

EVICTED

POVERTY AND PROFIT IN
THE AMERICAN CITY

Matthew Desmond

*To Chad & Anya -
with love & respect.
and love to Wisconsin
T.M.*



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ABOUT THIS PROJECT

When I was growing up, my father was a preacher, and my industrious mother worked everywhere. Money was always tight. Sometimes the gas got shut off, and Mom cooked dinner on top of our wood-burning stove. She knew how to make do, having grown up across from a junkyard in Columbus, Georgia, and, later, in San Francisco's infamous Ford Hotel. She had done better for herself and expected us kids to do the same, to go off to college even if she and my father weren't able to help pay for it. My father drilled this point home in his own way. Whenever we drove past a line of bent-over people, sweating in the sun for some lousy job, my father would turn to us and ask, "Do you want to do that for the rest of your life?"

"No."

"Then go to college."

Thanks to some loans and scholarships, I was able to attend Arizona State University, a four-hour drive from my hometown of Winslow. I thought I might want to be a lawyer, so I enrolled in courses on communication, history, and justice. In those classes, I began learning

things that did not square with the image of America passed down to me from my parents, Sunday-school teachers, and Boy Scout troop leaders. Was the depth and expanse of poverty in this country truly unmatched in the developed world? Was the American Dream widely attainable or reserved for a privileged few? When I wasn't working or studying, I was thumbing through books in the library, seeking answers about the character of my country.

It was around that time that the bank took my childhood home. A friend and I made the four-hour drive and helped my parents move. I remember being deeply sad and embarrassed. I didn't know how to make sense of it, but maybe something worked its way inside because, once back on campus, I found myself spending weekends helping my girlfriend build houses with Habitat for Humanity. Then I began hanging out with homeless people around Tempe's Mill Avenue several nights a week. The people I met living on the street were young and old, funny, genuine, and troubled. When I graduated, I felt a need to understand poverty in America, which I saw as the wellspring of so many miseries. I figured sociology would be the best place to do that. So I enrolled in a PhD program at the University of Wisconsin at Madison, a town that grizzled Milwaukeeans refer to as "thirty square miles surrounded by reality."

When I began studying poverty as a graduate student, I learned that most accounts explained inequality in one of two ways. The first referenced "structural forces" seemingly beyond our control: historical legacies of discrimination, say, or massive transformations of the economy. The second emphasized individual deficiencies, from "cultural" practices, like starting a family outside of wedlock, to "human capital" shortfalls, like low levels of education. Liberals preferred the first explanation and conservatives the second. To me, both seemed off. Each treated low-income families as if they lived in quarantine. With books about single mothers, gang members, or the homeless, social scientists and journalists were writing about poor people as if they were cut off from the rest of society. The poor were said to be "invisible" or part of

"the other America." The ghetto was treated like "a city within a city." The poor were being left out of the inequality debate, as if we believed the livelihoods of the rich and the middle class were intertwined but those of the poor and everyone else were not. Where were the rich people who wielded enormous influence over the lives of low-income families and their communities—who were rich precisely because they did so? Why, I wondered, have we documented how the poor make ends meet without asking why their bills are so high or where their money is flowing?

I wanted to try to write a book about poverty that didn't focus exclusively on poor people or poor places. Poverty was a relationship, I thought, involving poor and rich people alike. To understand poverty, I needed to understand that relationship. This sent me searching for a process that bound poor and rich people together in mutual dependence and struggle. Eviction was such a process.¹

I MOVED INTO Tobin's trailer park in May 2008, after reading in the newspaper that its residents could face mass eviction. That didn't happen. (Tobin eventually did sell the trailer park, and Lenny and Office Susie moved elsewhere.) But I stayed anyway because the park proved a fine place to meet people getting the pink papers. It also allowed me to spend time with Tobin and Lenny.

My trailer was considered to be one of the nicest in the park. It was clean with wood paneling and thick, rust-orange carpet. But for most of the four months I lived in it, I did not have hot water because, despite multiple requests, Tobin and Lenny neglected to fix the chimney to my water heater. They just didn't get around to it, even though I told them I was a writer working on a book about them and their trailer park. If used, the water heater would have emitted carbon monoxide straight into the trailer. Office Susie tried to fix it once. She jammed a wooden board underneath and, with two inches still separating the water heater from the chimney, pronounced it safe.

To me, ethnography is what you do when you try to understand

people by allowing their lives to mold your own as fully and genuinely as possible. You do this by building rapport with the people you want to know better and following them over a long stretch of time, observing and experiencing what they do, working and playing alongside them, and recording as much action and interaction as you can until you begin to move like they move, talk like they talk, think like they think, and feel something like they feel. In this line of work, living "in the field" helps quite a lot. It's the only way to have an immersive experience; and practically speaking, you never know when important things are going to happen. Renting a trailer allowed me to meet dozens of people, pick up on rumors, absorb tenants' concerns and perspectives, and observe everyday life all hours of the day.

I began my fieldwork in the trailer park hanging out in the office, where some of my neighbors spent most of their days. I was in the office the evening Larraine walked in, shaking and gripping a warning from the sheriff's eviction squad. I watched her pay Tobin what she could before dragging herself back to her trailer. I followed her there. Larraine opened the door, wiping away tears with the bottom of her shirt. That's how we met. After word spread that I was interested in talking to people going through an eviction, Pam got ahold of my phone number and called me up. A few days after we met, I began trailing her and her family as they looked for a new place to live. Pam told Scott about my project, and he told me to stop by his trailer. When I did one morning, Scott stepped outside and said, "Let's walk." Then he said, "Well, let's just get this out in the open. I was a nurse for . . . years. But then I got addicted to painkillers and lost everything. My job, my car, my house."

No one really knows why some people unfurl like this in front of a stranger with a notepad and pen, why they open the door and let you in. With tenants on the verge of homelessness, there were material benefits, like access to a car and phone, and psychological ones, too. Several called me their "shrink." But there is another truth too, which is that some people at the bottom don't think they have anything left

to lose. One evening at the Aldea Recovery House, where Scott had been living sober for a few months, Scott nodded to me scribbling away in my notepad and asked AA diehard Anna Aldea, "Does it make you nervous, having Matt here?"

"Fuck no," Anna said. "My life is an open book."

Said Scott, "I am the same way. You know, I've got no pride or anything left."

WHEN FALL ARRIVED, having seen Scott, Larraine, and Pam and Ned evicted from the trailer park, I began looking for a new place to live on the North Side. One day, I mentioned this to Officer Woo, one of the security guards Tobin had been forced to hire to appease Alderman Witkowski. Woo's real name was Kimball, but he told everyone to call him by his childhood nickname. A gregarious black man who tried to make friends with everyone in the park, he wore size 6 XL T-shirts and a security badge he had picked up at an army surplus shop.

"You talkin' about moving out by Silver Spring?" Woo asked, thinking about an area where Milwaukee's black inner city gave way to the northern suburbs of Glendale and Brown Deer.

"I'm thinking like city center," I clarified.

"You want to be by Marquette?" Woo asked again, referencing the Jesuit university located downtown.

"Not by Marquette. I'm looking for an inner-city neighborhood."

Woo squinted at me, assuming he had misunderstood. It took a few more conversations for Woo to realize that I wanted to live on the North Side, in a neighborhood like his, where the street signs were green, not blue like in the suburb of Wauwatosa. Once he did, Woo invited me to live with him in a rooming house on First and Locust. The rent was \$400, utilities included. I accepted and paid the landlords: Sherrena and Quentin.

The rooming house was on the second floor of a duplex, white with green trim. Woo and I shared a living room, bathroom, and kitchen, whose cupboards could be padlocked to keep your roommates from

eating your food. My room came with a window, draped with a heavy blanket, and a full-size bed, under which I found an empty can of Classic Ice, Narcotics Anonymous pamphlets, toenail clippers, and a typewriter in a hard plastic case. Behind the rooming house was an alley, tagged in rushed Gangster Disciples graffiti, and a small weedy backyard with a cherry tree that, come May, unveiled soft blossoms that looked like a spray of confetti. I lived in the rooming house until June 2009.

Woo had told Sherrena that I was "working on a book about landlords and tenants." Sherrena agreed to an interview, at the end of which I made my pitch.

"Sherrena, I would love to be kind of like your apprentice," I said, explaining that my goal was to "walk in [her] shoes as closely as possible."

Sherrena was all-in. "I'm committed to this," she said. "You have your person." She was in love with her work and proud of it too. She wanted people to know "what landlords had to go through," to share her world with a wider public that rarely stopped to consider it.

I began shadowing Sherrena and Quentin as they bought property, screened tenants, unclogged sewer pipes, and delivered eviction notices, just as I had done with Tobin and Lenny. I met Arleen, Lamar, and the Hinkston clan through Sherrena. Later, I met Crystal through Arleen, and Vanetta through Crystal. Doreen was lonely and happy to have someone to sit and talk with. Lamar warmed to me after I helped him paint Patrice's old unit; I later sealed the deal by being decent at spades, which I used to play regularly during my days working as a firefighter in college.

Arleen was a much tougher case. At first, she kept me at a distance and would remain silent when I explained my project to her. When I tried to fill the silence, she would cut me off, saying, "You don't need to keep talking." Her biggest worry was that I worked for Child Protective Services. "I feel uncomfortable talking with you," Arleen told me during one of our early conversations, "not because of how you are,

but just because of all this stuff that's happened to me. I've been in the [child welfare] system so long that I just don't trust people anymore." I responded by saying that I understood, giving her some of my published work—which I had learned to keep in my car for moments like this—and, later, taking it very slowly, limiting myself to only a handful of questions per meeting.

Other people thought I was a police officer or, in the trailer park, a spy for the alderman. Still others thought I was a drug addict or a john. (For a time, Woo and I lived with sex workers in the rooming house.) Sherrena introduced me as her assistant. To Tobin, I was nobody.

Some tenants suspected I was in cahoots with their landlord, whom they referred to as "your friend." On several occasions, they tried to get me to admit to their landlord's wrongdoing, like the time Lamar pressured me to admit Sherrena was "a slumlord." When I refused, Lamar accused me of being her snoop. Some landlords refused to discuss the details of a tenant's case or, in the opposite direction, asked me to weigh in on a specific case. My policy was to intervene as little as possible (although, as I describe below, I abandoned that policy on two occasions), but landlords often forced my hand. To my knowledge, the only time I had any real effect on a case was the time Sherrena asked me repeatedly if she should call the sheriff on Arleen. I finally said no, and she didn't. Sherrena later told me, "Had you not been involved, honestly, truly, I would have done the writ and been waiting on the sheriff. . . . If you didn't intervene, she would have been dead meat." So instead of Eagle Moving taking her things, Arleen got to store them in Public Storage until they were trashed for missed payments.

After a while, both tenants and landlords began to accept me and get on with their lives. They had more important things to worry about. I sat beside tenants at eviction court, helped them move, followed them into shelters and abandoned houses, watched their children, fought with them, and slept at their houses. I attended church with them, as well as counseling sessions, AA meetings, funerals, and births. I followed one family to Texas. I visited Iowa with Scott. As I

spent more time with people, something like trust emerged, even if it remained a fragile, heavily qualified trust.² Years after meeting, Arleen would still ask me, during a quiet moment, if I worked for Child Protective Services.

IF MOVING to the North Side initially confused Woo, it deeply disturbed my neighbors in the trailer park. When I told Larraine, she nearly cried, "No, Matt. You don't know how dangerous it is." Beaker chimed in: "They don't cotton to white folks over there."

But the truth is that white people are afforded special privileges in the ghetto. For one, my interactions with the police were nonintrusive and quick, even after a pair of separate shootings happened outside my front door. Once, I watched a police officer pull his patrol car up to Ger-Ger, Arleen's eldest son, and say, "Man, you're fucked up!" (Ger-Ger had a learning disability that caused him to move and talk slowly.) When I came out of the apartment for a closer look, the officer looked at me and drove away. He might have acted differently had I not been a white man with a notepad.

There were other moments like this. Take Crystal and Vanetta's exchange with the discriminating landlord on Fifteenth Street. When that went down, I was outside in the car, watching Vanetta's kids. The women told me about it when they returned, immediately afterward. I copied down the landlord's number from the rent sign and called him up the next day. Meeting him in the same unit Vanetta and Crystal had been shown, I told him I took home about \$1,400 a month (Vanetta and Crystal's combined income), that I had three kids (like Vanetta), and that I'd really like a unit with a bathtub. The landlord told me that he had another unit available. He even drove me to it in his Saab. I reported him to the Fair Housing Council. They took down my report and never called me back.

Inner-city residents took care to protect me and make sure I wasn't taken advantage of, as when Lamar would snap at his boys—"Cut that shit out!"—when they asked me for a dollar. One day at the rooming

house, C.C., one of my downstairs neighbors, asked to borrow a few dollars so she could buy trash bags. I obliged and went back to writing. But Keisha, Woo's young niece who was living with us at the time, kept an eye on C.C. as she left and claimed to see her call her dope man. Oblivious to this, I soon headed out for the store. When Woo got home, Keisha told him about the exchange, and he called me, angry. "Matt, you don't ever give her nothing!" he said. "They think because you not like us, because you not from around here, that they can just come at you like that. . . . I'm about to go down there and tell them to give you your fucking money back."

"Well, Woo, look—"

"Uh-uh, Matt."

Woo hung up. I don't know exactly what he said to C.C., but when I got home, she met me outside, wearing a wig, cut-off shorts, a revealing halter top, and strappy heels. C.C. handed me the money. I didn't ask how she got it.

It felt terrible. "You're too protective of me," I told Woo when I got upstairs.

He was leaning over the kitchen sink, washing dishes shirtless. "You suburbs. We 'hood," he began, using his low, father-to-son voice he reserved for moments like this. "And you came down here, took a chance living in the 'hood with me. And that was a real honor for me, and I feel responsible for you here. I ain't let nothing happen to you."

A white person living in and writing about the inner city is not uniquely exposed to threats but uniquely shielded from them. And inner-city residents sometimes stiffened in my presence. People often started cleaning up and apologizing after meeting me for the first time. In my late twenties, I was called "sir" countless more times than I was told by some young tough to get a "G pass"—a "gangster pass," essentially to account for my white self. These are nontrivial issues for someone trying to record life as it is actually lived. The only thing to do is to spend as much time on the ground as you can, transforming yourself from novelty to perpetual foreigner. People generally relax and

go about their business with enough time, even if their guard can fly up again in certain circumstances.

It takes time too, to be taught how to notice things by people like Keisha, who have learned when to listen and what to look for. The people I met in Milwaukee trained my vision by modeling how to see and showing me how to make sense of what I saw. Still, I know I missed a lot, especially in the beginning, not only because I was an outsider but also because I was constantly overanalyzing things. A buzzing inner monologue would often draw me inward, hindering my ability to remain alert to the heat of life at play right in front of me. It's safer that way. Our ideas allow us to tame social life, to order it according to typologies and theories. As Susan Sontag has warned, this comfort can "deplete the world" and get in the way of seeing.³

RESEARCHING THIS BOOK involved spending long stretches of time with women, often in their homes, which raised suspicions. In two incidents, men accused me of sleeping with their girlfriends. The first occurred during a drunken argument between Ned and Pam, when Ned snapped: "You're the one talking to Matt, like he's a fucking psychologist. . . . Why don't you go fuck him." After Ned stormed off, Pam said to me, "He thinks we're fucking. How pathetic is that?" The fight died down, and Ned backed off from the accusation. But several weeks after that happened, I kept my distance from Pam and tried spending as much time with Ned as I could. On another occasion, I stopped by to see Vanetta the month before she was sentenced to prison and found her with Earl, an older man she had met at the Lodge. Earl had taken a strong romantic interest in Vanetta, an interest she entertained, and he was not happy to see me. Said Earl, "You see, this is my woman. And I should know what my woman is doing." I took my time explaining my job to Earl and showed him my previous work. I thought he was capable of hurting Vanetta—his rap sheet contained domestic-abuse charges—or at least of leaving her and taking his VA check with him. Earl eventually apologized to me, but the

exchange was deeply unsettling. When I left, I asked Vanetta's sister, Ebony, to check on Vanetta, which she did. And the next morning, I called to make sure everything was okay. "He don't scare me, though," Vanetta told me. He should have. After Vanetta got out of prison and broke it off with Earl, someone shot up Ebony's apartment, where Vanetta and her children were staying. Everyone suspected Earl.

I've always felt that my first duty as an ethnographer was to make sure my work did not harm those who invited me into their lives. But this can be a complicated and delicate matter because it is not always obvious at first what does harm.⁴ Especially in poor neighborhoods, nothing is free. People get compensated for favors one way or another. Ned and Earl figured that if I was giving their girlfriends rides as they looked for housing and went about their business, I must be getting something in return. I was, of course: stories. That was the strange thing. Their accusations were perfectly valid, and I took them seriously.

Gender influenced how people behaved and talked in my presence in other ways too. After prison, Vanetta found a job running tables at a George Webb restaurant and met a new man, Ben, who aspired to be a truck driver. One night in their apartment, Ben left abruptly. "Are you guys okay?" I asked.

"Not really." Vanetta sighed. "He thinks I act too much like a man."

"What's that mean?" I asked.

"It's like I know too much. . . . He's always like, 'You acting like a man. Like, you always have to have an answer to everything.'"

"You ever pretend not to know stuff?"

"Sometimes."

Right then I wondered how often Vanetta had played dumb with me, how often she had faked ignorance to appear more ladylike.

Everything about you—your race and gender, where and how you were raised, your temperament and disposition—can influence whom you meet, what is confided to you, what you are shown, and how you interpret what you see. My identity opened some doors and closed

others. In the end, we can only do the best we can with who we are, paying close attention to the ways pieces of ourselves matter to the work while never losing sight of the most important questions.⁵

WHILE LIVING IN Milwaukee, I was a full-time fieldworker. Most days, I carried a digital recorder and just let it run. This allowed me to capture people's words verbatim. I also carried a small notepad and wrote down observations and conversations, usually as they were happening. I never hid the fact that I was a writer trying to record as much as I could. In the evenings and early mornings, I would spend hours typing up the jottings from my notebooks and writing about the day's events. I took thousands of photographs. I conducted more than one hundred interviews with people not featured in this book, including thirty landlords. I spoke with and observed court officers, social workers, building inspectors, property managers, and other people who lived in the trailer park or inner city.

When I left the field, I began a long process of transcribing the recorded material. Some people helped me with this, but I did a significant amount myself. After everything was down on paper, my notes spanned over five thousand single-spaced pages. I began poring over the words, calling up the photographs, and listening to recordings on my way to work or when rocking my newborn to sleep. I read and reread everything several times before I felt ready to begin writing.⁶ I wanted to be as close to the material as possible, to experience a kind of second immersion in the words and scenes. And I missed everyone. Moving from the North Side of Milwaukee to Cambridge, Massachusetts—a rich, rarefied community—was profoundly disorienting. At first, all I wanted was to be back in the trailer park or the inner city. I returned as often as I could.

Writing this book, I have prioritized firsthand observation. When something important happened that I didn't see, I spoke to multiple people about the event whenever possible and checked details by drawing on other sources, such as news reports, medical or court records,

and mortgage files. I have indicated in the notes all events sourced from secondhand accounts. I said that someone "thought" or "believed" something only when they said as much to me. When writing about things that happened in people's past, I said someone "remembered" or "recalled" it a certain way. To interrogate those details, I would ask the same person the same questions multiple times over several years. This proved to be incredibly useful, as some things people told me at the beginning turned out to be inaccurate. Sometimes, the truth comes out slow.

As much as possible, I vetted the material in this book by reaching out to third parties. Often, this meant confirming the possibility of something happening, if not the thing itself. For example, I was able to verify with the Wisconsin Department of Children and Families that the welfare sanctions Arleen experienced were not uncommon. I had overheard Arleen explain the sanctions to Sherrena and had accompanied Arleen as she met with a caseworker to sort out the details; but because this was something I could corroborate with a few emails and phone calls, I did. After all, eyewitnessing is a fraught and imperfect thing, as any defense attorney will tell you. Things hide in plain sight and misdirection is everywhere. I dropped stories that could not be verified through this method. Once, Natasha Hinkston told me that she stopped going to high school after there was a shooting in her cafeteria. After confirming this story with Doreen, I found myself drawn to it, eager to include it somewhere, which is an impulse I've learned to mistrust. So I spoke with three separate Milwaukee Public School administrators, none of whom could confirm that a shooting occurred around the time Natasha said it did. Perhaps something did happen and the administrators were wrong; perhaps the gist (if not the details) of Natasha's story was true; perhaps not. Whatever the case, I excluded this account and two others that could not be corroborated in this manner. Once the book was fully drafted, I hired an independent fact-checker.⁷ I also traveled to Milwaukee and Brownsville, Tennessee, to tie up loose ends.⁸

I am frequently asked how I “handled” this research, by which people mean: How did seeing this level of poverty and suffering affect you, personally? I don’t think people realize how raw and intimate a question this is. So I’ve developed several dishonest responses, which I drop like those smoke bombs magicians use when they want to glide offstage, unseen. The honest answer is that the work was heartbreaking and left me depressed for years. You do learn how to cope from those who are coping. After several people told me, “Stop looking at me like that,” I learned to suppress my shock at traumatic things. I learned to tell a real crisis from mere poverty. I learned that behavior that looks lazy or withdrawn to someone perched far above the poverty line can actually be a pacing technique. People like Crystal or Larraine cannot afford to give all their energy to today’s emergency only to have none left over for tomorrow’s. I saw in the trailer park and inner city resilience and spunk and brilliance. I heard a lot of laughter. But I also saw a lot of pain. Toward the end of my fieldwork, I wrote in my journal, “I feel dirty, collecting these stories and hardships like so many trophies.” The guilt I felt during my fieldwork only intensified after I left. I felt like a phony and like a traitor, ready to confess to some unnamed accusation. I couldn’t help but translate a bottle of wine placed in front of me at a university function or my monthly day-care bill into rent payments or bail money back in Milwaukee. It leaves an impression, this kind of work. Now imagine it’s your life.

As I spent more time with tenants and landlords, I found myself needing answers to basic questions that were beyond the reach of my fieldwork. How prominent is eviction? What are its consequences? Who gets evicted? If poor families are spending so much on housing, what are they going without? So I went looking for studies that answered these questions. Urban poverty, community, slums—these topics had been foundational to American sociology from the beginning. Surely someone had looked into it.

But I found no study—and no readily available data—that ade-

quately addressed my questions. This was strange, especially given what I was seeing every day in Milwaukee. I wondered how we in the research community could have overlooked something so fundamental to poverty in America: the dynamics of the private housing market. The answer, I would later come to realize, was in the way we had been studying housing. By and large, poverty researchers had focused narrowly on public housing or other housing policies; either that, or they had overlooked housing because they were more interested in the character of urban neighborhoods—their levels of residential segregation or resistance to gentrification, for example.⁹ And yet here was the private rental market, where the vast majority of poor people lived, playing such an imposing and vital role in the lives of the families I knew in Milwaukee, consuming most of their income; aggravating their poverty and deprivation; resulting in their eviction, insecurity, and homelessness; dictating where they lived and whom they lived with; and powerfully influencing the character and stability of their neighborhoods. And we hardly knew a thing about it.

I tried to ignore this problem, wanting to spend all my time with landlords and tenants on the ground. But when my questions didn’t go away, I set out to gather the data myself. I began by designing a survey of tenants in Milwaukee’s private housing sector. The survey began small, but with the support of the MacArthur Foundation it grew into something more. I called it the Milwaukee Area Renters Study, MARS for short. From 2009 to 2011, roughly 1,100 tenants were interviewed in their homes by professional interviewers trained and supervised by the University of Wisconsin Survey Center, which reported to me. To facilitate estimates generalizable to Milwaukee’s entire rental population, households from across the city were interviewed. Clipboards and portable Lenovo ThinkPad computers in hand, interviewers ventured into some of the city’s worst neighborhoods. One was bitten by a dog and, later, mugged.

Thanks to the heroic efforts of the Survey Center, MARS had an extraordinarily high response rate for a survey of such a highly mobile

and poor population (84 percent). What I was learning during my fieldwork deeply informed MARS's 250 questions: not only what I asked but how I asked it. For example, when I was living in the trailer park, I learned that asking why someone moved was no simple task. Tenants often provided an explanation for a move that maximized their own volition. And asking about involuntary mobility, for its part, came with its own set of complications, as tenants tended to have strict conceptions of eviction. Take Rose and Tim, my neighbors in the trailer park. Rose and Tim were forced to leave their trailer after Tim sustained a back injury at work. They did not go to court but undeniably were evicted. (Their names appear in the eviction records.) Nevertheless, they didn't see things this way. "When you say 'eviction,'" Rose explained, "I think of the sheriffs coming and throwing you out and changing your locks, and Eagle Movers tosses your stuff on the curb. That's an eviction. We were *not* evicted." If Rose and Tim had been asked during a survey, "Have you ever been evicted?," they would have answered no. Accordingly, surveys that have posed this question vastly underestimate the prevalence of involuntary removal from housing. I learned to ask the question differently, in light of tenants' understanding of the matter, and designed the survey accordingly.

MARS collected new data on housing, residential mobility, eviction, and urban poverty. These data provide the only comprehensive estimate of the frequency of involuntary displacement from housing among urban renters. When I ran the numbers, I was shocked to discover that 1 in 8 Milwaukee renters experienced at least one forced move—formal or informal eviction, landlord foreclosure, or building condemnation—in the two years prior to being surveyed.

The survey also showed that nearly half of those forced moves (48 percent) were informal evictions: off-the-books displacements not processed through the court, as when a landlord pays you to leave or hires a couple of heavies to throw you out. Formal eviction was less common, constituting 24 percent of forced moves. An additional

23 percent of forced moves were due to landlord foreclosure, with building condemnations accounting for the remaining 5 percent.¹⁰

In other words, for every eviction executed through the judicial system, there are two others executed beyond the purview of the court, without any form of due process. This means that estimates that do not account for informal evictions downplay the crisis in our cities. If public attention and resources are a product of how widespread policymakers think a problem is, then studies that produce artificially low eviction rates are not just wrong; they're harmful.

Some of the most important findings to come out of the Milwaukee Area Renters Study have to do with eviction's fallout. The data linked eviction to heightened residential instability, substandard housing, declines in neighborhood quality, and even job loss. These findings led me to analyze the consequences of eviction in a national-representative data set (the Fragile Families and Child Wellbeing Study), which showed that evicted mothers suffer from increased material hardship as well as poor physical and mental health.

The prevalence of informal eviction notwithstanding, you can still learn something from eviction court records. They provide an accurate measure of the frequency and location of formal evictions in the city. So I extracted records for all eviction cases that took place in Milwaukee between 2003 and 2013, hundreds of thousands of them. According to these official records, each year almost half of all formal, court-ordered evictions in Milwaukee take place in predominantly black neighborhoods. Within those neighborhoods women are more than twice as likely to be evicted as men.¹¹

Last, I designed another survey that would help me understand why certain people escaped eviction while others did not. The Milwaukee Eviction Court Study was an in-person survey of 250 tenants appearing in eviction court over a six-week period in January and February 2011 (66 percent response rate). These interviews, conducted immediately after tenants' court hearings, provided a snapshot into Milwaukee's

evicted population. The data show that the median age of a tenant in Milwaukee's eviction court was thirty-three. The youngest was nineteen; the oldest, sixty-nine. The median monthly household income of tenants in eviction court was \$935, and the median amount of back rent owed was about that much. The eviction court survey also showed that much more than rental debt separates the evicted from the almost evicted. When I analyzed these data, I found that even after accounting for how much the tenant owed the landlord—and other factors like household income and race—the presence of children in the household almost tripled a tenant's odds of receiving an eviction judgment. The effect of living with children on receiving an eviction judgment was equivalent to falling four months behind in rent.¹²

The multiple methods and different data sources used in this book informed one another in important ways. I began this project with a set of questions to pursue, but lines of inquiry flexed and waned as my fieldwork progressed. Some would not have sprung to mind had I never set foot in the field. But it was only after analyzing court records and survey data that I was able to see the bigger picture, grasping the magnitude of eviction in poor neighborhoods, identifying disparities, and cataloguing consequences of displacement. My quantitative endeavors also allowed me to assess how representative my observations were. Whenever possible, I subjected my ground-level observations to a kind of statistical check, which determined whether what I was seeing on the ground was also detectable within a larger population. When an idea was clarified or refined by aggregate comparisons, I would return to my field notes to identify the mechanisms behind the numbers. Working in concert with one another, each method enriched the others. And each kept the others honest.

In addition to the larger endeavors—conducting original surveys and analyzing big data from court records—I also sought out a wide variety of evidence to bolster the validity of my observations and deepen my understanding of the issues. I analyzed two years' worth of nuisance property citations from the Milwaukee Police Department;

obtained records of more than a million 911 calls in Milwaukee; and collected rent rolls, legal transcripts, public property records, school files, and psychological evaluations.

Together, these combined data sources provide a new portrait of the powerful ways the private housing sector is shaping the lives of poor American families and their communities. They have shown that problems endemic to poverty—residential instability, severe deprivation, concentrated neighborhood disadvantage, health disparities, even joblessness—stem from the lack of affordable housing in our cities. I have made all survey data publicly available through the Harvard Dataverse Network.¹³

THIS BOOK is based in Milwaukee. Wisconsin's largest city is not every city, but it is considerably less unique than the small clutch of iconic but exceptional places that have come to represent the American urban experience. Every city creates its own ecosystem, but in some cities this is much more pronounced. Milwaukee is a fairly typical midsize metropolitan area with a fairly typical socioeconomic profile and housing market and fairly typical renter protections.¹⁴ It is far better suited to represent the experiences of city dwellers living in Indianapolis, Minneapolis, Baltimore, St. Louis, Cincinnati, Gary, Raleigh, Utica, and other cities left out of the national conversation because they are not America's biggest successes (San Francisco, New York City) or biggest failures (Detroit, Newark).

That said, it is ultimately up to future researchers to determine whether what I found in Milwaukee is true in other places. A thousand questions remain unanswered. We need a robust sociology of housing that reaches beyond a narrow focus on policy and public housing. We need a new sociology of displacement that documents the prevalence, causes, and consequences of eviction. And perhaps most important, we need a committed sociology of inequality that includes a serious study of exploitation and extractive markets.

Still, I wonder sometimes what we are asking when we ask if

findings apply elsewhere. Is it that we really believe that something could happen in Pittsburgh but never in Albuquerque, in Memphis but never in Dubuque? The weight of the evidence is in the other direction, especially when it comes to problems as big and as widespread as urban poverty and unaffordable housing. This study took place in the heart of a major American city, not in an isolated Polish village or a brambly Montana town or on the moon.¹⁵ The number of evictions in Milwaukee is equivalent to the number in other cities, and the people summoned to housing court in Milwaukee look a lot like those summoned in Charleston and Brooklyn. Maybe what we are really asking when we ask if a study is "generalizable" is: Can it really be this bad everywhere? Or maybe we're asking: Do I really have to pay attention to this problem?

ETHNOGRAPHY RECENTLY HAS come to be written almost exclusively in the first person. It is a straightforward way of writing and an effective one. If ethnographers want people to take what they say seriously, the cultural anthropologist Clifford Geertz once observed, they have to convince readers that they have "been there." "And that," Geertz said, "persuading us that this offstage miracle has occurred, is where the writing comes in."¹⁶ The first person has become the chosen mule for this task. *I was there. I saw it happen. And because I saw it happen, you can believe it happened.* Ethnographers shrink themselves in the field but enlarge themselves on the page because first-person accounts convey experience—and experience, authority.

But first-person narration is not the only technique available to us.¹⁷ In fact, it may be the least well-suited vehicle for capturing the essence of a social world because the "I" filters all. With first-person narration, the subjects and the author are each always held in view, resulting in every observation being trailed by a reaction to the observer. No matter how much care the author takes, the first-person ethnography becomes just as much about the fieldworker as about anything she or he saw. I have sat through countless conversations about a work of

ethnography or reportage that have nothing to do with the book's subject matter and everything to do with its author's decisions or mistakes or "ethical character." And after almost every academic talk I have given on the material in this book, I have been asked questions like: "How did you feel when you saw that?" "How did you gain this sort of access?" These are fine questions, but there is bigger game afoot. There is an enormous amount of pain and poverty in this rich land. At a time of rampant inequality and widespread hardship, when hunger and homelessness are found throughout America, I am interested in a different, more urgent conversation. "I" don't matter. I hope that when you talk about this book, you talk first about Sherrena and Tobin, Arleen and Jori, Lorraine and Scott and Pam, Crystal and Vanetta—and the fact that somewhere in your city, a family has just been evicted from their home, their things piled high on the sidewalk.

There are costs to abandoning the first person. In the context of this study, it meant disguising when I intervened in nontrivial ways. There are two such instances in this book. When a "friend" rented Arleen a U-Haul truck to move from Thirteenth Street and when Vanetta borrowed money from a "friend" to buy a stove and refrigerator in anticipation of a visit from Child Protective Services, that was me. It is also important to recognize that none of the tenants in this book had a car. I did, and I sometimes drove people around when they were looking for housing. When I didn't, people relied on Milwaukee's irregular bus system or set off on foot. It would have taken families much longer to find subsequent housing if they hadn't had access to my car (or phone).

I didn't pay people for interviews or for their time. People asked me for money because they asked everyone for money. I stopped carrying a wallet and learned how to say no like everyone around me did. If I had a few dollars on me, I'd sometimes give it. But as a rule I didn't give out large sums.

In Milwaukee, people bought me food, and I bought them food. People bought me gifts, and I bought them gifts. The Hinkstons once

sent me into their basement to see if I couldn't bang the furnace back to life. When I emerged unsuccessful, I found a birthday cake waiting for me. Once, Arleen bought me a tin of cookies and one of those cards that play a silly song. We kept it in my car and would open it when we needed a laugh. Scott still sends my eldest son a birthday card with a ten-dollar bill tucked inside, just like he did when he was homeless.

The harder feat for any fieldworker is not getting in; it's leaving. And the more difficult ethical dilemma is not how to respond when asked to help but how to respond when you are given so much. I have been blessed by countless acts of generosity from the people I met in Milwaukee. Each one reminds me how gracefully they refuse to be reduced to their hardships. Poverty has not prevailed against their deep humanity.

ACKNOWLEDGMENTS

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Arleen smiled at Jori. "I wish my life were different," she said. "I wish that when I be an old lady, I can sit back and look at my kids. And they be grown. And they, you know, become something. Something more than me. And we'll all be together, and be laughing. We be remembering stuff like this and be laughing at it."

Epilogue

HOME AND HOPE

The home is the center of life. It is a refuge from the grind of work, the pressure of school, and the menace of the streets. We say that at home, we can "be ourselves." Everywhere else, we are someone else. At home, we remove our masks.

The home is the wellspring of personhood. It is where our identity takes root and blossoms, where as children, we imagine, play, and question, and as adolescents, we retreat and try. As we grow older, we hope to settle into a place to raise a family or pursue work. When we try to understand ourselves, we often begin by considering the kind of home in which we were raised.

In languages spoken all over the world, the word for "home" encompasses not just shelter but warmth, safety, family—the womb. The ancient Egyptian hieroglyph for "home" was often used in place of "mother." The Chinese word *jiā* can mean both family and home. "Shelter" comes from two Old English words: *sciold* (shield) and *truma* (troop), together forming the image of a family gathering itself within a protective shell.¹ The home remains the primary basis of life. It is

where meals are shared, quiet habits formed, dreams confessed, traditions created.

Civic life too begins at home, allowing us to plant roots and take ownership over our community, participate in local politics, and reach out to neighbors in a spirit of solidarity and generosity. "It is difficult to force a man out of himself and get him to take an interest in the affairs of the whole state," Alexis de Tocqueville once observed. "But if it is a question of taking a road past his property, he sees at once that this small public matter has a bearing on his greatest private interests."² It is only after we begin to see a street as *our* street, a public park as *our* park, a school as *our* school, that we can become engaged citizens, dedicating our time and resources for worthwhile causes: joining the Neighborhood Watch, volunteering to beautify a playground, or running for school board.

Working on behalf of the common good is the engine of democracy, vital to our communities, cities, states—and, ultimately, the nation. It is "an outflow of the idealism and moralism of the American people," wrote Gunnar Myrdal.³ Some have called this impulse "love of country" or "patriotism" or the "American spirit." But whatever its name, its foundation is the home. What else is a nation but a patchwork of cities and towns; cities and towns a patchwork of neighborhoods; and neighborhoods a patchwork of homes?

America is supposed to be a place where you can better yourself, your family, and your community. But this is only possible if you have a stable home. When Scott was provided with an affordable apartment through the Guest House's permanent housing program, he was able to stay off heroin, find meaningful work as a resident manager for homeless people, and begin striving for independence. He remains stably housed and sober. And then there are the Hinkstons. After Malik Jr. was born, Patrice and Doreen finally did move to Brownsville, Tennessee, a town of about 10,000. They found a nice three-bedroom place. Out of the rat hole, Patrice earned her GED, impressing her teacher so much that she was named Adult Learner of the Year. Patrice

went on to enroll in a local community college, where she took online classes in computers and criminal justice, hoping to one day become a parole officer. She liked to half joke, "I got a lot of friends who are criminal who are going to need my help!"

The persistence and brutality of American poverty can be disheartening, leaving us cynical about solutions. But as Scott and Patrice will tell you, a good home can serve as the sturdiest of footholds. When people have a place to live, they become better parents, workers, and citizens.

If Arleen and Vanetta didn't have to dedicate 70 or 80 percent of their income to rent, they could keep their kids fed and clothed and off the streets. They could settle down in one neighborhood and enroll their children in one school, providing them the opportunity to form long-lasting relationships with friends, role models, and teachers. They could start a savings account or buy their children toys and books, perhaps even a home computer. The time and emotional energy they spent making rent, delaying eviction, or finding another place to live when homeless could instead be spent on things that enriched their lives: community college classes, exercise, finding a good job, maybe a good man too.

But our current state of affairs "reduces to poverty people born for better things."⁴ For almost a century, there has been broad consensus in America that families should spend no more than 30 percent of their income on housing.⁵ Until recently, most renting families met this goal. But times have changed—in Milwaukee and across America. Every year in this country, people are evicted from their homes not by the tens of thousands or even the hundreds of thousands but by the millions.⁶

UNTIL RECENTLY, WE simply didn't know how immense this problem was, or how serious the consequences, unless we had suffered them ourselves. For years, social scientists, journalists, and policymakers all but ignored eviction, making it one of the least studied processes

affecting the lives of poor families. But new data and methods have allowed us to measure the prevalence of eviction and document its effects. We have learned that eviction is commonplace in poor neighborhoods and that it exacts a heavy toll on families, communities, and children.

Residential stability begets a kind of psychological stability, which allows people to invest in their home and social relationships. It begets school stability, which increases the chances that children will excel and graduate. And it begets community stability, which encourages neighbors to form strong bonds and take care of their block.⁷ But poor families enjoy little of that because they are evicted at such high rates. That low-income families move often is well known. *Why* they do is a question that has puzzled researchers and policymakers because they have overlooked the frequency of eviction in disadvantaged neighborhoods.⁸ Between 2009 and 2011, roughly a quarter of all moves undertaken by Milwaukee's poorest renters were involuntary. Once you account for those dislocations (eviction, landlord foreclosure), low-income households move at a similar rate as everyone else.⁹ If you study eviction court records in other cities, you arrive at similarly startling numbers. Jackson County, Missouri, which includes half of Kansas City, saw 19 formal evictions a day between 2009 and 2013. New York City courts saw almost 80 nonpayment evictions a day in 2012. That same year, 1 in 9 occupied rental households in Cleveland, and 1 in 14 in Chicago, were summoned to eviction court.¹⁰ Instability is not inherent to poverty. Poor families move so much because they are forced to.

Along with instability, eviction also causes loss. Families lose not only their home, school, and neighborhood but also their possessions: furniture, clothes, books. It takes a good amount of money and time to establish a home. Eviction can erase all that. Arleen lost everything. Larraine and Scott too. Eviction can cause workers to lose their jobs. The likelihood of being laid off is roughly 15 percent higher for workers who have experienced an eviction. If housing instability leads to

employment instability, it is because the stress and consuming nature of being forced from your home wreak havoc on people's work performance.¹¹ Often, evicted families also lose the opportunity to benefit from public housing because Housing Authorities count evictions and unpaid debt as strikes when reviewing applications. And so people who have the greatest need for housing assistance—the rent-burdened and evicted—are systematically denied it.¹²

This—the loss of your possessions, job, home, and access to government aid—helps explain why eviction has such a pronounced effect on what social scientists call “material hardship,” a measure of the texture of scarcity. Material hardship assesses, say, whether families experience hunger or sickness because food or medical care is financially out of reach or go without heat, electricity, or a phone because they can't afford those things. The year after eviction, families experience 20 percent higher levels of material hardship than similar families who were not evicted. They go without food. They endure illness and cold. Evicted families continue to have higher levels of material hardship at least two years after the event.¹³

These families are often compelled to accept substandard housing conditions. In Milwaukee, renters whose previous move was involuntary were 25 percent more likely to experience long-term housing problems than similar renters who moved under less trying circumstances.¹⁴

And families forced from their homes are pushed into undesirable parts of the city, moving from poor neighborhoods into even poorer ones; from crime-filled areas into still more dangerous ones. Arleen's favorite place was nested in a working-class black neighborhood. After the city condemned it and forced her out, she moved into an apartment complex teeming with drug dealers. Even after controlling for a host of important factors, families who experience a forced move relocate to worse neighborhoods than those who move under less demanding circumstances.¹⁵ Concentrated poverty and violence inflict their own wounds, since neighborhoods determine so much about your life,

from the kinds of job opportunities you have to the kinds of schools your children attend.¹⁶

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.¹⁷ When several patients committed suicide in the days leading up to their eviction, a group of psychiatrists published a letter in *Psychiatric Services*, identifying eviction as a "significant precursor of suicide." The letter emphasized that none of the patients were facing homelessness, leading the psychiatrists to attribute the suicides to eviction itself. "Eviction must be considered a traumatic rejection," they wrote, "a denial of one's most basic human needs, and an exquisitely shameful experience." Suicides attributed to evictions and foreclosures doubled between 2005 and 2010, years when housing costs soared.¹⁸

Eviction even affects the communities that displaced families leave behind. Neighbors who cooperate with and trust one another can make their streets safer and more prosperous. But that takes time. Efforts to establish local cohesion and community investment are thwarted in neighborhoods with high turnover rates. In this way, eviction can unravel the fabric of a community, helping to ensure that neighbors remain strangers and that their collective capacity to combat crime and promote civic engagement remains untapped.¹⁹ Milwaukee neighborhoods with high eviction rates have higher violent crime rates the following year, even after controlling for past crime rates and other relevant factors.²⁰

Losing your home and possessions and often your job; being stamped with an eviction record and denied government housing assistance; relocating to degrading housing in poor and dangerous neighborhoods; and suffering from increased material hardship, homelessness, depression, and illness—this is eviction's fallout. Eviction

does not simply drop poor families into a dark valley, a trying yet relatively brief detour on life's journey. It fundamentally redirects their way, casting them onto a different, and much more difficult, path. Eviction is a cause, not just a condition, of poverty.

Eviction affects the old and the young, the sick and able-bodied. But for poor women of color and their children, it has become ordinary. Walk into just about any urban housing court in America, and you can see them waiting on hard benches for their cases to be called. Among Milwaukee renters, over 1 in 5 black women report having been evicted in their adult life, compared with 1 in 12 Hispanic women and 1 in 15 white women.²¹

Most evicted households in Milwaukee have children living in them, and across the country, many evicted children end up homeless. The substandard housing and unsafe neighborhoods to which many evicted families must relocate can degrade a child's health, ability to learn, and sense of self-worth.²² And if eviction has lasting effects on mothers' depression, sapping their energy and happiness, then children will feel that chill too. Parents like Arleen and Vanetta wanted to provide their children with stability, but eviction ruined that, pulling kids in and out of school and batting them from one neighborhood to the next. When these mothers finally did find another place to live, they once again began giving landlords most of their income, leaving little for the kids. Families who spend more on housing spend less on their children.²³ Poor families are living above their means, in apartments they cannot afford. The thing is, those apartments are already at the bottom of the market.²⁴ Our cities have become unaffordable to our poorest families, and this problem is leaving a deep and jagged scar on the next generation.

ALL THIS SUFFERING is shameful and unnecessary. Because it is unnecessary, there is hope. These problems are neither intractable nor eternal. A different kind of society is possible, and powerful solutions are within our collective reach.

But those solutions depend on how we answer a single question: do we believe that the right to a decent home is part of what it means to be an American?

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 about one without the other. The home offers privacy and personal security. It protects and nurtures. The ideal of liberty has always incorporated not only religious and civil freedoms but also the right to flourish: to make a living however one chooses, to learn and develop new skills. A stable home allows us to strive for self-reliance and personal expression, to seek gainful employment and enjoy individual freedoms.

And happiness? It was there in the smile that flashed across Jori's face when Arleen was able to buy him a new pair of sneakers, in the church hymn Lorraine hummed when she was able to cook a nice meal, in the laughter that burst out of the Hinkstons' house after a good prank. The pursuit of happiness undeniably includes the pursuit of material well-being: minimally, being able to secure basic necessities. It can be overwhelming to consider how much happiness has been lost, how many capabilities snuffed out, by the swell of poverty in this land and our collective decision not to provide all our citizens with a stable and decent place to live.

We have affirmed provision in old age, twelve years of education, and basic nutrition to be the right of every citizen because we have recognized that human dignity depends on the fulfillment of these fundamental human needs. And it is hard to argue that housing is not a fundamental human need. Decent, affordable housing should be a basic right for everybody in this country. The reason is simple: without stable shelter, everything else falls apart.

HOW CAN WE deliver on this obligation? The good news is that much has already been accomplished. America has made impressive strides over the years when it comes to housing. In generations past, the poor crowded into wretched slums, with many apartments lacking toilets, hot water, heat, or windows.²⁵ Death and disease were rampant. Over the generations, the quality of housing improved dramatically. And to address the problem of affordability, bold and effective programs were developed. In the middle part of the twentieth century, housing was at the forefront of the progressive agenda. High-rise housing projects were erected to replace slums, sometimes in a single, massive sweep. "Cutting the ribbon for a new public housing project was an occasion to celebrate," the late housing economist Louis Winnick remembered. "Big-city mayors and aldermen trolled for votes by pledging a towering public housing project for the ward." When public housing residents saw their apartments—all airy and new, nested in complexes surrounded by expansive grassy fields and playgrounds—they were thrilled. "It is a very beautiful place," one said, "like a big hotel resort."²⁶

But soon the great towers erected to replace slums became slums themselves. After politicians choked off funding, public housing fell into a miserable state of disrepair. Broken windows, plumbing, and elevators stayed that way; outside, sewer openings were left uncovered and trash piled up. Families who could move did, leaving behind the city's poorest residents. Soon, public housing complexes descended into chaos and violence. It got to the point where the police refused to go to St. Louis's Pruitt-Igoe Towers, which would be demolished in front of a televised audience only eighteen years after the first residents moved in. Across the United States, the wrecking ball and dynamite stick visited other infamous housing projects, such as Chicago's Robert Taylor Homes and Atlanta's McDaniel-Glenn Homes—joyless towers casting shadows over segregated and desolate areas of their cities. Given what the projects had become, blowing them up was not only

the cheaper option; it was the most humane one, like bulldozing a house in which some unspeakable thing had once transpired.²⁷

Out of this rubble, the voucher program sprung to life. Whatever else vouchers were, they were not Pruitt-Igoe or Robert Taylor or all the other public housing complexes that had come to be synonymous with urban violence, bitter poverty, and policy failure. Today, the federally funded Housing Choice Voucher Program helps families secure decent housing units in the private rental market. Serving over 2.1 million households, this program has become the largest housing subsidy program for low-income families in the United States. An additional 1.2 million families live in public housing.²⁸ Cities such as Philadelphia, Seattle, and Oakland have reimagined public housing, often as low-rise, attractive buildings dispersed over several neighborhoods. By and large, both public housing residents and voucher holders pay only 30 percent of their income on rent, with government funds covering the remaining costs.²⁹

Public initiatives that provide low-income families with decent housing they can afford are among the most meaningful and effective anti-poverty programs in America. Not every public housing resident or voucher holder is poor—many are elderly or disabled; others have modest incomes—but every year rental assistance programs lift roughly 2.8 million people out of poverty. These programs reduce homelessness and allow families to devote more resources to health care, transportation—and food.³⁰ When families finally receive housing vouchers after years on the waiting list, the first place many take their freed-up income is to the grocery store. They stock the refrigerator and cupboards. Their children become stronger, less anemic, better nourished.³¹

But the majority of poor families aren't so lucky, and their children—children like Jori, Kendal, and Ruby—are not getting enough food because the rent eats first. In 2013, 1 percent of poor renters lived in rent-controlled units; 15 percent lived in public housing; and 17 percent received a government subsidy, mainly in the form of a rent-reducing voucher. The remaining 67 percent—2 of every 3

poor renting families—received no federal assistance.³² This drastic shortfall in government support, coupled with rising rent and utility costs alongside stagnant incomes, is the reason why most poor renting families today spend most of their income on housing.³³

Imagine if we didn't provide unemployment insurance or Social Security to most families who needed these benefits. Imagine if the vast majority of families who applied for food stamps were turned away hungry. And yet this is exactly how we treat most poor families seeking shelter.

A PROBLEM AS big as the affordable-housing crisis calls for a big solution. It should be at the top of America's domestic-policy agenda—because it is driving poor families to financial ruin and even starting to engulf families with moderate incomes. Today, over 1 in 5 of *all* renting families in the country spends half of its income on housing.³⁴ America can and should work to make its cities livable again.

Meaningful change comes in various shapes and sizes. Some solutions are slow-going and costly, especially those involving fundamental reform. Other solutions, smaller ones, are more immediately feasible. Consider the courts.

Legal aid to the poor has been steadily diminishing since the Reagan years and was decimated during the Great Recession. The result is that in many housing courts around the country, 90 percent of landlords are represented by attorneys, and 90 percent of tenants are not.³⁵ Low-income families on the edge of eviction have no right to counsel. But when tenants have lawyers, their chances of keeping their homes increase dramatically.³⁶ Establishing publicly funded legal services for low-income families in housing court would be a cost-effective measure that would prevent homelessness, decrease evictions, and give poor families a fair shake.

In the 1963 landmark case *Gideon v. Wainwright*, the Supreme Court unanimously established the right to counsel for indigent defendants in criminal cases on the grounds that a fair trial was impossible

without a lawyer. Eighteen years later, the court heard the case of Abby Gail Lassiter, a poor black North Carolinian, who appeared without counsel at a civil trial that resulted in her parental rights being terminated. This time, a divided court ruled that defendants had a right to counsel only when they risked losing their physical liberty. Incarceration is a misery, but the outcomes of civil cases also can be devastating. Just ask Ms. Lassiter.

Good lawyers would raise defenses tenants often don't, because they either are unaware of them or, like Arleen, are too nervous and intimidated to mount a strong argument. They would curb frivolous evictions and unchecked abuses and help prevent tenants from signing bad stipulations. If it weren't so easy to evict someone, tenants like Doreen and Patrice could report dangerous or illegal conditions without fearing retaliation. If tenants had lawyers, they wouldn't need to go to court. They could go to work or stay home with their children while their attorney made their case. And their case would actually be made.

Courts have shown little interest in addressing the fact that the majority of tenants facing eviction never show up. If anything, they have come to depend on this because each day brings a pile of eviction cases, and the goal of every person working in housing court, no matter where their sympathies lie, is just to get through the pile because the next day another pile will be there waiting. The principle of due process has been replaced by mere process: pushing cases through. Tenant lawyers would change that. This would cost money, not only in attorney salaries, but also in the hiring of more commissioners, judges, and clerks to handle the business of justice. Every housing court would need to be adequately funded so that it could function like a court, instead of an eviction assembly line: *stamp, stamp, stamp*.

It would be a worthwhile investment in our cities and children. Directing aid upstream in the form of a few hours of legal services could lower costs downstream. For example, a program that ran from 2005 to 2008 in the South Bronx provided more than 1,300 families with legal assistance and prevented eviction in 86 percent of cases. It

cost around \$450,000, but saved New York City more than \$700,000 in estimated shelter costs alone.³⁷ The consequences of eviction are many—and so are its burdens on the public purse.³⁸

The right to counsel in civil matters has been established around the world: not just in France and Sweden but also in Azerbaijan, India, Zambia, and many other countries we like to think of as less progressive than our own.³⁹ If America extended the right to counsel in housing court, it would be a major step on the path to a more fair and equitable society. But it would not address the underlying source of America's eviction epidemic: the rapidly shrinking supply of affordable housing.

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. Since the founding of this country, a long line of American visionaries have called for a more balanced relationship, one that protects people from the profit motive, “not to destroy individualism,” in Franklin D. Roosevelt's words, “but to protect it.”⁴⁰ Child labor laws, the minimum wage, workplace safety regulations, and other protections we now take for granted came about when we chose to place the well-being of people above money.

There are losers and winners. There are losers because there are winners. “Every condition exists,” Martin Luther King Jr. once wrote, “simply because someone profits by its existence. This economic exploitation is crystallized in the slum.”⁴¹

Exploitation. Now, there's a word that has been scrubbed out of the poverty debate.⁴² It is a word that speaks to the fact that poverty is not just a product of low incomes. It is also a product of extractive markets. Boosting poor people's incomes by increasing the minimum wage or public benefits, say, is absolutely crucial. But not all of those extra dollars will stay in the pockets of the poor. Wage hikes are tempered if rents rise along with them, just as food stamps are worth less

if groceries in the inner city cost more—and they do, as much as 40 percent more, by one estimate.⁴³ Poverty is two-faced—a matter of income and expenses, input and output—and in a world of exploitation, it will not be effectively ameliorated if we ignore this plain fact.

History testifies to this point. When the American labor movement rose up in the 1830s to demand higher wages, landed capital did not lock arms with industrial capital. Instead landlords rooted for the workers because higher wages would allow them to collect higher rents. History repeated itself 100 years later, when wage gains that workers had made through labor strikes were quickly absorbed by rising rents. In the interwar years, the industrial job market expanded, but the housing market, especially for blacks, did not, allowing landlords to recoup workers' income gains. Today, if evictions are lowest each February, it is because many members of the city's working poor dedicate some or all of their Earned Income Tax Credit to pay back rent. In many cases, this annual benefit is as much a boost to landlords as to low-income working families.⁴⁴ In fixating almost exclusively on what poor people and their communities *lack*—good jobs, a strong safety net, role models—we have neglected the critical ways that exploitation contributes to the persistence of poverty. We have overlooked a fact that landlords never have: there is a lot of money to be made off the poor.⁴⁵ The 'hood *is* good.

Exploitation thrives when it comes to the essentials, like housing and food. Most of the 12 million Americans who take out high-interest payday loans do so not to buy luxury items or cover unexpected expenses but to pay the rent or gas bill, buy food, or meet other regular expenses. Payday loans are but one of many financial techniques—from overdraft fees to student loans for for-profit colleges—specifically designed to pull money from the pockets of the poor.⁴⁶ If the poor pay more for their housing, food, durable goods, and credit, and if they get smaller returns on their educations and mortgages (if they get returns at all), then their incomes are even smaller than they appear. This is fundamentally unfair.

Those who profit from the current situation—and those indifferent to it—will say that the housing market should be left alone to regulate itself. They don't really mean that. Exploitation within the housing market relies on government support. It is the government that legitimizes and defends landlords' right to charge as much as they want; that subsidizes the construction of high-end apartments, bidding up rents and leaving the poor with even fewer options; that pays landlords when a family cannot, through onetime or ongoing housing assistance; that forcibly removes a family at landlords' request by dispatching armed law enforcement officers; and that records and publicizes evictions, as a service to landlords and debt collection agencies. Just as the police and the prison have worked to triage the ill effects of rising joblessness in the inner city (like social unrest or the growth of the underground economy), civil courts, sheriff deputies, and homeless shelters manage the fallout of rising housing costs among the urban poor and the privatization of the low-income housing market.⁴⁷

Landlords like to describe themselves as a special breed. But they are neither alone in making a living off the poor nor are they so different from the rest of us. Large-scale historical and structural changes have given urban landlords the opportunity to make good money, sometimes spectacular money, by providing housing to struggling families at a cost the law has deemed fair and just. If given the same opportunity, would any of us price an apartment at half of what it could fetch or simply forgive and forget losing thousands of dollars when the rent checks didn't arrive? Emphasizing the importance of exploitation does not mean haranguing landlords as greedy or heartless. It means uncovering the ironies and inefficiencies that arise when policymakers try to help poor families without addressing the root causes of their poverty. It means trying to understand landlords' and tenants' acceptance of extreme inequality—and our own.

Regardless of how landlords came to own property—sweat, intelligence, or ingenuity for some; inheritance, luck, or fraud for others—rising rents mean more money for landlords and less for tenants. Their

fates are bound and their interests opposed. If the profits of urban landlords were modest, that would be one thing. But often they are not. The annual income of the landlord of perhaps the worst trailer park in the fourth-poorest city in America is 30 times that of his tenants working full-time for minimum wage and 55 times the annual income of his tenants receiving welfare or SSI. There are two freedoms at odds with each other: the freedom to profit from rents and the freedom to live in a safe and affordable home.⁴⁸

THERE IS A way we can rebalance these two freedoms: by significantly expanding our housing voucher program so that *all* low-income families could benefit from it. What we need most is a housing program for the unlucky majority—the millions of poor families struggling unassisted in the private market—that promotes the values most of us support: security, fairness, and equal opportunity. A universal housing voucher program would carve a middle path between the landlord's desire to make a living and the tenant's desire, simply, to live.

The idea is simple. Every family below a certain income level would be eligible for a housing voucher. They could use that voucher to live anywhere they wanted, just as families can use food stamps to buy groceries virtually anywhere, as long as their housing was neither too expensive, big, and luxurious nor too shabby and run-down. Their home would need to be decent, modest, and fairly priced. Program administrators could develop fine-grained analyses, borrowing from algorithms and other tools commonly used in the private market, to prevent landlords from charging too much and families from selecting more housing than they need. The family would dedicate 30 percent of their income to housing costs, with the voucher paying the rest.

A universal voucher program would change the face of poverty in this country. Evictions would plummet and become rare occurrences. Homelessness would almost disappear. Families would immediately feel the income gains and be able to buy enough food, invest in

themselves and their children through schooling or job training, and start modest savings. They would find stability and have a sense of ownership over their home and community.

Universal housing programs have been successfully implemented all over the developed world. In countries that have such programs, every single family with an income below a certain level who meets basic program requirements has a right to housing assistance. Great Britain's Housing Benefit is available to so many households that a journalist recently reporting on the program asked, "Perhaps it is easier to say who does not get it?" "Indeed," came the answer. This benefit, transferred directly to landlords in most cases, ensures that paying rent does not plunge a family into poverty. The Netherlands' Housing Allowance operates in a similar way and helps provide good homes to nearly one-third of all its tenants. It has been remarkably successful at housing the country's poorest citizens.⁴⁹

There is a reason why these countries have come to rely on vouchers. Although vouchers are not everywhere the most efficient option—particularly in expensive cities—they are the best way to deliver a national program. In theory, you could solve the problem by expanding public housing, tax credits, homeownership initiatives, or developer incentives. But each of these options quickly confronts the problem of scale. Vouchers are far more cost-effective than new construction, whether in the form of public housing or subsidized private development. We can't build our way out. Given mounting regulatory and construction costs, offering each low-income family the opportunity to live in public housing would be prohibitively expensive. Even if it weren't, building that much public housing risks repeating the failures of the past, by drawing the nation's poorest citizens under the same roof and contributing to racial segregation and concentrated poverty.⁵⁰

Would a universal housing program be a disincentive to work? It is a fair and important question. One study has shown that housing assistance leads to a modest reduction in work hours and earnings, but others have found no effect.⁵¹ In truth, the status quo is much more of

a threat to self-sufficiency than any housing program could be. Families crushed by the high cost of housing cannot afford vocational training or extra schooling that would allow them to acquire new skills; and many cannot stay in one place long enough to hold down the same job. Affordable housing is a human-capital investment, just like job programs or education, one that would strengthen and steady the American workforce. By and large, the poor do not want some small life. They don't want to game the system or eke out an existence; they want to thrive and contribute: to become nurses (that was Vanetta's dream) or run their own charities (that was Arleen's). A stable home would extend to them the opportunity to realize those dreams.

Landlords in most states are not obligated to accept families with housing vouchers, and many don't because they shun extra building-code mandates or the administrative hassle. A universal voucher program would take their concerns seriously. Some building codes are critical to maintaining safe and decent housing; others are far less so. Enforcing a strict building code in apartments where voucher holders live can be an unnecessary burden on landlords and drive up costs.⁵² But even if code enforcement and program administration were made much more reasonable and landlord-friendly, some property owners—particularly those operating in prosperous areas—would still turn away voucher holders. They simply don't want to house “those people.” If we continue to permit this kind of discrimination, we consign voucher holders to certain landlords who own property in certain neighborhoods. Doing so denies low-income families the opportunity to move into economically healthy and safe neighborhoods and hobbles our ability to promote integration through social policy. Accordingly, a universal voucher program would not only strive to make participation attractive to landlords, it would also mandate participation. Just as we have outlawed discrimination on the basis of race or religion, discrimination against voucher holders would be illegal under a universal voucher program.

A well-designed program would ensure a reasonable rent that rose

at the rate of inflation and include flexible provisions allowing landlords to receive a modest rate of return. It would also provide them with steadier rental income, less turnover, and fewer evictions. If we are going to house most low-income families in the private rental market, then that market must remain profitable. “The business of housing the poor,” Jacob Riis wrote 125 years ago, “if it is to amount to anything, must be a business, as it was business with our fathers to put them where they are. As charity, pastime, or fad, it will miserably fail, always and everywhere.”⁵³ And yet, housing is too fundamental a human need, too central to children's health and development, too important to expanding economic opportunities and stabilizing communities to be treated as simply a business, a crude investment vehicle, something that just “cashes out.”

Making a universal housing program as efficient as possible would require regulating costs. Expanding housing vouchers without stabilizing rent would be asking taxpayers to subsidize landlords' profits.⁵⁴ Today, landlords overcharge voucher holders simply because they can. In distressed neighborhoods, where voucher holders tend to live, market rent is lower than what landlords are allowed to charge voucher holders, according to metropolitan-wide rent ceilings set by program administrators. So the Housing Choice Voucher Program likely costs not millions but billions of dollars more than it should, resulting in the unnecessary denial of help to hundreds of thousands of families. In fact, economists have argued that the current housing voucher program could be expanded to serve all poor families in America *without additional spending* if we prevented overcharging and made the program more efficient.⁵⁵

Even if we did nothing to make the voucher program more cost-effective, we still could afford to offer this crucial benefit to all low-income families in America. In 2013, the Bipartisan Policy Center estimated that expanding housing vouchers to all renting families below the 30th percentile in median income for their area would require an additional \$22.5 billion, increasing total spending on housing

assistance to around \$60 billion. The figure is likely much less, as the estimate does not account for potential savings the expanded program would bring in the form of preventing homelessness, reducing health-care costs, and curbing other costly consequences of the affordable-housing crisis.⁵⁶ It is not a small figure, but it is well within our capacity.

We have the money. We've just made choices about how to spend it. Over the years, lawmakers on both sides of the aisle have restricted housing aid to the poor but expanded it to the affluent in the form of tax benefits for homeowners.⁵⁷ Today, housing-related tax expenditures far outpace those for housing assistance. In 2008, the year Arleen was evicted from Thirteenth Street, federal expenditures for direct housing assistance totaled less than \$40.2 billion, but homeowner tax benefits exceeded \$171 billion. That number, \$171 billion, was equivalent to the 2008 budgets for the Department of Education, the Department of Veterans Affairs, the Department of Homeland Security, the Department of Justice, and the Department of Agriculture combined.⁵⁸ Each year, we spend three times what a universal housing voucher program is estimated to cost (in *total*) on homeowner benefits, like the mortgage-interest deduction and the capital-gains exclusion.

Most federal housing subsidies benefit families with six-figure incomes.⁵⁹ If we are going to spend the bulk of our public dollars on the affluent—at least when it comes to housing—we should own up to that decision and stop repeating the politicians' canard about one of the richest countries on the planet being unable to afford doing more. If poverty persists in America, it is not for lack of resources.

A **UNIVERSAL VOUCHER** program is but one potential policy recommendation. Let others come. Establishing the basic right to housing in America could be realized in any number of ways—and probably should be. What works best in New York might fail in Los Angeles. The solution to housing problems in booming Houston or Atlanta or Seattle is not what is most needed in the deserted metropolises of the Rust Belt or Florida's impoverished suburbs or small towns dotting the

landscape. One city must build; another must destroy. If our cities and towns are rich in diversity—with unique textures and styles, gifts and problems—so too must be our solutions.

Whatever our way out of this mess, one thing is certain. This degree of inequality, this withdrawal of opportunity, this cold denial of basic needs, this endorsement of pointless suffering—by no American value is this situation justified. No moral code or ethical principle, no piece of scripture or holy teaching, can be summoned to defend what we have allowed our country to become.