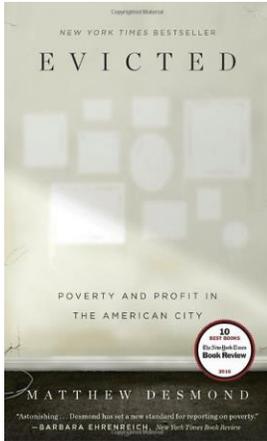


# Evicted by Matthew Desmond

## Summary No. 1



In his book *Evicted*, Matthew Desmond tells us of Arleen Belle, who got evicted from her Milwaukee apartment in 2008 because her son hit a man's car with a snowball, and the man followed him back home and kicked down the door of the boy's apartment. We hear of Scott Bunker, who got evicted from his trailer park the following year because he took in recently evicted fellow tenants. Then there was Doreen Hinkston, who got evicted because the police came to her door after a shooting that she had nothing to do with, saw her terribly run-down apartment, called for the building inspector to come look at it, and alarmed her landlord who would have faced expensive repairs.

Evictions used to be a rare thing and fiercely resisted by the evicted family's community. During the Depression, there were eviction protests of 1,000 people, even in winter. People sat on the evicted family's furniture or moved it back in from the curb. But nowadays, millions of Americans are evicted every year, and no one resists. Between 2009 and 2011, more than 1 in 8 Milwaukee renters went through a forced move. And the numbers are similar in other cities. Eviction has become big business with courts, moving companies, storage facilities, and record-keeping software devoted solely to evictions. Housing courts are packed and eviction cases settled in hallways, even though tenants often are at work and can't be there.

People get evicted when they fall behind on rent, and they fall behind because working people's incomes have flatlined, even as the cost of housing and utilities has gone up dramatically. Since 1960, wages have risen only 3%, while rents have gone up 60%. Over half of poor renting families today spend over 50% of their income on housing; 1 in 4 spend over 70%. What happened to bring about this housing crisis?

First, there was the creation of ghettos in northern cities, beginning in the 1920's, to box in the millions of black people fleeing the South, with its Jim Crow tenant farming and convict labor—slavery by other names—enforced by lynching and terrorism. Owners of properties within demarcated districts of cities like Chicago had a captive rental market because people of color weren't allowed to rent or buy anywhere else. Such landlords divided and subdivided houses into tiny apartments and made them pay handsomely. Later, these ghettos became hard-core slums as the government, banks, and realtors blocked investments and denied insured mortgages to would-be home or business owners living in them—a practice known as red-lining. Today, almost a century later—slum properties still pay handsomely and make their owners millionaires.

Some decades after ghettos were first created, in the 1970's, industries closed down in America and relocated in places with cheap, unorganized labor, like Mexico, and eviscerated lots of cities like Flint and Detroit, as jobs vanished—a process known as “deindustrialization.” Along with this was the corporate and government-sponsored war on unions. So, blue-collar workers, who once made \$12 an hour in factories, suddenly were forced to take \$5 an hour as clerks and waiters, with no way to organize and strike for more. And welfare benefits, as well as wages, were cut, in the antiwelfare crusade of the 1990s. Only those who worked got a welfare check comparable to what they had gotten before. In 2008, Lamar Richards, missing both his legs, got \$628 a month, instead of \$678, a figure

designated in 1997 and not raised in 11 years, for recipients who couldn't work because of a disability. After paying \$550 in rent, he had \$78 for the rest of the month, for him and his 2 sons--\$2.19 a day.

Naturally, the working poor fell behind on rent payments and still do today with rents higher than ever. And once they do, they lose any legal leverage over their landlords for getting repairs done or not getting themselves evicted. Instead of facing city inspections if tenants complain of unrepaired clogged toilets, landlords evict them. If tenants make too many calls to the police or have calls made about them, they may be evicted by a landlord who doesn't want to pay the police fine for a "nuisance property." Many landlords operate without written records of rent payments and tenants must go along with what they say is owing or face eviction. And when their eviction comes to court, they have no lawyer to oppose such spiteful or frivolous evictions or any excessive damages claims.

Landlords can legally set up rent-to-own contracts where the "owners" pay for all the trailer maintenance, yet the landlords can repossess if any payments are missed. Worse, landlords aren't held responsible for sub-par properties if they register them as a limited liability company. Legally, the "company" has failed to do upkeep, not the landlord! And when the properties are beyond repair, the landlord simply stops paying taxes, the city takes them over, and often destroys them. This is one reason the stock of affordable rental housing is fast shrinking.

The current system of formal or informal evictions--where a landlord might pay tenants to leave or take off their doors to force them out--does damage way beyond further impoverishing already poor tenants, who most often are women of color and their children. It destroys the intricate web of give-and-take relationships that formerly kept neighborhoods peaceful and safe, as people who knew and trusted each other watched out for each other and everyone's children. Those evicted are often forced into rat-hole places, just to have a roof over their heads, so they see their stay in the new building as temporary, not who they are. As a result, they don't put down roots or build new ties, as they did in the previous neighborhood. What took years to build up is carelessly destroyed and churning violent places created instead.

Since landlords decide who rents where and keep "undesirables" out of the better properties, ex-offenders and those once evicted end up in the same run-down buildings, and poor families are exposed to much higher levels of violence and crime. Such families lose contact with better people and often can't get help from their extended families, who are struggling themselves with addiction, poverty, and homelessness. Ghetto violence thus worsens, which in turn exacerbates racism. Whites in the College Mobile Home Park stick up for their cheating slum landlord, Tobin Charneyf, because they are terrified of having to rent in the black ghetto, if his crummy trailer-park is closed down. We see it be relatively easy for Pam Reinke and Ned Kroll to find a new apartment after they are evicted, despite being drug addicts, with multiple felonies and evictions on their records, and a warrant out for Ned's arrest, because they are white. Whereas Arleen and Trisha must contact 80 landlords before they find one willing to rent to them, even without a criminal record, because they are black.

Each eviction makes a poor family increasingly poor, as they lose their possessions to storage companies, don't get their mail, so miss welfare or parole appointments and have their benefits cut or go back to prison. And kids don't get to school in all the turmoil. Soon their psychology is undermined, as they live without refrigeration, eat out of cans, live with clogged toilets and sinks, and share rooms with rats and cockroaches. They think--"This is what society thinks I deserve, so they must be right."

This summary will be wrapped up in the coming weeks with a description of Matthew Desmond's

suggestions for addressing the eviction crisis.