

Evicted

Poverty and Profit in the American City

Matthew Desmond

New York: Crown Publishers [2016]

Why is this book worth our time?



#1 – Poverty, homelessness, and eviction from apartments and houses are all intertwined. A true constellation of problems.

#2 – But, eviction, specifically, leads to many other negative consequences. The ripple effects hurt children, families, and communities.

#3 – This book explains how our national failure to provide a comprehensive housing program (providing homes!) must be addressed.

Quotes and Excerpts from the book — the “best of” Randy’s highlighted passages:

If our cities and towns are rich in diversity—with unique textures and styles, gifts and problems—so too must be our solutions. 4956

Here are some key quotes from the book.
(Note: The “#s” following each quote indicate the Kindle App for the iMac “location” of the quote in the book.)

1. She would be given two options: truck or curb. “Truck” would mean that her things would be loaded into an eighteen-footer and later checked into bonded storage. She could get everything back after paying \$350. Arleen didn’t have \$350, so she would have opted for “curb,” which would mean watching the movers pile everything onto the sidewalk. 94
2. The rent was \$550 a month, utilities not included, the going rate in 2008 for a two-bedroom unit in one of the worst neighborhoods in America’s fourth-poorest city. The rent would take 88 percent of Arleen’s \$628-a-month welfare check. 118
3. In 2013, 1 in 8 poor renting families nationwide were unable to pay all of their rent, and a similar number thought it was likely they would be evicted soon. This book is set in Milwaukee, but it tells an American story. 146
4. Eviction’s fallout is severe. Losing a home sends families to shelters, abandoned houses, and the street. It invites depression and illness, compels families to move into degrading housing in dangerous neighborhoods, uproots communities, and harms children. Eviction reveals people’s vulnerability and desperation, as well as their ingenuity and guts. 151
5. We have failed to fully appreciate how deeply housing is implicated in the creation of poverty. Not everyone living in a distressed neighborhood is associated with gang members, parole officers, employers, social workers, or pastors. But nearly all of them have a landlord. 156
6. In a typical year, almost 1 in 5 poor renting families nationwide missed payments and received a disconnection notice from their utility company. Families who couldn’t both make rent and keep current with the utility company sometimes paid a cousin or neighbor to reroute the meter. As much as \$6 billion worth of power was pirated across America every year. Only cars and credit cards got stolen more. 266
7. Milwaukee used to be flush with good jobs. But throughout the second half of the twentieth century, bosses in search of cheap labor moved plants overseas or to Sunbelt communities, where unions were weaker or didn’t exist. Between 1979 and 1983,



Milwaukee's manufacturing sector lost more jobs than during the Great Depression—about 56,000 of them. Those who found new work in the emerging service sector took a pay cut. These economic transformations—which were happening in cities across America—devastated Milwaukee's black workers, half of whom held manufacturing jobs. 416

8. **After paying \$550 in rent, Lamar had \$78 for the rest of the month. That amounted to \$2.19 a day. 434**
Most poor people in America were like Arleen: they did not live in public housing or apartments subsidized by vouchers. Three in four families who qualified for assistance received nothing. 950
9. **Most poor people in America were like Arleen: they did not live in public housing or apartments subsidized by vouchers. Three in four families who qualified for assistance received nothing. 950**
10. **Tenants in eviction court were generally poor, and almost all of them (92 percent) had missed rent payments. The majority spent at least half their household income on rent. One-third devoted at least 80 percent to it. 1555**
11. The total number of black women in eviction court exceeded that of all other groups combined. Children of all ages encircled these women. In Milwaukee's poorest black neighborhoods, eviction had become commonplace—especially for women. In those neighborhoods, 1 female renter in 17 was evicted through the court system each year, which was twice as often as men from those neighborhoods and nine times as often as women from the city's poorest white areas. Women from black neighborhoods made up 9 percent of Milwaukee's population and 30 percent of its evicted tenants. 1568
12. **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. 1570**
13. **Like Emergency Assistance, this service was reserved more for the unlucky—those who had been laid off or mugged—than the chronically rent burdened. 1752**
14. **Hispanic and African American neighborhoods had been targeted by the subprime lending industry: renters were lured into buying bad mortgages, and homeowners were encouraged to refinance under riskier terms. 1964**
15. **Between 2007 and 2010, the average white family experienced an 11 percent reduction in wealth, but the average black family lost 31 percent of its wealth. The average Hispanic family lost 44 percent. 1965**
16. NOTICE You have been evicted from this property by virtue of a Court Order served by the Milwaukee County Sheriff's Office
YOUR PRESENCE ON THIS PROPERTY WITHOUT THE EXPRESS PERMISSION OF THE LANDLORD WILL BE
CONSIDERED TRESPASSING AND MAY RESULT IN YOUR ARREST (STATUTE 943.14) 2073
17. **They charged \$25 per pallet per month. The average evicted family's possessions took up four pallets, or 400 cubic feet. ...If she fell ninety days behind, Eagle would get rid of her pile to make room for a new one. This was the fate of roughly 70 percent of lots confiscated in evictions or foreclosures. ...But most of the stuff ended up in the dump. 2092**
18. **What the chief failed to realize, or failed to reveal, was that his department's own rules presented battered women with a devil's bargain: keep quiet and face abuse or call the police and face eviction. 3041**
19. **To Sammy, Pastor Daryl, and others, Lorraine was poor because she threw money away. But the reverse was more true. Lorraine threw money away because she was poor. 3403**
20. People like Lorraine lived with so many compounded limitations that it was 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 could be so vast that those at the bottom had little hope of climbing out even if they pinched every penny. 3411
21. **Between seventh and eighth grades, he had attended five different schools—when he went at all. 4452**
22. The home is the center of life. It is the refuge from the grind of work, the pressure of school, and the menace of the streets. We say that at home, we can "be ourselves." Everywhere else we are someone else. At home, we remove our masks. The home is the wellspring of personhood. When we try to understand ourselves, we often begin by considering the kind of home in which we were raised. The word for "home" encompasses not just shelter but warmth, safety, family—the womb. The ancient Egyptian hieroglyph for "home" was often used in place of "mother." The Chinese word jiā can mean both family and home. "Shelter" comes from two Old English words: sciold (shield) and truma (troop), together forming the image of a family gathering itself within a protective shell.¹ The home remains the primary basis of life. It is where meals are shared, quiet habits formed, dreams confessed, traditions created. 4611
Civic life too begins at home,
It is only after we begin to see a street as our street, a public park as our park, a school as our school, that we can become engaged citizens, dedicating our time and resources for worthwhile causes: joining the Neighborhood Watch, volunteering to beautify a playground, or running for school board. 4620

23. When people have a place to live, they become better parents, workers, and citizens. 4635
24. Every year in this country, people are evicted from their homes not by the tens of thousands or even the hundreds of thousands but by the millions. 4646
25. Residential stability begets a kind of psychological stability, which allows people to invest in their home and social relationships. It begets school stability, which increases the chances that children will excel and graduate. And it begets community stability, which encourages neighbors to form strong bonds and take care of their block. But poor families enjoy little of that because they are evicted at such high rates. 4653
26. Between 2009 and 2011, roughly a quarter of all moves undertaken by Milwaukee's poorest renters were involuntary. 4658
27. Eviction can cause workers to lose their jobs. The likelihood of being laid off is roughly 15 percent higher for workers who have experienced an eviction. 4667
28. Poor families are living above their means, in apartments they cannot afford. The thing is, those apartments are already at the bottom of the market. Our cities have become unaffordable to our poorest families, and this problem is leaving a deep and jagged scar on the next generation. 4719
29. But those solutions depend on how we answer a single question: do we believe that the right to a decent home is part of what it means to be an American? 4724
30. The United States was founded on the noble idea that people have "certain unalienable Rights, that among these are Life, Liberty, and the pursuit of Happiness. ...Life and home are so intertwined that it is almost impossible to think about one without the other. A stable home allows us to strive for self-reliance and personal expression, to seek gainful employment and enjoy individual freedoms. 4731
31. When families finally receive housing vouchers after years on the waiting list, the first place many take their freed-up income is to the grocery store. 4771 Their children become stronger, less anemic, better nourished. 4772
32. A problem as big as the affordable-housing crisis calls for a big solution. It should be at the top of America's domestic-policy agenda—because it is driving poor families to financial ruin and even starting to engulf families with moderate incomes. Today, over 1 in 5 of all renting families in the country spends half of its income on housing. 4783
33. America can and should work to make its cities livable again. 4786
34. 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 pay the rent or gas bill, buy food, or meet other regular expenses. Payday loans are but one of many financial techniques—from overdraft fees to student loans for for-profit colleges—specifically designed to pull money from the pockets of the poor. 4846
35. Exploitation within the housing market relies on government support. 4853
36. What we need most is a housing program for the unlucky majority—the millions of poor families struggling unassisted in the private market—that promotes the values most of us support: security, fairness, and equal opportunity. 4875
37. Universal housing programs have been successfully implemented all over the developed world. 4886
Great Britain's Housing Benefit is available to so many households that a journalist recently reporting on the program asked, "Perhaps it is easier to say who does not get it? 4888
This benefit, transferred directly to landlords in most cases, ensures that paying rent does not plunge a family into poverty. 4890
38. Vouchers are far more cost-effective than new construction, whether in the form of public housing or subsidized private development. We can't build our way out. 4896
39. Over the years, lawmakers on both sides of the aisle have restricted housing aid to the poor but expanded it to the affluent in the form of tax benefits for homeowners. In 2008, the year Arleen was evicted from Thirteenth Street, federal expenditures for direct housing assistance totaled less than \$40.2 billion, but homeowner tax benefits exceeded \$171 billion. 4943 Most federal housing subsidies benefit families with six-figure incomes. 4949
40. If our cities and towns are rich in diversity—with unique textures and styles, gifts and problems—so too must be our solutions. 4956
41. This degree of inequality, this withdrawal of opportunity, this cold denial of basic needs, this endorsement of pointless suffering—by no American value is this situation justified. ...No moral code or ethical principle, no piece of scripture or holy teaching, can be summoned to defend what we have allowed our country to become. 4960

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Some of the Key Content and Ideas from the Book

Evicted is a book about the details of and facts behind evictions.

But it is also a compelling narrative of a few people and families. Some, evicted out from the place they called home. One, especially, who owned properties. The downward cycle that includes and follows eviction is heartbreakingly sad. The situation of the landlord who means well is also so very difficult. This book adds “eviction” to the comprehensive list of what all happens to the poor, and our failure as a society, and nation, to address this problem.

• **Some considerations:**

- millions are evicted every year (1 in 8 in Milwaukee, and approximately the same nationally, faced a “forced move” in a calendar year).
- the poor are spending between 70-80% of their income on housing, leaving little left for other needs, and leading to the downward spiral that results in eviction
- and, the poor go without – without electricity, without heat, without appliances, without their “stuff” which, after eviction, is towed away, put in storage, and ultimately thrown away
- the children involved change schools so very often...
- with evictions on the rise in any given neighborhood, the entire neighborhood “goes down” – more abandoned properties, more crime, less safety, less... less beauty, and pride
- things are better in other countries; but things are getting worse in our country

Some Lessons and Takeaways

#1 – The vast majority of the poor face eviction as part of their life. This adds to the downward spirals.

#2 – There is not, and cannot be, enough “charity” to fix this. It will take a massive effort by the government.

#3 – We can’t “build” our way out of this. We need some kind of universal voucher program. (The goal: for people to spend only 30% of their income on housing. A voucher for the rest).

#4 – This problem is only likely to get worse. We have a growing problem of a shortage of living-wage jobs for the lesser employed. And that shortage will continue to grow.

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