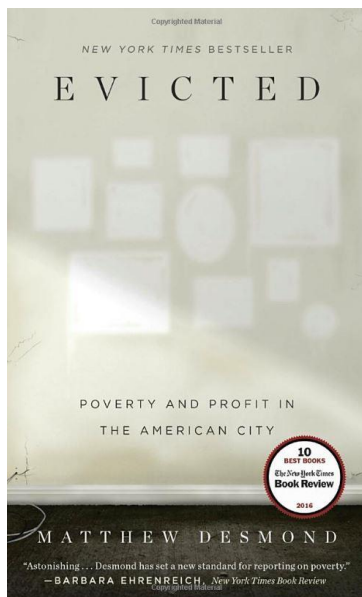


## Summary of *Evicted* by Matthew Desmond: Part 2

Now that we have described Desmond's conclusions about the current nationwide problem of eviction, with its historical causes, present-day effects, and systemic operations, let us look more closely at some of the book's main judgments about the people whose lives are being wrecked. We follow 8 families in Milwaukee--black and white--and their acquaintances, who are representative of those across the country, to show the extreme fall-out of eviction and how overly expensive housing and the systems around it create poverty and suffering.

1. We begin by noticing that those who get evicted are usually women of color who were abused as children and still are now, as women. All the tenant women have been mistreated by either parent figures, husbands, lovers, partners or all of these. They often grew up in a myriad of shelters or foster homes, fled from their abusive situations, and not having protection and support from families, fell into addiction, poverty, and abusive relationships that duplicate those they grew up with. The fathers of their children aren't around to help them make it because they are most often in prison for drug use, since some drugs, those of the ghetto, like crack cocaine, were criminalized. Landlords have been made responsible for "nuisance" properties--those with too many calls to 911--and can face fines for these. So they evict the tenants making such calls instead. As a result, women whose visiting boyfriends beat them, don't report this abuse for fear of losing their housing. In 2009, in Wisconsin, 1 woman a week was killed by a current or former romantic partner or relative.



2. Evictions further traumatize such women and their children and make them even poorer as most often they lose their possessions to the storage companies and have benefits cut when they miss welfare appointments, not having received mailed notices of these, sent to the pre-eviction address. Their uprooted children do poorly in the successions of schools they attend. The blemish of eviction on the record and the taxing rush to find somewhere to go pushes evicted renters into more depressed and dangerous neighborhoods.

3. Getting evicted and having to go live in bad housing makes people give up--not stand up for themselves enough--and wrecks their neighborhood communities, while good housing creates hope and energy that goes into relationships with others and community. People living with constantly plugged toilets, cockroaches everywhere, cut-off electricity, no refrigeration and dinner out of cans, become passive, depressed, isolated, and hopeless. Having no leverage over the landlord because they are in arrears with rent and being blamed for the poor conditions on top of it, tenants just endure their apartments or mobile homes and avoid the landlord. Showing such passivity and low sense of her rights and self-worth, Arlene Belle doesn't speak up at her eviction hearing to describe the terrible conditions Sherrena Tarver has refused to fix but has evicted her instead. Doreen Hinkston is also an example of the profound effects that housing has. She and her family had been living in a house and neighborhood she took pride in. So she made a point of meeting her neighbors, looking out for the children on the block, and feeling responsible for what went on there. And she had a landlord who was letting her pay off her back rent slowly. All of this changed when an altercation on the street brought the police to the neighborhood and her "understanding" landlord evicted

her, which he could do because she was behind on her rent. When she moved into Shereena Tarver's "rat-hole" apartment, she lost that sense of stake in the neighborhood, felt like she was just passing through a place that was way beneath her, did not seek out her neighbors, and almost never left the apartment. However, when the Hinkstons got evicted and went back to extended family and a better living space in Tennessee, they regained the wherewithal to better themselves. Patrice Hinkston earned her GED and enrolled in a local community college and has ambitions to become a parole officer.

4. People of color have it much harder than whites getting decent, safe housing. They want to move out of the black ghetto with its violence, but white landlords don't want to rent to them, fearing that their property and neighborhood will become black and plummet in value. We see the grueling time Arleen, Trisha, Vanetta, and Crystal had finding housing after their evictions, contrasted to Pam and Ned or Scott. After contacting the landlords of 50 apartments, Crystal and Vanetta resigned themselves to looking in the inner-city black ghetto. After trying for 73 places, Vanetta and Crystal found an apartment with no stove or frig, a front door that didn't lock, and a clogged kitchen sink for \$500 a month, but they took it in their desperation. Contrast the case of Pam Reinke and Ned Kroll, a couple that Tobin Charney evicted, who found a nice, clean place, relatively soon, even though Pam had 2 evictions on her record, was a convicted felon, and received welfare. Ned had an outstanding warrant, no verifiable income, and a long record of 3 evictions, felony drug convictions and several misdemeanors. But they were white.

4. Eviction undermines already weakened families and forces women to form "disposable ties" with strangers, to meet their families' basic needs, in the absence of family support, but these don't last. Arlene Belle was desperate for help before and after her eviction, but her family couldn't help her with money to stay current on her rent or get into a new place. So she moved in with Trisha and later Crystal to pool resources and trade favors. But these relationships quickly dissolved in the fights that the stress of poverty and homelessness brought. The only help she got from her family was to beat up a "disposable" friend-turned-enemy! But two characters in this book that finally make it out of the poor housing quagmire did have family they could ask for help.

Scott Bunker left home at 17 and went to college, became a nurse, and worked in a nursing home. He loved being a nurse and helping people. His fall into the abyss began after he injured his back lifting patients and became addicted to painkillers. When his nursing license was indefinitely suspended, he became hopeless. Even when stuck in the abysmal living conditions of the trailer park, his main occupation was helping Teddy, a man he met in a shelter. He also helped Ned and Pam by taking them in after Tobin evicted them, a good deed that got Scott and Teddy evicted. He tried AA, lived for a time with people from AA, finally decided to try methadone but lacked one critical thing to get on the program--\$150. He had never told his mother of his problems but finally did, and she scraped up the money because he had never asked her for anything before. He hadn't been relying on her or other family throughout his addiction, but the important thing was that he had family and his mother was there when he needed her.

We also see that Doreen Hinkston got help from family. Her children dropped out of school to work to help the family make it. Doreen did not have a large extended family (other than her children and grandchildren) near her, but we learn that she did have some family in Tennessee and had the option, therefore, of moving to Tennessee. When she finally did, they were able to find affordable housing, and turn their lives around. The family connection doesn't have to be around the block, in the same town. Just having that connection out there saved them.

5. Finally, we see landlords exploiting tenants and getting rich on substandard rental housing. Although Desmond does not paint landlords as evil villains and shows us the problems they face, we see that they charge market rents--way too much--for terribly rundown apartments and trailers, just because they can; there is a never ending stream of people looking for housing, given the scarcity of affordable housing. We see landlords heartlessly evict those who are doing their best to pay rent, heartlessly guilt them for mentioning needed repairs, and cruelly evict them, if anything threatens their own bottom line.

Tobin Charney is the owner of College Mobile Home Park--a rundown trailer park in the poor white part of Milwaukee. He cleared \$447,000 in one year, even when he was threatened with having the license for his trailer park revoked for 70 code violations, and 260 police calls to the Park in one year. He has various ways of getting rich, all quite legal. He is able to pay his tenants almost nothing to clean up the Park or vacated trailers because they are behind on rent. He evicts Lorraine Jenkins, even though she comes up with the back rent, because she criticized his mobile home park on t.v. He is reluctant to pay for repairs, in fact offers "handyman" specials to new tenants, where they supposedly own their own mobile home, which makes the "owners" responsible for maintenance, while still having to pay Tobin as much as \$500/month to lease the lot the trailer sits on. Although they are free to move their property to another location if unhappy with where they are, in reality this is very nearly impossible because of the cost. And if they miss a payment, Tobin evicts them, repossesses their mobile home, and quickly "sells" it again. Finally, all records of irregular payments or partial payments are kept in Tobin's head, not in writing, and he is notorious for remembering that tenants owe him far more than they do.

The final part of this summary will describe Desmond's recommended solutions to the affordable housing and eviction crises.