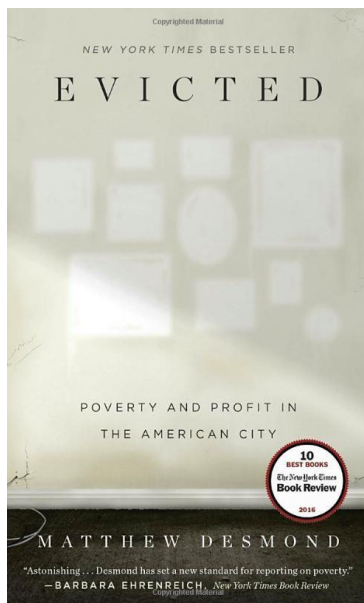


Evicted Summary—Part 3

Matthew Desmond's overwhelming conclusion is that stable housing must be a human right for all, like the other rights we assume are everyone's—12 years of public education, old-age provision, basic nutrition, and health-care—because everything falls apart without it: stable personhood, safe, good neighborhoods and communities, and even democracy itself. As he puts it, the home is where we have “security to imagine, play, question, share meals, form quiet habits, confess dreams, and form traditions.” The home means shelter, warmth, safety, and family. Only after having a place to belong do we create families, reach out to neighbors in solidarity and generosity, take ownership of our community, state, and nation and become engaged productive citizens. If working for the common good is the engine of democracy, the source of it all is the home.



Eviction thus causes the loss not only of home, but of school and neighborhood, but also possessions, jobs, and often custody of children. Such families must then most often accept even worse neighborhoods with crime and bad schools. Eviction must be seen as a traumatic rejection, a terribly shameful thing, and a denial of one's most basic needs. It takes a toll on people's spirit, causing depression and even suicide. It unravels the fabric of community, destroying bonds and community investment that take years to build. In the new bad places, neighbors remain strangers, and their collective capacity to combat crime and promote civic engagement stays untapped. Neighborhoods with high eviction rates have higher violent crime rates the following year. Eviction is not just a “brief detour on life's journey” but a cause of lasting poverty and mental illness.

People fall behind on rent and get evicted because companies don't pay livable wages. The legal system also is responsible. Before they are evicted, tenants in arrears must live with clogged plumbing, rats and cockroaches, doors that don't lock, and holes in the walls because they lose all legal leverage against the landlord to do repairs when they get behind on rent.

The government finances the current exploitative system which thrives where essentials are involved, like medicine, food, and housing. The government legitimizes and defends landlords' right to charge as much as they can in rent. It subsidizes high-end apartment construction. It pays landlords when the poor cannot, via housing assistance programs. It dispatches armed law enforcement to evict tenants at landlords' requests. It records and publicizes evictions as a service to landlords. It funds civil courts and sheriff deputies who evict people. It has supported the privatization of the low-income housing market. Landlords just do what anyone would do—charge the going rate—but their profits are huge.

At the root of things, two freedoms are at odds—the right to profit and the right to affordable housing. Desmond proposes that we must rebalance them with a universal housing voucher program.

All families earning below a certain income would get a voucher that would pay any rent above 30% of their income. Today, only about a third of people who qualify get vouchers, and of that third, 2/3 are rejected by landlords who don't want to rent to poor people. To reach all qualified people, a better system would deliver the vouchers via tax credit or tax-system payment. Also, participation by landlords would be mandatory, and the current discrimination against voucher-holders would be illegal, as it already is in 6 states.

This program would ensure a reasonable rent that rose with inflation and that gave landlords a modest rate of return. Thus, housing the poor would remain a profitable business but not a crude investment vehicle, since housing is too fundamental a human need, too central to children's health and development. But expanding housing vouchers without stabilizing rent would be asking taxpayers to subsidize landlords' profits. As it is today, even serving but 1/3 of qualified people, the Voucher Program costs more than it should, since landlords are allowed to charge more than market rate.

Such universal housing programs have been successfully implemented all over the developed world. Vouchers via the tax system are the best way to deliver a national program—more cost-effective than new construction and not contributing to racial segregation or concentrating poverty under one roof, as public housing has done. Affordable rental housing must be seen as a human-capital investment, just like job programs or education, that would strengthen and steady the U.S. workforce.

Lawmakers have restricted housing aid to the poor but expanded it to the affluent in the form of tax benefits for homeowners. In 2008, federal spending for direct housing assistance was 40.2 billion, but homeowners' tax benefits were more than \$171 billion—the mortgage-interest deduction and capital-gains exclusion. We spend the bulk of our public housing-support dollars on the affluent. This must change.