Evicted

INTRODUCTION

BRIEF BIOGRAPHY OF MATTHEW DESMOND

Matthew Desmond received his B.S. degree in communications and justice studies from Arizona State University and his PhD in sociology from the University of Wisconsin-Madison. His first book, published in 2008, was entitled *On the Fireline: Living and Dying with Wildland Firefighters*, and he is also the coauthor of two books about the sociology of race with his doctoral advisor, Mustafa Emirbayer. *Evicted: Poverty and Profit in the American City* was published in 2016 and brought Desmond to international prominence. The book received the 2016 National Book Critics Circle Award, the 2017 Pulitzer Prize for nonfiction, and the 2017 PEN/John Kenneth Galbraith Award. Desmond was also awarded a MacArthur "Genius" Grant in 2015. Desmond is a professor of sociology at Princeton University, having previously taught in the sociology department at Harvard.

HISTORICAL CONTEXT

Although it is not always addressed in a direct and explicit way, the main historical event lingering in the background of *Evicted* is the 2008 recession, and particularly the role that the housing bubble, the subprime mortgage crisis, and the foreclosure crisis had on the rental market. As Desmond explains, during the recession house prices plummeted while rental rates continued to climb. This meant that landlords and property owners could make enormous profits from buying cheap houses and renting them out at exorbitant rates, while tenants—many of whom lost jobs and found their welfare checks stagnant or declining—find themselves spending 80 or 90 percent of their income on rent. Along with the recession, Desmond also references a range of historical events that together have created the disastrous housing situation that exists in America today. He discusses the history of slums and tenement housing, which have existed for many centuries as a way for property owners to make money out of the most impoverished people in a given society. In America, the history of slavery, Jim Crow, other racist government policies, and informal (illegal or extralegal) racism have created extreme forms of segregation, discrimination, and housing injustice. The Fair Housing Act of 1968 and the 1988 banning of housing discrimination against families with children were major historical events designed to prevent housing injustice, but Desmond suggests that they have had little effect in reality.

RELATED LITERARY WORKS

Books covering the issue of housing in America include Emily Tumpson Molina's *Housing America*, Richard Rothstein's *The Color of Law*—which examines racial segregation as a creation of government policy—and Ben Austen's *High-Risers* and the edited collection *From Despair to Hope*, which both examine the "failed experiment" of American public housing. Books about poverty in America more broadly include Barbara Ehrenreich's *Nickel and Dimed*, Michael Harrington's *The Other America*, Stephen Pimpare's *A People's History of Poverty in America*, Bryan Stevenson's *Just Mercy*, and Sasha Abramsky's *The American Way of Poverty*.

KEY FACTS

- **Full Title:** *Evicted: Poverty and Profit in the American City*
- **When Written:** 2008-2016
- **Where Written:** Milwaukee, Wisconsin; Madison, Wisconsin; Cambridge, Massachusetts
- **When Published:** 2016
- **Literary Period:** Post-Recession American Nonfiction
- **Genre:** Non-fiction, Popular Sociology
- **Setting:** Milwaukee, Wisconsin
- **Climax:** The book follows the stories of over a dozen different tenants, and thus there is no single climax.
- **Point of View:** Third person

EXTRA CREDIT

Inspiration. In an interview, Matthew Desmond has stated that it was after seeing Arleen's struggle with housing insecurity that he knew he had to write a book about eviction.

Ongoing Work. In 2017, Matthew Desmond founded the Eviction Lab at Princeton University, an institute dedicated to housing research that aims to promote the expansion of affordable housing in America.

PLOT SUMMARY

During a cold January in 2008, Arleen Bell and her sons Jori and Jafaris are evicted from their apartment. They move into a homeless shelter called the Lodge, then into a house on Milwaukee's predominantly-black **North Side**, before being evicted again. After more moves, Arleen and the boys eventually move into an apartment with a black landlord named Sherenna Tarver. *Evicted* tells the story of the eviction epidemic in America, focusing on eight families in Milwaukee.

Sherenna was a teacher before becoming a professional

landlord, running her business with her husband, Quentin. One of her tenants, Lamar, is a single father of two boys who does not have legs. He is currently in a dispute with Sherenna about work he performed for her, for which she's refused to properly compensate him. A young mother named Patrice Hinkston used to live in the unit upstairs from Lamar, but after being evicted has moved back downstairs with her mother, Doreen, and her younger siblings.

College Mobile Home Park in Milwaukee's poor, majority-white South Side is owned by Tobin Charney and managed by Lenny Lawson and Susie Dunn, who is nicknamed Office Susie. Tobin almost lost the park in May 2008 when the city council refused to renew his license. The trailer park residents rallied in support of him because they feared being forced to move to the North Side. One of Tobin's tenants, Larraine, is facing eviction over unpaid rent.

Tobin's license is eventually renewed on the condition that Tobin cleans up the trailer park, and he immediately begins evictions. A crack-addicted couple named Pam and Ned are issued an eviction notice. Pam is pregnant; two of her daughters are the only black children in the trailer park. She and Ned also have two other girls. The family temporarily moves in with Scott, a former nurse and heroin user in his late 30s, and his roommate Teddy.

Arleen, Jori, and Jafaris adopt a cat. When she was 19 Arleen lived in public housing, but she was persuaded to leave for the private market and now has little hope of being accepted for public housing again. 75% of people who are eligible for housing assistance don't receive anything. A woman named Trisha moves in above Arleen.

Patrice was evicted after Sherenna refused to fix broken things in her apartment and Patrice withheld half her rent. Doreen, meanwhile, deducts $150 from her rent to pay a plumber after Sherenna will not call one herself. Sherenna issues an eviction notice to Doreen, too.

Scott used to be a nurse, but lost his license after he was found to be stealing opioids and getting high at work. Lenny, Office Susie, and Tobin attend a court-ordered Landlord Training Program together. Teddy moves back to Tennessee, and Scott begins working with a team that cleans out foreclosed homes. Arleen is evicted. Sherenna is surprised to see Arleen at the **courthouse** for her hearing; most evicted tenants do not show up.

Larraine desperately tries to find ways to stay her eviction. Ever since her husband Glen died of an overdose, she has felt that her life is stuck in a rut of hopelessness and misery. One of Larraine's daughters, Megan, no longer speaks to her; the other, Jayme, promises to give Larraine a cut of the check she receives from Arby's. Larraine's wealthier brother Ruben agrees to pay Larraine's overdue rent, but Tobin refuses it. Larraine moves into the trailer belonging to her brother, Beaker, who is in the hospital.

Sherenna and Quentin pay crews of **hypes** (drug addicts) to perform handiwork for them for measly amounts of cash. Sherenna has a new prospective tenant named Ladona who is a housing voucher recipient. She plans to rent a unit in a house she recently purchased to Ladona, and is happy because she can rent it for over market value. Sherenna has also begun dabbling in rent-to-own schemes, helping reliable tenants to raise their credit score so they can purchase houses.

Doreen makes a deal with Sherenna to stop her eviction. The new tenant moving into Arleen's apartment, a young woman named Crystal Mayberry, agrees to let Arleen and the boys stay with her after their eviction date while they are looking for a new place to live. Crystal was raised in foster care and suffers from a range of mental health problems. Arleen and Crystal stay living together but often have screaming conflicts.

Scott moves in with D.P., the nephew of a friend from Narcotics Anonymous. After losing his keys, being fired, and having his electricity cut off in the same week, Scott attempts to check himself into rehab. However, there is an enormous crowd of people at the rehab center and he is not accepted, and goes on a three-day bender instead.

Arleen and Crystal hear Trisha being beaten by her boyfriend Chris upstairs, and Crystal calls 911. The police in turn reprimand Sherenna for the "nuisance activities" occurring on her property. Sherenna issues an eviction notice to Crystal and Arleen and forwards it to the police. Arleen again commences a search for a new apartment.

Kamala, the young mother who has moved in above Lamar, is playing spades at Lamar's apartment when her own unit catches fire. Her two oldest daughters escape, but her eight-month-old baby dies. Sherenna is relieved to learn that she will not be held responsible as Kamala's landlord, even though she can't remember if she put smoke detectors in every room of the unit.

Arleen is still struggling to find a new home. Larraine's food stamps are reinstated after having been cut off, and she uses a whole month's supply on one meal, an extravagant lobster dinner, which she eats alone to celebrate her and Glen's anniversary. Larraine knows that occasionally splurging on luxury purchases will ultimately have no effect on her financial situation—she will be poor regardless, and thus decides to treat herself from time to time.

Ned and Pam stay in a motel and with a friend of Ned's while trying to find a new place. Landlords repeatedly tell them they will not accept children. Arleen visits her cousin J.P., who is living with her eldest son, Boosie, a drug dealer. Pam and Ned finally secure a unit after Ned pretends to be a single father.

After being evicted, Crystal moves into the Lodge, where she befriends a 20-year-old mother of three named Vanetta Evans. Crystal and Vanetta decide to look for an apartment together.

Yet after lashing out at an employee at the Lodge, Crystal is kicked out and is forced to turn to her minister for help. Minister Barber finds an elderly couple for Crystal to stay with, but they kick her out after one night.

Sherenna uses the insurance money from Kamala's unit to buy two new duplexes. Doreen's daughter Natasha gives birth to a baby boy, Malik Jr.

Vanetta and her children stay with her sister Ebony. Vanetta is tried for a robbery she committed while desperately poor, and is sentenced to 81 months in prison. Crystal begins sleeping on the street and, after her SSI is cut off, turns to sex work.

Sober again, Scott takes a job working at an Alcoholics Anonymous bar called The Serenity Club. Three weeks into the job he and D.P. are evicted, and he goes to live with David and Anna, who are also members of AA. Scott relapses and is immediately kicked out. Eventually he goes home and borrows $150 from his mother to begin methadone treatment. He moves into a homeless shelter called the Guest House, where he eventually becomes a resident manager. After a year, Scott receives housing assistance that allows him to secure a department downtown and pay only a fraction of the rent each month.

Arleen and the boys move into a new apartment on the North Side. A relative of hers, T., is shot and killed by her cousin. She is kicked out of the new apartment and goes to stay with Trisha, who is also engaged in sex work. Trisha's boyfriend Sunny, along with Sunny's parents and sister, move into Trisha's one-bedroom apartment too. Eventually everyone is forced to move. Before long, Jori goes to live with his father and Child Protective Services places Jafaris with Arleen's sister. Arleen borrows money from her Aunt Merva and manages to get her electricity turned back on, which allows her to get the boys back.

In the Epilogue, Desmond discusses the importance of home as the center of a person's wellbeing and identity. A stable home allows people to improve their lives, whereas housing instability and eviction leave people in a cycle of poverty and deprivation. It is thus vital that housing be considered a human right. America was founded on the belief that there is a right to "Life, Liberty, and the Pursuit of Happiness," and the right to housing is implicitly part of this because without a stable home, none of these other rights are possible.

Desmond recommends that the housing voucher system should be expanded so that all people in the bottom 30% of income would receive them. Eviction rates would plummet, and homelessness would be virtually nonexistent. It would also be important to make discrimination against voucher holders illegal and to stabilize rent in order for the program to be affordable.

In the book's final section, Desmond gives a description of his own childhood growing up in a poor family where the gas was sometimes cut off. While he was in college, the bank seized Desmond's childhood home. At this point he began working for Habitat for Humanity, and after graduating pursued a PhD in sociology to better understand poverty.

Desmond moved into Tobin's trailer park in May 2008, and then to the North Side of Milwaukee in June 2009. He immersed himself in the lives of his subjects, recorded almost everything they said, and tried to intervene as little as possible. His encounter with his subjects' suffering left him feeling guilty and despondent. He believes that his findings in Milwaukee are representative of much (if not all) of urban America. During his research, Desmond was also touched by the kindness and generosity of his subjects.

CHARACTERS

MAJOR CHARACTERS

Arleen Bell – Arleen is a black tenant and the mother of Ger-Ger, Boosie, Jori, and Jafaris. She experiences housing instability throughout the book, is evicted multiple times (including by Sherenna), and sometimes is separated from her children in the course of their housing struggles. She also spends time living at the Lodge, a homeless shelter.

Sherenna Tarver – Sherenna is a black landlord. She is married to Quentin, with whom she runs her business. Sherenna specializes in renting to people in the **North Side**, taking advantage of the fact that many white landlords are afraid to conduct business there. She is proud of her work and keen to expose the trials that landlords face.

Lamar – Lamar is one of Sherenna's tenants. He is a Vietnam war veteran and an amputee with no legs. He is also a single father to Luke and Eddy. Sherenna repeatedly threatens him with eviction, and he finally leaves after the fire in Kamala's apartment means that his building is bulldozed.

Tobin Charney – Tobin Charney is the owner of the College Mobile Home Park. He is 71 and has a reputation for being firm but understanding. He tries to avoid evicting tenants yet is also ruthless about collecting rent, and often exaggerates the debt tenants owe him. He eventually sells the trailer park.

Larraine – Larraine is a white woman in her 50s who lives in the trailer park. She is very poor, deeply religious, and likes to spend money whenever she can on luxury items to make her life less miserable. She is evicted from her trailer and experiences sustained housing insecurity after this point.

Pam – Pam is a white woman who lives in Tobin's trailer park. She is the mother of Bliss, Sandra, Kristen, and an unnamed baby girl, and the stepmother of Laura. She and her boyfriend, Ned, are both crack users. Pam is pregnant when she and her family are evicted from Tobin's trailer park. She sometimes dreams of taking her daughters and fleeing Ned's cruelty and

violence, but feels that this is not practically possible.

Scott – Scott is a white, gay former nurse in his 30s who lives in Tobin's trailer park with Teddy. He is a drug user who lost his nursing license for stealing medication and getting high at work. He and Teddy are evicted from the trailer park. After multiple attempts at sobriety followed by relapses, he eventually manages to stay sober after securing affordable housing through a homeless shelter's job program.

Crystal Mayberry – Crystal Mayberry is a young black woman who moves into Arleen's apartment after Arleen is evicted. Crystal suggests that Arleen and the boys stay in the apartment, and the two women live together until they are both evicted. Crystal has severe mental health problems and regularly seeks out women to serve as mother figures to her. She also befriends Vanetta and Patricia, but neither friendship lasts. Deeply religious, Crystal ends up sleeping on the streets and pursuing sex work after being kicked out of the Lodge.

Doreen Hinkston – Doreen is a black mother and grandmother who lives in one of Sherenna's units with her children and grandchildren. Having clashed at length with Sherenna over fixing the apartment's many broken features, Doreen eventually decides to move her family away from Milwaukee to Brownsville, Tennessee, where their housing situation improves.

Patrice Hinkston – Patrice is a 24-year-old mother of three and the daughter of Doreen. At the beginning of the book she and her kids live in the unit above Lamar, although after she is evicted she moves back in with her mother and siblings, who live in the same building. Patrice eventually decides to move to Brownsville, Tennessee with her family. Having secured decent housing there, she earns her GED and plans to become a parole officer.

MINOR CHARACTERS

Ger-Ger – Ger-Ger, whose given name is Gerald, is Arleen's oldest son. He doesn't appear directly in the book.

Boosie – Boosie, given name Larry, is Arleen's son. He chose to stop living with his mother at 15, and soon after dropped out of high school and started selling crack. He lives with Arleen's cousin J.P.

Jori – Jori is Arleen's 13-year-old son, who lives with her.

Jafaris – Jafaris is Arleen's 5-year-old son, who also lives with her. He suffers from asthma.

Quentin Tarver – Quentin is Sherenna's husband and business partner.

Luke – Luke is Lamar's son.

Eddy – Eddy is Lamar's son.

Buck – Buck is a friend of Luke and Eddy's who "lives" at Lamar's place, though he sleeps in his parents' house.

DeMarcus – DeMarcus is another friend of Luke and Eddy.

Lora – Lora is a friend of Sherenna's and is also a black landlord. She is an immigrant from Jamaica.

Ken Shields – Ken works in the self-storage industry and gives a speech at the Milwaukee Real Estate Investors Network Group meeting.

Lenny Lawson – Lenny manages the College Mobile Home Park for Tobin. He is marred to Office Susie. He loses his job when the trailer park is taken over by Bieck Management.

Office Susie – Office Susie, whose real name is Susie Dunn, helps to manage the trailer park for Tobin. She is married to Lenny, and also loses her job when the trailer park is taken over by Bieck Management.

Mrs. Mytes – Mrs. Mytes is an elderly woman who lives in the trailer park. Most people consider her to be insane.

Heroin Susie – "Heroin Susie" is a heroin user who lives in the trailer park. She is married to Billy. She is given the nickname to distinguish her from Office Susie.

Billy – Billy is Heroin Susie's husband.

Alderman Witkowski – Alderman Witkowski is an alderman who participates in the vote on Tobin's license renewal.

Ned Kroll – Ned is Pam's boyfriend and the father of Laura. He is cruel to Pam and racially abuses her two black daughters, Bliss and Sandra.

Bliss – Bliss is Pam's biracial daughter.

Sandra – Sandra is Pam's biracial daughter.

Kristen – Kristen is the daughter of Ned and Pam.

Laura – Laura is Ned's daughter from a previous relationship who lives with him and Pam.

Teddy – Teddy is a weak, sickly 52-year-old white man who is a heroin user and is Scott's roommate in the trailer park.

Larry – Larry is Arleen's ex-boyfriend and the father of Boosie and Jori.

Trisha – Trisha is a young black woman who lives in the same apartment building as Arleen. Her boyfriend Chris abuses her.

Belinda Hall – Belinda Hall is a black woman who runs a business managing the finances of SSI beneficiaries.

Natasha Hinkston – Natasha is Doreen's second-eldest daughter, the girlfriend of Malik and the mother of Malik, Jr.

Malik – Malik is Natasha's boyfriend and the father of Malik, Jr.

Malik Jr. – Malik Jr. is Natasha and Malik's baby son.

Karen Long – Karen Long is the program coordinator of the Landlord Training Program attended by Tobin, Lenny, and Office Susie.

Dave Brittain – Dave Brittain is the cofounder of a moving company with his brothers Tom and Jim.

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Jim Brittain – Jim Brittain is the cofounder of a moving company with his brothers Tom and Dave.

Glen – Glen is Larraine's deceased husband. He was an alcoholic and he and Larraine had an intense, tempestuous relationship. He died of an overdose in prison.

Ruben – Ruben is Larraine's wealthier brother. He reluctantly agrees to pay Larraine's rent while she is facing eviction, although Tobin refuses the payment.

Jayme – Jayme is Larraine's younger daughter. She works at Arby's and tries to help support her mother financially.

Megan – Megan is Larraine's eldest daughter. She no longer speaks to her mother.

Pastor Daryl – Pastor Daryl is Larraine's pastor.

Beaker – Beaker is Larraine's brother. Larraine moves into his trailer while he is in the hospital after she is evicted from her own.

Mikey – Mikey is Patrice's son.

Colin – Colin is a young white man from the church who comes to visit Lamar and his sons.

Chris – Chris is Trisha's violently abusive boyfriend.

Uncle Verne – Uncle Verne is Quentin's alcoholic uncle. Quentin pays him small amounts of cash to perform handiwork for him.

Ladona – Ladona is a single mother and housing voucher recipient who is one of Sherenna's tenants.

Aunt Merva – Aunt Merva is Arleen's only financially stable relative. Arleen borrows money from her after her electricity is shut off and her sons are taken away.

Roger – Roger is an inspector from the Department of Neighborhood Services.

Kamala – Kamala is a young mother of three who moves into the unit above Lamar. Her apartment catches alight after one of her daughters knocks over a lamp, and her youngest child, an eight-month old baby, dies in the fire.

Devon – Devon is Kamala's boyfriend.

Carol – Carol is a judgmental white landlord who interviews Arleen for an apartment.

Ms. Betty – Ms. Betty is an elderly white woman who takes in Larraine after Larraine has to leave Beaker's trailer.

Vanetta Evans – Vanetta is a 20-year-old mother of three who befriends Crystal while they are both staying at the Lodge. Vanetta is sent to prison for robbery, leaving her children in the care of her sister Ebony.

Minister Barber – Minister Barber is Crystal's minister.

Ebony – Ebony is Vanetta's sister. After Vanetta is sent to prison, Ebony becomes the guardian of her three children.

D'Sean – D'Sean is Vanetta's ex-boyfriend and the father of one of her children.

Patricia – Patricia is a woman whom Crystal befriends, and then falls out with.

Kendal – Kendal is Vanetta's eldest son.

David – David is a friend of Scott's from Alcoholics Anonymous. Scott lives with him and his wife, Anna, before they kick him out for relapsing.

Anna – Anna is David's wife.

Pana – Pana is a landlord who briefly lets Arleen an apartment before kicking her out after the police follow Jori home from school.

T. – T., whose given name is Terrance, is a relative of Arleen's who is shot and killed by Arleen's cousin.

Sunny A boyfriend of Trisha's, who moves into her apartment directly from jail while Arleen is also living there. His relatives move in soon after. Eventually, Sunny and Trisha and the relatives all disappear, and it eventually becomes clear that they've stopped paying rent and Arlreen must move out.

J.P. Arleen's cousin, with whom her older son Boosie lives.

THEMES

In LitCharts literature guides, each theme gets its own color-coded icon. These icons make it easy to track where the themes occur most prominently throughout the work. If you don't have a color printer, you can still use the icons to track themes in black and white.

POVERTY, EXPLOITATION, AND PROFIT

Evicted addresses one of the darkest aspects of capitalism: the fact that it is possible for wealthy people to make enormous profits by exploiting those who live in what Matthew Desmond calls "grinding poverty." This might seem surprising at first. Given that impoverished people have very little money themselves, how is it possible that wealthier people are able to generate significant profits through them? Where does this money come from? In *Evicted*, Desmond emphasizes that although the exploitation of the very poor may not initially appear to be a profitable venture, a lot of money can be made in this way. This is because people who are denied basic rights—in this case, access to housing—become so desperate that they are forced to accept exploitative treatment because they have no other choice. For this reason, "exploitation thrives when it comes to the essentials, like housing and food." Due to this potential for exploitation, Desmond argues that government intervention is necessary to guarantee that everyone is able to meet their

basic needs. Only this solution will ensure that poor people are no longer exploited for profit.

Evicted illustrates the issue of exploitation through its depiction of landlords, and in particular Sherenna, who gives several upfront descriptions of how her career as a property manager depends on exploiting impoverished people for profit. Describing the foreclosure crisis that ensued during the 2008 recession, Sherenna explains: "If you have money right now, you can profit from other people's failures." She later adds: "The 'hood is good. There's a lot of money there." Sherenna's phrase "the 'hood is good" points to the paradox in the system of exploitation she is describing. When it comes to investment and profit, most people would not assume that poor communities would be lucrative. Yet as Desmond himself argues, "We have overlooked a fact that landlords never have: there is a lot of money to be made off the poor." Desmond's use of the word "we" suggests that most people are dangerously uninformed about the extent to which impoverished people are exploited for profit. Those who are *not* ignorant to this fact are the ones doing the exploiting.

In this sense, Desmond shows that landlords' desire to make money has given them special insight into opportunities to profit from an unjust housing system. Crucially, he does not argue that this is necessarily easy. At one point he claims: "It took a certain skill to make a living off the city's poorest trailer park, a certain kind of initiative." Throughout the book, Desmond shows that managing properties—and particularly making the decisions over whether unreliable or struggling tenants are allowed to stay or go—is difficult, and that not everyone would be able to successfully make a career out of being a landlord. At the same time, the words "skill" and "initiative" also have a somewhat ironic tone here. As the book shows, the skill and initiative required to succeed as a landlord often take the form of cruelty and ruthlessness. Making money by exploiting the most vulnerable may be a "skill"—but not a particularly admirable one.

In his analysis of the American housing system, Desmond disputes the commonly held belief that exploitation in housing emerges only as a result of the market itself. Instead, he argues that "exploitation within the housing market relies on government support." For this reason, he contends that it would be fairly simple for the government to put an end to the exploitation of poor people. This requires a two-pronged approach: ensuring that impoverished people are no longer forced to accept exploitation in order to meet their basic human needs, and preventing wealthier people from profiting from this exploitation. Desmond argues: "If we acknowledge that housing is a basic right of all Americans, then we must think differently about another right: the right to make as much money as possible by providing families with housing—and especially to profit excessively from the less fortunate." Only by both addressing the needs of the poor *and* limiting the opportunities to profit from poverty will this dynamic of exploitation finally end.

INEQUALITY, INJUSTICE, AND DISCRIMINATION

In *Evicted*, Desmond illustrates the role inequality and discrimination play in housing injustice in America. He shows that some discrimination that is technically illegal (such as racial discrimination and discrimination against families with children) is still rampant within the housing market, and also gives examples of discrimination that is not classified as illegal. This latter form of discrimination mostly takes the form of discriminating against poor people simply for being poor. Ultimately, Desmond shows the distinction between legal and illegal forms of discrimination to be rather meaningless, because the legal system is basically ineffective in preventing discrimination and promoting equality. In many cases, the legal system actively collaborates in the oppression of certain groups.

One of the main forms of discrimination the book addresses is racial. Desmond makes frequent reference to the history of racist housing discrimination, showing how this placed many families in a cycle of poverty that was virtually impossible to break. The book focuses on Milwaukee, which has been named the most segregated city in America. Desmond shows that this segregation is in part the result of the voluntary actions of racist white people from across the income spectrum. Both the impoverished white people living in Tobin's trailer park and the wealthy white landlords want as little to do with the black **North Side** of the city as possible—even if this means losing out on housing opportunities (for the poor) and profit opportunities (for the landlords). On the other hand, Desmond also shows that the city was actually designed to be segregated, and that the racial division and inequality has emerged from this urban design. This is a key example of the way in which discrimination and inequality emerge through both legal and illegal forces. While the prejudice of individuals certainly contributes to segregation and discrimination in Milwaukee, it is also within the government's power to intervene and tackle racial injustice.

Desmond is also careful to show that one form of discrimination, such as racism, never exists on its own. Rather, all forms of discrimination and inequality are interconnected, leaving certain people drastically more vulnerable than others. For example, while mass incarceration is an issue that disproportionately affects black men, eviction is one that disproportionately affects black women: "Poor black men were locked up. Poor black women were locked out." Desmond explores some of the reasons for this. Women are rarely able to offer manual labor in exchange for rent reductions as men often do; women are also more likely to be discriminated against for being mothers.

In one telling part of the book, a family who has repeatedly been turned away by landlords is finally able to secure an apartment by pretending to be headed by a single father, rather than a couple. (Ned, the father in question, concludes: "People like single dads.") Crucially, this eventual success is also due to the fact that the couple—who are white—hid the existence of the mother Pam's two black daughters, only telling the landlord about their white children. This is a key example of the ways in which racial and gender discrimination intersect, leaving black women—and especially black mothers—in an exceptionally difficult position.

Desmond also illustrates forms of discrimination that, unlike sexism and racism, are less often the focus of legal and political discussion. This includes discrimination against families with children, against domestic violence victims, against drug users, and—most importantly—against poor people in general. While families with children do, as of 1988, theoretically have legal protections against discrimination within the housing system, Desmond points out that this is has little impact in reality. Furthermore, most of these other groups either have no protection under the law or are subject to active legal discrimination. For example, landlords are entitled to refuse housing to drug users and individuals with a criminal record, and can evict people for using drugs. Even more disturbingly, Desmond highlights the issue of landlords collaborating with the police to evict those who report domestic violence. This creates what he calls "a devil's bargain: 'keep quiet and face abuse or call the police and face eviction.'"

Perhaps the most important form of discrimination Desmond explores, however, is that against poor people as a group. All of the tenants profiled in his book suffer not only due to the economic conditions of their poverty, but also because of the social consequences of this economic situation. The most basic example of this is the fact that landlords do not want to rent to tenants who they believe will not pay their rent on time. While this might seem fair in the abstract, in *Evicted* Desmond argues that housing is actually a human right, and that it is therefore unjust to refuse housing to people based on their income level. Furthermore, he also demonstrates that if people are victims of housing discrimination due to the fact that they are poor, they essentially have no chance of escaping poverty.

HOUSING AS A HUMAN RIGHT

In *Evicted*, Matthew Desmond challenges the widely held belief that housing is not a human right, but rather something that people must earn through work. He shows how this perspective is related to the principle of property ownership, whereby wealthier members of society are made *more* wealthy by owning property, while those who are too poor to earn property remain in a cycle of poverty and instability due to rising rents and the constant threat of eviction. Desmond argues that in order to stop this cycle, we must start thinking about housing as a right, not something that people earn through work. Doing so will enable people to rise out of poverty and consequently allow them to contribute to society more easily, as their focus will no longer be on meeting their most basic needs and merely surviving.

Throughout the book, Desmond compares the experiences of property owners and tenants, highlighting the drastic inequality that exists between these two groups. To emphasize this inequality, he focuses on the class of "professional landlords" that has exploded since the 1970s. In the past, most landlords managed property part-time and likely did not own multiple properties. As a result, they usually did not make a substantial amount of money from property ownership. However, this has all changed now, as more and more people make huge profits as full-time property managers. Desmond explains: "As more landlords began buying more property and thinking of themselves primarily as landlords (instead of people who happened to own the unit downstairs), professional associations proliferated, and with them support services, accreditations, training materials, and financial instruments." As this passage shows, the crucial difference between part-time and professional landlords is the fact that professionals overwhelmingly approach property management for its profit-making possibilities. This is dangerous, as—according to Desmond's argument—professional landlords are now turning something that should be a human right into an unfeeling, profit-making machine.

The result of this is that while property owners get richer, tenants suffer from substandard housing, high rents, and frequent evictions. The more wealth and power that property owners have over tenants, the less incentive there is to provide tenants with fair and decent housing.

Desmond argues that one reason why evictions take place is simply to convey the control that property owners have over their property: "The most effective way to assert, or reassert, ownership of land was to force people from it." While evictions increase the power (and often profit) of property owners, they make tenants poorer and more vulnerable. There are many reasons for this, including the fact that eviction worsens poverty, makes people more likely to accept substandard housing, contributes to practical, financial, and psychological instability, gives people less control over their lives, and contributes to the degradation of neighborhoods as communities are destroyed by constant reshuffling. Desmond ties high eviction rates to higher rates of crime, drug use, suicide, incarceration, poverty, poor school performance, and—crucially—subsequent eviction. While evictions heighten the power of landlords, they leave tenants in a cycle of powerlessness and suffering.

In order to combat the problem of eviction and that massive gulf between property owners and tenants, Desmond argues that we need to rethink housing as a human right, not

something earned through work. He cites the Declaration of Independence to suggest that America is founded on the idea that housing is a human right. If people have a right to life and the pursuit of happiness then they must have a right to housing, because neither of these things are possible without stable shelter. Indeed, this idea is reflected in the words of one of Desmond's interview subjects, a poor, elderly tenant named Larraine, who argues: "I have a right to live, and I have a right to live like I want to live." According to Desmond's logic, Larraine is here also arguing that she has a right to housing.

Part of this understanding of a right to housing emerges from thinking differently about work. Many people believe that housing is not a right but something to be earned through work. Yet as Desmond shows, most of the tenants in the book *do* work, and still do not receive stable, quality housing. He gives many examples of this, such as the manual labor certain tenants perform in exchange for reduced rent, or the work of caring for children and other vulnerable members of the community performed by several other tenants. Other tenants, meanwhile, have wage-earning jobs in the more traditional sense but still spend 80 or 90 percent of their income on rent, are repeatedly evicted, and/or end up homeless. Meanwhile, those who own property are able to make money simply through property ownership (although, as the book shows, for some property owners who become "professional landlords" this does become a full-time job).

In order to solve this problem, Desmond recommends that all people below a certain income level are given housing vouchers to ensure that they spend no more than 30 percent of their income on rent. While this would certainly help many people escape the cycle of eviction and poverty, it is actually not a full implementation of Desmond's argument that housing is a human right. Acting on this principle would mean providing every person with free housing and potentially even abolishing property ownership in order to ensure that housing remained a right for everyone rather than a private asset.

COMMUNITY AND INTERCONNECTION

Evicted is a work of sociology with a narrative form: it tells the interconnected stories of a network of impoverished people in Milwaukee affected by eviction. Desmond's choice to focus on this network—rather than on the stories of particular individuals—allows him to show how eviction is a systemic, rather than an individual problem. In this way, he challenges the idea that eviction is the fault of people who have failed to work, make enough money, and be "responsible" tenants. He shows that people, and *especially* impoverished people, ultimately function as communities rather than as individuals. Eviction destroys community, replacing a positive system of interconnection with a system in which everyone is dependent on one another in an exploitative, mutually harmful way.

In the book, Desmond contrasts two different versions of interconnection, one positive and one negative. The positive form is the system of mutual support and interdependence that exists in neighborhoods, and particularly poor communities. The negative form is the structure of exploitation that means that property owners, loan sharks, moving companies, and other entities profit from the poverty and deprivation of poor tenants. Desmond demonstrates that eviction replaces the positive form of interconnection with the negative one, and argues that this process must be reversed.

Desmond's portrayal of the negative network of interconnection works to show that eviction actually harms everyone, even the wealthy and powerful. The landlords may be far wealthier than the tenants, but their wealth depends on the exploitation of the tenants' poverty. Similarly, other groups such as police officers, professional movers, charity workers, lawyers, and politicians are all intimately connected to the system of eviction that has become the norm in American society. Eviction is an ecosystem with many different, intersecting parts that has a harmful impact on everyone it touches (even those whom it also benefits). For example, Sherenna makes huge profits out of her property management business, but is also constantly stressed by the instability and unpredictability of the eviction-dense rental market. By bringing all of the different parts of the negative system of interconnection into view, Desmond makes an even more compelling case for the need to radically change the status quo.

Of course, people like landlords, movers, and police need to be able to earn money and survive like anyone else; yet it is highly problematic when their survival depends on the exploitation of others. In order to change this, the negative network of exploitative interconnection needs to be replaced by the preservation of communities that encourage people to support one another.

Desmond draws on the history of positive interconnection and community to demonstrate that there is an alternative to the destructive network of exploitation in existence today. He cites the anthropologist Carol Stack, who argues that in the 1960s and 1970s, poor black families were "immersed in a domestic web of a large number of kin and friends whom they [could] count on." Desmond himself argues that "it was next to impossible for people to survive deep poverty on their own," and proposes that while this system of community support may emerge from desperate circumstances, it is actually a positive thing. At another point in the book, he discusses how poor neighborhoods are kept safe by the presence of certain individuals who know and "watch" the streets, keeping track of residents' needs and behaviors. This system, which is much safer, more sustainable, and more productive than the alternate model of police surveillance, arrest, and incarceration, is broken by eviction. When neighborhoods are constantly torn apart by people being forced to move in and out on short

notice, the community cannot take care of itself. Crime, drug use, poor school performance, incarceration, and suicide ensue.

HOPELESSNESS AND LACK OF CHOICE

One of the major themes in sociological research on poverty is the way in which impoverished people have so few choices and opportunities that they become desperate, hopeless, and cynical. This leads to problems like violence and substance abuse, and prevents people from making decisions that could potentially help them get out of poverty. Desmond emphasizes that those who face housing insecurity are in such dire circumstances that it is nearly impossible for them to make choices that would improve their lives. Housing is such a fundamental part of life that housing instability (and *especially* eviction) frequently destroys people's mental health, physical wellbeing, and self-worth. It is thus absolutely vital that everyone is able to access stable, good-quality housing.

Desmond explores the way in which hopelessness and desperation lead poor tenants to "accept" inequality and exploitation not because they agree that this is right, but rather because their focus is on the more urgent and challenging issues of surviving in incredibly difficult circumstances. He notes, for example, that even though Tobin is in the top 1 percent of earners and most of his tenants are in the bottom 10 percent, the tenants largely do not complain about this vast injustice: they "had a high tolerance for inequality." This does not mean that the tenants agree with the system, but rather that they feel powerless to change it. Faced with so few choices and such challenging circumstances, they remain trapped in a mindset of desperation and hopelessness.

Another way in which inequality leads people to accept further exploitation and injustice is through the cycle of eviction itself. Desmond notes that "the high demand for the cheapest housing told landlords that for every family in a unit there were scores behind them ready to take their place. In such an environment, the incentive to lower the rent, forgive a late payment, or spruce up your property was extremely low." In other words, the increase in evictions is cumulative: the more evictions take place, the more desperate people exist who will take the place of existing tenants. This allows landlords to increase rent while offering poorer-quality housing. Furthermore, those caught in the cycle of eviction are less likely than others of their same income level to eventually achieve housing stability. Desmond notes that eviction makes people 25 percent more likely to experience "long-term housing problems" than other low-income renters. The increased likelihood of further eviction makes people even more desperate and hopeless than they otherwise would be.

Desmond also explores how the desperation and hopelessness caused by housing insecurity affects other aspects of people's lives. He points to the high rates of crime, substance abuse, suicide, and incarceration among people who experience housing instability, and argues that if a person does not have secure housing, there is little hope that they will be in the right state—physically, psychologically, and financially—to make good decisions in the rest of their lives.

He demonstrates this point through Scott, a drug addict who turns to substance use due to his feelings of hopelessness and cynicism when he is unable to find housing. Of course, Scott's substance abuse in turn makes him more unlikely to be housed due to the interference of drugs in his professional life, his corresponding lack of money, and the fact that landlords discriminate against drug users. It is only when Scott is able to secure cheap, stable housing through a charity that he is finally able to get clean and sober and return to work. Without housing, he would remain trapped in a hopeless cycle of poverty, homelessness, and drug use forever.

Desmond's description of Larraine, meanwhile, shows that even people who do not have criminal records or substance abuse issues still remain trapped by lack of choices simply because they are poor. At one point, Desmond describes Larraine spending all her food stamps for the month on a single lobster dinner to commemorate her anniversary with her late husband. Larraine's poor choices of spending welfare checks and food stamps on expensive or frivolous items may seem like a case of bad decision-making: "To Sammy, Pastor Daryl, and others, Larraine was poor because she threw money away. But the reverse was more true. Larraine threw money away because she was poor." No matter how much Larraine scrimped and saved, it would always be impossible for her to lift herself out of poverty. Furthermore, she believes that she has a right to give herself moments of pleasure where she can, and knows that this right does not disappear simply because she is poor. It is thus absurd to blame people for the decisions they make when no decision would actually improve their lives. Without secure, affordable housing, all "choice" is really an illusion, and it is completely unsurprising that people surrender to hopelessness and desperation.

SYMBOLS

Symbols appear in **teal text** throughout the Summary and Analysis sections of this LitChart.

THE NORTH SIDE

Milwaukee's North Side is the predominantly-black part of the city. Milwaukee is an extremely segregated city, and the North Side thus suffers from the problems associated with racial segregation: poorer facilities and resources, a high concentration of crime, high eviction rates, and so on. Most tenants profiled in *Evicted*, regardless of their race, consider the North Side an undesirable place to live,

and so it acts as a symbol for the worst part of the city, where victims of eviction often end up. The white tenants who live in the trailer park have a particularly intense aversion to the area, and this emerges not only from their wariness of the North Side's problems but from their own severe and irrational racism. Residents of Tobin's trailer park fight with all their power for Tobin's license to be renewed because they fear that if the trailer park passes into new hands, they could be forced to move to the North Side. Black tenants, meanwhile, are less irrationally afraid of the North Side. Many grew up there and/or have spent most of their life there—yet this makes them aware that the North Side is a drastically deprived and dangerous area. They do not share the trailer park residents' racist views, but still want to live in an area with better safety and resources.

HYPES

"Hype" is a slang word for a drug addict used by many of the tenants profiled in the book. The tenants regularly complain about hypes for two main reasons. The first is that they are associated with community degradation and crime. Living next to a house filled with hypes is considered a highly undesirable situation, and many of the tenants find themselves in this position only after eviction has removed their housing situation beyond their control. The second reason people complain about hypes is because many of them are willing to perform temporary, informal labor for very little money. Landlords like Quentin and Sherenna turn to crews of hypes to fix up properties, clean out vacant apartments, scrap metal, and do other occasional tasks in exchange for small amounts of cash. This drives down the amount of money offered to people who are less desperate because they do not have to feed an addiction, like Lamar. The exploitation of "hypes" is thus representative of the way in which wealthier people, and particularly landlords, manage to make huge profits out of the poverty and depravation of the inner city.

THE COURTHOUSE

The courthouse where eviction hearings take place is adorned with the slogan *Vox Populi Vox Dei*, which means "The voice of the people is the voice of God" in Latin. This slogan belies the reality of what happens inside the courthouse in an extreme way. Most of the time, the courthouse is a place where tenants receive confirmation that they have no power in the face of landlords and the law. Indeed, this disparity of power is reflected in the demographic makeup of people in the courthouse. The lawyers and bailiffs are usually all white, whereas most of the tenants who come in for eviction hearings are black women. These demographics reflect the racial and gender injustice at the heart of the problem of eviction. Poor black mothers face (at least) triple discrimination in the housing market, and are thus overrepresented at the courthouse, a symbol of the perversion of justice that exists in America today.

QUOTES

Note: all page numbers for the quotes below refer to the Broadway Books edition of *Evicted* published in 2016.

Chapter 1 Quotes

Sherrena saw all this, but she saw something else too. Like other seasoned landlords, she knew who owned which multifamily, which church, which bar, which street; knew its different vicissitudes of life, its shades and moods; knew which blocks were hot and drug-soaked and which were stable and quiet. She knew the ghetto's value and how money could be made from a property that looked worthless to people who didn't know any better.

Related Characters: Sherenna Tarver

Related Themes:

Related Symbols:

Page Number: 10

Explanation and Analysis

It is a warm September day, and Sherenna is driving through the North Side in the beat-up old car she uses when she is visiting renters. The neighborhood is crowded with vacant lots, evidence of Milwaukee's decreased population. Many people would look at this sight and see only depravation; yet as this quote explains, Sherrena sees much more. She has the kind of insight into the community that comes from sustained attention and involvement. In most cases, this is a sign of positive commitment and contribution to a community. Yet Sherenna's knowledge doesn't come from care for the community, but from a desire to profit from it. Her role in the neighborhood is thus a distortion of older networks of trust, kinship, and care.

Chapter 3 Quotes

❝ It took a certain skill to make a living off the city's poorest trailer park, a certain kind of initiative. Tobin's strategy was simple. He would walk right up to a drug addict or a metal scrapper or a disabled grandmother and say, "I want my money." He would pound on the door until a tenant answered. It was almost impossible to hide the fact that you were home. It was hard to hide much of anything. Office Susie knew when your check arrived; she put it in your mailbox. And Lenny could plainly see if you had enough money to buy cigarettes or beer or a new bike for your kid but not enough to pay the rent.

Related Characters: Lenny Lawson (speaker), Office Susie, Tobin Charney

Related Themes:

Related Symbols:

Page Number: 38-39

Explanation and Analysis

College Mobile Home Park is owned by Tobin Charney, a wealthy 75-year-old man who is known for being flexible with late rent but who also tends to exaggerate the debts his tenants owe him. When the city council failed to renew his license for owning the trailer park one year, the residents rallied in support of him, though this was less out of love for Tobin than it was fear that the trailer park's closure would mean they would have to move to the predominantly-black North Side. Tobin may have a reputation for being flexible, but this passage shows that his flexibility certainly has his limits. Tobin's ultimate goal is always to collect rent money in full.

This quotation also shows that Tobin's management of the trailer park operates through an intensive system of surveillance. Tobin does not directly have his eye on every tenant all the time, but through proxies—Lenny and Office Susie—he is able to know even the most personal and private information about each of his tenants. This is another way in which life as a low-income renter is dispiriting and degrading. Tobin's tenants have all their agency robbed from them when they are no longer able to make financial decisions without being surveilled and harassed by the trailer park administration.

❝ You've got to wonder if the street people don't have the right idea. Just live on the street. Don't have to pay rent to nobody.

Related Characters: Larraine (speaker), Tobin Charney

Related Themes:

Page Number: 40

Explanation and Analysis

Tobin tries to avoid evicting his tenants, but he is also single-minded about collecting rent and will employ whatever means necessary to do so. One of his tenants, a woman named Larraine Jenkins who pays her rent with SSI, wonders aloud if it is better to live on the street than have one's life constantly dominated by the need to make rent. Larraine is probably half-joking, and her words may seem rather extreme. At the same time, considering the amount of distress paying rent causes to the tenants documented in the book, Larraine's logic might not be as absurd as it first appears.

When a person is spending 80 or 90 percent of their income on rent, the rest of their lives almost inevitably falls apart, to the point that it may in some sense seem better to live on the street. Of course, street homelessness is so dangerous and degrading that most people would do anything to avoid it—and thus are forced to continue being exploited by the unjust and untenable rental market.

Chapter 4 Quotes

❝ When city or state officials pressured landlords—by ordering them to hire an outside security firm or by having a building inspector scrutinize their property—landlords often passed the pressure on to their tenants. There was also the matter of reestablishing control. The most effective way to assert, or reassert, ownership of land was to force people from it.

Related Characters: Tobin Charney

Related Themes:

Page Number: 44

Explanation and Analysis

The city council has ruled that Tobin should be allowed to keep his license to own the trailer park, yet only on the condition that he takes urgent and dramatic action to improve the park's conditions. Immediately following the ruling, Tobin starts evicting tenants. This quotation shows that landlords do not always *want* to impose difficult measures or evict their tenants. Sometimes they are forced to by pressure from the authorities. This is also a way in

which the authorities indirectly make tenants' lives difficult, doing so without having to face the consequences of measures such as eviction themselves.

The final sentence of this quotation is also highly important. Property ownership might seem like an ordinary, natural system, which can make eviction seem natural and normal (if not exactly desirable) too. One might think that if someone owns property, it is surely within their rights to decide who does or doesn't live in their property at their will. Yet if one considers housing a human right, then eviction appears much more arbitrary and unjust. Landlords might want to "assert, or reassert, [their] ownership of land," yet is it really right that they are able to do so at the expense of tenants? Surely, the book suggests, the right of people to be securely housed should trump the right of landlords to have control over land?

Chapter 6 Quotes

❝ Poor families were often compelled to accept substandard housing in the harried aftermath of eviction. Milwaukee renters whose previous move was involuntary were almost 25 percent more likely to experience long-term housing problems than other low-income renters.

Related Characters: Patrice Hinkston, Doreen Hinkston (speaker), Sherenna Tarver

Related Themes:

Page Number: 69

Explanation and Analysis

Before moving into the unit owned by Sherenna, Doreen, Patrice, and the rest of the Hinkstons rented a reasonably-priced five-bedroom house with an understanding landlord. However, after two boys were shot on their street, an encounter with the police led to the Department of Neighborhood Services pressuring the Hinkstons' landlord to evict them. After being served a five-day eviction notice, the Hinkstons hurriedly moved into the unit owned by Sherenna even though it was smaller and more expensive.

This quotation explains how eviction forces families to accept housing that does not meet their (or anyone's) needs. In order to avoid sleeping on the street or in a shelter, tenants must take whatever housing they can get—a problem compounded by the fact that tenants with a recent eviction on record are less likely to be taken on by a landlord. This quotation also emphasizes that the consequences of an eviction far outlast the period immediately following the move. Eviction damages people's lives not just for a number of weeks, months, or even years, but irreparably.

❝ When tenements began appearing in New York City in the mid-1800s, rent in the worst slums was 30 percent higher than in uptown. In the 1920s and '30s, rent for dilapidated housing in the black ghettos of Milwaukee and Philadelphia and other northern cities exceeded that for better housing in white neighborhoods. As late as 1960, rent in major cities was higher for blacks than for whites in similar accommodations. The poor did not crowd into slums because of cheap housing. They were there—and this was especially true of the black poor—simply because they were allowed to be.

Related Characters: Doreen Hinkston (speaker), Sherenna Tarver

Related Themes:

Page Number: 75

Explanation and Analysis

When Doreen is evicted from Sherenna's building after attempting to deduct the money she used to pay a plumber from her rent, she knows that the next place she moves into will likely be more expensive. For people unfamiliar with housing, the high price of even the most undesirable rental units is likely to be shocking and confusing. Why would apartments at the very bottom of the housing market—small, dilapidated, and insufficiently furnished, in the middle of deprived and dangerous neighborhoods—be so expensive?

The answer is that landlords have been able to keep rental prices high in ghettos and slums because the people who live there do not have any choice about where to live. Racism, poverty, and other factors prevent them from moving elsewhere or buying property, while housing insecurity and eviction mean that tenants are often forced to accept the very worst units for high prices because the only other option is the street.

Chapter 7 Quotes

❝ Some landlords neglected to screen tenants for the same reason payday lenders offered unsecured, high-interest loans to families with unpaid debt or lousy credit; for the same reason that the subprime industry gave mortgages to people who could not afford them; for the same reason Rent-A-Center allowed you to take home a new Hisense air conditioner or Klaussner "Lazarus" reclining sofa without running a credit check. There was a business model at the bottom of every market.

Related Characters: Lenny Lawson (speaker), Office Susie, Tobin Charney

Related Themes:

Page Number: 90

Explanation and Analysis

One condition of Tobin's license renewal was attending a daylong training program for landlords, which he does with Lenny and Office Susie. The program facilitator emphasizes the importance of screening potential tenants for a history of legal offences or court-ordered evictions. In reality, the reason why landlords don't screen tenants is not necessarily out of carelessness. Rather, it is a deliberate act comparable to the decision to give a loan or a mortgage to someone who is almost guaranteed not to be able to pay it back.

For many wealthy people and organizations, betting against the poor is a safe and lucrative way of making money. The sinister reality is that some landlords do not screen tenants because they want their renters to be poor, desperate, and "undesirable" as tenants, which makes them more vulnerable to exploitation.

Chapter 9 Quotes

❝ Men often avoided eviction by laying concrete, patching roofs, or painting rooms for landlords. But women almost never approached their landlord with a similar offer. Some women—taxed by child care, welfare requirements, or work obligations—could not spare the time. But many others simply did not conceive of working off the rent as a possibility. When women did approach their landlords with such an offer, it sometimes involved trading sex for rent.

The power to dictate who could stay and who must go; the power to expel or forgive: it was an old power, and it was not without caprice.

Related Characters: Larraine (speaker)

Related Themes:

Page Number: 129

Explanation and Analysis

Served a 24-hour eviction notice, Larraine is struggling to find a way to stay in her trailer. Sometimes tenants are able to successfully persuade their landlords that they will pay an overdue balance and temporarily ward off the threat of eviction. Men are often more able to do this than women, partly because they are more likely to engage in a confrontation with their landlord rather than simply avoiding them. This passage explores other reasons behind the gendered disparity of success in negotiating unpaid rent. Throughout the book, Desmond shows that men are in a better position than women when it comes to housing and eviction. This is because while men are also vulnerable to eviction threats, they have more options when it comes to staving off these threats.

Crucially, the method men most commonly use to avoid eviction is manual labor. This practice must be viewed in light of the ideological belief that housing is not a human right, but rather something one must work for to earn. The kinds of work women perform listed in this quotation (childcare, sex work) are also labor, but are often not recognized as such. Women—and particularly women on welfare—are negatively stereotyped and lazy, for example through the figure of the "welfare queen." Yet mothers on welfare work full-time in the home looking after children (and often other family members such as elderly parents or the mentally or physically disabled). The fact that care work is not acknowledged as work means that women are further discriminated against in the housing market.

Chapter 11 Quotes

❝ "This moment right now," Sherrena reflected, "it's going to create a lot of millionaires. You know, if you have money right now, you can profit from other people's failures. . . . I'm catching the properties. I'm *catching* 'em."

Related Characters: Sherenna Tarver

Related Themes:

Page Number: 150

Explanation and Analysis

Sherenna has recently purchased a house that she plans to rent to Ladona, a single mother with a housing voucher.

Unlike most of Sherenna's properties, the house is in good condition. She has been buying about one property per month since the foreclosure crisis. Here Sherenna explains how the foreclosure crisis and the plummeting of house prices that followed it benefit her and other property owners. The exuberance with which she explains "this moment" shows that far from being ashamed of capitalizing on other people's suffering, she is proud of it.

The word "catching" implies that Sherenna is simply taking advantage of an opportunity rather than directly exploiting people through a deeply unjust system. Similarly, Sherenna's mention of "other people's failures" shows that she thinks that people who lost their homes in the recession are to blame for this loss. While Sherenna is arguably right to be proud of her own hard work and savvy, she is also willfully blind about the next to which she is directly profiting not from "failures," but from inequality and injustice.

Chapter 12 Quotes

❝ In the 1960s and 1970s, destitute families often relied on extended kin networks to get by. Poor black families were "immersed in a domestic web of a large number of kin and friends whom they [could] count on," wrote the anthropologist Carol Stack in *All Our Kin*. Those entwined in such a web swapped goods and services on a daily basis. This did little to lift families out of poverty, but it was enough to keep them afloat. But large-scale social transformations—the crack epidemic, the rise of the black middle class, and the prison boom among them—had frayed the family safety net in poor communities. So had state policies like Aid to Families with Dependent Children that sought to limit "kin dependence" by giving mothers who lived alone or with unrelated roommates a larger stipend than those who lived with relatives.

Related Characters: Crystal Mayberry, Arleen Bell (speaker), Sherenna Tarver

Related Themes:

Page Number: 161

Explanation and Analysis

Sherenna has taken the new tenant, Crystal, around Arleen's apartment, which Arleen will be vacating the next day. Arleen is not able to rely on her family for support and doesn't have a plan for where she and her sons will go after she leaves. When Crystal learns this, she offers for Arleen and her children to stay with her until they find a new place. In this passage, Desmond explains the history of poor black people relying on kinship networks as a way of surviving poverty. He also shows that this mode of life has been both deliberately and unintentionally destroyed.

It is important to understand the factors that have contributed to the erosion of black kinship networks and their viability as a mode of support. Politicians and commentators often blame poor black people themselves for the destruction of the black family, while at the same time creating negative stereotypes about the kind of sprawling kinship networks that black people depended on to survive.

❝ It was next to impossible for people to survive deep poverty on their own. If you could not rely on your family, you could reach out to strangers, make disposable ties. But it was a lot to ask of someone you barely knew.

Related Characters: Crystal Mayberry, Arleen Bell (speaker)

Page Number: 162

Explanation and Analysis

Arleen and Crystal's alliance is part of a tradition of poor people helping one another in order to survive. Societal changes as well as government policy have made it less and less possible for people to rely on family members. Wealthier relatives are often reluctant to help, and poor relatives are unable to do so even if they want to. This makes the already grueling challenge of surviving poverty "next to impossible." The practice of relying on strangers for he kind of help that used to come from family contributes to an even greater level of instability in poor areas. After all, while strangers and acquaintances may help each other out, they understandably cannot provide the same kind of reliable support as people who have a long-established and trusting connection.

Chapter 14 Quotes

But for the most part, tenants had a high tolerance for inequality. They spent little time questioning the wide gulf separating their poverty from Tobin's wealth or asking why rent for a worn-out aluminum-wrapped trailer took such a large chunk of their income. Their focus was on smaller, more tangible problems [...] Most renters in Milwaukee thought highly of their landlord. Who had time to protest inequality when you were trying to get the rotten spot in your floorboard patched before your daughter put her foot through it again? Who cared what the landlord was making as long as he was willing to work with you until you got back on your feet? There was always something worse than the trailer park, always room to drop lower.

Related Characters: Ned Kroll (speaker), Pam, Scott, Tobin Charney

Related Themes:

Related Symbols:

Page Number: 182

Explanation and Analysis

Despite being a drug user himself, Scott thinks Pam and Ned deserved to be evicted on account of their drug habit. In the past, renters would band together, viewing themselves as a class who had to fight for their own rights in the face of the landlords who tried to exploit them. However, in today's world, most residents seem to accept the vast inequality and injustice that defines the American housing system and indeed society at large. Desmond suggests that this is partly because tenants are distracted by the burden of surviving every day, which leaves them little headspace to consider broader issues of injustice and inequality.

Yet this interpretation may not hold up in light of Desmond's own comparison of the present and the past. In the past, poor people were also consumed by the demands of survival in difficult circumstances, just as they are today. Yet as Desmond points out, in the past poor people (and renters in particular) were far more likely to protest housing inequality than they are now. This proves that there has been a profound social and cultural change in terms of the acceptance of inequality as an immutable and perhaps even natural part of American society.

Chapter 18 Quotes

To Sammy, Pastor Daryl, and others, Larraine was poor because she threw money away. But the reverse was more true. Larraine threw money away because she was poor.

Related Characters: Pastor Daryl, Larraine (speaker)

Related Themes:

Page Number: 219

Explanation and Analysis

After multiple meetings at the welfare services building, Larraine is finally able to get her food stamps reinstated. She spends her first month's allowance on a single meal: a lobster dinner that she eats alone to celebrate her and Glen's anniversary. Larraine is prone to occasionally spending money on luxury items she can't afford, and many close to her believe that it is this habit that keeps her in poverty. The people close to her (including her pastor, Pastor Daryl) believe that Larraine contributes to her own poverty by spending money in frivolous ways.

Yet Larraine realizes the reality: she will be poor whether or not she makes occasional frivolous purchases. This is what Desmond means when he writes: "Larraine threw money away because she was poor." Larraine's poverty is beyond her control; short of a miracle, she will be poor forever. In this context, her discussion to "throw money away" is not as irresponsible or unreasonable as it may initially seem.

Larraine loved to cook. "I have a right to live, and I have a right to live like I want to live," she said. "People don't realize that even poor people get tired of the same old taste. Like, I literally hate hot dogs, but I was brought up on them. So you think, "When I get older, I will have steak." So now I'm older. And I do."

Related Characters: Larraine (speaker)

Page Number: 220

Explanation and Analysis

Larraine's seemingly frivolous choices like spending her whole month's allowance of food stamps on one meal in fact stem from the inescapability of her poverty. She knows that no amount of scrimping and saving will allow her to lift herself out of poverty, so instead she affords herself occasional moments of pleasure and luxury whenever she can. This connects to Desmond's earlier assertion that Larraine "threw money away because she was poor," rather

than the other way around, and counters critiques that Larraine is the cause of her own poverty. Those in poverty are not there because of rare moments of pleasure—such as eating a steak—and it's misguided to judge them for trying, as Larraine asserts, simply to "live."

Chapter 19 Quotes

Job loss could lead to eviction, but the reverse was also true. An eviction not only consumed renters' time, causing them to miss work, it also weighed heavily on their minds, often triggering mistakes on the job. It overwhelmed workers with stress, leading them to act unprofessionally, and commonly resulted in their relocating farther away from their worksite, increasing their likelihood of being late or missing days.

Related Characters: Ned Kroll (speaker), Pam

Related Themes:

Page Number: 227

Explanation and Analysis

After her family is evicted from the trailer park, Pam finds a motel where she can stay for $50 a night. Shortly after, Ned is fired from his job due to missing two days of work during the eviction. This is yet another example of how eviction is not only the product of social problems such as unemployment, instability, and poverty—it also *causes* these problems. The stressful burden of eviction is so intense that Ned can hardly be blamed for missing work because of it. Yet the fact that he missed work means he is fired, which in turn makes him poorer and less able to secure stable housing in the future.

Epilogue: Home and Hope Quotes

Then there is the toll eviction takes on a person's spirit. The violence of displacement can drive people to depression and, in extreme cases, even suicide. One in two recently evicted mothers reports multiple symptoms of clinical depression, double the rate of similar mothers who were not forced from their homes. Even after years pass, evicted mothers are less happy, energetic, and optimistic than their peers.

Related Themes:

Page Number: 298

Explanation and Analysis

Eviction is the cause of so many social and psychological problems because home is such an important place—the core of a person's identity, a source of stability and security, and the starting point of civic engagement. This quotation explores the psychic burden created by eviction. Throughout the book, Desmond has given both qualitative and quantitative evidence for the material damage eviction causes, showing that high eviction rates correspond with increased crime, poverty, unemployment, and other objective social problems.

The psychological impact of eviction is harder to measure, yet no less real or important. Indeed, this passage suggests that the psychological dimension of the damage caused by eviction is even more sinister due to the fact that it affects a person's very sense of self. It is thus not surprising that the psychological damage of eviction might far outlast the material consequences of a forced move.

Eviction is a cause, not just a condition, of poverty.

Related Themes:

Page Number: 299

Explanation and Analysis

In the epilogue Desmond summarizes the enormous number of problems caused by eviction. He uses this short and simply statement to make the central point of the book: that eviction is a *cause* of poverty, rather than just a result of it. Poverty and its attendant issues can certainly cause or contribute to eviction, but insufficient attention has been paid to the fact that eviction itself causes and perpetuates poverty. If people do not understand the causal relationship between eviction and poverty properly, it will be impossible to solve either problem.

Do we believe that the right to a decent home is part of what it means to

be an American?

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." Each of these three unalienable rights—so essential to the American character that the founders saw them as God-given—requires a stable home.

Life and home are so intertwined that it is almost impossible to think of one without the other.

Related Themes: 

Page Number: 300

Explanation and Analysis

It is painful to acknowledge the amount of suffering caused by housing insecurity, but within this pain there is hope, because it does not have to be this way. There are solutions to the crisis of housing injustice, but in this quotation Desmond suggests that those solutions are only achievable if people agree that housing is a fundamental right in America. The logic that has created the crisis outlined in *Evicted* asserts that housing is something that people earn through work. No one is guaranteed a "decent home," and it is the responsibility of individuals to ensure that they make choices and perform labor that "earns" them adequate housing.

Throughout the book, and particularly in the Epilogue, Desmond refutes this logic. He shows that it creates a housing system so unjust that millions of people suffer unnecessarily and have their lives destroyed because it is not possible for them to secure decent housing. In this passage, he suggests that the right to housing, while it may not have been explicitly encoded into the Declaration of Independence, is necessarily implied as part of the values on which America was founded. Without proper, stable housing, the rest of a person's life crumbles and all other rights and responsibilities become irrelevant. It is thus essential that housing is considered a fundamental right of all people.

SUMMARY AND ANALYSIS

The color-coded icons under each analysis entry make it easy to track where the themes occur most prominently throughout the work. Each icon corresponds to one of the themes explained in the Themes section of this LitChart.

PROLOGUE: COLD CITY

It is January 2008; Jori and his cousins are snowball fighting when a car pulls up and a man gets out. Jori runs into the apartment where he lives with his mother, Arleen, and younger brother, Jafaris. Jori locks the door but the man breaks it down, before leaving. On learning about the broken door, the landlord evicts Arleen and her sons. If Arleen doesn't leave on time, she will either have to pay $350 for a truck to load her belongings into storage, or have all her possessions left out on the sidewalk.

The opening of the book is decidedly bleak. The snowy weather, the violent attempt to break into Arleen's apartment, Arleen's eviction, and the grim "choice" she faces regarding her possessions all create the impression of a dreary and unjust world.

Arleen takes 13-year-old Jori and 5-year-old Jafaris to a homeless shelter called the Lodge, where they remain until Arleen finds a house in the predominantly black **North Side** of Milwaukee. Although the house frequently has no running water, Arleen describes it as her "favorite place." Yet after only a few weeks the city deems the house "unfit for human habitation" and evicts her again. This time the family move into a neighborhood with a heavy population of drug dealers.

All of Arleen's choices seem to be between a rock and a hard place: expensive storage or seeing all her belongings left on the sidewalk; a homeless shelter or no running water; a house that is "unfit for human habitation" or a dangerous neighborhood. Yet she still manages to stay optimistic enough to describe one dilapidated house as her favorite place.

Four months later, Arleen finds a better apartment, and the family moves there. The rent is $550 a month, average for a two-bedroom in an impoverished neighborhood in the fourth-poorest city in America. Arleen receives a $628 welfare check each month. Upon their arrival Arleen's new landlord, a black woman named Sherenna, drops off a large back of groceries, some of which are from the food pantry and some of which she purchased herself.

To some extent, this turn of events seems promising. Sherenna's kindness suggests that she defies the stereotypical image of landlords as miserly and merciless. Yet at the same time, rent for the apartment will take almost 90% of her welfare check each month, which is clearly not a sustainable arrangement.

In the past, evictions were rare, even in impoverished communities. Neighbors would turn up in massive numbers to protest evictions, sometimes overpowering the indifferent marshals. Today, many sheriffs are employed full-time to carry out evictions, and housing courts are always packed with families. Most tenants spend between 50-70% of their income on rent, and millions are evicted each year because they cannot pay. Half of evictions in Milwaukee are "informal," meaning that they are not legally mandated. Overall, between 2009 and 2011 one in eight Milwaukee renters were evicted. Similar statistics exist in cities such as Kansas City, Cleveland, and Chicago.

This passage introduces the central issue of the book: eviction. It establishes that although eviction itself is not a new problem, it has become so widespread and damaging that it warrants urgent attention. People may not be aware of how frequently evictions occur and there is insufficient protest against eviction, despite the fact that such protest occurred in the past. Housing instability and eviction need to be addressed immediately.

Evicted focuses on eight families in Milwaukee, but "tells an American story." The book not only analyzes evictions, but also describes their "fallout," showing how eviction affects many more people than the individuals who are evicted. The housing crisis is one of the "most urgent and pressing issues" in America. While focusing on other factors such as jobs, welfare, and mass incarceration is important, until people are able to pay their rent the problem of poverty will persist.

Throughout the book, Desmond shows that housing is such a crucial issue because it is so fundamental. Welfare, incarceration, and even employment do not affect everyone, but housing does. Every single person on earth needs a stable, adequate, and affordable place to live, and eviction must therefore be central to all discussions of poverty.

CHAPTER 1: THE BUSINESS OF OWNING THE CITY

It is September 2007, still warm, and Milwaukee is buzzing with life. Sherenna Tarver drives through the North Side playing R&B. She does not take her Camaro to this part of town, instead driving a 1993 Chevy Suburban owned by Quentin, her husband and business partner. Milwaukee's population has significantly decreased since the 1960s and the city is littered with abandoned buildings. Sherenna knows the community she is driving through well, which means she knows how to make money from it.

Landlords in poor neighborhoods often profit from communities that they themselves have little to do with. Yet Sherenna seems more involved in the neighborhoods in which she conducts business than many landlords. Also, like her tenants and unlike many inner-city landlords, she is black.

Sherenna is short, with a loud, joyous laugh. Yet today she is not laughing, because she has to evict Lamar, a man with no legs. When Lamar first fell behind on rent, she was hesitant to evict him, telling Quentin: "I love Lamar," before admitting: "But love don't pay the bills." As a landlord, Sherenna has many bills to pay. Landlords are directly impacted by unpaid rent and unexpected costs in a way that banks and corporations are not. Those who do not become merciless usually end up having to quit. Sherenna assures herself that taking pity on Lamar is dangerous because the mortgage company does not take pity on her.

From this initial impression, Sherenna does not seem like a cruel, greedy, or heartless person. This passage suggests that she is compelled to commit the seemingly cruel and heartless act of evicting Lamar because of the economic system she is in. Sherenna is under pressure to pay mortgages and other bills, and thus feels that she cannot afford to be generous or forgiving of her tenants.

When Sherenna and Quentin first met, it took three months before she let him take her out on a date. Six years later, they got married. When they met, Sherenna was working as a fourth-grade teacher. She eventually opened her own daycare, which was quickly shut down due to a "technicality," after which point she began home-schooling her son and exploring a career in property management. She was drawn to the real estate industry because of her desire for independence and self-reliance.

Again, Sherenna's background does not accord with the stereotypical image of a landlord. In fact, the figure of an elementary school teacher—generally understood to be gentle, friendly, and altruistic—is about as different from the greedy landlord archetype as you can get.

Sherenna bought her own home in 1999 and shortly after purchased a second property to rent out. As a landlord she decided to specialize in renting to poor black people, and within four years she owned 36 units. Quentin quit his job to work as Sherenna's property manager, also buying property of his own. Meanwhile, Sherenna started a credit-repair business, investment business, and a business driving the relatives of incarcerated people to prison visits. Before long she was a full-fledged "inner-city entrepreneur."

Sherenna evidently has a talent for business, yet it is also clear that there are many other factors separating her trajectory from that of Arleen. Being able to purchase both her own home and a second home served as a springboard for Sherenna to switch careers and begin her own lucrative business. It is a far cry from Arleen's struggles to pay rent on shabby, inadequate apartments.

Sherenna arrives in front of Lamar's home and sees Lamar being pushed in his wheelchair by Patrice, whom Sherenna is also evicting today. Lamar is 51 and Patrice is 24, and lives with her three children in the same building. Lamar tells Sherenna that he had been planning to work on the basement of the house; Sherenna reminds him that he should tell *her* these things, not Quentin, because she is the "boss."

This passage contrasts two different kinds of collaboration. Patrice pushing Lamar's wheelchair is an example of caring kindness and support between neighbors, whereas Sherenna's collaboration with Quentin seems to have a more hierarchical nature.

Sherenna has faced a series of problems recently. Someone was shot in one of her rentals, while another group of her tenants were evicted for stealing electricity. Since 2000 the price of fuel and utilities in Milwaukee has increased by over 50%; one in five renting families are disconnected after failing to pay a utility bill every year. Power is regularly stolen by those unable to pay, although stealing gas is much harder. There exists a great tension between landlords and the building inspectors who regularly shut down properties for falling below habitable standards. The tenant who stole electricity was a woman who had been trying to leave an abusive relationship. Sherenna rented to her despite her history of evictions, and now she regrets it.

This passage makes clear that although the problems Sherenna experiences are real, they are also the result of the injustice and inequality experienced by her tenants. Impoverished tenants paying high rent are forced to steal utilities, which in turn gets Sherenna into trouble. Meanwhile, the inspectors who are supposed to be keeping housing safe and comfortable instead create more evictions by compelling landlords to shut down properties rather than ensure they are fixed.

Driving away from Lamar's house, Sherenna stops to check on a new tenant, a young mother whose baby is suffering from colic. The woman blames the child's sickness on a hole in the window; her mother tells Sherenna that she has already called the city. Sherenna knows that, like almost all properties in the city, the building is not up to code. The discovery of this violation will mean a fine. That night, Sherenna tells Quentin about the "bullshit" they are now facing. The couple live in a five-bedroom house with expensive furnishings and a jacuzzi. On hearing the story about the tenant with the broken window, Quentin advises that they evict her, and Sherenna agrees.

This passage illustrates the discrepancy between landlords' and renters' circumstances, and highlights the lack of sympathy in how Sherenna and Quentin treat their tenants. Despite living in a large, luxurious house themselves, Sherenna and Quentin object to their tenants demanding even the most baseline features (such as all windows being intact).

Sherenna returns to the property with an eviction notice. An angry confrontation with the tenant's mother and stepfather ensues. Quentin retrieves his security belt from the car, which is loaded with handcuffs, a baton, and mace. Sherenna explains that the tenant is behind on her rent. She and Quentin escape in the car as the stepfather threatens violence. Days later, Sherenna gets a call from an agency called Wraparound, asking if she has a unit for a client called Arleen Bell and her two sons. Wraparound will pay the security deposit and first month's rent.

Regardless of whether we agree with Sherenna's choices, there is no doubt that being a professional landlord is a complex, challenging job. Crucially, almost all of Sherenna's problems revolve around the fact that her tenants are too poor to pay their rent—a sign that there is a serious problem when it comes to affordable housing in the US.

CHAPTER 2: MAKING RENT

Shortly after Sherenna's visit, Lamar sits in his apartment playing spades with his sons and their friends. All the boys in the neighborhood know that Lamar will host them, offer them food and sometimes even a toke of a blunt. Lamar's older son Luke is sixteen; his younger brother Eddy is fifteen. Their friend Buck sleeps at his parents' house but basically lives with Lamar. Another friend, DeMarcus, lights a blunt and passes it around. The group of them discuss the police and Lamar expresses sympathy for certain police officers, suggesting that it is not wrong to want to "clean up" dangerous neighborhoods. DeMarcus counters that it is better for the neighborhood to look after itself.

Lamar and DeMarcus represent two poles when it comes to the state's role within communities (and particularly poor black communities). Lamar expresses a moderate degree of sympathy and support for the police, implying that at least in theory the police do serve a necessary role in deprived neighborhoods. DeMarcus, meanwhile, suggests that communities are better off without the police and that they are best equipped to deal with their own problems.

Lamar joined the navy in 1974, at the age of 17. After serving in Vietnam he was dishonorably discharged in 1977. Lamar warns the boys about prison and ensures that none of them gets too high. In the apartment, Luke and Eddy each have their own rooms and Lamar sleeps in the living room. When they first moved in, Sherenna waved the security deposit because Lamar was due to receive SSI, a stipend for low-income people who are elderly or have disabilities. However, Lamar was then denied the stipend.

As a veteran, a single father, and someone with a significant physical disability, Lamar is exactly the kind of person who should receive welfare. The fact that he was denied SSI shows how badly the welfare system serves poor and disadvantaged people like him and his family.

Lamar's sons and their friends spend most evenings smoking weed and playing cards in the apartment. Lamar believes it is better to keep an eye on the boys rather than have them getting up to no good behind his back. Lamar was denied SSI on the grounds that, even without legs, he can still work. This is true, but Lamar has nonetheless been unable to find a job. In the past, Milwaukee was "flush with good jobs," but this changed drastically when manufacturing jobs began swiftly disappearing in the late '70s. This disappearance had a devastating effect on the city's black population, which by 1990 faced an almost 50% poverty rate.

This passage establishes an important distinction between the physical ability to work and the plausibility of doing so. Lamar is capable of performing labor, but this is meaningless when there are so few jobs available. Furthermore, he is likely to face discrimination as a physically disabled person, something that the welfare system does not account for.

After being hit by deindustrialization in the 1980s, Milwaukee was then devastated by the "antiwelfare crusade" of the 1990s. Because he doesn't work, Lamar receives $628 a month in welfare; after paying his rent he is left with $78, or $2.19 a day. Shortly after moving into his current apartment he was accidentally sent two welfare checks, and cashed them both. His caseworker deducted the mistaken amount from Lamar's second check, which meant that he fell behind on rent. He worked on the grimy basement of the building, a job he believed was worth $250, but in the end Sherenna only paid him $50. Even after selling his $150 worth of food stamps for $75 cash, he remains unable to pay Sherenna.

In another act of injustice, Lamar is punished for a mistake the government made. Of course, it is possible to argue that Lamar is at fault for cashing the second welfare check he received in error. However, considering he is an unemployed single father living in deep poverty, can he really be blamed for cashing the second check? Surely considering the mistake was made by the state, they should assume responsibility.

Having been served an eviction notice, Patrice moves back downstairs to live with her mother and siblings. Lamar offers to do up Patrice's old apartment, gathering the neighborhood boys to help him. The previous winter, Lamar climbed into an abandoned house while high on crack. He had been addicted since the mid '80s, and had lost his job and home as a result. Luke and Eddy's mom was so ravaged by her addiction that she abandoned her family altogether. While inside the abandoned house, Lamar leaped from the upper-story window and lost his legs. Now, watching his boys do up Patrice's old unit, he concludes that he is "blessed."

This passage demonstrates the devastating impact that addiction can have on people's lives. It is now widely believed that addiction is actually beyond people's control and thus that drug addicts should be supported rather than blamed for their addiction. Yet even if one subscribes to the view that drug users are responsible for the negative impact of drugs on their lives, surely children should not be punished for their parents' use as Luke and Eddy have been.

The next month, Sherenna attends a meeting of the Milwaukee Real Estate Investors Networking Group (RING) at an airport hotel. She and her friend Lora, a Jamaican immigrant, are among the only black people in attendance. It is only very recently that being a landlord has become a full-time occupation. In the past, people would rent out spare rooms or apartments as a way of making money on the side, but would certainly not consider themselves professional landlords. Today, professional property management is a major business.

The shift from part-time to professional landlords is a crucial element of how the housing landscape got to its current state. In theory, professional landlords would be able to better serve their tenants because they devote all their time to the job and likely have more knowledge and resources than someone who does it on the side. Yet as we will see, in reality this is rarely the case.

One speaker at the RING meeting, a self-storage broker named Ken Shields, jokes about how stress-free and lucrative the self-storage business is. The next speaker discusses lead and asbestos, confirming that landlords were under no obligation to report asbestos to tenants or the city if it is detected in a rental property. Sherenna asks the next speaker, a lawyer, if it is possible to intercept a tenant's tax refund in order to claim unpaid rent. She already knows the answer is no, but wants everyone in the room to know that she will do whatever it takes to collect rent.

It might seem perverse that Sherenna wants to appear ruthless in front of the other landlords. For all the faults we have seen, Sherenna is not a straightforwardly evil person. Yet recall that she and Lorna are the only black landlords at the RING meeting. As a black woman, Sherenna faces an additional challenge in being taken seriously by her fellow landlords, who are likely more used to evicting black women than seeing them as peers.

White landlords may be aware that there is money to be made in the North Side, but most are scared away by the idea of collecting rent there. Sherenna sees this as an opportunity to make more money by offering to act as a proxy for white landlords there. She wears a jacket emblazoned with the words "Million Dollar Baby $" and jokingly tells the other landlords not to be afraid of the North Side. Later, Sherenna tells Lora about her difficulties with Lamar, complaining that he did a bad job fixing up the vacant apartment. Lora suggests it's time for Lamar to be evicted, adding: "They just try to take, take, take, take, take."

The conversation between Sherenna and Lora dispels any illusions that they might be more sympathetic to their tenants than white landlords because they are also black. Despite their intimate familiarity with the communities of the North Side, Sherenna and Lora believe the myth that poor people are lazy and greedy, as illustrated by Lora's comment that all tenants do is "take, take, take, take, take."

CHAPTER 3: HOT WATER

Lenny Lawson smokes outside his office in College Mobile Home Park. He knows which part of the trailer park houses which group of people: the drug addicts, the metal and can collectors, the SSI recipients, and the sex offenders. The park is located on the far South Side, where Milwaukee's poor white population resides. The North and South sides of city are divided by the Menominee River Valley. In the late '60s, black residents protested housing discrimination while white counter-protestors reacted with violence and fury. The protest ended with brutal police suppression.

The division between white and black residents of Milwaukee is social, cultural, and also physical—marked by the Menominee River Valley. This physicality makes the divide seem natural, inevitable, and permanent. Black residents in the 1960s were still courageous enough to demand an end to this injustice—only to be faced with a reassertion of segregation's enduring power.

In 1967, Milwaukee was identified as the most segregated city in America. In 1968, a housing measure, the Fair Housing Act, became part of the Civil Rights Act of that year. Yet despite this legislation, Milwaukee remained highly segregated. Back in the present, Lenny greets his wife, Susie Dunn, nicknamed "Office Susie" by people in the trailer park who want to distinguish her from "Heroin Susie." An elderly woman named Mrs. Mytes walks in and announces that she threw a bill in the garbage. Most people think Mrs. Mytes is crazy. She pays her bills with SSI and cashes cans for extra money.

The trailer park is clearly an interconnected community, a network of people that works together as a (perhaps dysfunctional) whole. While the fact that there is a resident nicknamed "Heroin Susie" and that Mrs. Mytes is widely thought of as crazy suggests that the residents are not always kind and forgiving to one another, there is an intimacy between them created by their mutual familiarity.

The trailer park is owned by Tobin Charney, who visits almost every day of the week. He pays Office Susie $5 an hour plus reduced rent, and Lenny $36,000 a year in cash. Tobin is 71 and physically fit, with a professional manner. His father was also a landlord and owned 600 units, but Tobin just has the trailer park with its 131 trailers.

The fact that Tobin's father was also a landlord highlights how wealth and property ownership pass through generations, such that power and affluence stay in the hands of the same few families while the majority of people remain poor.

Tobin almost lost the park in May 2008, when his license for owning the park was not renewed due to code violations and criminal activity. As the city council was about to vote on Tobin's license renewal, some of his tenants criticized him while many others argued enthusiastically that he should be allowed to keep the park. Most of the residents were terrified that they'd be forced to move to the **North Side**. They hosted a barbecue for local media, during which they testified that Tobin was "no slumlord" and that he cut his tenants slack when they were behind on rent. If they lost their jobs, he would give them work in exchange for a rent reduction.

One of the important arguments of the books is that too often tenants accept unfair treatment and poor conditions because they fear things could get worse. Tobin may not be a great landlord, but there will always be worse landlords than him. Furthermore, the trailer park residents' racism means that they have an irrational fear of being forced to move to the North Side, and so they make unwise decisions on this account.

Tobin rarely writes down the deals he made with tenants, and sometimes he exaggerates the debts they owe him; residents call this being "Tobined." Tobin is insistent and relentless when it comes to taking rent. Yet he also rarely chooses to evict tenants who owe him, partly because this also costs a significant amount of money.

Sherenna and Tobin may have different styles of property management, yet both are ultimately guided by the same principle: rake in as much profit as possible.

One of Tobin's tenants, Larraine, receives SSI after a childhood fall resulted in learning difficulties. Around the time of Tobin's license case, she wondered aloud if it would be easier to be homeless, because at least then she wouldn't have to pay rent. Most of Tobin's tenants kept paying their rent throughout the licensing episode, but Larraine withheld hers in case the trailer park was shut down. She also stated in a media interview that she had seen drug dealers and sex workers in the park. Tobin sent her an eviction notice.

Eviction is an unfair process because there are plenty of legitimate and unavoidable reasons why people can't pay their rent. It is also unjust because people can be evicted on their landlord's whim. In this case, Larraine is punished for withholding her rent (a perfectly reasonable decision) and speaking against Tobin.

Larraine is a deeply religious 54-year-old woman with two grownup daughters and a grandson. Terrified by the eviction notice, she promised to give Tobin the final $400 in her bank account, meaning she would still owe him $150. She recently paid a defaulted utility bill in the hope of being able to take a hot shower and soothing her painful fibromyalgia, for which she couldn't afford medication. After suggesting Larraine ask her sister to lend her the remaining $150, Office Susie temporarily stayed the eviction. Back in her trailer, Larraine tried calling some local agencies for help with no success, and then went to sleep to escape the oppressive heat.

Larraine's decision to pay her defaulted utility bill highlights the impossible choices that impoverished people face every day. Plagued by a painful medical condition, Larraine can hardly be blamed for wanting to soothe her suffering. Yet in the unjust rental market in which she lives, this means that she might end up homeless.

CHAPTER 4: A BEAUTIFUL COLLECTION

On the day of the council's decision, Tobin attends court accompanied by his wife and lawyer. Tobin's lawyer had, at the last minute, promised that if Tobin's license was renewed then Tobin would take a one-day landlord training class, hire 24-hour security for the park, evict problematic residents, and attend to all the code violations. In addition, he would sell the trailer park within one year; the lawyer had pointed out that the residents were vulnerable and should be given more notice so they could find somewhere else to live.

The lawyer's recommendations show that Tobin is not truly interested in the wellbeing of the current residents of the park. Instead, he is happy to push an undetermined number of residents under the bus—leaving them with nowhere to live—in order to convince the council to let him keep his license until he sells the park.

Alderman Witkowski, despite being "no friend of Tobin's," agrees with this last point and says that they should avoid forcing these vulnerable tenants to move on such short notice. A spirited debate ensues, and eventually the council agrees to let Tobin keep the park as long as he takes urgent action to clean it up. Tobin immediately begins evicting people, as often happens when government officials put pressure on landlords. With 28-day notices, landlords do not need to give a reason for the eviction. Office Susie comments that amidst the widespread evictions, she had "a beautiful collection," meaning a successful gathering of rent money.

The council's ruling shows that they, too, do not really care about the tenants living in Tobin's park. They don't want the park to cause any more nuisance, even if this means mass evictions. This spate of evictions is extra unjust because they are so arbitrary—Tobin carries them out simply to appease the council, and doesn't even have to give a reason to tenants about why they're being evicted.

Pam and her boyfriend, Ned Kroll, attempt to stop their eviction by paying $1,500, but Tobin says they owe more than that (and has told also been told by Office Susie that Pam smokes crack). Tobin had originally given the couple a trailer in a deal known as the "handyman special," wherein a tenant owns their trailers but pays rent for the ground on which it is parked and maintains responsibility for upkeep. Yet moving a trailer is so expensive that tenants rarely do it. If evicted, residents almost always leave the trailer behind, putting it back in the landlord's possession. Owning one's trailer is far more a "psychological" comfort than a financial asset.

As is made clear throughout the book, the psychological problems caused by housing instability can be just as serious as the material problems. This is why people choose to "own" their trailer even though they will almost certainly abandon it after leaving the trailer park. Even the illusion of owning one's house provides a small degree of comfort, particularly in a world in which eviction is constantly around the corner.

Across the country, unaffordable housing has created an enormous market for cheap units such as trailers. Even in the midst of the license renewal fiasco, Tobin's trailer park still had a waitlist. As a result, landlords like Tobin have no incentive to be lenient with their tenants.

This is the very crux of why housing is so unjust and chaotic today. Even the most cruel and careless landlords will still have tenants desperate to move into their properties, meaning they have no incentive to act fairly.

Pam is pregnant again. She already has four daughters, two of whom were with her ex-boyfriend, a black man who had been her drug dealer. These girls, Bliss and Sandra, are the only black children in the trailer park. Their father used to beat up Pam. After she left him, her life took a brief hopeful turn; she worked as a certified nursing assistant and her brother came off heroin with the help of methadone. Yet before long, Pam's brother relapsed and died, and Pam began using crack to cope with the pain.

Pam's story contains many factors that commonly exacerbate the issues caused by poverty and housing instability: drug use, drug-related death, domestic violence, and racism. These issues have both a cause and effect relationship to the economic insecurity Pam faces.

Ned and Pam met through their crack addiction and soon began selling together. Before long they were caught and sent to prison. After getting out, Pam became pregnant, and they had another daughter, Kristen. Ned's daughter from a previous relationship, Laura, also joined the family. After Pam got pregnant again, Ned briefly left the family before coming back.

Like most people in the book, Ned and Pam do not only have to worry about how their housing circumstances will affect themselves, but also their children. This creates an added layer of pressure and reduces the options available to them.

After Tobin informs them that they are being evicted, Ned and Pam fight over whose fault it is. They sell all the possessions they can. Pam recently lost her job after her car gave out and she had no way of commuting. Both she and Ned are still using drugs, which eats into their money. Pam asks Scott, a heroin user in his later 30s, if she, Ned, and the girls can temporarily move in with him and his roommate, an older man named Teddy. The men agree and don't ask Pam for money. This annoys Tobin, who decides to hand Scott and Teddy an eviction notice, telling them they have taken on Ned and Pam's debt.

In this passage, Scott and Teddy's act of kindness is contrasted with Tobin's blatant cruelty. Although Tobin is known for being a somewhat flexible and understanding landlord, he still readily evicts a family with young children and then evicts the tenants with whom this family seeks shelter. Such actions indicate that the bar for a landlord's behavior is extremely low.

CHAPTER 5: A BEAUTIFUL COLLECTION

Arleen is happy in her new home, despite the group of crack addicts who have recently moved in next door. She repaints the apartment and admires her own handiwork. Jori and Jafaris befriend the neighborhood boys. Arleen likes that the unit above hers is empty, and she sometimes goes there after the boys are in bed, enjoying having space to herself. A friend gives Arleen a cat, which Sherenna allows her to keep. The family call it Little; the boys love when Little catches mice.

Again, Arleen's life seems to have taken a positive turn ever since she moved into this new apartment. Yet while everything appears to be going well on the surface, Arleen's good fortune does not seem likely to last—particularly given how we know Sherenna treats her other tenants.

One day, Jafaris has a pretty bad asthma attack and Jori takes him home from school, where Arleen is waiting. Although Jafaris' asthma has been improving, Arleen worries about him. He has been struggling with some subjects in school, and one of his teachers suggested medication. Arleen believes Jafaris needs "one-on-one attention," not pills. Jafaris' father was violent with Arleen, and soon after the two stopped seeing each other he went to prison. Arleen's father had also left her mother, who was only 16 when she had her. At 17, Arleen dropped out of school.

This passage illustrates the way in which social problems occur in a cyclical manner, with the difficulties of one generation occurring again—albeit perhaps in different forms—in the generation below. Furthermore, Jafaris' teacher's recommendation of psychiatric medication shows that poor children, and especially poor black children, are ill-served by the authorities.

Around the same time, Arleen met a man who was constantly in and out of jail. She got pregnant and had a son nicknamed Ger-Ger. Shortly after she started dating another man, Larry. She and Larry had four children together, two daughters and two sons, the youngest of whom they named Jori. Larry asked Arleen to marry him but Arleen was unsure, anxious about Larry's judgmental mother and sister. Not long after, Larry started seeing other women, including one of Arleen's best friends. He walked out on them, but he still comes by to see Jori and talk with Arleen about their son.

Like many women in the book, Arleen's life is filled with men who are highly unreliable. While Larry is at least more somewhat present in Jori's life, Arleen ultimately has responsibility for raising all her children. This puts extra pressure on her housing situation, as not only must she financially support her kids, but she must also ensure that they have a safe home in which to live.

Since Larry left, Arleen has sometimes worked, but has often had to rely on welfare. As a result of her chronic depression she receives W-2T, which amounts to $7,536. Since the mid 1990s, rent prices have skyrocketed but welfare stipends in most parts of the US have remained the same. If Arleen was the recipient of public housing or a housing voucher, she would have spent only 30% of her income on rent, which would have meant "the difference between stable poverty and grinding poverty."

This passage introduces another of the central ideas in the book: regardless of the choices poor people make, the high cost of rent means that they are essentially doomed to remain impoverished and constantly on the brink of homelessness. Every other economic decision Arleen makes becomes irrelevant in light of the cost of rent.

Arleen had rented a subsidized apartment for a period when she was 19, just after having Ger-Ger. Shortly after, a friend asked her to move in, and Arleen left public housing for the private rental market, a decision she regrets to this day. She wishes she still lived in that same subsidized apartment, which cost her $137 a month. The waiting list for public housing is frozen in Milwaukee, as it is in most American cities. In some places, it would take many decades before an applicant would be considered for public housing. On average, ¾ of American families who qualify for housing assistance do not receive it.

This passage emphasizes that the American housing system is profoundly broken. As a result of a choice Arleen made when she was only 19, she has been doomed to a lifetime of poverty. Despite the fact that she is eligible to receive government housing assistance, Arleen is stuck having to pay exorbitant rents that consume almost her entire paycheck.

Before long, a woman named Trisha moves into the empty unit above Arleen's apartment. Arleen and Trisha get along well. Trisha has a history of homelessness, sex work, and drug use. Now, she buys loose cigarettes for her and Arleen to smoke together and she watches Jori and Jafaris when Arleen is busy with errands. When a moving van comes to confiscate the furniture in Arleen's apartment, Trisha backs up Arleen's lie that Sherenna had already taken it. Trisha invents an elaborate backstory about her friendship with Arleen, and it is unclear to what extent Trisha believes it to be true.

Arleen's relationship with Trisha brings a degree of comfort and ease to her unstable and difficult situation. Yet the fact that Arleen and Trisha are brought together by mutual chaotic circumstances means that the support they can provide for one another is limited. Both women are in highly precarious, vulnerable situations, and ultimately need more support than the other is capable of providing.

Trisha arrived in Sherenna's building via Belinda Hall, a black woman who runs a business managing the finances of SSI beneficiaries. Sherenna likes working with social service agencies because they provide extra security with potentially risky tenants. Sherenna had even promised to empty all her properties if Belinda wanted to fill them with her clients. Belinda charges her 230 clients $37 a month for her services. Through working with Sherenna, her number of clients continues to grow.

It is often difficult to tell whether the people in the book who make their living through poor communities are exploitative or not. Overall, the book suggests that the answer may not be a straightforward yes or no. Individuals like Sherenna and Trisha may help the poor people they serve in some ways, while also exploiting them at the same time.

Sherenna calls Arleen and reminds her that she owes her $320 for her sister's funeral in addition to this month's rent. Despite her current financial hardship, Arleen does not regret borrowing the money from Sherenna. Initially Sherenna took pity on Arleen, but now that it was becoming clear that Arleen would be unable to pay her back she felt differently. After forgetting to attend a meeting with her welfare caseworker, she received a reduced welfare check.

Sherenna has a habit of initially feeling sympathy for her tenants, before eventually changing her mind (usually when their debts to her take time to be paid). This conditional and short-lived form of sympathy thus ends up being more predatory and cruel than helpful.

CHAPTER 6: RAT HOLE

Patrice's mother Doreen has four children and three grandchildren. After Patrice is evicted, she moves back in with Doreen and her siblings. Doreen's apartment is so crammed that no one can sleep well, but the family love playing pranks on each other. After Patrice is evicted, Sherenna learns that she has been pirating electricity and insists that Patrice pay while she is living with Doreen. The family's apartment is infested with cockroaches, which have been there since they moved in.

The Hinkstons try to remain optimistic in the face of their dreary housing situation by supporting one another and having fun together by playing pranks. Yet the severity of their housing problems constantly threatens to destroy their ability to make the best of things.

Before moving to their current place, the Hinkstons lived in the same five-bedroom house for seven years. The rent was $800 a month. Neither Patrice nor Doreen finished high school, and Patrice's sister Natasha was working 12-hour shifts by the age of 16. Doreen still suffers from an untreated broken hip she got in the eighth grade. The Hinkstons were tight with the community in their old neighborhood. The neighbors would socialize with each other and help one another out in times of need.

Some parts of the past continue to haunt the Hinkstons, such as Doreen's broken hip and the fact that none of them graduated high school. However, other parts of the past have more positive connotations, like the affordable house and the vibrant, mutually supportive community.

During Hurricane Katrina, Doreen and her neighbor were moved by the disaster and traveled to Louisiana to volunteer their help. The trip caused Doreen to fall behind on rent, but with the help of an understanding landlord she recovered. Years passed; then, in 2008, two boys shot each other on the Hinkstons' street. When the police arrived, they tore through Doreen's apartment looking for guns and drugs. When Patrice got impatient with the officers, they called Child Protection Services, who called the Department of Neighborhood Services. Under orders from the DNS, the landlord evicted the Hinkstons with a five-day notice.

One important lesson of the book is that any brush with the authorities can trigger an eviction, even if—as in this case—the reason they were called has nothing to do with the tenants in question. Simply living in proximity to crime and drug use thus puts a person at risk of being evicted, regardless of their own choices and behavior.

Having been served a notice, the Hinkstons rushed into the unit owned by Sherenna even though it was small and more expensive than their old place. It is common for tenants to accept substandard housing like this in the chaotic period following eviction. Unlike in their previous community, the Hinkstons struggled to befriend their new neighbors. The only person they got to know was Lamar.

Like many of the "choices" in the book, the Hinkston's decision to move into the apartment owned by Sherenna was hardly a choice at all. Moving into a particular unit in the face of imminent homelessness is a decision made without any real agency.

In *The Death and Life of Great American Cities*, Jane Jacobs argues that inner cities are kept safe by "an intricate, almost unconscious network of voluntary controls and standards among the people themselves." In order for a neighborhood to be safe, there need to be people who are around to take care of the community. This has been backed up by research, which shows that neighborhoods with high rates of turnover are more crime-filled than those where residents stay longer and build networks of trust. The Hinkstons' eviction thus made both their former and new neighborhood less safe.

This passage makes clear that local governments and other institutions invested in reducing crime should be working hard to decrease the number of evictions occurring in cities. When evictions occur, neighborhood networks are destroyed and communities become more dangerous. Unfortunately, many refuse to see this because they do not trust poor urban communities to "look after" themselves.

At 19, Patrice's sister Natasha is still rather childlike. She is beautiful, and attracts attention from men. The Hinkstons' apartment is starting to smell so bad that Doreen is considering calling Sherenna and Quentin. When they call about problems in the apartment, Sherenna places the blame on the Hinkstons and tells them to fix it themselves. The family attempt to do so, but are not always able to. Doreen eventually decides to call Sherenna about the plumbing, and after weeks trying to get hold of her is told that she is breaking her rental agreement by letting Patrice live with her.

The fact that Sherenna is only now telling Doreen that having Patrice live with her counts as breaking her agreement shows that the real issue isn't Patrice. Indeed, it seems likely that Sherenna initially said nothing about Patrice moving back in because she wanted to be able to use it as leverage in the event of a conflict with Doreen—exactly as she is doing now.

Landlords are allowed to rent units that do not meet "basic habitability requirements" as long as they let tenants know about any problems. When Patrice complained about problems in her old unit, Sherenna gradually fixed some of them, but eventually got irritated. Patrice threatened to sue her, which had no effect, and then withheld half her rent. However, Sherenna responded to this by refusing to fix anything until rent was paid in full. Eventually, Sherenna served Patrice an eviction notice.

It is both depressing and telling that Patrice was evicted over unresolved problems in her unit and that Doreen may end up evicted for exactly the same reason. As we have seen, eviction does not target individual tenants for egregiously dangerous or irresponsible behavior, but rather sweepingly affects groups of people on vague, unjust, or nonexistent grounds.

Doreen decided to call a plumber herself and deduct the $150 he charged from her rent. Sherenna responded by evicting Doreen, who in turn chose not to pay her last month's rent. Doreen knew she wouldn't be able to find a cheaper place where her whole family would fit. Part of the problem was that rent in the city's very "worst" neighborhoods was barely cheaper than in much safer, more prosperous communities. This has been true across the country since the 19th century, when rent in the most deprived New York City slums was actually 30% *higher* than uptown. In 1960, rent in black neighborhoods exceeded that in majority-white districts.

The fact that the least safe and desirable neighborhoods can have higher rent than more affluent areas is a truly shocking fact about the housing system. Contrary to the belief that markets create the most logical and efficient outcomes on their own, this fact shows that when profit motives are allowed to act alone, there can be bizarre consequences that benefit a rich few at the expense of the poorer majority.

Landlords renting to the poorest tenants do not lower rates because they do not need to. In many cases, it is more cost-effective to evict a tenant who has fallen behind on their rent than to lower rent in the first place. Tenants who are financially secure and can reliably pay their rent are better protected; they can make complaints and order repairs, whereas for poorer tenants this is too risky. Poor tenants may know their rights, but they also know they can't afford to act on them. Doreen and Patrice, for example, know that calling a building inspector would ultimately backfire on them.

This passage suggests that it is a misconception that poor tenants do not know their rights when it comes to housing. Indeed, this misconception places more blame on these tenants than is arguably fair. In reality, poor tenants may be well educated in their rights, yet this level of familiarity is exactly how they know that they have little hope of success against a landlord.

Between 2009-2011 almost half of Milwaukee renters experienced severe, sustained housing issues, from broken windows and clogged plumbing to pest infestations. African-Americans and tenants with children are statistically most likely to suffer these problems. Yet because they are most likely to result in multiple evictions, bad buildings are often the most profitable for landowners.

Again, the fact that decrepit buildings are most lucrative for landlords highlights a deep flaw in the profit-driven housing system. Clearly, profit alone cannot be the only impulse guiding housing, as this leads to unjust and inefficient results.

During Doreen and Sherenna's dispute over the plumbing, Natasha realizes she is pregnant. Doreen and Natasha's boyfriend, Malik, are thrilled, but Natasha has mixed feelings. She is still in love with a previous boyfriend who was killed in a robbery gone wrong at the age of 17. She vows she will not raise her baby in her mother's overcrowded apartment, and starts looking for her own place. Doreen wants to move to Tennessee, and Patrice likes the idea, but Natasha wants to keep her baby near Malik, who has been working hard to prepare for his child's arrival. Doreen promises Natasha that she will get a big room in the new house.

Natasha's ambivalence about her baby is clearly largely based on her personal feelings. At the same time, her family's housing insecurity undoubtedly plays a part in her reservations about having a child. She is understandably resistant to the idea of bringing a baby into Doreen's overcrowded, crumbling apartment; yet the prospect of all members of her immediate family moving to Tennessee, away from the baby's father, is obviously also troubling.

CHAPTER 7: THE SICK

Scott is a former nurse whose main job now is taking care of Teddy. Already small and weak at 52, Teddy seems much older than he is. Even after Pam and Ned leave for a motel, Scott and Teddy still face eviction for unpaid rent, after falling behind thanks to Teddy's medical expenses. After being served their eviction notice, the two men discuss Tobin. Scott suggests there's nothing wrong with Tobin, but Teddy contends that he's "purely an asshole." Scott muses that the eviction is the trigger he needed to leave the trailer park.

It is striking that even after being issued an eviction notice by Tobin over letting Ned and Pam stay, Scott maintains that there is nothing wrong with Tobin. This again proves how low the bar is for landlords, and perhaps speaks to Scott's fear that whoever his next landlord is after Tobin will be far worse.

Scott was raised on a dairy farm in Iowa; he was the product of rape. His mother was forced to marry her rapist at the age of 16, but Scott's father disappeared soon after. Scott graduated from Milwaukee Area Technical College and at 31 earned his nursing license. He had known he was gay since he was young. He was a skilled nurse, and during his most prosperous year earned $88,000. However, one year Scott was prescribed Percocet for a slipped disk, and at the same time two of his best friends died of AIDS. He began buying pills and stealing them from work, and soon he tried fentanyl for the first time and instantly "fell in love."

Scott's life is one of mixed circumstances. In some ways he grew up more fortunate than many of the other characters in the book. Not only is he a white man, but he is also college educated and a trained professional who made a substantial living. At the same time, the traumatic circumstances of his birth along with growing up gay in the midst of the AIDS crisis created pain that seems to have profoundly colored the rest of his life.

Before long, Scott was struggling to cope with fentanyl withdrawal, which he called "the sick." After his coworkers started noticing strange behavior, Scott was busted for stealing drugs and using at work. He joined Narcotics Anonymous, but shortly after his nursing license was indefinitely suspended and he felt like he had nothing else to live for. He decided to become "a full-blown junkie." He sold his possessions and checked into a homeless shelter, where he met Teddy. Scott was drawn to Teddy because he need to someone to take care of him. They became friends and eventually roommates.

Scott both embodies and deviates from the stereotype of a drug addict. On one hand, he fulfils the negative expectation that drug users are irresponsible and that they will create chaos in order to be able to use. On the other hand, he proves that addicts are not one-dimensional; they have skills, interests, and interiority beyond their addiction. This is especially shown through Scott's care for Teddy.

Getting drugs used to be difficult for Scott, but after moving into the trailer park it became easy. One day, after seeing Scott suffering withdrawal, Heroin Susie and her boyfriend Bill invited him into their tidy apartment and offered him black-tar heroin. The three became friends, hustling together to raise money for drugs. When new residents apply to move into the trailer park, Lenny searches their name inside Consolidated Court Automation Programs (CCAP) to check for any convictions, misdemeanors, or even legal matters, such as divorce. Lenny claims to turn away anyone with a drug or domestic violence offense, but Susie and Billy, like many other residents of the trailer park, both have drug charges on their record.

The main point of this passage is that Lenny's claims to vet prospective tenants are false. Yet a related question (which the book neglects to explore directly) is whether drug users should be discriminated against in housing, and indeed whether drug users should be considered a class like African Americans or mothers with children and protected from discrimination. Considering that the book emphasizes that every human being needs a home, surely discrimination against drug users is thus unacceptable.

Lenny, Office Susie, and Tobin all attend the Landlord Training Program together. The program coordinator, Karen Long, emphasizes the importance of aggressively screening potential tenants. There are businesses that offer to perform the screening process for a fee. She insists that landlords should not rent to people who have a recent court-ordered eviction. The varying rigor with which landlords screen tenants explains how people involved in criminal activity come to live in the same building, street, or subsection of a neighborhood. Some landlords fail to screen on purpose, knowing that money can be made from untrustworthy and even criminal tenants.

There is a clear parallel between landlords' willingness to take on risky tenants and the fact that crumbling, decrepit buildings can be the most profitable. These twin facts point to something seriously wrong with the housing system, which not only fails to provide an incentive for landlords to offer decent housing but actually incentivizes the ownership of substandard property and irresponsible rental practices.

During the question and answer period, a woman asks if she is allowed to enter any of the common areas in her own building without notice. Karen replies that you can, and urges the landlords to remember that this is their property. She makes them all repeat the phrase: "This is my property," which they do with increasing vigor.

The image of landlords all enthusiastically chanting "this is my property" is one of the most disturbing moments in the book. It highlights how easily landlords can come to revel in their own power.

After being evicted, Teddy decides to go back home to Tennessee. Through an old friend, Scott finds temporary work cleaning foreclosed homes for drastically varied amounts of money, paid in cash. He observes that it often seems that these families leave their homes with nothing more than the clothes they are wearing. Teddy admits that he is sad to say goodbye to Scott. After Teddy is gone and while Scott is at work, people steal items from their trailer. Scott is relieved to find that at least no one took his box of mementos. That night, he clears out a house that contains a stripper pole, hardcore pornography, and a children's bedroom strewn with toys and unfinished homework. He weeps.

This passage examines the psychological consequences of eviction. Through being evicted, Scott loses not just his roommate and friend, but also a sense of purpose—looking after Teddy brought meaning to Scott's life following the loss of his nursing license. Scott is also traumatized by taking part in the process of eviction even when he is not directly affected. His job as a mover brings him face to face with the poverty and deprivation that eviction both causes and is caused by.

CHAPTER 8: CHRISTMAS IN ROOM 400

After Arleen cannot recover from the debt she incurred from her sister's funeral, Sherenna evicts her. The court date she receives is December 23, and she knows the **courthouse** will be packed. Many parents choose to fall short on rent rather than disappoint their children on Christmas. The courthouse is adorned with the slogan *Vox Populi Vox Dei*, meaning "The voice of the people is the voice of God." Sherenna is not sure if Arleen will show up; tenants often don't. Because she feels some affection for Arleen, she called her to remind her that morning.

Sherenna's call to Arleen is an act of kindness, but it is not clear that Arleen will necessarily benefit from attending her court date. The fact that so many evicted tenants simply don't show up indicates that there is little hope of receiving justice in the courthouse, despite the slogan that adorns its façade.

A group of landlords' lawyers sit together in the courthouse. Like the bailiff, they are all white. There are tenants of all races waiting to receive decisions. Among the evicted, 92% are kicked out for being behind on rent. Only a sixth of evicted families know where they are going to go next, including those who will stay at shelters or with relatives and friends. Most tenants in the **courthouse** are black women; 75% of those evicted in Milwaukee are black, and 75% of that figure are women. The courtroom is also filled with children, some of whom fall asleep while waiting.

Here the book directly addresses the role of racism and sexism in eviction in unequivocal terms. The extraordinary overrepresentation of black women among the evicted tenants, combined with the fact that those in positions of authority (the lawyers and bailiffs) are all white highlights how inequality and discrimination determine who is affected by eviction.

While mass incarceration disproportionately affects black men, eviction disproportionately targets black women. Sherenna has had eight eviction cases this month, but only one tenant showed up. Patrice went to work instead of court, worried she would lose her job if she didn't. Apart from her white friends, everyone she knows has an eviction record. Arleen, however, does come. On seeing her, Sherenna explains that she has to evict her because she needs to pay her own bills. Sherenna had been nervous the first time she evicted someone, but she soon got the hang of it and realized there was nothing to worry about.

The fact that many tenants have to choose between attempting to receive justice in the courthouse or keeping their job again highlights how unjust eviction is. Another telling detail is Patrice's conviction that everyone she knows apart from her white friends has been evicted. This reveals both the absurd ubiquity of eviction and the racial injustice that plagues the housing system.

Arleen also has multiple experiences with evictions, though some under different names. In the past, evictions would pause around Christmas in Milwaukee, until the mid 1990s when a landlord successfully argued that this was "an unfair religious celebration." Most tenants get two court dates, yet extremely few show up to the second, which means that the landlord's claims about what the evicted tenants owe them is usually just accepted as fact. Now, Sherenna shows the commissioner photos of her unit, claiming that Arleen damaged it far beyond what is visible. The commissioner rules that Arleen owes Sherenna $1,285, significantly less than the $5,000 Sherenna stipulated.

This passage contains two examples of measures designed to ease the burden housing issues cause on impoverished people. The first is the stay on the evictions that used to occur during Christmas; the second is the commissioner ruling that Arleen does not owe Sherenna the full amount Sherenna claims. Both examples mitigate suffering in a way that is not insignificant, yet which ultimately helps little in the face of the misery and injustice of the housing system overall.

Even so, Sherenna has a limited chance of actually receiving the money evicted tenants owe. Many of them do not have bank accounts, and there are restrictions on how and what she can claim from them. Some landlords find that their debts are paid way down the line, after tenants' circumstances improve and they want to fix their credit. At this point, the debt will have accrued significant interest. An unpaid debt on an eviction notice can prevent people from purchasing a home or applying for a student loan.

People in poverty are cut off from resources and opportunities not only because they do not have enough money, but also because they do not have other vital assets such as credit, "clean" records, or even bank accounts. As this passage shows, the phenomenon of eviction works to prevent impoverished people from gaining these things and thus improving their lives.

Sherenna has been considering hiring Rent Recovery Service or a similar company that will aggressively collect debts on her behalf, tracking those who attempt to evade notice. Companies like this deliberately target those who are on the brink of lifting themselves out of poverty for good. Many of the debts they chase originate in baseless charges that have skyrocketed with interest.

Companies like Rent Recovery Service demonstrate how far the current housing system has strayed from the principles of attempting to diminish poverty and ensure that everyone has a chance to improve themselves. Indeed, Rent Recovery Service make such goals impossible.

As soon as Arleen admits to the commissioner that she is behind on rent, her fate is sealed. The commissioner gives Arleen two extra days before she has to move out for each of her children, but then sees a way to avoid landing her with an eviction record. She suggests to Sherenna that if Arleen promises to leave by the 31st, Sherenna dismisses the formal eviction. Sherenna is reluctant to let go of the debt Arleen owes, but keen to get new renters in by January. The commissioner urges Arleen to execute a pretend voluntary move in time, thereby dodging an eviction record and the trauma of an actual eviction.

This is a rather grim example of the kind of cooperation that can actually be mutually beneficial to landlords and tenants, yet is too often dependent on the presence of a neutral third party, such as the commissioner. Of course, one could argue that the only truly just decision would be to prevent Arleen from having to move out in the first place. Yet the commissioner has arguably still done some good through her decision.

Arleen and Sherenna both leave the courthouse with headaches. Arleen has not eaten all day. Sherenna tells Arleen that she doesn't want to evict her and her children, but complains that the long list of awful tenants she must deal with leaves her little choice. She urges Arleen never to become a landlord, because it's a "bad deal" in which one always gets "the short end of the stick." Arleen wishes Sherenna a Merry Christmas.

This passage shows how Sherenna irrationally convinces herself that she both has no choice in evicting Arleen, and also that she is more the victim than Arleen is. While it is undoubtedly true that Sherenna faces a demanding, difficult job, her claim to get "the short end of the stick" is offensively false.

CHAPTER 9: ORDER SOME CARRYOUT

Larraine wakes up early as usual. Her trailer is pristinely neat and tidy with matching interiors. She knows that there are two options for people facing eviction in Milwaukee: Emergency Assistance, which was meant to help people avoid homelessness but was only an option of if one had dependent children, and the Homelessness Prevention Program, which is offered through Community Advocates. The program is designed more for people who face sudden problems, rather than those chronically unable to pay rent. Larraine calls the number, which she knows from memory, and is immediately turned away.

It is, of course, important that resources exist for people who experience a sudden, unexpected change in circumstances. Yet for most poor people, homelessness is a constant threat—not one that comes in a single, emergency moment. The fact that only those who face an unexpected crisis can receive assistance speaks to the stigmatization of chronic poverty.

The movers' trucks have witty slogans like "Service with a Grunt" or "Order Some Carryout." One service is run by three brothers, Tom, Dave, and Jim Brittain. Almost half of their business is evictions, which are paid for by landlords. Sometimes the families are there when the movers show up, sometimes they aren't at home, and sometimes they have already moved out. Tenants often seems shocked when the movers show up. Living in poverty and precarity can make it difficult to plan for the future.

When eviction comes as a shock (as it often does), the whole experience becomes even more traumatizing. When people feel that they could be unexpectedly evicted from their homes at any time, this creates an undercurrent of stress that affects the whole rest of a person's life.

The movers pull up at a neat, elegant house where the television is still on. The young black men who live there insist that they have paid the rent, which is true, but the house is still being foreclosed. The sheriff deputies inform the sheriff that it is a drug house, and they go ahead with the eviction.

Failure to pay rent is not the only reason that people are evicted. Indeed, as the book has shown, landlords can evict tenants for any reason (or none at all).

Larraine grew up in a public housing complex in South Milwaukee. Her mother was physically disabled and her father was a window washer. She has fond memories of childhood, when she didn't realize that her family were poor. After dropping out of school, she worked as a seamstress and then a machinist. She got married at 22, quit her job and had children. She and her husband divorced eight years later and she began dancing on tables, a job she enjoyed, while raising her kids as a single mother.

Larraine's childhood represents a type of working-class existence that is not otherwise represented in the book. While Larraine grew up poor, she didn't realize this at the time, suggesting that her family's low income did not negatively impact her life in a serious way. Unlike the other characters in the book (and Larraine now), they were poor but stable.

Larraine and her next husband, Glen, had a "consuming, brutal kind of love." Glen was an alcoholic and drug user who spent time in and out of prison, and they would have frequent fights in which Larraine sometimes was violent with him. Once, Glen came home high and beaten up. He reached for a bottle of prescription pills and Larraine grabbed them, worried he was going to take all of them. In the scuffle, Glen slipped and badly injured his head. Larraine called 911, and after Glen's injury was treated he was arrested for violating his parole by taking drugs. He died of an overdose after being sent back to prison, and Larraine says that ever since, "it's like my whole life fell into a hole."

Glen brought chaos and instability to Larraine's life. At the same time, her love for him also gave her a sense of purpose and meaning. And regardless of the negative side of Glen's impact on her life, the tragic circumstances of his death create a profound trauma that colors the whole rest of Larraine's life. Having lost her husband in such a horrific manner, she loses any hope that her life will get better in the future.

The movers often evict people they know personally; Tom has evicted his own daughter. One day they pull up to a house where a mother died of an overdose and her children carried on living by themselves for months after. The previous week, a man had shot himself in the house after the moving truck showed up. Yet the movers are most traumatized by the "squalor" they encounter, which is difficult to forget.

This passage explores the sometimes surprising way in which trauma works. One would assume that the man shooting himself would likely be the most traumatic thing the movers encounter—yet instead it is the far more ordinary, pervasive examples of misery and deprivation.

Of Larraine's four siblings, only her youngest brother, Ruben, owns his own home. She knows it is not an option to ask him for money. Instead, she goes to the Arby's branch where her youngest daughter Jayme works. Jayme is nervous and embarrassed about her mother being there, reminding Larraine that she is not allowed to visit. When Larraine explains about her 24 hour eviction notice, Jayme replies that she can't lend her any money now, but will send her money once she gets her paycheck. Larraine's other daughter Megan no longer speaks to her mother after Larraine borrowed money and failed to pay it back.

This passage reveals the depth of Larraine's desperation. Larraine likely does not want to turn to Jayme for help, particularly after her other daughter, Megan, stopped speaking to her over borrowing money. It is demoralizing and humiliating for a parent to have to turn to her children in this way—yet Larraine has no other choice.

Before 2008, African American and Hispanic families were especially targeted by the subprime lending industry, and lost far more wealth (31% and 44%) than the average white family (11%) between 2007 and 2011. At church, Larraine's pastor, Pastor Daryl, preaches about the problem of people only following Christianity halfway. Daryl strongly believes that it is the church's duty to look after those in poverty. He has given Larraine money before, but this time when she asks, he says he can't help.

Pastor Daryl's determination to support the poor reflects a commitment to the Christian principles of promoting equality and helping those in need. Yet Pastor Daryl likely has other impoverished members of his congregation and limited resources—he perhaps cannot be blamed for refusing Larraine on this occasion.

A young woman walks into the office of the trailer park and promises to pay her overdue rent. Sometimes tenants are able to persuade their landlord that they will pay, sometimes they aren't. Many tenants deal with overdue rent and the threat of eviction by ignoring their landlords, as Larraine is doing now. Men tend to be more confrontational, which leads to more success in negotiations. Men are also generally more able to offer handiwork in exchange for rent reductions. Women, who tend to be more occupied with care work in addition to wage labor, do not have time to make such offers. Some women instead trade sex for rent.

There are multiple ways in which women face extra difficulty and discrimination in housing. Women face economic discrimination, are disproportionately burdened with care work, are socialized into being more accommodating, and are often not perceived as strong or skilled enough to perform manual labor.

Finally, Ruben reluctantly agrees to pay Larraine's rent, coming to the trailer park to give Tobin the money himself. However, Tobin refuses to take it. The sheriffs show up within a few hours, and Larraine asks the movers to put her things in storage. She will now have to find a way to pay for the storage, or else her belongings will be confiscated, never to be seen again. Once the movers have finished, Larraine gathers her last remaining items and moves into her brother Beaker's trailer. Beaker is in the hospital, so can't refuse her. She screams into the couch and punches the cushions in anguish.

Tobin's refusal to take Ruben's money highlights the disturbing extent of landlords' power, which enables them to make decisions based on their own whim rather than on justice or even consistent rules. Larraine's right to housing is so flimsy that it can be taken away even if she pays her rent in full. Notice also the domino effect of housing issues: Larraine's eviction means that her hospitalized brother will come back to a cramped home.

CHAPTER 10: HYPES FOR HIRE

After Lamar and the boys fixed up Patrice's old apartment, Sherenna declared it a "motherfucking shitty-ass job." Lamar begged her to allow him to finish the job and she reluctantly agreed. Now he runs into Patrice's son, Mikey, who fell asleep and missed school. Mikey chats with Lamar while Lamar finishes painting. Mikey explains that Patrice's boyfriend has taken her food stamps, and Lamar warns him about telling people his mother's business. Although the handiwork Lamar is doing for Sherenna is cheap, there are so many desperate people around that there are many who would do it cheaper, including **hypes** (addicts). Lamar complains that "hypes done messed up everything."

As readers, we cannot know for sure whether the job Lamar did was truly substandard or whether Sherenna is taking advantage of the power she has over him. What is clear is that the power imbalance between them leaves Lamar vulnerable to exploitation. If Sherenna wants to, she can refuse to pay Lamar for his labor or evict him (or both), and there will be nothing Lamar can do about it.

Next week, Lamar cooks breakfast for Luke and Eddy, whom he has allowed to stay home from school. Their new upstairs neighbor, a young woman named Kamala, knocks on the door and asks for a cigarette. Her two year old daughter follows and says her stomach hurts because she is hungry. Kamala explains that they only have a microwave upstairs, and Lamar lends her his hot plate, telling her to come back for dinner that night. Patrice's son CJ, Luke and Eddy's friends, and Lamar's girlfriend come over. Everyone smokes weed and relaxes, having a good time.

Even amid the crushing uncertainty caused by poverty and housing instability, Lamar and his sons manage to have fun together. Perhaps more importantly, Lamar remains selfless and generous even though he has very little. This makes his unjust treatment by Sherenna even more heartbreaking.

There is a knock at the door; it is Colin, a young white man from church, and everyone rushes to get rid of the smell of weed. Colin reads to them from the Bible. Lamar comments that "earth is hell," and Colin replies, "well, not quite hell."

While some of the people in the book find comfort in religion, others feel that religious teaching fails to properly address the extreme poverty and suffering around them.

Quentin drives to pick up Chris, Trisha's new boyfriend. After getting released from prison and moving in with Trisha, Chris asked Quentin for work. Sherenna and Quentin have a long list of people who will willingly work for them, including their own drug- and alcohol-addicted family members who are always desperate for cash. They can even easily pick up men on the street if they need to. High unemployment rates among black men without high school or college education bely the fact many of those in this demographic regularly work doing odd jobs for small amounts of cash.

Once again, Quentin and Sherenna use their connection to the poor black communities on the North Side to exploit these communities (even including their own family members). One could argue that it is helpful for unemployed substance users to be given work, yet we have seen that Quentin and Sherenna tend to exploit poorer people for their own benefit even when they claim to be supporting them.

Quentin has been shot on two separate occasions, the first when he was 19. The stress and trauma that resulted have given him a stomach ulcer. After spending a day doing property repair with Chris, Quentin checks on his Uncle Verne who has been doing up Patrice's old apartment. Quentin isn't fully satisfied with the job, but offers Verne $70 anyway. Verne tries to negotiate, but Quentin reminds him that he has plenty of other people he can ask instead. Verne accepts the money and Quentin's offer of a ride to the liquor store. The Hinkstons listen to Quentin and Verne's conversation from downstairs. After, they survey the job and are jealous of how nice the apartment looks.

Quentin takes advantage of his Uncle Verne's poverty, vulnerability, and even his addiction in order to get away with paying him less than what he deserves for his work. This highlights how our current economic system erodes people's principles, including their commitment to family. Quentin is happily to exploit his own uncle in order to make more money.

CHAPTER 11: THE 'HOOD IS GOOD

Quentin and Sherenna arrive back from their vacation in Jamaica. Sherenna has a voice message from the Hinkstons' social worker, who mentions that Doreen is looking for a new place. Sherenna still wants the rent Doreen is withholding over the plumbing issue, so she gives Doreen an open eviction on CCAP, which will make it hard for her to move. Doreen calls and promises that she isn't looking yet and says that she will pay Sherenna her money. Sherenna refuses. While she and Quentin drive around attending to various tenants, they comment that their tenants are spending money irresponsibly.

Sherenna and Quentin's involvement in their tenants' lives could be a good thing in the abstract—unlike distant landlords, they are familiar with their tenants and their problems. However, too often this familiarity becomes a kind of surveillance and discipline rather than a way of connecting with renters.

Quentin removes his jewelry while talking to tenants after someone commented that he was getting rich off their money. They visit a prospective tenant, a single mother called Ladona who is eager to move out of her crime-filled area. She has a housing voucher, and Sherenna and Quentin usually avoid taking on rent-assisted tenants because they come with "picky inspectors" in tow. However, the house Ladona wants is new, and thus likely to pass inspection, and taking on rent-assisted tenants has its upsides. Sherenna can rent at above market rate and it is almost certain that her money will come in each month on time, as 70% of it is paid by the state.

The issue of housing inspection illustrates the difficulties that result when landlords have too much freedom and power within the housing system. A just housing system would mean that every property inhabited by humans would be able to pass inspection. As it stands, only a minority of renters secure acceptable housing because landlords are able to rent out decrepit units while tenants have little recourse for complaint.

The Department of Housing sets a Fair Market Rent (FMR), an upper limit to the amount landlords can charge to rent-assisted tenants. The FMR is fairly high, in part to allow tenants to move into more prosperous areas. However, in reality this rarely happens; most rent-assisted tenants stay in similar neighborhoods as they would be in without housing vouchers. Sherenna knows the housing authority wouldn't accept it if she charged Ladona the maximum rate, but she also knows she can get away with above-market rate. This kind of overcharging doesn't greatly affect those on housing assistance, but does mean that more taxpayer money goes to landlords, meaning fewer people get housing vouchers in the first place.

The Fair Market Rent system is another example of how capitalism does not always produce the most efficient results. Much of the taxpayer money spent on housing assistance is wasted because it ends up in the hands of landlords who overcharge housing voucher recipients. This means that a system designed to benefit the poor not only fails to reach enough poor people, but also uses taxpayer money to boost the income of wealthy property owners.

The housing voucher program was invented by realtors, and was implemented after the American public housing system was "defunded and declared a failure (in that order)." The new house Ladona wants is Sherenna's "pride and joy," more expensive than the other properties she owns. Sherenna has been buying roughly one property per month since the foreclosure crisis, which has proven hugely lucrative for landlords like her. After the financial crash, property prices plummeted but rent stayed high. Sherenna finances her purchases through loans from the bank or rich investors who lend her the money with a high interest rate.

Sherenna's decision to snap up foreclosed houses for little money is an example of indirect exploitation. Sherenna does not personally kick out the families who previously lived in these foreclosed homes, but she profits from their misfortune. This makes her complicit in the suffering of poor people, even though she herself may not feel that she has directly contributed to this suffering.

Owning a home in a poor, black neighborhood is a terrible investment, but renting one out is a goldmine. Sherenna will make back the $16,000 she spent on the house Ladona will live in within two years. After paying her mortgage and other bills, Sherenna takes home about $10,000 a month, more than what many of her tenants earn in a year. She often says: "The 'hood is good. There's a lot of money there." Quentin and Sherenna's last visit of the day is to their furthest-flung property, on the West Side. Sherenna collects her rent from the tenant, who is on SSI for mental disabilities and is reluctant to hand it over. In the past, Sherenna has taken her tenants' entire pay check; one even offered her debit card.

Sherenna's ruthlessness may be necessary for her survival in the property management game, but that does not mean it is morally justifiable. While Sherenna herself obviously needs to earn money to survive, it is indefensible to do so by committing actions such as taking someone's entire welfare check (which means leaving them to starve). Sherenna's actions are rendered even more immoral by the fact that she profits significantly from them.

Doreen and Patrice try to figure out what to do about the eviction notice. They are struggling to find a new place to move into now that a recent eviction and debt to a landlord are on Doreen's record. Doreen goes to the **courthouse** for her eviction hearing reluctantly. She rarely leaves the house, and currently has a foot injury which makes it difficult to walk. She tries to distract herself by thinking about Natasha's unborn baby.

As the book has shown, eviction not only takes tenants' homes, but leaves them with few options going forward. The fact that having an eviction on one's record makes it harder to find a new unit is guaranteed to create homelessness.

Sherenna has begun "dabbling" in rent-to-own schemes, in which she rents to a reliable tenant for six months while helping them to improve their credit score fast. The value of the houses she is trying to sell has soared since she bought them. She markets her rent-to-own service to SSI recipients, many of whom she believes originally lost their homes because they were not capable of remembering to pay the mortgage and need extra help. At the **courthouse**, Sherenna tells Doreen that if she wants to stay, she will have to pay an extra $400 the next month and extra $50 for the following three months. Doreen agrees.

Sherenna is not an entirely immoral person, but rather a complicated figure with principles and actions that often conflict with one another. Her rent-to-own scheme could benefit tenants as well as Sherenna herself. However, this does not mitigate the suffering caused by other aspects of her business—particularly eviction.

CHAPTER 12: DISPOSABLE TIES

Arleen is being evicted in one day and is still waiting for her welfare check. She was unable to give her sons any Christmas gifts. Within her family, only her Aunt Merva has enough money for things as "frivolous" as that. Arleen knows she can only turn to Merva in a real crisis, and this eviction doesn't count. Sherenna brings the new tenant to look at Arleen's apartment, and on hearing that Arleen doesn't have anywhere to go after the eviction, the new tenant says she and the boys can stay with her in the meantime.

Arleen's inability to buy Christmas presents for her sons is a startling contrast to Sherenna and Quentin's statement that their tenants spend money irresponsibly. In reality, their tenants are so poor that they do not even have the option of spending money irresponsibly.

Alreen thanks her and hugs her, and both women cry. The new tenant's name is Crystal Mayberry. She doesn't own any furniture, which is perhaps why she let Arleen—and her furniture—stay. Crystal is 18, the child of two crack users who grew up in foster care. She left high school at 16, and is on SSI due to her bipolar disorder. She has been homeless in the past. Crystal's offer to help Arleen reflects a long tradition of poor people depending on one another to "stay afloat."

Crystal's act of kindness again shows that for many poor people, instability and deprivation do not erase the desire to help others. Yet although Crystal and Arleen's arrangement has the potential to be mutually beneficial, considering that they are both vulnerable with different (and perhaps conflicting) needs, it could also cause further chaos.

This tradition has been partially dismantled by problems such as mass incarceration and the crack epidemic, as well as government initiatives that reward people for living on their own (rather than in extended kinship networks). As people find it harder and harder to rely on family members, they make "disposable ties" with acquaintances and strangers. One day, a week after Crystal moves in, Arleen sits at the kitchen table circling apartment listings. Jori comes in from school, and Arleen scolds him; she has already received a call about him acting up. Jori tries to protest, but Arleen will not hear it.

The "disposable ties" that exist between people like Crystal and Arleen are not inferior to family because they are non-biological. Rather, they do not work as well because they are made in hurried, desperate circumstances. Having "chosen family" can be a vital survival tactic if that family is indeed chosen—however in Crystal and Arleen's case, there was actually little choice in the matter.

Arleen goes out looking for apartments, and while she is out she gets a screaming call from Crystal demanding that she move out immediately. Arleen believes Crystal is really angry because she is hungry, so she spends her food stamps on meat, potato chips, and soda to bring back. She returns to find Jori and Crystal fighting. Soon Arleen and Crystal begin yelling at each other. Crystal claims that she wishes God had not made her a loving person, but she is filled with the Holy Ghost and thus cannot turn away Arleen and her kids. Arleen believes it is in fact the food that has changed her mind. Later, she apologizes to Jori for failing to let him know she was on his side.

It is perhaps unsurprising that Arleen and Crystal's arrangement erupted so quickly. Not only are they two strangers suddenly confined to the same space, but both face the stress of being poor, hungry, and vulnerable. They need to act with a degree of self-interest in order to survive, and in such cramped conditions the balance between self-interest and cooperation is extremely difficult to strike.

CHAPTER 13: E-24

Larraine cleans out Beaker's trailer while he remains in the hospital, recovering from his triple-bypass surgery. Larraine cannot afford to split the rent with Beaker now that she has to pay for storage, but she takes on some of the bills. Larraine's food stamps have been cut off, and after Beaker returns from the hospital he refuses to share his Meals on Wheels. Larraine tries to make sure Lenny and Office Susie do not discover that she is still living in the trailer park in her brother's trailer. Lenny and Office Susie are vital to Tobin. Alongside their administrative roles, they act as ambassadors, bringing the social divide between Tobin and his tenants.

Recall that Beaker never invited Larraine to stay in his trailer—she just moved in. Like many people in the book, Beaker's ability to be generous is extremely limited by his meagre resources, which force him to concentrate on his own survival. Many of the very poorest people in the book remain selfless and generous, yet do so by making sacrifices that can lead to further impoverishment or eviction.

Lenny often feels sympathy for the tenants, but at the same time Tobin financially incentivizes him to collect as much rent each month as possible. He works with Roger, the DNS inspector, trying to persuade Roger to ignore as many code violations as he can. Roger is not overly scrupulous about violations, as he believes that writing them all up would ultimately benefit no one, including the tenants. Soon after taking over the trailer park, a company called Bieck Management fire Lenny and Office Susie. This causes distress and uncertainty in the trailer park. Even those who hate Lenny and Susie appreciate that they are familiar and predictable.

Again, very few people in the book are straightforwardly good or bad. Most combine moral and immoral choices, many of which are made under pressure or duress. Lenny's sympathy for the tenants may mostly be outweighed by his desire to earn more money from Tobin, but Bieck Management are likely to be even less sympathetic. As the tenants know well, there is always a worse landlord out there somewhere.

Bieck give Lenny's job to a 23-year-old college graduate who is "clueless and patronizing." Tobin hires Mrs. Mytes to clean up a recently-vacated trailer, which is so disgusting its stench can be detected from ten feet away. Tobin pays her $20 for five hours' work. Despite the lingering smell, new tenants move in soon after. Tobin charges them a reduced rate of $500 a month on the condition that they will do odd jobs for him.

Cleaning out a filthy trailer is one of the most undesirable jobs imaginable (not to mention hazardous to one's health). Yet Tobin still pays Mrs. Mytes only $20 for five hours' work cleaning, well below minimum wage. This again shows how desperation and extreme inequality breed exploitation.

An alderman estimated that the trailer park brings in $900,000 a year, though this calculation assumes that every tenant pays full rent and doesn't include bills and expenses. Tobin bought the trailer park for $2.1 million in the mid-'90s, paying it off after nine years. His net profit from the park is $447,000 per year, placing him in the top 1% of income while most of his tenants exist in the bottom 10%.

Tobin's wealth is a direct product of the exploitation and suffering of impoverished people. Such a fact is profoundly disturbing and points to how broken today's housing system is.

CHAPTER 14: HIGH TOLERANCE

Following his eviction, Scott found a new place to live through a friend from Narcotics Anonymous. The friend's nephew D.P., a gang member who has recently been released from prison, becomes Scott's new roommate. Scott still works with the cleaning team, but is getting fewer and fewer jobs. One evening Scott admits to D.P. that his neck and back are aching. However, he can't go to the doctor, as this would only result in being prescribed pain medication. Scott still goes back to the trailer park to buy Vicodin.

Like many impoverished addicts, Scott finds that his attempts to come off drugs are thwarted by the circumstances around him. Even if he had an extreme level of discipline, the difficulty of surviving as a poor person (and someone who is underemployed, housing insecure, and in chronic pain) means that drug use becomes almost impossible to avoid.

Scott believes that Pam and Ned are responsible for their own eviction because they spend money on drugs. Heroin Susie agrees. This is a contrast to the past, when renters tended to see themselves as a collective class and would fight together for better rates and conditions. In order for this kind of protest to happen, people must believe that their circumstances are unjust and that it is possible for them to change. In the case of rent, tenants need to believe that they have a duty to each other and that they have a right to live in their homes and neighborhoods.

Protest alone cannot change the housing system; even if all tenants banded together to fight for their rights, it wouldn't be enough unless wealthier people, property owners, and lawmakers joined the fight too. However, the fact that tenants too often do not see themselves as a group of people with mutual interests has stalled progress on housing.

This is not the case in the trailer park. Most residents do not have a strong attachment to it and do not acknowledge the community that exists there. They know the immense traumas and hardships their neighbors experience, and this is part of the reason why many simply cannot believe that anything will eventually get better. Few question Tobin's enormous wealth or connect it to their own deprivation. Their minds are overwhelmed by the task of surviving each day. Moreover, tenants are constantly reminded that no matter how cruel their landlord is, there is always another landlord out there who's worse.

This passage illustrates an important detail in tenants' relationship to their homes: it is difficult to fight for your right to live somewhere if you do not actually want to live there. Living in a trailer park is stigmatized, and residents thus do not want to think of the park as their home. Such stigma needs to end, and part of how this could be done is by ensuring all housing (including trailers) was safe, clean, functional, and comfortable.

Scott loses his keys and has to break a window to get back into his apartment. That same week, the electricity goes out and he is fired, replaced by a group of **hypes** who will work for next to nothing. He knows that these dire circumstances make him vulnerable to falling deeper into addiction. He calls his mother in tears, and she reminds him that he can always come home. However, Scott doesn't know how to get to Iowa and worries about how he would score heroin once there. He doesn't want his family to think of him as a failure.

Once again, Scott's desire to come off drugs conflicts with the circumstances of his life, which make it extremely difficult for him to fathom getting clean (let alone have the resources to go through with it). Of course, this isn't to say that Scott's desire for drugs isn't part of the problem—it clearly is, as his concern about obtaining heroin in Iowa shows.

Instead of going home, Scott checks himself into rehab. There is a line at the rehab center and Scott soon realizes he might not be accepted that day. After failing to secure a place, he leaves and goes on a three-day bender.

This is a key example of how the underfunding of resources prevents those who have a desire to make positive improvements in their lives from going through with it.

CHAPTER 15: A NUISANCE

Trisha and Crystal have become friends. Arleen is still trying to find an apartment and is beginning to regret not going to a shelter after her eviction, even though she hates staying at shelters. She is under the false impression that Sherenna dismissed her eviction. That night, Crystal and Arleen hear Trisha being beaten upstairs. Arleen claims not to care and covers her ears with a pillow, but Crystal's reaction is mixed. She blames Trisha for not leaving Chris, but eventually decides to call Sherenna and, when she gets no answer, 911. Arleen comments that Crystal must want to lose her apartment.

Even though both Crystal and Arleen are reluctant to call the police, it is clear that neither of them are cruel or unfeeling about the domestic violence Trisha is facing. Rather, they worry about the impact of calling for help on their own housing situation. This is one of the most disturbing elements of housing insecurity, and highlights how desperately the system needs to change.

The next day, the police tell Sherenna that they are charging her for repeatedly attending to "nuisance activities" in her properties, and that if this pattern continues she will face a hefty fine or jail. In the negotiations that follow, the police are only satisfied when Sherenna proves that she has already issued an eviction notice for Trisha and Arleen. This exchange with the police embarrasses Sherenna, who does not want other people to think her properties and tenants are out of control. Arleen, meanwhile, calls Sherenna and tells her that it is Crystal, not her, who keeps calling the police.

Horrifyingly, this passage proves that Arleen and Crystal were right to be worried about calling the police. As nonsensical and immoral as it is to punish domestic violence victims (and their neighbors) for violent incidents, this is an all too common occurrence—so much so that Arleen accurately predicted that it would result from Crystal's 911 call.

At the end of the 20th century, the justice system began to increasingly expect ordinary citizens to play a role in policing. The nuisance property ordinance targeted properties where 911 calls were made with "excessive" frequency, and forced property owners to take action or face punishment. Nuisance property citations most often result from noise complaints or domestic violence incidents. Most nuisance citations in Milwaukee occur in the North Side. In 83% of cases, the landlord evicted tenants after receiving a nuisance citation. Female tenants who have otherwise been reliable find themselves evicted because their boyfriends are abusing them. Reporting abuse to the police puts people at high risk of eviction.

It is a profoundly troubling fact that the nuisance property ordinance actively discourages people from seeking police intervention. Indeed, this ordinance supports DeMarcus' argument that communities are better off taking care of themselves than being "served" by the police. As the incident with Trisha shows, police presence often does more harm than good—particularly in poor, black neighborhoods.

Arleen is furious with Crystal. She cries out that now she and her kids are homeless. She talks about her trust issues, originating because her stepfather molested her from childhood while her mother turned a blind eye. Crystal says that the same thing happened to her. Crystal commences a long speech about her own trauma and suffering, her memories from childhood, and her religious faith. Arleen's phone rings; a friend tells her she knows of an apartment she might be able to move into. After Arleen gets off the phone, Crystal hugs her and asks how much the rent is. Arleen calls back to ask, and learns it is $600 a month—too much.

Arleen and Crystal do not actually harbor much ill feeling toward each other. Despite their conflicts, they actually feel affection for one another. Yet it is difficult for them to overcome the circumstances that make their friendship so challenging. Both women suffer from profound trauma, mental health problems, and the stress of simply trying to survive as a poor person in America, which often is simply too much for them to handle.

CHAPTER 16: ASHES ON SNOW

In February tenants receive tax credits and Sherenna's income surges. Doreen has managed to clear her debt, but Lamar hasn't, and is still set to be evicted. On Wednesday night Sherenna and Quentin go to the casino. Sherenna loves gambling and stays at the casino until 3 or 4am. Meanwhile, Lamar, Kamala, and the boys are playing spades at Lamar's house. Sherenna has been ignoring Lamar's requests to fix the increasing number of issues in his apartment. He has been trying to find a new place with little success. While Quentin and Sherenna are still at the casino, they get a call. Kamala's apartment is on fire.

The image of Sherenna and Quentin's night at the casino being interrupted by the apartment fire is so symbolically meaningful that if this were a work of fiction it would likely seem heavy-handed. Sherenna's reckless desire for wealth and relative economic privilege is symbolized by her love of gambling. Meanwhile, the fire in Kamala's apartment represents the crisis of poverty and housing insecurity.

Quentin and Sherenna arrive at Kamala's building to a chaotic sight. Groups of people are huddled around, some crying. Kamala is screaming, her hair burnt off one on side. Her eight-month-old baby has been killed in the fire. Sherenna whispers that she hopes Kamala didn't leave the baby alone in the apartment. She has known Kamala since she was her fourth-grade teacher, before she became a landlord. Quentin and Sherenna figure out that Kamala and her boyfriend Devon had been downstairs playing spades at Lamar's, and had possibly left something on that set their apartment on fire. Sherenna struggles to remember if she installed smoke detectors in every room of Kamala's apartment.

The devastating death of Kamala's baby is not necessarily a direct result of housing instability (after all, the cause of the fire has not yet been specified). Yet the circumstances surrounding the fire highlights\ several key problems with housing. Sherenna's uncertainty about the smoke detectors betrays carelessness. At the same time, if Kamala had more resources and a greater sense of ownership of the apartment, she would have been more likely to install detectors herself.

The next day, the fire inspector tells Sherenna that Kamala's father was supposed to be watching her girls, but likely left them alone. One of the girls knocked over a lamp while climbing out of bed, setting the room on fire. Kamala's oldest daughters escaped of their own accord, but—despite Kamala and Luke's efforts—the baby could not be saved. The inspector assures Sherenna that she isn't responsible for any of it. Sherenna asks if she has to return Kamala and Lamar's rent and, to Sherenna's relief, the inspector says no. Sherenna says that the silver lining of the situation is that she "may get a huge chunk of money." In addition, she will finally be rid of Lamar.

Sherenna's reaction to the fire is one of the starkest moments of cruelty and greediness in the book. Without pausing to mourn Kamala's baby's death (or at least to respect those who are mourning), Sherenna immediately checks whether she will have to pay back Kamala and Lamar's rent. She doesn't seem to consider giving Kamala the rent as an act of kindness, and seems almost happy about the fire once she learns that it will personally benefit her.

CHAPTER 17: THIS IS AMERICA

Sherenna decides to evict Crystal as well as Arleen. Arleen finds a new apartment, a one-bedroom at the top of the North Side going for $525 a month. The landlord is a white woman named Carol who screens Arleen in person as soon as they meet. Arleen explains her circumstances, and Carol chastises her for being on SSI, advising her to get a job. Arleen lies about receiving child support, which she doesn't, and claims to only have one child. Carol says she needs to see Arleen's current apartment. Arleen rushes back to hide Jori's clothes and clean.

Carol's patronizing scolding of Arleen suggests that she has little understanding of the reality of surviving as a young, impoverished black mother who did not graduate from high school. Carol may have come to believe negative stereotypes about women like Arleen through conservative propaganda, and as a result think that Arleen's lack of job is due to laziness.

Arleen cries while getting the apartment ready, and Crystal hugs her. Carol arrives and announces that the apartment "does not look good." She adds that she doesn't understand how the death of Arleen's sister is her "landlord's problem," adding that one of her employees used the minimum state allowance for her mother's funeral and it was fine. Arleen apologizes and suggests that she set up a "vendor payment" of her W-2, which would mean her rent would be automatically deducted from her W-2 check each month. Carol likes the idea but tells Arleen her cat can't come. Arleen agrees and hugs Carol, overjoyed that she has an apartment at last.

Arleen's desperation is shown through the fact that she is so grateful to Carol despite Carol's callousness and cruelty. Indeed, the fact that Arleen is grateful to Carol anyway is representative of a broader dynamic within the housing system. Desperate to avoid homelessness and rocked by eviction, tenants continue to willingly embrace terrible housing deals (and landlords), thereby preserving the cycle of injustice.

Arleen decides to stay at a shelter until she moves into the new place; this way she will receive Red Cross funds that will allow her to pay her security deposit. When she and Crystal say goodbye, they say that they can't live without each other now. Arleen takes her belongings to a storage unit after managing to scrape together $21 for the reduced rate fee. She doesn't have the extra $8 required to buy insurance, but the man working there lets it slide. She failed to hear back from any shelters, so she and the boys return to Crystal's, sleeping on the floor. Arleen learns that Carol has given the apartment to someone else.

Arleen's life consists of a series of incredibly difficult decisions, often between two terrible options. Moreover, her attempts to plan for the future (for example, by ensuring she has enough money for the deposit on the new apartment) require her to make significant sacrifices in the present (moving into a shelter). To make matters worse, the future is incredibly uncertain for Arleen, as shown when Carol decides to lease the apartment to another tenant.

As Arleen and the boys leave Crystal's again, the two women get into a screaming fight. Under better circumstances, they probably would have had a close friendship. Crystal suffers from a range of mental health problems resulting from her sexual abuse and neglect in childhood, including bipolar disorder, posttraumatic stress, and emerging borderline personality disorder. She has attachment issues that make her lash out at those closest to her and tends to react to frustration and anxiety in a volatile manner. This combination of mental health issues and an IQ of roughly 70 means that Crystal requires treatment and assistance in order survive. Yet with Arleen gone, she has been left all alone.

It is well known that poor people are prevented from receiving proper health care—and especially mental health treatment—for a variety of reasons, chief among them lack of insurance and/or funds to pay for care. Yet housing instability also affects people's access to healthcare. Without a stable home address, maintaining prescriptions and access to a particular physician or hospital becomes difficult.

CHAPTER 18: LOBSTER ON FOOD STAMPS

After the governor of Wisconsin announces that families affected by storms and flooding would be given food vouchers, there is a crowd of thousands outside the welfare building. Larraine spends a whole day waiting before her number is called. She explains that she missed her welfare appointment because she was evicted, and the woman replies that she should have rescheduled. Yet Larraine has never been able to successfully reschedule an appointment; when she calls the welfare services line, it is always busy. She is referred to the food bank where she reluctantly accepts some canned food.

Like Arleen, Larraine faces a series of difficult and in many ways false choices. It is theoretically both her decision and her responsibility to show up for her welfare appointments. Yet as she attempts to explain, eviction along with the overcrowding of welfare resources mean that it is essentially impossible for Arleen to make her appointments.

Larraine goes straight from her appointment to a furniture store where she admiringly inspects a flat screen TV. She considers putting it on layaway, which she considers a wise financial decision because having too much money in her bank account at one time jeopardizes her SSI (which leaves her with no incentive to save money). Larraine does not believe she will ever be able to pull herself out of poverty. With this in mind, she is happy to spend money on occasional lavish purchases. She knows that she deserves occasional treats even if she is poor.

Larraine's belief that she will likely never live above the poverty line might seem pessimistic. Yet the SSI policy shows how impoverished people can become trapped in poverty not only by problems such as eviction, medical costs, and unemployment, but also by policies that perversely discourage saving money.

Larraine ultimately does not put the TV on layaway; instead, she spends all her food stamps on lobster tails, shrimp, king crab legs, salad, and lemon meringue pie. She eats this meal alone, celebrating her and Glen's anniversary. This kind of behavior frustrates her friends and relatives, who see it as irresponsible. They believe Larraine's "poverty mindset" compels her to make financially irresponsible decisions and remain poor. However, in reality it is Larraine's poverty itself that compels her to make irresponsible decisions. She has so little money that it is basically impossible for her to make responsible or prudent decisions.

Larraine's family and friends' belief that she is responsible for her ongoing poverty does not necessarily come from a bad place—indeed, it probably emerges from a hope that Larraine's suffering will end. At the same time, it is an example of the way in which poor people are blamed for their own poverty when in reality it is simply out of their control.

Living in "grinding poverty" (rather than "stable poverty") as Larraine does means that there is essentially no chance she will ever be able to improve her own circumstances. There is no point in saving, so Larraine doesn't. Instead, she decides to secure small moments of pleasure wherever she can, even if this means the rest of the time she survives on canned food or skips meals. She asserts that she has "a right to live like I want to live." The next month, she uses some of her food stamps to buy groceries for a poor family who've moved in next to Beaker's trailer. Two days later, she receives a notice that her gas is being cut off.

Larraine's refusal to accept the stigma of poverty is admirable. It shows that she has a keener insight to the economic system in which she lives than many other people—or at least that she has the courage to be more honest about it. Meanwhile, her statement that she has the "right to live like I want to live" is a profound assertion of her dignity in the face of a world that seeks to deny it.

Larraine's daughter Jayme comments that both Larraine and Beaker need to grow up and learn to live within their means. That winter, Larraine and Beaker sleep in their winter clothes, piled under blankets. Then, one day, Beaker says he is moving into an assisted living facility. Larraine tries to persuade Beaker to pay his outstanding rent so she can stay in the trailer. He says he can't, and Larraine is given six days to leave. Larraine goes looking for a new place to stay. She knows that public housing usually only goes to the elderly and physically disabled, and even then accommodates only a fraction of this population.

Jayme's belief that her mother and uncle need to learn to live within their means is a strange contrast to the image of the brother and sister surviving a Wisconsin winter without heat. Clearly the problem is not that Larraine is incapable of living within her means, but rather than there is no opportunity for her to change her means. As it stands, desperately attempting to survive is her only option.

The elderly are prioritized in this way because politicians have learned this is a more popular policy than pushing public housing for all. When the day of her eviction comes, Larraine still doesn't have anywhere to go. She knocks on the door of Ms. Betty, a woman who she barely knows yet who allows Larraine to stay in her trailer until after the winter is over. Larraine agrees to pay her $100 a month. While there, she is turned down for public housing because of her eviction record and because she apparently owes property taxes. Ms. Betty suggests she appeals this obviously false claim, but Larraine says she can't bear being rejected again.

Just as Larraine extends kindness and generosity to the family who move into the trailer next to Beaker's, so too does she receive generosity from Ms. Betty when she has nowhere else to turn. While the kindness that impoverished people extend to one another is moving, it is also heartbreaking. Ultimately, neither Larraine or Ms. Betty will be able to help others in the way they really want to because they have so little themselves.

CHAPTER 19: LITTLE

After being evicted, Pam and her family stay in a motel for $50 a night. Ned is fired because of the two days of work he missed while the family were being evicted. Losing a job can definitely lead to evictions, but evictions can also cause people to lose their jobs through the stressful and time-consuming nature of being forced to move. A friend offers to look after the three oldest girls for a while; Ned and Pam hold onto two-year-old Kristen, and the three of them stay on the couch of a friend of Ned's. Meanwhile, Ned manages to get some work in a mechanic's shop.

Ned and Pam's story shows how much more complicated it is to endure housing instability when there are multiple children to consider. Indeed, as this passage shows, eviction can lead to families being broken up simply because they do not have adequate accommodation for all their children.

After a month with Ned's friend, Pam and Ned realize they need to find somewhere else. Pam is due to give birth in nine days. They call about an apartment but are turned away because the landlord doesn't want any kids in the building. The fact that Ned and Pam have children is a major factor in their ongoing homelessness. Children cause difficulties for landlords, and landlords have thus long sought to avoid tenants with children. The Fair Housing Act of 1968 did not consider families with children a protected class and thus did not forbid discrimination against them.

One might assume that landlords would be more sympathetic to families with children or that there would be adequate measures in place to ensure that children are not made homeless. However, such an assumption would, in the context of the current American housing system, be naïve. The excessive power of landlords puts children and their families at greater risk of homelessness than they would otherwise be.

In 1980, the Department of Housing and Urban Development found that only one in four rental units were available to families with children without extra charges or restrictions. In 1988 Congress banned housing discrimination against children, but that has had little effect on the way things work in reality. Today, families with children are turned away from 7 out of 10 rental units they approach. Like Ned and Pam, Arleen is also struggling to find a landlord that will take her and her boys. She has tried lying about her circumstances, but thus far it hasn't helped.

Throughout the book there are examples of ineffective legislation designed to protect tenants from exploitative and discriminatory housing practices. The fact that so many of these measures do not have much impact in reality is telling. When legislation fights the profit motive, profit usually wins.

Eventually, Arleen has a stroke of luck in a building that seems to have been a former mental institution. It's creepy, but clean. She is shown around by a black man named Ali who lectures Arleen about the importance of black women having committed relationships, rather than being "Ms. Independent" and neglecting family. The one-bedroom apartment costs $500. Arleen nervously asks if pets are allowed, and Ali replies that the official rule is no pets, but that he is partial to cats and thus could make an exception. Jori is so happy he begins to cry.

This is now the second person that has talked down to Arleen, judging her and giving her instructions about how to live her life. The fact that she has experienced two similar incidents like this in a row reveals the stigma and condescension she faces as a young, poor black mother.

Arleen decides to check if her cousin J.P.'s landlord has any vacant units. It will also be a chance to check on her son Boosie, who is staying at J.P.'s. Arleen's three oldest children were taken away from her twice and raised in foster care. Boosie never wanted to come back, and when he was 17 he dropped out of school and started selling crack. Now, Boosie greets Jafaris affectionately and nods at his mother. She phones J.P.'s landlord and learns that there is a vacant unit downstairs. She is unsure, worried about the concentration of crime and drugs in the area.

Once again, Arleen must choose between several different unappealing options. While the previous apartment she saw had many positive points, it was also in a "creepy" building with an equally creepy and patronizing building manager. Meanwhile, the cost of living near her family members is being in a neighborhood with lots of drug use and crime.

After spending all day calling landlords, Pam reluctantly decides to start searching in the predominantly-Hispanic South Side. Units are cheaper there, but Pam would rather pay exorbitant rent than live in a majority nonwhite neighborhood. Ned comments that he doesn't mind living among Mexicans as long as he doesn't have to live with "niggers." Pam gets uncomfortable when Ned says this kind of thing around her black daughters, but at the same time she also agrees with him. She is also desperate to remain in a white area. Yet after she and Ned have a promising conversation with a landlord in a Hispanic neighborhood, they agree living there could work.

Ned and Pam, a white couple raising both white and biracial children, complicate simplistic narratives about what racism looks like. People sometimes assume that racists do not know any people of color or are at least not in close proximity to them—yet the fact that Ned is the stepfather of two black girls does not stop him from being a virulent racist. Pam, meanwhile, is in a sense even guiltier by permitting Ned to be in proximity to her black daughters.

Ned's friend kicks Pam and Ned out, and almost immediately afterward Pam gives birth to a baby girl. Shortly after they move into the new house in the Hispanic neighborhood, but after only three days Ned gets into a drunken fight with their upstairs neighbor and they are kicked out. Ned then finds a two-bedroom apartment in a white working-class area and pretends to be a single father, erasing the existence of Pam and her two black girls. He is approved.

The fact that Ned is approved as a single father reveals an important detail within the book's exploration of housing discrimination against families. The discrimination families face is in fact discrimination against mothers *with children, which shows how such discrimination intersects with sexism.*

Sandra and Bliss are told to pretend they don't live at the house if asked. Ned abuses the girls, taunting them with racist insults. Pam prays for forgiveness. She is certain that she can't leave Ned yet still sometimes daydreams about taking the girls away, wondering if it would be better for them to be homeless than stay with him.

Pam feels that she is held captive by her economic (and perhaps also emotional) dependence on Ned. Yet in staying with him, she is letting down her two daughters in a way that is profoundly immoral and actually abusive.

Arleen continues to search for a place. She and the boys briefly return to their old apartment and pick up some things they'd left. Jafaris sees Little there and picks him up, but Arleen tells him to put the cat back down. She often scolds her boys for becoming too attached to anything or desiring things that are beyond their means. Her strictness is a form of protection that also harms them. They go and look at one more apartment and while there Jafaris uses the bathroom, discovering too late that the toilet doesn't flush. The landlord yells at Arleen for having rude children.

Unlike Pam, Arleen faces further stigma and discrimination as not only the parent of children, but also a single mother. Her struggle to survive is so intense that she teaches her boys not to want or need anything in the hope of protecting them.

CHAPTER 20: NOBODY WANTS THE NORTH SIDE

After being evicted, Crystal moves into the Lodge. She didn't attend her eviction hearing, mistakenly believing this would help her avoid a mark on her record. Crystal has mixed feelings about the Lodge, but it is a perfect place to find a new friend who will serve as a mother figure. She finds such a person in Vanetta Evans, a 20-year-old mother of three. Vanetta has a mature, "put-together" manner, and is skilled at disciplining her children. She and Crystal bond over shared cigarettes, then begin sharing snacks and meals. They start referring to themselves as sisters and decide to look for a home together.

A pattern emerges here: it is clear that Crystal has a habit of befriending women who she hopes will act as mother figures to her. Even though these women are not older than her, the fact that they have children makes them suitable candidates for the role. Considering Crystal and Arleen's friendship suffered conflict between Crystal and Jori, it seems that Crystal may have a problem of competing for affection.

Vanetta was awaiting a sentence hearing. After being fired and evicted, she and a friend robbed two women and were arrested. She is now facing a fine of up to $100,000 or forty years imprisonment. Looking for an apartment, Crystal and Vanetta are desperate to avoid the **North Side**. They try a company called Affordable Rentals, which has a range of units at reasonable rates. They ignore a sign in the office stating that Affordable Renters refuses applicants who have evictions, drug or crime convictions, non-verifiable or insufficient income, or a bad reference from a previous landlord.

Racism is not the only reason why tenants try to avoid the North Side. Crystal and Vanetta likely do not share the same hysterical view of what the North Side is like as the trailer park residents. However, they know that the North Side is under-resourced and that there is a concentration of crime in the area, and thus understandably they hope to be somewhere else.

Vanetta is determined to find somewhere for under $550 because she doesn't trust that Crystal will be able to reliably contribute to anything higher. Crystal spends money on clothes, fast food, the casino, and hefty donations to her church. Crystal attends church many days of the week; it is the center of her existence. Yet she keeps the fact that she is staying at the Lodge secret from almost everyone there, wanting to be seen as an equal rather than "an object of pity."

Christianity teaches that the acquisition of wealth is morally suspect, that rich people are not necessarily destined for heaven, and that the poor deserve support. Yet many churches grow wealthy through donations by congregants, some of whom—like Crystal—are themselves impoverished.

After another disappointing episode in their housing search, Vanetta begins to cry, while Crystal comforts her by singing. Vanetta comments that they were probably turned away because they were black. Most people assume that segregation exists in Milwaukee because of the racism of individuals, but the city was actually designed this way. Tenement buildings exist because they bring in huge profits to landlords. Slums have been around for many centuries, and the problem of poor people being unable to afford housing also has a long history. Racial oppression and segregation in the United States has drastically compounded this problem.

It is painful for Vanetta and Crystal to experience racial discrimination in housing, and even more painful for them to not know for sure whether racism is what is keeping them from securing an apartment. This is part of the reason why anti-discrimination legislation has failed to stop discrimination from taking place: it is easy for landlords to obscure or deny the real reason why they refuse to take on certain tenants.

The Great Migration of the early 20th century—when black people moved North en masse from the South—is how many black people ended up in Milwaukee. These individuals were crowded into urban ghettos where they lived in often dismally substandard housing. While the New Deal helped white people become homeowners, black people were denied this support. This created a "semipermanent black rental class" who remained desperately vulnerable to exploitation by landlords. Even after housing discrimination along racial lines was outlawed, landlords used covert means (such as the list of rules at Affordable Rentals) to continue discriminating without consequences.

Again, we see that housing intersects with all the social issues plaguing American society today. Given the intense history of racist persecution and discrimination in the US, it is just not realistic that a fair housing system could emerge without serious intervention. Until such intervention takes place, black people will continue to be exploited and ill-served by the deeply racist forces at play in housing.

After lashing out at an employee at the Lodge, Crystal is kicked out and is forced to turn to Minister Barber from church for help. He finds an elderly couple who allow her to stay one night before forcing her to leave, likely because she didn't give them any money. She doesn't have any after recently lending a cousin $400, which she'd won at the casino. Crystal often cannot help but extend charity to those in need. She once bought a meal for a boy at McDonalds who had been looking for scraps at the tables, and said she wished she had somewhere to live so she could bring him back with her. Now, she dials all the numbers she has in order to ask for help. No one answers.

Crystal's selflessness and generosity have helped her to preserve a sense of her own dignity in the midst of the degradation caused by poverty. Yet the fact that people are unwilling to return this generosity undoes the positive effect that Crystal's kindness had on her own self esteem. It is deeply unjust that someone who gives so much when she has so little is turned away by the people around her in her hour of need.

CHAPTER 21: BIGHEADED BOY

Sherenna uses the insurance money from the fire at Kamala's to buy two new duplexes. Kamala's family have placed a memorial shrine on the site where the apartment building stood. More and more things in Doreen's apartment are breaking, but she has given up hope on calling Sherenna. Sherenna still insists Patrice owes her $2400, which Patrice believes is impossible. The dilapidated state of the Hinkstons' home has a negative impact on the family, who become increasingly depressed. Living in substandard housing teaches poor people that they are not valued by society.

The manner in which Sherenna literally profits from the death of Kamala's baby is reprehensible. By this point, it is clear that Sherenna has little regard for the lives of her tenants. Her lack of sympathy for the Hinkstons, while disturbing, is hardly surprising at this point.

Doreen's kids often hang out at the public library to escape their apartment. Patrice has noticed that all members of the family feel stuck in a rut, and "no one's trying to get better." During this period, Natasha goes into labor. Malik helps coach her through it using the techniques they learned in birthing class. Natasha gives birth to a baby boy, whom she names Malik Jr.

What should be an exciting time for the Hinkstons is significantly dampened by their ongoing housing troubles. The dejected mindset that the family has sunken into proves how housing problems negatively impact every aspect of a person's life.

CHAPTER 22: IF THEY GIVE MOMMA THE PUNISHMENT

During Easter, Vanetta hides eggs at the Lodge for her children. Around the same time, one of her children pulls the fire alarm and Vanetta is ordered to move out by the next day. She immediately begins calling every apartment available. Crystal, meanwhile, has made a new connection with a woman called Patricia, whom she has started calling "Mom." Vanetta moves in with her sister Ebony, but hopes she won't have to stay long. Vanetta goes to the hearing of D'Sean, the father of one of her boys. She loves D'Sean, and is horrified when, during his hearing, calls she made when he was being violent with her are cited as evidence against him.

Though it is not the main subject of the book, the mistreatment of domestic violence victims at the hands of the criminal justice system surfaces over and over again. This indicates that domestic abuse plays a far greater role in poverty, eviction, and housing issues than we might assume. Such a correlation becomes even more clear when we recall that women experience eviction at higher rates than men.

Crystal's friendship with Patricia does not last long; it ends explosively when Crystal gets into a fight with Patricia's teenage daughter. The conflict turns violent, and Crystal spends the night in the hospital. Vanetta and Crystal are approved for a small, decaying apartment which, to Vanetta's joy, has a bathtub. Although the apartment is on a dangerous block, they decide to take it. Soon after they move in, Crystal has a fight with someone in the apartment, pushing her through a window. Crystal leaves and Vanetta pays for the window repair. After only a few days, Child Protective Services comes looking for Vanetta, who suspects Crystal has put them onto her as an act of revenge.

Crystal undoubtedly does have a kind and selfless side, but she is also a chaotic, volatile, and conflict-prone presence. For people like Vanetta who are at high risk of losing their children, being around Crystal is a liability. Moreover, Crystal's short temper means that she is unlikely to successfully obtain housing for any sustained period. Crystal is in great need of mental health treatment, but without a stable home she is unlikely to receive it—and so the cycle continues.

In preparation for the CPS visit, Vanetta buys a used stove and refrigerator and stocks the apartment with food. The morning of her hearing, she and her eldest son, Kendal, rehearse the plan for what will happen if she is put in jail. Vanetta's three kids will live with Ebony, and will "stick together" and obey their aunt. During the hearing, the prosecution argues that Vanetta has better circumstances than many people they see pulled in for similar crimes, while her defense emphasizes that the crime was committed out of desperation. Vanetta herself expresses her remorse and asks for mercy for her children's sake.

It is striking that the legal argument over Vanetta's crime hinges on whether she had any agency in committing the robbery, or whether circumstances "forced" her to do it. Of course, some would argue that no one is forced to do anything and that we are responsible for all our actions, no matter the circumstances. On the other extreme, some believe that our actions are completely determined and we have no free will at all.

The judge acknowledges that Vanetta was in difficult circumstances during the time the robbery took place, and comments that if anything, Vanetta's circumstances are actually worse now. The implication is that if Vanetta's crime is to be blamed on poverty, she may well commit more crimes in the future. He sentences Vanetta to 81 months in prison. She waves goodbye to Kendal with tears streaming down her face.

Disturbingly, the judge takes the defense's plea for leniency and spins it into a reason for Vanetta to be put in jail. The judge expresses little sympathy or hope that Vanetta won't commit another crime, instead only focusing on the apparent risk she poses to the world.

Crystal keeps getting into fights with people at her church and thus switches to a new one. She has been sleeping with friends, in the hospital waiting room, in the Amtrak station, or on the streets for the past few months, but still basically never misses a church service. She has also been cut off from SSI, meaning that food stamps are now her only source of income. In desperation, she has turned to sex work.

It is of course possible to blame Crystal's housing problems on her own erratic behavior. At the same time, if Crystal had access to stable housing alongside mental health treatment then she would have a real chance of flourishing.

CHAPTER 23: THE SERENITY CLUB

Eight days into his most recent attempt at sobriety, Scott goes to the Serenity Club, an AA bar. The past week has been extraordinarily difficult, but he has pushed through. Then, after three weeks sober, Scott and D.P. are evicted. Scott goes to stay with his new friend David and his wife, Anna, who are both in the program and accustomed to taking in those trying to make sobriety work. Scott starts working with David, who is a freelance mason and occasional metal scrapper. He then begins cleaning the Serenity Club for $7.15 an hour. He dreams of becoming a nurse again.

In some ways, Scott is lucky. He is surrounded by other people who are eager to help make his sobriety work and through them obtains a job and a place to stay. At the same time, Scott's poverty and housing instability make it extraordinarily difficult to stay on the path of sobriety. Without the security of a stable house and decent income, Scott remains psychologically vulnerable.

In order to get his nursing license back, Scott will have to be clean and sober for five years, which means urine testing 56 times a year—a process that will cost thousands of dollars. Scott still has contacts in the nursing world, but he has hidden his addiction from them, and thus struggles to figure out how to approach them now. Over time, Scott becomes bored with his job at the Serenity Club and his sober life in general. He becomes disillusioned with AA, and decides to break an AA rule by taking methadone or another opioid replacement to help his cravings and depression.

Scott's disillusionment with AA is not unique—it is a program that doesn't work for everybody and that some find off-putting. However, Scott does not have the resources or stability to reject the program altogether and choose a different path. Considering his housing and job both come through AA, breaking its rules is extremely risky.

Scott goes to a clinic and talks with a doctor, hoping to be prescribed Suboxone. They discuss Scott's history of sexual abuse, which lasted from when he was four years old to when he was 10. Scott tells the doctor that he is not interested in seeking treatment to deal with that trauma. Scott receives a prescription of Zoloft and amitriptyline; he is disappointed not to have been given Suboxone but knows it is better than nothing.

Many of the people profiled in the book have a history of childhood sexual abuse. It is clear that for all of them, this trauma negatively affects their ability to have stable, fulfilling lives in the present. Yet each of them are also unable or unwilling to obtain treatment for their trauma.

Three months later David and Anna's daughter finds a syringe in Scott's swimming shorts. Although it is possible that it is an old syringe, David and Anna don't risk it. They kick him out immediately. Scott had been using with David and Anna's eldest son, who had just moved home. He relapsed a while back after learning that the AA meetings he'd been going to didn't count in the process of getting his license back. Soon after, he ran into Bill and Heroin Susie, and then David and Anna's heroin-addicted son moved in. At first Scott confined getting high to the weekend, but soon he abandoned AA and started using full-time again.

For an addict in recovery, even just being in proximity to other users can be enough to provoke a relapse. David and Anna's no-tolerance policy means that Scott's ability to stay sober is directly tied to his housing security. Yet without a stable home of his own, it is difficult for Scott to stay on the path of sobriety—and thus a vicious cycle is formed.

Scott returns home, where he is reminded of the love of his mother and the rest of his family. This inspires him to go to the methadone clinic once he gets back to Milwaukee. He plucks up the courage to ask his mother for the $150 he needs for treatment, and she gives it to him. Surveying the clientele, Scott figures the methadone clinic must be "the most diverse place in all of Milwaukee," with people from every possible race, class, and social world milling around together. A young white woman advises Scott not to start taking methadone, as it doesn't really help; it is just a ploy to get money out of people.

The book focuses on the negative impact of drug use on poor and housing-insecure populations, yet this passage reminds us that substance abuse affects every kind of person and that the opioid addiction does not discriminate on the basis of class, race, gender, or any other factor.

Scott can't afford methadone and rent, so chooses homelessness, staying at a shelter called the Guest House where he sleeps in a room filled with bunk beds. Despite its drawbacks Scott continues his methadone treatment and becomes a resident manager at the Guest House, cleaning and providing assistance to residents. Over a year after he began treatment, Scott receives financial support from the county and is able to move into his own apartment downtown. The apartment is plush and costs $775 a month but, through his deal with the Guest House, Scott pays only $141.

The fact that Scott must choose between homelessness and receiving methadone could easily be enough to prevent him from remaining sober. Yet fortunately, staying in the Guest House ends up being the best thing that happens to Scott in the book. Unlike almost all of the other tenants profiled, Scott is able to secure housing assistance, a development that completely changes his life.

Scott composes a five year plan, which involves going back to nursing and saving money. Back in the trailer park, Scott had been suicidal. Now he has found hope and purpose again.

The happy ending of Scott's story demonstrates what an enormous difference housing makes to the rest of a person's life.

CHAPTER 24: CAN'T WIN FOR LOSING

Arleen gets a call back from a young landlord named Pana. She has told him about her evictions, though has lied about receiving child support. Pana says he will take her on, but stresses that it is vital that she pays her rent on time. Jori is overjoyed, even though this means he and Jafaris will have to change schools. Living at the domestic violence shelter has caused Jori to miss a lot of school. When they leave the shelter, Jafaris cries and says he can't bear to look as they drive away from the building.

Housing instability has a devastating impact on the lives of children, who inevitably inherit their parents' stress about finding a home. Furthermore, it is almost impossible to succeed in school without a stable, decent home.

The new apartment is in an industrial district within the **North Side**, but it is clean, and everything functions perfectly. Soon after moving in, Arleen learns that her relative Terrance, nicknamed T, has been shot and killed by his cousin. On the day of T's funeral, Pana tells Arleen that she is on thin ice after she called 911 while Jafaris was having an asthma attack. The building is at risk of a nuisance citation, so Arleen can't call 911 even if she is trying to contact an ambulance rather than the police.

The fact that ambulance calls count toward nuisance citations is extremely disturbing. The implication of this policy is that tenants will avoid seeking medical help because to do so puts them at risk of eviction. This is one of the most horrifying details in the book about today's housing system.

Meanwhile, there has been a delay with Arleen's food stamps after she submitted her change-of-address, and she needs to get her possessions out of storage or else she will not be able to afford next month's rent. At T's funeral, Arleen feels supported and "held" by her family. T's death has disturbed Jori, who is already struggling in school and daunted by the prospect of fitting in somewhere new. One day, Jori kicks a teacher at school and is followed home by the police. When Pana finds out about this he tells Arleen if she moves out immediately he will return her rent and security deposit. Pana helps her move, which is a help, but Arleen is still miserable.

Rather typically for a young black man, Jori finds that the people around him are highly unforgiving of his bad behavior. While kicking a teacher is clearly unacceptable, the amount of stress and anguish Jori has had to endure should inspire leniency. Yet where such leniency is often granted to more privileged children, black boys like Jori are too often quickly condemned.

Arleen and the boys go to stay with Trisha, who tells them that Little was run over by a car and killed. Jori punches a pillow in wild anguish. Trisha has started sex work, seeing clients in her home, and continues to do so after her boyfriend, Sunny, moves in. Sunny has just come out of prison and takes the money Trisha earns. Sunny's parents and sister move into Trisha's one-bedroom apartment, and Arleen observes that it now looks like a slum. A CPS worker shows up asking for Arleen; Arleen suspects that Trisha reported her. She calls J.P., hoping he will help calm her down.

This is perhaps the lowest moment in Arleen and the boys' story, even worse than when they were sleeping at a shelter. Their housing situation is clearly inappropriate and risky to their wellbeing. The fact that someone then calls Child Protective Services on Arleen is devastating news to her, though an intervention is arguably needed in order to ensure the boys' safety.

Spring arrives in Milwaukee, and everyone is delighted that the cold is finally gone. Trisha, Sunny and his relatives disappear from Trisha's apartment. Arleen enjoys the time alone, assuming they've gone to visit family. However, then movers show up and begin taking out the furniture. Trisha's ex-boyfriend Chris is out of jail and her case worker has determined she needs to move into a new apartment for her own protection. Arleen is devastated.

The ubiquity of eviction means that Trisha does not even bother to tell Arleen that she has been forced to move out of her apartment. (Although in this case Trisha was not technically evicted, the impact of her move on Arleen and the boys is basically the same as an eviction.)

Arleen and the boys move in with her sister, who charges her $200 a month even though they do not have a room to themselves. Arleen loses everything she has in storage after she gives Boosie money to pay the fee and he either loses or steals it. She eventually finds another apartment, but while there she and the boys are robbed at gunpoint, and her caseworker determines that she has to move for her own safety. The apartment she gets next costs almost the entirety of her welfare check, so before long the electricity is shut off. Jori goes to live with his father and CPS places Jafaris with Arleen's sister.

Arleen's inability to secure housing means that the rest of her life steadily unravels with little hope of coming back together. Much of the negative things that happen to her aren't actually her fault, but together they take her life completely out of her own control to the point that even her children are taken away.

Arleen cannot cope, saying she is going to have a nervous breakdown. She borrows money from Aunt Merva to get her electricity back on, and the boys come back. She moves into a new apartment that doesn't have a stove or refrigerator. Jori has decided he wants to be a carpenter when he grows up so he can build a house for Arleen. Arleen dreams of the boys becoming successful, and of the three of them looking back on their hard times and laughing.

Although Arleen getting the boys back is a positive twist, her story ends on an ambivalent note. It is likely that Arleen will continue to be plagued by housing insecurity, and this in turn will hinder her ability to get a job and negatively impact Jori and Jafaris' prospects at school and in life.

EPILOGUE: HOME AND HOPE

Home is the core of a person's identity, a place of safety and certainty. Proper participation in society starts at home; a good home life makes people better citizens. Feeling a sense of belonging and ownership of one's community is vital to being a good neighbor. It is basically impossible to improve oneself without stable housing. Once Scott received secure, affordable housing through the Guest House, he was able to find and keep a job and stay off heroin. He is still sober today. The Hinkstons, meanwhile, found a pleasant three-bedroom in Brownsville, Tennessee, and once there Patrice earned her GED and was named "Adult Learner of the Year." She hopes to become a parole officer and help those caught up in the criminal justice system.

Thus far most of the book's arguments have been made indirectly, conveyed through the presentation of the tenants' stories. In the epilogue, Desmond explicitly articulates his thesis. At this point, it is clear that having a stable home is not just the result of a stable, successful life; rather, it is perhaps the essential factor determining whether it is possible *for a person to have a stable, successful life.*

If Arleen and Vanetta had been able to find secure housing that didn't use up 80% of their income each month, they likely would have been able to make similar improvements in their lives. As it is, their existence was consumed by the struggle to make rent and avoid eviction. There is actually a broad consensus that people should not have to spend more than 30% of their income and rent, but this conviction is not reflected in the current reality. The result is millions of people being evicted each year.

Despite there being a consensus that people should not have to spend more than 30% of their income on rent, people who are spending 80 or 90% of their income on rent are still blamed when this means that the rest of their lives fall apart. It is thus vital that society's principles when it comes to housing are actually implemented in policy.

Until recently there was a dearth of research on the topic of eviction. Researchers have long known that poor people move frequently, but haven't figured out why. The truth is that forced moves aside, poor people move at the same rate as other groups—yet their rate of forced moves is staggering. Housing instability causes unemployment, loss of possessions, hunger, interruption of welfare, and many other forms of "material hardship." Eviction also leads to more eviction, creating an endless cycle of housing instability.

This book focuses on eviction not only because it is such a major factor in the continuation of poverty, but also because, up until now, it has been poorly understood. People have not seen eviction as a cause of poverty and, as such, have paid it insufficient attention.

People who are evicted are often forced into more dangerous neighborhoods where crime and drug use is rife. Eviction is known to cause depression, psychological instability, and even suicide. Eviction also erodes community, as tenants move around so much that there is never enough time for strangers to become neighbors. It is partly for this reason that a high eviction rate in a given area corresponds to an increased crime rate. The conclusion of all this evidence of the harm eviction causes is that "eviction is a cause, not just a condition, of poverty."

The final statement of this passage is the book's thesis statement. It is a remarkably simple argument, yet one that has been too easily overlooked in analysis of poverty so far. Part of the problem is undoubtedly overcoming the belief that poor people are responsible for their poverty through bad choices. In most cases, structural forces are to blame.

Eviction affects all kinds of people, but poor women of color and their children suffer its effects at a disproportionate rate. In Milwaukee, 1 in 5 black female renters has been evicted, compared to 1 in 12 Hispanic women and 1 in 15 white women. Most evictions involve children, and eviction is a central cause of child homelessness. It can ruin the lives of children before they have even truly begun. Poor families live "above their means" in the sense that they are paying far more than they can afford for rent, yet they are renting the very cheapest and least desirable units on the market, as in most cases there is simply no other option.

The fact that eviction affects different populations at such disproportionate rates should be a major cause for alarm. These statistics demonstrate that the housing system is extremely broken. The worst aspects of societal inequality, injustice, and oppression manifest themselves within the housing market, and urgent action thus needs to be taken in order to bring about justice.

The suffering of poor renters is unnecessary, and this means that there exists the possibility of change. If change is to happen, Americans must confront the question of whether housing is a human right. The Declaration of Independence states that every American has the right to "Life, Liberty, and the Pursuit of Happiness." Yet without decent housing, none of these other rights are possible. Housing is obviously a need, and thus everyone in America should be able to secure decent housing they can afford.

Here Desmond makes a compelling argument that the right to housing is implicitly embedded into the very foundation of America. It is not common to think of the Declaration of Independence as having much bearing on housing, but here Desmond persuasively shows that the right to housing is implied in the country's founding principles.

Some progress has already been made. Yet the public housing that was designed to replace slums has become a kind of slum itself, and the ritualistic destruction of crime-ridden public housing towers is now a frequent spectacle. In addition to public housing, there is the voucher system, which ensures that tenants pay no more than 30% of their income on rent. This program has been proven to help lift people out of poverty by freeing up people's income to spend on other things. Yet as *Evicted* has shown, very few eligible renters receive housing vouchers. In 2013, 1% of poor tenants lived in rent-controlled units, 15% in public housing, and 17% received assistance, usually a housing voucher. This leaves 67% with no federal support at all.

There are multiple problems with current federal housing policy, yet perhaps the main one is that it simply does not help enough people. All the flaws in public housing and the voucher system become somewhat irrelevant in light of the fact that so few tenants are actually helped by these systems in the first place. Once support reaches all the people who need it, then it will be easier to assess to what extent different housing assistance programs work.

Housing should be one of the most urgent priorities of the federal government. Beyond housing vouchers, other changes need to be made, too. For example, while 90% of landlords have legal representation, 90% of tenants do not. This needs to change through legal aid to poor people. Good lawyers would help poor people from being unjustly treated by landlords and make it less easy to evict people.

If housing is a right, then there can't also be a right to make as much profit as possible from poor people. The concept of exploitation needs to be re-centered in discussions of poverty. Raising wages and welfare payments will only help eliminate poverty if measures are taken to ensure all this increased income doesn't go straight to landlords' pockets. It is patently unjust that it is possible to make large profits from the very poorest communities. In order to balance the right to housing with certain important economic freedoms, Desmond recommends expanding the housing voucher program to include all low-income families.

With a universal voucher program, eviction rates would go down and homelessness would be virtually nonexistent. Neighborhoods would stabilize and flourish. Universal housing programs exist across the developed world, including places like the UK and the Netherlands. Many nations use a voucher system, partly because this is more cost-effective than constructing public (or public-private) housing. Furthermore, placing high concentrations of low-income people in the same blocks or districts stimulates segregation. Some people worry that a universal housing voucher would disincentivize people to work, but as the book has shown, housing instability is actually a far greater threat to work.

Discrimination against voucher holders, which is currently rampant, should be made illegal. This would benefit landlords as well as voucher recipients, because it would mean a steady supply of stable and reliable tenants. It would also be vital to stabilize rent, or else the housing voucher program would have an unnecessarily high cost. In 2013, the Bipartisan Policy Center estimated that a universal housing voucher for all renters in the bottom 30% of income would cost an extra $22.5 billion than what is already being spent, brining housing assistance in total to $60 billion. Yet this figure does not account for the money that would be saved through a reduction in current spending on homelessness, healthcare, and other costs associated with housing instability.

Only changing one part of the system will not result in a positive outcome. Instead, a multi-pronged approach is needed to radically transform all aspects of housing and create a truly fair, successful program of housing assistance.

The book has clearly shown that the ability of landlords to make extraordinary amounts of profit from poor tenants has had a severely negative impact on the housing system and society as a whole. It is therefore perhaps a little surprising that Desmond recommends universal housing vouchers as a solution, considering the housing voucher system was invented by landlords.

Desmond's argument in favor of a universal housing voucher system is persuasive, yet his optimism about this system is perhaps naïve. After all, the places that he cites as having supposedly universal housing systems still have problems with homelessness. Indeed, the housing voucher system in the UK only worked in conjunction with the widespread building of public housing. Since this public housing has been sold off in recent years, homelessness has skyrocketed.

Through the universal housing voucher program, Desmond recommends a system that could potentially appeal to both Democrats and Republicans. He argues that expanding housing assistance would actually benefit the country economically in the long term, an argument that could persuade people on the political right to support the program. On the other hand, this may not be enough to fight the stigma attached to this kind of federal assistance among right-leaning Americans.

There is certainly enough money for a universal housing voucher program, especially when you consider how much is currently spent on homeowner benefits such as the mortgage-interest deduction and capital-gains exclusion, which far exceeds that spent on housing assistance. At the moment, most federal housing subsidies go to people with six-figure incomes. A universal housing voucher is only one potential solution, and it is possible that different parts of the country will require different approaches. Yet it is beyond doubt that the suffering caused by housing insecurity is abhorrent and cannot be allowed to continue.

The obstacle to federal housing assistance has not really been a lack of money, even though this is what many politicians will argue. Instead, it is an ideological opposition to the prospect of helping poor people and to the idea that there is a right to housing. Furthermore, the politics of housing has also been disproportionately influenced by wealthy landlords and other property owners who want their own interests advanced at others' expense.

ABOUT THIS PROJECT

Desmond grew up in a poor family; he has memories of the gas sometimes being shut off during childhood. His father, a preacher, encouraged him to go to college to escape a future of struggle and deprivation. Desmond attended Arizona State University, where he first learned about American poverty in an academic setting. While he was in college, the bank seized his childhood home, which humiliated and traumatized him. He began building houses with Habitat for Humanity and, after graduating, enrolled in a PhD program at the University of Wisconsin at Madison in order to better understand the problem of poverty.

Desmond's relationship to housing is not purely intellectual—it is also personal, based in experiences that he shares with the subjects of this book. Although Desmond's background is different from the tenants profiled in Evicted, *they share common problems that affect Americans across many different backgrounds, even as they disproportionately occur along lines of race, class, and gender.*

During his PhD, Desmond learned that the two main ways of theorizing poverty were as a structural issue (beyond the control of poor people themselves) or as an individual issue (the result of poor choices and behaviors). He believes neither approach was right, and that it is vital that poor people are not studied in isolation, but rather as part of the network through which they are inherently connected to wealthier parts of society.

Throughout the book, Desmond persuasively shows that even though people like Sherenna do not think that they are responsible for the suffering and deprivation that surrounds them, they are complicit and responsible through the way in which they profit from this suffering.

Desmond moved into Tobin's trailer park in May 2008. Although he was in one of the nicest trailers in the park, he did not have hot water the entire time he was there. It was important to live among his subjects in order for them to trust him and for him to fully understand their lives. After spending time in the trailer park Desmond moved to the **North Side**, where he lived until June 2009. He asked to shadow Sherenna and she enthusiastically accepted; she was "in love with her work," proud of what she did, and keen to expose the difficulties landlords face to the world.

Sherenna's pride in showing off her work highlights how profoundly she has been influenced by an ideology that blames poor people for their own suffering and that celebrates wealth even if it is gained at other people's expense. Sherenna genuinely believes that there is no shame in the exploitative work of a landlord, which points to a widespread ideological problem about the issue of housing.

Some of the tenants had difficulty trusting Desmond (particularly Arleen, who maintained a suspicion he was from Child Protective Services for years). While living among the tenants, Desmond watched closely and tried to intervene as little as possible. When residents of the trailer park learned Desmond was moving to the **North Side**, they warned him it was too dangerous for a white person to go there. However, in actuality Desmond had a particular set of privileges as a white man in the North Side. He evaded negative impacts with the police, found it easy to secure housing, and was treated in a deferential and protective way by the residents.

Desmond's experience on the North Side illuminates the irrational foundation of racism. The residents of the trailer park are convinced that it is dangerous for a white person to go to the North Side, but this fear is based in propaganda and illusion, not reality.

Occasionally jealous men, including Ned, would accuse their girlfriends of sleeping with Desmond. In general, Desmond did his best to avoid inflicting any harm on the people and communities he lived among. He carried a digital recorder everywhere and thus was able to recreate people's statements word-for-word. Still, it is inevitable that the book does not represent the full and complete truth of what happened, particularly when it comes to what the people profiled thought and felt. Desmond attempted to fact-check information wherever possible.

For a long time, sociologists have debated whether it is possible not to inflict conflict on groups that a person is studying ethnographically, even if that researcher does their absolute best not to interfere with their subjects' lives. It remains an open question about which Desmond clearly harbors ambivalent feelings.

Desmond's encounter with the enormous suffering of Milwaukee tenants left him traumatized and depressed. He felt guilt over his role as a researcher who collected stories and then got to walk away to a life inside an elite university. And he knows that the psychic toll his research had on him is only a fraction of what is experienced by people who actually have to live the reality of poverty.

Desmond does not pretend to be an entirely impartial, unfeeling observer. Instead, he brings his own feelings into view in order to remind us that his account is inherently flawed, incomplete, and biased.

During the course of his research, Desmond realized that it was mistaken to approach any individual part of the housing system (such as a particular public housing project, for example) in isolation. The real story only became clear when bringing the entire network into view. Furthermore, he learned early on that many evictions were "informal" and never processed in court. He was shocked to discover that *half* of evictions fall into this category, meaning that the total number of evictions is far higher than anyone previously imagined. Through studying eviction records, he learned about the ways in which eviction disproportionately affected women, people of color, and tenants with children.

Here Desmond summarizes some of the book's main arguments by showing how he first came to understand and develop them. By exposing this process, Desmond helps persuade those who might be skeptical about his claims that his conclusions emerged from his research, rather than, for example, preexisting ideological commitments.

Desmond concluded that it was necessary to use multiple different types of data in the book in order to truly represent the full picture of eviction, housing insecurity, and poverty. All the survey data he collected is publicly accessible through the Harvard Dataverse Network.

There has still not been enough research conducted on eviction, and the public accessibility of Desmond's data will hopefully encourage others to pick up where he leaves off.

Milwaukee is the kind of place that is often forgotten in favor of more "iconic" cities such as New York City or San Francisco, or infamous cities like Detroit. In this sense, Milwaukee is more representative of the average American city than these more exceptional places. More research is needed to determine whether Desmond's findings in Milwaukee apply elsewhere and how much variation there is.

Through most of the book, Desmond decided not to use the first person, which is an increasingly unusual choice for a work of ethnography. At times this obscures the active role Desmond played in the tenants' lives, for example by driving them places in his car, occasionally giving them money, and both buying and receiving food. Several of the tenants gave him thoughtful gifts; Arleen once gave him cookies and a card, and Scott began sending Desmond's eldest son $10 on his birthday while he was still homeless. It is often difficult for fieldworkers to extract themselves from the communities they study, in no small part because of the kindness and generosity of people living in even the most harrowing circumstances.

The iconic cities Desmond lists are hardly free from problems, but the problems they face are more likely to be unique and difficult to apply elsewhere. Despite this, these cities—rather than "average" cities like Milwaukee—occupy disproportionate amounts of public attention.

Desmond concludes by reminding us of the extraordinary kindness and generosity of the people he interviews. This emotive conclusion encourages people to remember the millions of individuals whose lives are ruined by eviction and housing insecurity. Inspired by the kindness of these individuals, we should feel compelled to take action on housing in order to create a more just world for all.

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