doreen with her three children

Natasha Hinkston — Doreen’s 19-year-old daughter

CJ Hinkston — Doreen’s 14-year-old son

Ruby Hinkston — Doreen’s 13-year-old daughter

Mikey Hinkston — Patrice’s 10-year-old son; Doreen’s grandson

Jada Hinkston — Patrice’s 4-year-old daughter; Doreen’s granddaughter

Kayla Mae Hinkston — Patrice’s 2-year-old daughter; Doreen’s granddaughter

Coco — Patrice’s dog

Crystal Mayberry — 19-year-old tenant of Sherrena Tarver’s

Vanetta — Crystal’s friend from the homeless shelter and later roommate

Trisha — Crystal’s upstairs neighbor; later takes in Arleen and her children

Kamala — upstairs tenant at 18th and Wright; mother of three girls

Lamar — disabled veteran living in Sherrena’s duplex apartment

Luke — Lamar’s 16-year-old son

Eddy — Lamar’s 15-year-old son

Buck — Lamar’s 18-year-old neighbor; sleeps at his parents’ house but lives with Lamar

DeMarcus — Lamar’s 16-year-old neighbor

Lenny — manager of the College Mobile Home Park on Milwaukee’s far South Side

Office Susie — employee of the College Mobile Home Park

Tobin Charney — owner and landlord of the College Mobile Home Park; lives 70 miles away in Skokie, IL

Lorraine — resident of the College Mobile Home Park

Glen — Lorraine’s former boyfriend; died while in prison

Beaker — Lorraine’s brother; College Mobile Home Park resident

Heroin Susie — College Mobile Home Park resident

Scott — 39-year-old former nurse and recovering addict; College Mobile Home Park resident

Teddy — previously homeless; moves into College Mobile Home Park with Scott

Pam — College Mobile Home Park resident and mother of four daughters

Ned — Pam’s boyfriend; motorcycle repairman

• about this guide’s writer

RACHAEL HUDAK is the author of several discussion guides, including *Just Mercy: A Story of Justice and Redemption* by Bryan Stevenson and *Between the World and Me* by Ta-Nehisi Coates. She currently serves as the Director of the Prison Education Program at New York University. She has led creative arts and meditation workshops in prisons and jails in Michigan, Illinois, and New York, and has worked on anti-violence initiatives throughout the United States. Rachael holds a BA in English Language and Literature from the University of Michigan.

notes



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