

Notes and highlights for Evicted by Desmond, Matthew

Adam Murphy - Pol Sci 250 - My highlights and notes for Evicted.

Prologue: Cold City

Highlight (orange) - Page 4 · Location 283

These days , there are sheriff squads whose full - time job is to carry out eviction and foreclosure orders . There are moving companies specializing in evictions , their crews working all day , every weekday .

Highlight (orange) - Page 4 · Location 292

In Milwaukee , a city of fewer than 105,000 renter households , landlords evict roughly 16,000 adults and children each year .

Note - Page 4 · Location 292

15% eviction rate for renters?! Damn.

Part One: Rent

Highlight (orange) - Chapter 1: The Business of Owning the City > Page 12 · Location 367

But there was more to it . Sherrena shared something with other landlords : an unbending confidence that she could make it on her own without a school or a company to fall back on , without a contract or a pension or a union .

Note - Chapter 1: The Business of Owning the City > Page 12 · Location 369

So hard to do. Not always foolish, but often.

Highlight (orange) - Chapter 1: The Business of Owning the City > Page 15 · Location 419

As much as \$ 6 billion worth of power was pirated across America every year . Only cars and credit cards got stolen more .

Note - Chapter 1: The Business of Owning the City > Page 15 · Location 420

Wow.. had no idea.

Highlight (orange) - Chapter 1: The Business of Owning the City > Page 15 · Location 422

We Energies disconnected roughly 50,000 households each year for nonpayment .

Note - Chapter 1: The Business of Owning the City > Page 15 · Location 423

Holy crap

Highlight (orange) - Chapter 2: Making Rent > Page 24 · Location 565

Between 1979 and 1983 , Milwaukee’s manufacturing sector lost more jobs than during the Great Depression — about 56,000 of them .

Highlight (orange) - Chapter 2: Making Rent > Page 24 · Location 570

These economic transformations — which were happening in cities across America — devastated Milwaukee’s black workers , half of whom held manufacturing jobs .

Highlight (orange) - Chapter 2: Making Rent > Page 24 · Location 571

The black poverty rate rose to 28 percent in 1980 . By 1990 , it had climbed to 42 percent .

Note - Chapter 2: Making Rent > Page 24 · Location 572

Damn

Highlight (orange) - Chapter 2: Making Rent > Page 28 · Location 640

“ Very nice cash flow . But I no longer have them . ” The room chuckled . “ I made some good money , and I mean , I love to get money , but I’m still just as happy not running around and dealing with some of these dregs of society who live in rooming houses . ”

Note - Chapter 2: Making Rent > Page 28 · Location 642

Probably how a lot of people look at these tenants.

Highlight (yellow) - Chapter 3: Hot Water > Page 33 · Location 694

College Mobile Home Park sat on the far South Side of the city , on Sixth Street , off College Avenue .

Highlight (yellow) - Chapter 3: Hot Water > Page 33 · Location 697

This was the part of Milwaukee where poor white folks lived .

Highlight (yellow) - Chapter 3: Hot Water > Page 33 · Location 702

it . Chants of “ Kill ! Kill ! ” and “ We want slaves ! ” rose up above the rock - and - roll music blasted from loudspeakers . Then the crowd appeared , a deep swell of white faces , upwards of 13,000 by some counts . Onlookers hurled bottles , rocks , piss , and spit down on the marchers . The black demonstrators marched ; the white mob pulsed and seethed — and then something released , some invisible barrier fell , and the white onlookers lurched forward , crashing down on the marchers . That’s when the police fired the tear gas . The marchers returned the next night , and the night after that . They walked the Sixteenth Street Viaduct for two hundred consecutive nights .

Note - Chapter 3: Hot Water > Page 33 · Location 707

How did I not know about this?!

Highlight (yellow) - Chapter 3: Hot Water > Page 33 · Location 712

Fair Housing Act .

Highlight (yellow) - Chapter 3: Hot Water > Page 36 · Location 745

Tobin waived Lenny’s rent and paid him a salary of \$ 36,000 a year , in cash .

Note - Chapter 3: Hot Water > Page 36 · Location 745

Welcome to cheating the system by paying in cash...

Highlight (yellow) - Chapter 3: Hot Water > Page 38 · Location 778

If his speech didn’t work and the trailer park was closed , Rufus was planning to put a reciprocating saw to the trailers and sell the aluminum .

Note - Chapter 3: Hot Water > Page 38 · Location 779

Opportunity always abounds, doesn't it. Try to save it, but if not, cut it up for scrap.

Highlight (yellow) - Chapter 3: Hot Water > Page 38 · Location 786

“ Tobined . ” Most chalked this up to old age or forgetfulness , though Tobin was only forgetful in one direction .

Highlight (yellow) - Chapter 3: Hot Water > Page 39 · Location 799

him . Pushing tenants out and pulling new ones in cost money too .

Note - Chapter 3: Hot Water > Page 39 · Location 799

Just like hiring new employees. It's almost always cheaper to keep employees than to hire new ones. The issue becomes when the cost of keeping them, or the cost of them being behind on their rent, becomes too great.

Highlight (yellow) - Chapter 4: A Beautiful Collection > Page 45 · Location 885

When city or state officials pressured landlords — by ordering them to hire an outside security firm or by having a building inspector scrutinize their property — landlords often passed the pressure on to their tenants . 1 There was also the matter of reestablishing control . The most effective way to assert , or reassert , ownership of land was to force people from it .

Highlight (yellow) - Chapter 4: A Beautiful Collection > Page 46 · Location 904

When Pam and Ned arrived at College Mobile Home Park , Tobin and Lenny offered them the “ Handyman Special , ” a free mobile home . Under this arrangement , tenants owned the trailers , and Tobin owned the ground underneath them . He charged the owners “ lot rent , ” which was equivalent to what his renters paid . But unlike the renters , families who owned their trailers were responsible for upkeep . In theory , a family could at any time move their trailer elsewhere . But the owners knew that in practice this was impossible . Towing expenses exceed \$ 1,500 and setting up the trailer somewhere else could cost

Note - Chapter 4: A Beautiful Collection > Page 46 · Location 908

That's a hell of a scam... and easy for people to fall into.

Highlight (yellow) - Chapter 4: A Beautiful Collection > Page 47 · Location 921

The high demand for the cheapest housing told landlords that for every family in a unit there were scores behind them ready to take their place . In such an environment , the incentive to lower the rent , forgive a late payment , or spruce up your property was extremely low .

Note - Chapter 4: A Beautiful Collection > Page 47 · Location 923

basics of supply and demand, unfortunately. No need to maintain the property if someone is willing to rent it as is. Of course, there's also an argument for attracting more financially stable renters with better upkeep. But then where do the poorest people go? Vicious cycle.

Highlight (yellow) - Chapter 4: A Beautiful Collection > Page 48 · Location 932

“ Tell about the time that Dad hit you with a bottle and blood was coming out of your head , ” Sandra once asked her mother as they drove to a food pantry . She was six when she said this .

Highlight (yellow) - Chapter 5: Thirteenth Street > Page 58 · Location 1086

Since 1997 , welfare stipends in Milwaukee and almost everywhere else have not budged , even as housing costs have soared . For years , politicians have known that families could not survive on welfare alone . 1 This was the case before rent and utility costs climbed throughout the 2000s , and it was even more true afterward .

Highlight (yellow) - Chapter 5: Thirteenth Street > Page 59 · Location 1095

She walked away from a subsidized apartment and into the private rental market , where she would stay for the next twenty years . “ I thought it was okay to move somewhere else , ” she remembered . “ And I regret it , right now to this day . Young ! ” She shook her head at her nineteen - year - old self . “ If I would’ve been in my right mind , I could have still been there . ”

Note - Chapter 5: Thirteenth Street > Page 59 · Location 1098

20 years later she believed she would still be in subsidized housing - better than where she was now. Interesting and tragic that her dreams are perhaps of what she once had, rather than what could have been even better.

Highlight (yellow) - Chapter 5: Thirteenth Street > Page 59 · Location 1098

One day on a whim , Arleen stopped by the Housing Authority and asked about the List . A woman behind the glass told her , “ The List is frozen . ” On it were over 3,500 families who had applied for rent assistance four years earlier . Arleen nodded and left with hands in her pockets . 2 It could have been worse . In larger cities like Washington , DC , the wait for public housing was counted in decades . In those cities , a mother of a young child who put her name on the List might be a grandmother by the time her application was reviewed .

Note - Chapter 5: Thirteenth Street > Page 59 · Location 1103

Good grief.

Highlight (yellow) - Chapter 5: Thirteenth Street > Page 59 · Location 1103

Most poor people in America were like Arleen : they did not live in public housing or apartments subsidized by vouchers . Three in four families who qualified for assistance received nothing .

Note - Chapter 5: Thirteenth Street > Page 59 · Location 1105

tragedy

Highlight (yellow) - Chapter 5: Thirteenth Street > Page 61 · Location 1135

But Belinda was a special catch . “ I’ve been helping this girl as much as possible because I want her to fill up my properties , ” Sherrrena reflected . “ The rent comes directly from her every month . So that’s a damn good situation to be in . ” Sherrrena told Belinda that she would empty out all of her units if she wanted them for her clients . “ I’m serious . Because I know I would get my money . ” Trisha was the fourth tenant Belinda had given Sherrrena since the two women had met three months earlier .

Highlight (yellow) - Chapter 5: Thirteenth Street > Page 62 · Location 1147

What Belinda could offer Sherrrena and other landlords was steady , reliable rental income , and what Belinda got in return was a growing customer base , which meant more money in her pocket .

Note - Chapter 5: Thirteenth Street > Page 62 · Location 1149

All at the expense of the renters... but does it also add a level of stability to the renters' reality? Is that beneficial or only taking advantage of them?

Highlight (yellow) - Chapter 5: Thirteenth Street > Page 63 · Location 1166

Arleen could have given Sherrrena her reduced check , but she thought it was better to be behind and have a few hundred dollars in her pocket than be behind and completely broke .

Note - Chapter 5: Thirteenth Street > Page 63 · Location 1168

Welcome to game theory. Behind and no money or behind more (which doesn't matter in the immediate) and some money in your pocket. Simple strategy that makes sense.

Highlight (yellow) - Chapter 6: Rat Hole > Page 66 · Location 1208

Doreen hadn't completed high school either, though she had learned to type seventy - two words a minute at Job Corps years back. Patrice almost finished high school, making it to the eleventh grade even after having Mikey at fourteen, but in the end she started working full - time to help the family stay afloat. At sixteen, Natasha began logging twelve - hour shifts at Quad Graphics for \$ 9.50 an hour, sometimes falling asleep on the printing machines. They didn't ask her age, and she didn't offer it.

Note - Chapter 6: Rat Hole > Page 66 · Location 1211

all without even a basic high school education. impossible to tread water, let alone get out of the water.

Highlight (yellow) - Chapter 6: Rat Hole > Page 69 · Location 1248

Milwaukee renters whose previous move was involuntary were almost 25 percent more likely to experience long - term housing problems than other low - income renters.

Highlight (yellow) - Chapter 6: Rat Hole > Page 74 · Location 1346

For example, in the city's poorest neighborhoods, where at least 40 percent of families lived below the poverty line, median rent for a two - bedroom apartment was only \$ 50 less than the citywide median. 10 Sherrena put it like this: "A two bedroom is a two bedroom is a two bedroom." This had long been the case. When tenements began appearing in New York City in the mid - 1800s, rent in the worst slums was 30 percent higher than in uptown. In the 1920s and ' 30s, rent for dilapidated housing in the black ghettos of Milwaukee and Philadelphia and other northern cities exceeded that for better housing in white neighborhoods. As late as 1960, rent in major cities was higher for blacks than for whites in similar accommodations. 11 The poor did not crowd into slums because of cheap housing. They were there — and this was especially true of the black poor — simply because they were allowed to be.

Note - Chapter 6: Rat Hole > Page 75 · Location 1354

interesting - rent is often higher in the "slums"

Highlight (yellow) - Chapter 6: Rat Hole > Page 76 · Location 1369

Between 2009 and 2011, nearly half of all renters in Milwaukee experienced a serious and lasting housing problem. 14 More than 1 in 5 lived with a broken window; a busted appliance; or mice, cockroaches, or rats for more than three days. One - third experienced clogged plumbing that lasted more than a day. And 1 in 10 spent at least a day without heat. African American households were the most likely to have these problems — as were those where children slept. Yet the average rent was the same, whether an apartment had housing problems or did not.

Highlight (yellow) - Chapter 6: Rat Hole > Page 76 · Location 1376

The four - family property that included Doreen's and Lamar's apartments was Sherrena's most profitable. Her second - most profitable property was Arleen's place on Thirteenth Street. In Sherrena's portfolio, her worst properties yielded her biggest returns.

Note - Chapter 6: Rat Hole > Page 76 · Location 1378

interesting math - worst properties had the biggest returns because tenants that are behind can't complain. So, there's no need to fix or maintain the properties.

Highlight (yellow) - Chapter 7: The Sick > Page 83 · Location 1471

After five years of hoisting limp women and men out of beds and bathtubs, Scott slipped a disk in his back. A doctor prescribed Percocet for the pain. 1 Around that time, two of Scott's best friends died of AIDS. "I fell off. I didn't cope well." The Percocet helped with that pain too.

Note - Chapter 7: The Sick > Page 83 · Location 1474

Ah - so sad.

Highlight (yellow) - Chapter 7: The Sick > Page 87 · Location 1540

Lenny had approved Susie and Billy's application to live in the trailer park, just as he had approved Scott and Teddy's. Lenny did all of Tobin's screening. He never did credit checks, because there was a fee, and he didn't call previous landlords because he figured most applicants just listed their mothers or friends. Lenny's screening consisted mainly of typing names into CCAP.

Highlight (yellow) - Chapter 7: The Sick > Page 89 · Location 1581

Landlords were major players in distributing the spoils. They decided who got to live where. And their screening practices (or lack thereof) revealed why crime and gang activity or an area's civic engagement and its spirit of neighborliness could vary drastically from one block to the next. They also helped explain why on the same block in the same low - income neighborhood, one apartment complex but not another became familiar to the police.

Highlight (yellow) - Chapter 7: The Sick > Page 91 · Location 1621

Scott was stunned by what people left behind. Sofas, computers, stainless - steel ranges. Children's clothes with the tags on them, tricycles, holiday decorations in basement bins, frozen pork chops, cans of green beans. Sheeted mattresses, file cabinets, framed posters and prayers and inspirational verses, curtains, blouses on hangers, lawn mowers, pictures. Sometimes the houses were

humble and squat with cracked windows and grease on the ceiling . Sometimes they were cavernous , with thick carpet , master bathrooms , and back decks . To Scott , it felt like the whole city was being tossed out .

Note - Chapter 7: The Sick > Page 91 · Location 1625

Wealth is relative. As can be the perception of poverty that one is experiencing.

Highlight (yellow) - Chapter 7: The Sick > Page 92 · Location 1641

When Scott got home that night and realized what had happened , he rushed to check if the plastic container in his room — the one stuffed with photographs , diplomas , and memories , hard evidence that he had once been someone else — was still there . It was . They had taken the bed but left the box . It felt like a gift . Scott then walked slowly from room to room , noticing what had been snatched and what was unwanted even by the desperate . No one took the books or the Polaroid camera , but they had collected the empty beer cans to recycle . Scott fingered the remainders like he sometimes did in the foreclosed homes , studying them as if they were dug - up artifacts or fossils .

Highlight (yellow) - Chapter 8: Christmas in Room 400 > Page 96 · Location 1692

Everyone in the reserved space , the lawyers and bailiff , was white .

Note - Chapter 8: Christmas in Room 400 > Page 96 · Location 1692

of course they are

Highlight (yellow) - Chapter 8: Christmas in Room 400 > Page 96 · Location 1693

Most of the names flung into the air went unclaimed . Roughly 70 percent of tenants summoned to Milwaukee's eviction court didn't come . The same was true in other major cities . In some urban courts , only 1 tenant in 10 showed .

Highlight (yellow) - Chapter 8: Christmas in Room 400 > Page 97 · Location 1714

As usual , the courtroom was full of black women . In a typical month , 3 in 4 people in Milwaukee eviction court were black . Of those , 3 in 4 were women . The total number of black women in eviction court exceeded that of all other groups combined . 8 Children of all ages encircled these women . A girl with a full box of barrettes in her hair sat quietly , swinging her legs under the pew . A dark - skinned boy in a collared shirt two sizes too big sat up straight and wore a hard face . His sister next to him tried to sleep , folding one arm over her eyes and clutching a stuffed dog in the other .

Highlight (yellow) - Chapter 8: Christmas in Room 400 > Page 98 · Location 1723

If incarceration had come to define the lives of men from impoverished black neighborhoods , eviction was shaping the lives of women . Poor black men were locked up . Poor black women were locked out .

Part Two: Out

Highlight (yellow) - Chapter 9: Order Some Carryout > Page 112 · Location 1902

income . But to qualify you also had to have dependent children in your home ; so Emergency Assistance was out .

Highlight (yellow) - Chapter 9: Order Some Carryout > Page 113 · Location 1924

Fifty years later , the company employed thirty - five people , most of them full - time movers ; owned a fleet of vans and eighteen - foot trucks ; and operated out of a three - story , 108,000 - square - foot building that had originally held a furniture factory . Forty percent of their business came from eviction moves .

Note - Chapter 9: Order Some Carryout > Page 113 · Location 1926

40% of their business came from eviction moves - wow!

Highlight (yellow) - Chapter 9: Order Some Carryout > Page 114 · Location 1935

The daily eviction route began with the northernmost address and pushed south . Eagle's trucks would lumber through the North Side ghetto in the morning and early afternoon . Then they would cross the Menominee River Valley and course through the predominantly Hispanic streets of the near South Side before ending their day in the trailer parks on the white far South Side .

Highlight (yellow) - Chapter 9: Order Some Carryout > Page 115 · Location 1957

The deputies would shrug . They figured the tenants were just playing the system , staying as long as they could . Dave's assessment was subtler . He thought a kind of collective denial set in among tenants facing eviction , as if they were unable to accept or imagine that one day soon , two armed sheriff's deputies would show up , order them out , and usher in a team of movers who would make it look like they had never lived there .

Highlight (yellow) - Chapter 9: Order Some Carryout > Page 115 · Location 1960

him , citing research showing that under conditions of scarcity people prioritize the now and lose sight of the future , often at great cost .

Highlight (yellow) - Chapter 9: Order Some Carryout > Page 115 · Location 1961

“ There is nothing in the prospect of a sharp , unceasing battle for the bare necessities of life to encourage looking ahead , everything to discourage the effort The evil day of reckoning is put off till a to - morrow that may never come . When it does come ... it simply adds another hardship to a life measured from the cradle by such incidents . ”

Note - Chapter 9: Order Some Carryout > Page 115 · Location 1964

yep - back to the idea of I might as well keep the rent money if I'm going to be kicked out anyway.

Highlight (yellow) - Chapter 9: Order Some Carryout > Page 116 · Location 1972

One of the men marched straight into the house and quickly emerged cradling a shoebox . He held the box with both arms , the way a running back protects the football when the call is up the middle , then locked it in the Jaguar's trunk .

Note - Chapter 9: Order Some Carryout > Page 116 · Location 1974

ah - drug house and drugs in the shoe box

Highlight (yellow) - Chapter 9: Order Some Carryout > Page 116 · Location 1974

The sheriff deputies stepped away to confer . “ These people got screwed , ” John told his partner . “ The landlord took their rent but didn't pay the mortgage . ”

Highlight (yellow) - Chapter 9: Order Some Carryout > Page 116 · Location 1977

Without a word , Tim pulled out a kitchen drawer , as if he had been in the house before . Inside were small Ziploc bags and razor blades . The deputies looked at each other . Sometimes in situations like this , when a landlord foreclosure caught tenants completely unawares , John would refuse to carry out the judge's order that day , buying tenants more time . But he decided not to stop this one and not to ask to see what was in the shoebox . 4 Narcotics wasn't his beat , and he thought the faultless foreclosure was punishment enough .

Highlight (yellow) - Chapter 9: Order Some Carryout > Page 117 · Location 1991

“ We didn't know we were poor , ” she said .

Highlight (yellow) - Chapter 9: Order Some Carryout > Page 119 · Location 2031

Tim had evicted his own daughter . But this house felt strange . Dave asked what was going on , and John explained that the name on the eviction order belonged to the mother of several of the children . She had died two months earlier , and the children had simply gone on living in the house , by themselves .

Note - Chapter 9: Order Some Carryout > Page 119 · Location 2034

Dear lord.

Highlight (yellow) - Chapter 9: Order Some Carryout > Page 123 · Location 2090

Jayne didn't choose to work at Arby's . It was her work - release placement . She was in the final months of a two - and - a - half - year sentence . In the evenings , Jayme was transported back to the women's correctional facility on Keefe Avenue . It was her first time in prison , for her first arrest , and she had mainly kept her nose in her Bible . She'd had a baby in a toilet and left it there . No one in the family knew why ; she was already a mother of a toddler at the time . Jayme had been a bookish child , with large round glasses and a mature - beyond - her - years way about her . Now that her prison sentence was coming to an end , Jayme was focused on a single goal : saving enough for an apartment that could accommodate her son , now six , on overnight visits . The boy was staying with his father .

Highlight (yellow) - Chapter 9: Order Some Carryout > Page 125 · Location 2117

Hispanic and African American neighborhoods had been targeted by the subprime lending industry : renters were lured into buying bad mortgages , and homeowners were encouraged to refinance under riskier terms . Then it all came crashing down . Between 2007 and 2010 , the average white family experienced an 11 percent reduction in wealth , but the average black family lost 31 percent of its wealth . The average Hispanic family lost 44 percent .

Note - Chapter 9: Order Some Carryout > Page 125 · Location 2120

wow. that's insane

Highlight (yellow) - Chapter 9: Order Some Carryout > Page 125 · Location 2132

bathroom . It was the look of being undone by a wave of questions . What do I need for tonight , for this week ? Who should I call ? Where is the medication ? Where will we go ? It was the face of a mother who climbs out of the cellar to find the tornado has leveled the house .

Highlight (yellow) - Chapter 9: Order Some Carryout > Page 128 · Location 2178

But evictions were not simply the consequence of tenants' misbehavior or landlords' financial accounting. Landlords showed considerable discretion over whether to move forward with an eviction, extending leniency to some and withdrawing it from others. How a tenant responded to an eviction notice could make the difference. Women tended not to negotiate their eviction like men did, and they were more likely to avoid landlords when they fell behind. These responses did not serve them well.

Highlight (yellow) - Chapter 9: Order Some Carryout > Page 129 · Location 2196

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

Highlight (yellow) - Chapter 9: Order Some Carryout > Page 132 · Location 2241

Lorraine would have to find a way to pay her storage bill. If she fell ninety days behind, Eagle would get rid of her pile to make room for a new one. This was the fate of roughly 70 percent of lots confiscated in evictions or foreclosures. Years before, the Brittain brothers had approached Goodwill but were rebuffed; there was simply no way Goodwill could handle that kind of volume. The brothers searched elsewhere. They reached out to metal scrappers. They found someone who would buy the clothing by the bale, turning it into rags. They partnered with people who would rummage through the piles, looking for things to sell. They organized public sales twice a month, each involving ten to forty lots. But most of the stuff ended up in the dump.

Highlight (yellow) - Chapter 10: Hypes for Hire > Page 137 · Location 2300

“Hypes!” Lamar shouted. “Hypes done messed up everything. It’s hard to even sell a bus pass at the right price... I had to argue with her to get that job for two sixty. She got guys that’ll do it for a hundred. The whoooole thing. Drywall and all.”

Note - Chapter 10: Hypes for Hire > Page 137 · Location 2302

Hypes - crack addicts. The race to the bottom - often someone willing to do it for less, even if it's for too little. Fear does that.

Highlight (yellow) - Chapter 10: Hypes for Hire > Page 140 · Location 2370

Plus, Sherrena had on call a crew of hypes — “jackleg crackheads,” she called them — willing to “work for peanuts.” In a pinch, Quentin sometimes recruited men right off the street. It wasn’t hard to do with so many men in the inner city out of work. Sherrena and Quentin provided tools, materials, and transportation. They paid workers by the task or the day. The amounts typically ranged from \$6 to \$10 an hour, depending on the job. “These people,” Sherrena once said, “no matter how much money it is, it’s money. And they will work, and they will work for low prices.”

Note - Chapter 10: Hypes for Hire > Page 140 · Location 2375

yep

Highlight (yellow) - Chapter 10: Hypes for Hire > Page 141 · Location 2375

Reported high rates of joblessness among black men with little education obscured the fact that many of these men did regularly work, if not in the formal labor market. Some hustling in the underground economy plied the illicit trades, but the biggest drug kingpin in the city would have been envious of the massive cash - paid labor force urban landlords had at their disposal.

Highlight (yellow) - Chapter 11: The 'Hood Is Good > Page 145 · Location 2432

Then Tabatha made a mistake, telling Sherrena that Doreen was looking for another place. Sherrena got off the phone and headed for the courthouse. If Doreen was withholding rent so the family could move, Sherrena would call her bluff. Sherrena paid the fee and scheduled a court date, giving Doreen an open eviction on CCAP. Now moving would be much harder. If the Hinkstons were going to go, Sherrena decided, they would go on her terms.

Note - Chapter 11: The 'Hood Is Good > Page 145 · Location 2435

and retaliation, making the whole cycle worse

Highlight (yellow) - Chapter 11: The 'Hood Is Good > Page 147 · Location 2476

Ladona had a housing voucher. Sherrena and Quentin didn’t accept rent assistance in most of their properties because they didn’t want to deal with the program’s picky inspectors. “Rent assistance is a pain in the ass,” Sherrena said. Voucher holders made up a small share of the market anyway — only 6 percent of renter households in the city — and were not worth the headache. (The “SSI people,” on the other hand, “now, that is an untapped market,” Sherrena thought.)

Highlight (yellow) - Chapter 11: The 'Hood Is Good > Page 148 · Location 2482

the rent — 30 percent of her income — and taxpayers would pick up the rest. Sherrena’s rent would be virtually guaranteed. It would also be above market rate.

Highlight (yellow) - Chapter 11: The 'Hood Is Good > Page 148 · Location 2486

This meant that both distressed and exclusive neighborhoods were thrown into the equation . New York City's FMR calculation included SoHo and the South Bronx . Chicago's included the Gold Coast and the South Side ghetto . This was by design , so that a family could take their voucher and find housing in safe and prosperous areas in the city or its surrounding suburbs . But the program did not bring about large gains in racial or economic integration . Voucher holders more or less stayed put , upgrading to slightly nicer trailer parks or moving to quieter ghetto streets . It could , however , bring about large gains for landlords .

Highlight (yellow) - Chapter 11: The 'Hood Is Good > Page 148 · Location 2491

Because rents were higher in the suburbs than in the inner city , the FMR exceeded market rent in disadvantaged neighborhoods . When voucher holders lived in those neighborhoods , landlords could charge them more than what the apartment would fetch on the private market . In 2009 , the year Ladona was hoping to move into Sherrena's new property , the FMR for a four - bedroom unit in Milwaukee County was \$ 1,089 . But the average four - bedroom apartment in the city rented for much less : \$ 665.4 When landlords were allowed to charge more , they did . Although Sherrena didn't think the Housing Authority would approve the maximum amount , she was planning on charging Ladona \$ 775 a month , \$ 100 more than the average rent for similar units but still well below the FMR limit . Ladona didn't mind . With a voucher , what she paid was a function of her income , not Sherrena's rent . 5 Her rental expense wasn't affected ; the taxpayers ' bill was .

Highlight (yellow) - Chapter 11: The 'Hood Is Good > Page 149 · Location 2499

In Milwaukee , renters with housing vouchers were charged an average of \$ 55 more each month , compared to unassisted renters who lived in similar apartments in similar neighborhoods . Overcharging voucher holders cost taxpayers an additional \$ 3.6 million each year in Milwaukee alone — the equivalent of supplying 588 more needy families with housing assistance .

Note - Chapter 11: The 'Hood Is Good > Page 149 · Location 2502

Interesting aspect of the economics of subsidies

Highlight (yellow) - Chapter 11: The 'Hood Is Good > Page 149 · Location 2503

The idea of a “ rent certificate program ” was first proposed in the 1930s , not by some Washington bureaucrat or tenants ' union representative but by the National Association of Real Estate Boards . 7 That group would later change its name to the National Association of Realtors and become the largest trade association for real estate agents , with more than a million members . A rent certificate program would be superior to public housing , they argued . Landlords and Realtors saw government - built and - managed buildings offered at cut - rate rents as a direct threat to their legitimacy and bottom line . 8 At first , federal policymakers disagreed and at midcentury decided to fund the construction of massive public housing complexes . But real estate interests kept lobbying for vouchers and were joined by numerous other groups of various political persuasions , including civil rights activists who thought vouchers would advance racial integration . 9 Eventually , after America's public housing experiment was defunded and declared a failure (in that order) , they would have their day .

Note - Chapter 11: The 'Hood Is Good > Page 149 · Location 2512

like with college loans, this increases demand, rather than supply, which increases the price charged and therefore costs more while providing less.

Highlight (yellow) - Chapter 11: The 'Hood Is Good > Page 149 · Location 2513

In policy circles , vouchers were known as a “ public - private partnership . ” In real estate circles , they were known as “ a win . ”

Highlight (yellow) - Chapter 11: The 'Hood Is Good > Page 150 · Location 2526

Since the foreclosure crisis , Sherrena had been buying properties throughout the North Side at a rate of about one a month . 10 In some cities , as many as 1 in 2 foreclosures was renter - occupied . The crisis had provided landlords an almost magical opportunity . “ This moment right now , ” Sherrena reflected , “ it's going to create a lot of millionaires . You know , if you have money right now , you can profit from other people's failures ... I'm catching the properties . I'm catching ' em . ”

Note - Chapter 11: The 'Hood Is Good > Page 150 · Location 2530

Welcome to capitalism

Highlight (yellow) - Chapter 11: The 'Hood Is Good > Page 151 · Location 2550

The same thing that made homeownership a bad investment in poor , black neighborhoods — depressed property values — made landlording there a potentially lucrative one . Property values for similar homes were double or triple in white , middle - class sections of the city ; but rents in those neighborhoods were not . A landlord might have been able to fetch \$ 750 for a two - bedroom unit in the suburb of Wauwatosa and only \$ 550 for a similar unit in Milwaukee's poverty - stricken 53206 zip code . But the Wauwatosa property would have come with a much higher mortgage payment and tax bill , not to mention higher standards for the condition of the unit . When it came to return on investment , it was hard to beat owning property in the inner city . “ You buy on the North Side because they ‘ cash flow ’ nicely , ” said one landlord with 114 central - city units . “ In Brookfield , I lost money . But if you do low - income , you get a steady monthly income . You don't buy properties for their appreciative value . You're not in it for the future but for now . ”

Highlight (yellow) - Chapter 11: The 'Hood Is Good > Page 157 · Location 2640

to be policed a little bit more ... Wasn't nobody saying, ' Johnny , pay your mortgage ! ' They just may not have been mentally capable . ” They say the foreclosure crisis started on Wall Street , with men in power ties trading toxic assets and engineering credit default swaps . But in the ghetto , all you needed was a rapid rescoring coach and a low - income tenant hungry for a shot at the American Dream .

Note - Chapter 11: The 'Hood Is Good > Page 157 · Location 2643

good lord

Highlight (yellow) - Chapter 12: Disposable Ties > Page 160 · Location 2696

When Crystal was sixteen , she stopped going to high school . When she turned seventeen , her caseworker began transitioning her out of the system . By that time , she had passed through more than twenty - five foster placements . Crystal was barred temporarily from low - income housing owing to her assault charge .

Highlight (yellow) - Chapter 12: Disposable Ties > Page 161 · Location 2708

In the 1960s and 1970s , destitute families often relied on extended kin networks to get by . Poor black families were “ immersed in a domestic web of a large number of kin and friends whom they [could] count on , ” wrote the anthropologist Carol Stack in *All Our Kin* . Those entwined in such a web swapped goods and services on a daily basis . This did little to lift families out of poverty , but it was enough to keep them afloat . 5 But large - scale social transformations — the crack epidemic , the rise of the black middle class , and the prison boom among them — had frayed the family safety net in poor communities . So had state policies like Aid to Families with Dependent Children that sought to limit “ kin dependence ” by giving mothers who lived alone or with unrelated roommates a larger stipend than those who lived with relatives .

Note - Chapter 12: Disposable Ties > Page 161 · Location 2715

An entire series of almost designed tragedies have brought us to this point.

Highlight (yellow) - Chapter 13: E-24 > Page 169 · Location 2843

What Donny , Robbie , and the rest of the trailer park didn't know was that Lenny had a financial stake in them paying . Each month , he received a \$ 100 bonus if he collected \$ 50,000 . He'd receive an additional \$ 100 for every \$ 2,000 collected after that .

Highlight (yellow) - Chapter 13: E-24 > Page 173 · Location 2895

With Lenny and Susie gone , Tobin had to take care of some matters himself . It didn't bother him ; he had always been a hands - on landlord . In his twelve years at College Mobile Home Park , Tobin had learned to pull profit out of 131 dilapidated trailers . Most impressive was his ability to transform an utterly trashed trailer into a rent - generating machine in a matter of days — and for next to nothing .

Highlight (yellow) - Chapter 13: E-24 > Page 174 · Location 2915

It took Rufus two hours to load everything into the bed of his old blue Chevy . Tobin didn't pay him anything , but he collected almost \$ 60 from the scrap yard . It took Mrs . Mytes five straight hours . Tobin paid her \$ 20 .

Note - Chapter 13: E-24 > Page 174 · Location 2917

Jesus

Highlight (yellow) - Chapter 13: E-24 > Page 175 · Location 2939

Tobin didn't have a mortgage : he had bought the trailer park for \$ 2.1 million in 1995 and paid it off nine years later . 2 But he did have to pay property taxes , water bills , regular maintenance costs , Lenny's and Office Susie's annual salaries and rent reductions , advertising fees , and eviction costs . After accounting for these expenses , vacancies , and missing payments , Tobin took home roughly \$ 447,000 each year , half of what the alderman had reported . 3 Still , Tobin belonged to the top 1 percent of income earners . Most of his tenants belonged to the bottom 10 percent .

Note - Chapter 13: E-24 > Page 175 · Location 2944

And if he'd actually put money into the property, it would have been more valuable overall and all the renters/owners would also be in better shape - financially, emotionally, socially, etc. You can be a business owner, be profitable, and do good for the community.

Highlight (yellow) - Chapter 14: High Tolerance > Page 179 · Location 2985

But he had come to view sympathy as a kind of naïveté , a sentiment voiced from a certain distance by the callow middle classes . “ They can be compassionate because it's not their only option , ” he said of liberals who didn't live in trailer parks .

Note - Chapter 14: High Tolerance > Page 179 · Location 2986

Sadly true - hard to be compassionate when scraping to provide the basics of human existence.

Highlight (yellow) - Chapter 14: High Tolerance > Page 180 · Location 2997

In New York City , the great rent wars of the Roaring Twenties forced a state legislature to impose rent controls that remain the country's strongest to this day .

Highlight (yellow) - Chapter 14: High Tolerance > Page 180 · Location 3003

injustice . Mass resistance was possible only when people believed they had the collective capacity to change things . For poor people , this required identifying with the oppressed , and counting yourself among them — which was something most trailer park residents were absolutely unwilling to do .

Note - Chapter 14: High Tolerance > Page 180 · Location 3006

Someone is always worse off, right?

Highlight (yellow) - Chapter 14: High Tolerance > Page 181 · Location 3018

These exchanges helped people on the receiving end meet basic material needs ; and they helped those on the delivering end feel more fully human . But for such vital exchanges to take place , residents had to make their needs known and acknowledge their failures .

Highlight (orange) - Chapter 14: High Tolerance > Page 181 · Location 3029

This lack of faith had less to do with their neighborhood's actual poverty and crime rates than with the level of concentrated suffering they perceived around them . A community that saw so clearly its own pain had a difficult time also sensing its potential .

Highlight (yellow) - Chapter 14: High Tolerance > Page 182 · Location 3036

When Witkowski reported Tobin's annual income to be close to \$ 1 million , a man who lived on the same side of the park as Scott said , “ I'd give two shits As long as he keeps things the way he's supposed to here , and I don't have to worry about the freaking ceiling caving in , I don't care . ”

Note - Chapter 14: High Tolerance > Page 182 · Location 3038

so true -

Highlight (yellow) - Chapter 14: High Tolerance > Page 182 · Location 3038

Most renters in Milwaukee thought highly of their landlord . 10 Who had time to protest inequality when you were trying to get the rotten spot in your floorboard patched before your daughter put her foot through it again ? Who cared what the landlord was making as long as he was willing to work with you until you got back on your feet ? There was always something worse than the trailer park , always room to drop lower . Residents were reminded of this when the whole park was threatened with eviction , and they felt it again when men from Bieck Management began collecting rents .

Highlight (yellow) - Chapter 15: A Nuisance > Page 190 · Location 3160

It was in this context that the nuisance property ordinance was born , allowing police departments to penalize landlords for the behavior of their tenants . 5 Most properties were designated “ nuisances ” because an excessive number of 911 calls were made within a certain timeframe . In Milwaukee , the threshold was three or more calls within a thirty - day period . The ordinances pushed property owners to “ abate the nuisance ” or face fines , license revocation , property forfeiture , or even incarceration . Proponents argued that these new laws would save money and conserve valuable resources by enabling police departments to direct manpower to high - priority crimes .

Note - Chapter 15: A Nuisance > Page 190 · Location 3166

Well. That's an utterly illogical analysis.

Highlight (yellow) - Chapter 15: A Nuisance > Page 191 · Location 3170

The number of domestic violence incidents — most of which involved physical abuse or a weapon — exceeded the total number of all other kinds of assaults , disorderly conduct charges , and drug - related crimes combined .

Highlight (yellow) - Chapter 15: A Nuisance > Page 191 · Location 3176

A woman reporting domestic violence was far more likely to land her landlord a nuisance citation if she lived in the inner city .

Note - Chapter 15: A Nuisance > Page 191 · Location 3177

And so why would they risk being evicted? Consequently, violence against women continues to rise in black neighborhoods.

Highlight (orange) - Chapter 15: A Nuisance > Page 191 · Location 3178

In the vast majority of cases (83 percent) , landlords who received a nuisance citation for domestic violence responded by either evicting the tenants or by threatening to evict them for future police calls . Sometimes , this meant evicting a couple , but most of the time landlords evicted women abused by men who did not live with them .

Highlight (yellow) - Chapter 15: A Nuisance > Page 191 · Location 3185

Another wrote : “ First , we are evicting Sheila M , the caller for help from police . She has been beaten by her ‘ man ’ who kicks in doors and goes to jail for 1 or 2 days . (Catch and release does not work .) We suggested she obtain a gun and kill him in self defense , but evidently she hasn’t . Therefore , we are evicting her . ”

Note - Chapter 15: A Nuisance > Page 191 · Location 3188

holy shit

Highlight (yellow) - Chapter 15: A Nuisance > Page 192 · Location 3188

Each of these landlords received the same form letter from the Milwaukee PD : “ This notice serves to inform you that your written course of action is accepted . ”

Note - Chapter 15: A Nuisance > Page 192 · Location 3190

and tragically accepted by the police

Highlight (yellow) - Chapter 15: A Nuisance > Page 192 · Location 3190

The year the police called Sherrena , Wisconsin saw more than one victim per week murdered by a current or former romantic partner or relative . 10 After the numbers were released , Milwaukee’s chief of police appeared on the local news and puzzled over the fact that many victims had never contacted the police for help . A nightly news reporter summed up the chief’s views : “ He believes that if police were contacted more often , that victims would have the tools to prevent fatal situations from occurring in the future . ” What the chief failed to realize , or failed to reveal , was that his department’s own rules presented battered women with a devil’s bargain : keep quiet and face abuse or call the police and face eviction .

Note - Chapter 15: A Nuisance > Page 192 · Location 3196

Remember to look up this data and sources.

Highlight (yellow) - Chapter 16: Ashes on Snow > Page 197 · Location 3270

ring . He found a handicapped parking spot near the main entrance of Potawatomi Casino and hung from his rearview mirror the necessary permit , a gift from a handicapped tenant .

Note - Chapter 16: Ashes on Snow > Page 197 · Location 3271

sigh

Highlight (yellow) - Chapter 16: Ashes on Snow > Page 198 · Location 3291

Lamar didn’t understand why Sherrena treated him like she did . “ Why would you fuck someone that’s not trying to fuck you ? ” he wondered . Sherrena wondered the same thing . Lamar said the sink was broken . Sherrena said he broke the sink .

Note - Chapter 16: Ashes on Snow > Page 198 · Location 3293

because it’s a simple strategy to screw someone over before they screw you over, if you believe they are going to screw you over.

Part Three: After

Highlight (orange) - Chapter 17: This Is America > Page 213 · Location 3487

The report surmised that Crystal had an IQ of about 70 and anticipated that she would need “ long - term mental health treatment and supportive assistance if she [was] to be maintained in the community as an adult . ”

Highlight (orange) - Chapter 18: Lobster on Food Stamps > Page 218 · Location 3555

Pastor Daryl felt the same way , saying that Lorraine was careless with her money because she operated under a “ poverty mentality . ” To Sammy , Pastor Daryl , and others , Lorraine was poor because she threw money away . But the reverse was more true . Lorraine threw money away because she was poor .

Highlight (orange) - Chapter 18: Lobster on Food Stamps > Page 219 · Location 3564

People like Lorraine lived with so many compounded limitations that it was difficult to imagine the amount of good behavior or self - control that would allow them to lift themselves out of poverty . The distance between grinding poverty and even stable poverty could be so vast that those at the bottom had little hope of climbing out even if they pinched every penny . So they chose not to . Instead , they tried to survive in color , to season the suffering with pleasure . They would get a little high or have a drink or do a bit of gambling or acquire a television . They might buy lobster on food stamps .

Highlight (orange) - Chapter 18: Lobster on Food Stamps > Page 219 · Location 3569

If Lorraine spent her money unwisely , it was not because her benefits left her with so much but because they left her with so little . She paid the price for her lobster dinner . She had to eat pantry food the rest of the month . Some days , she simply went hungry . It was worth it . “ I’m satisfied with what I had , ” she said . “ And I’m willing to eat noodles for the rest of the month because of it . ”

Highlight (orange) - Chapter 19: Little > Page 230 · Location 3725

Children caused landlords headache . Fearing street violence , many parents in crime - ridden neighborhoods kept their children locked inside .

Highlight (orange) - Chapter 19: Little > Page 230 · Location 3726

Children cooped up in small apartments used the curtains for superhero capes ; flushed toys down the toilet ; and drove up the water bill . They could test positive for lead poisoning , which could bring a pricey abatement order . They could come under the supervision of Child Protective Services , whose caseworkers inspected families ' apartments for unsanitary or dangerous code violations . Teenagers could attract the attention of the police .

Highlight (orange) - Chapter 19: Little > Page 230 · Location 3739

When Congress passed the Fair Housing Act in 1968 , it did not consider families with children a protected class , allowing landlords to continue openly turning them away or evicting them .

Highlight (yellow) - Chapter 19: Little > Page 230 · Location 3745

Eight years later , Congress finally outlawed housing discrimination against children and families , but as Pam found out , the practice remained widespread . 7 Families with children were turned away in as many as 7 in 10 housing searches .

Highlight (yellow) - Chapter 19: Little > Page 235 · Location 3826

But when the landlord finally came over with his toolbox , he sawed holes all over the bathroom walls and did something to the pipes that caused water to leak in . When Arleen called to complain , she remembered him saying , “ Well , I’ve got over fifty properties . If you can’t wait , move . ” That’s when Arleen called the building inspector . “ Stupid of me . ”

Note - Chapter 19: Little > Page 235 · Location 3829

Somehow calling the building inspector is stupid? That just tragic.

Highlight (yellow) - Chapter 19: Little > Page 238 · Location 3879

Four days after the baby came , Belt Buckle called and told Pam and Ned that their application had been approved . Pam had two evictions on her record , was a convicted felon , and received welfare . Ned had an outstanding warrant , no verifiable income , and a long record that included three evictions , felony drug convictions , and several misdemeanors like reckless driving and carrying a concealed weapon . They had five daughters . But they were white .

Highlight (yellow) - Chapter 19: Little > Page 239 · Location 3894

It emptied Pam out . She prayed it wouldn’t hurt the girls in the long run . She prayed for forgiveness , for being a failure of a mother .

Highlight (yellow) - Chapter 19: Little > Page 239 · Location 3897

devil . Some nights , before she fell asleep , Pam wondered if she should take her girls to a homeless shelter or under the viaduct . “ As long as we’re together and we’re happy and positive things are said . And I just want to tell them that they’re beautiful , ’ cause my girls are the strongest little women in the world . ”

Highlight (yellow) - Chapter 20: Nobody Wants the North Side > Page 242 · Location 3946

Crystal was confused by the whole process . Could Sherrena call Arleen “ unauthorized ” when she knew about their arrangement from the start ? She packed her things into two clear garbage bags and left without going to court , wrongly assuming that doing so would keep her name clean .

Note - Chapter 20: Nobody Wants the North Side > Page 242 · Location 3948

Part of the problem too - no knowing will hurt you in the future.

Highlight (yellow) - Chapter 20: Nobody Wants the North Side > Page 246 · Location 4020

The waitress brought Crystal the cup of hot water she requested . She slid her silverware in the cup to clean it .

Note - Chapter 20: Nobody Wants the North Side > Page 246 · Location 4021

There is a creativity that comes from necessity though, isn't there?

Highlight (yellow) - Chapter 20: Nobody Wants the North Side > Page 248 · Location 4049

Elder Johnson didn’t feel Crystal’s pain . It wasn’t that he didn’t care , like Vanetta thought ; it was that he didn’t know . Elder Johnson , Bishop Dixon , Sister Atalya — none of them knew Crystal was staying at the Lodge . Only Minister Barber knew . Crystal didn’t want members of her church to reduce her , to see her as an object of pity , a member of “ the poor and the orphaned . ” She wanted to be seen as Sister Crystal , part of the Body , the Beloved . Crystal received a bag of food once in a while ; and congregants had opened their homes to her for a night or two . But her church was in no way equipped to meet Crystal’s high - piled needs . 10 What her church could offer was the peace .

Note - Chapter 20: Nobody Wants the North Side > Page 248 · Location 4055

Perception is reality - for both parties

Highlight (yellow) - Chapter 20: Nobody Wants the North Side > Page 249 · Location 4072

Most Milwaukeeans believed their city was racially segregated because people preferred it that way .

Note - Chapter 20: Nobody Wants the North Side > Page 249 · Location 4073

I have sadly made that statement myself... embarrassing in retrospect

Highlight (yellow) - Chapter 20: Nobody Wants the North Side > Page 251 · Location 4098

In the early decades of the twentieth century , African - American families seeking freedom and good jobs participated in the Great Migration , moving en masse from the rural South to cities like Chicago , Philadelphia , and Milwaukee .

Note - Chapter 20: Nobody Wants the North Side > Page 251 · Location 4100

The Great Migration - early 20th century

Highlight (yellow) - Chapter 20: Nobody Wants the North Side > Page 251 · Location 4105

They came to know well the sound of the tuberculosis cough . In 1930 , the death rate for Milwaukee's blacks was nearly 60 percent higher than the citywide rate , due in large part to poor housing conditions . 19 For the first time in the history of America , New Deal policies made homeownership a real possibility for white families , but black families were denied these benefits when the federal government deemed their neighborhoods too risky for insured mortgages and officials loyal to Jim Crow blocked black veterans from using GI mortgages . 20 Over three centuries of systematic dispossession from the land created a semipermanent black rental class and an artificially high demand for inner - city apartments .

Highlight (yellow) - Chapter 20: Nobody Wants the North Side > Page 251 · Location 4112

In the 1950s , white real estate brokers developed an advanced technique of exploitation , one that targeted black families shut out of the private housing market . After buying houses on the cheap from nervous white homeowners in transitioning neighborhoods , private investors would sell these houses “ on contract ” to black families for double or triple their assessed value . Black buyers had to come up with sizeable down payments , often upwards of 25 percent of the property's inflated value . Once they moved in , black families had all the responsibilities of home ownership without any of the rights . When families missed payments , which many did after monthly installments were increased or necessary housing upkeep set them back , they could be evicted as their homes were foreclosed and down payments pocketed . The profits were staggering . In 1966 , a Chicago landlord told a court that on a single property he had made \$ 42,500 in rent but paid only \$ 2,400 in maintenance . When accused of making excessive profits , the landlord simply replied , “ That's why I bought the building . ”

Note - Chapter 20: Nobody Wants the North Side > Page 251 · Location 4120

Excessive profits... "That's why I bought the building." \$42,500 in profit on a \$2400 house.

Highlight (yellow) - Chapter 20: Nobody Wants the North Side > Page 252 · Location 4123

But equal treatment in an unequal society could still foster inequality . Because black men were disproportionately incarcerated and black women disproportionately evicted , uniformly denying housing to applicants with recent criminal or eviction records still had an incommensurate impact on African Americans .

Note - Chapter 20: Nobody Wants the North Side > Page 252 · Location 4125

Equal treatment does not mean equality or equity.

Highlight (yellow) - Chapter 21: Bigheaded Boy > Page 256 · Location 4186

The worse the Hinkstons ' house got , the more everyone seemed to become withdrawn and lethargic , which only deepened the problem . Natasha started spending more time at Malik's . Doreen stopped cooking , and the children ate cereal for dinner . Patrice slept more . The children's grades dropped , and Mikey's teacher called saying he might have to repeat , mainly because of so many missed homework assignments . Everyone had stopped cleaning up , and trash spread over the kitchen floor . Substandard housing was a blow to your psychological health : not only because things like dampness , mold , and overcrowding could bring about depression but also because of what living in awful conditions told you about yourself .

Note - Chapter 21: Bigheaded Boy > Page 256 · Location 4192

The spiral downwards

Highlight (yellow) - Chapter 21: Bigheaded Boy > Page 258 · Location 4219

The next day , Natasha swaddled her tiny , cherished boy and took him back to the rat hole .

Note - Chapter 21: Bigheaded Boy > Page 258 · Location 4219

Dear god

Highlight (yellow) - Chapter 22: If They Give Momma the Punishment > Page 266 · Location 4352

face . And if it was poverty that caused this crime , who's to say you won't do it again ? Because you were poor then and you are poor now . We all see the underlying cause , we see it every day in this court , but the justice system is no charity , no jobs program , no Housing Authority . If we cannot pull the weed up from the roots , then at least we can cut it low at the stem . The judge sighed , and a silent moment passed . The court stenographer steadied her hands above the keys and waited . Kendal , asleep on Shortcake's lap , breathed noiselessly . The judge ruled : “ This is not ... a probationary case . I am going to impose eighty - one months in the state prison system . It's going to break down to fifteen months of initial confinement and sixty - six months of extended supervision . ” The bailiff approached Vanetta and told her to stand to be handcuffed .

Highlight (yellow) - Chapter 23: The Serenity Club > Page 272 · Location 4433

But most of all , he would dream about returning to nursing . He thought that would be a “ great way to stay sober because you start thinking about other people and not your poor , pathetic shit . ” But the road ahead felt daunting . The nursing board didn't just take Scott's license away . Understandably , it made it extremely difficult for him to earn it back . He would have to submit to “ the testing of urine specimens at a frequency of not less than 56 times per year , ” which would cost thousands of dollars . He'd have to stay clean for five years and attend biweekly AA meetings . 1 Scott recognized his weaknesses . He didn't know if he would have tried harder to get clean years ago if the nursing board had not put license reinstatement so far out of reach . But giving up did come easier when things seemed impossible .

Note - Chapter 23: The Serenity Club > Page 272 · Location 4440

Wow - that's a tremendous burden - but likely fair and necessary before returning a nursing license.

Highlight (yellow) - Chapter 23: The Serenity Club > Page 280 · Location 4574

The apartment made Scott feel affirmed , deserving of something better . It motivated him . One day , Scott used a magnet from the Society of St . Vincent de Paul to stick a note on his refrigerator . It read : 5 YEAR PLAN Back to nursing Make a lot more money Live as cheaply as possible Start a savings account

Highlight (yellow) - Chapter 23: The Serenity Club > Page 281 · Location 4581

In the trailer park , Scott had felt stuck . “ I just didn't know how to fix anything , ”

Note - Chapter 23: The Serenity Club > Page 281 · Location 4582

And that's likely the case for most trapped in abject poverty.

Highlight (yellow) - Chapter 24: Can't Win for Losing > Page 291 · Location 4753

Jori had been thinking about his future . He wanted to become a carpenter so he could build Arleen a house . “ People be not thinking that I can do this . But you watch , ” he said .

Epilogue: Home and Hope

Highlight (yellow) - Page 294 · Location 4780

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 ?

Note - Page 294 · Location 4781

What else but a patchwork of homes.

Highlight (yellow) - Page 295 · Location 4796

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 .

Note - Page 295 · Location 4801

housing shouldn't be more than 30%, but it's far more than that for most poor, who can least afford it. Check the stats on millions of evictions.

Highlight (yellow) - Page 296 · Location 4806

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 .

Highlight (orange) - Page 296 · Location 4824

And so people who have the greatest need for housing assistance — the rent - burdened and evicted — are systematically denied it .

Highlight (yellow) - Page 298 · Location 4861

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

Note - Page 298 · Location 4862

So many things are the cause and not a condition, of poverty.

Highlight (yellow) - Page 299 · Location 4874

Our cities have become unaffordable to our poorest families , and this problem is leaving a deep and jagged scar on the next generation .

Note - Page 299 · Location 4876

Again... a downward spiral

Highlight (yellow) - Page 301 · Location 4904

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 .

Highlight (yellow) - Page 302 · Location 4920

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 .

Highlight (yellow) - Page 302 · Location 4927

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 .

Highlight (yellow) - Page 303 · Location 4942

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 .

Note - Page 303 · Location 4944

Well that's insane and yet not surprising.

Highlight (yellow) - Page 303 · Location 4946

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 .

Note - Page 303 · Location 4948

public defense for the poor would improve everyone's lives.

Highlight (yellow) - Page 304 · Location 4963

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 .

Note - Page 304 · Location 4968

Spending a little money can save us a lot of money... but people would complain that "it's not fair."

Highlight (yellow) - Page 305 · Location 4972

the rapidly shrinking supply of affordable housing .

Note - Page 305 · Location 4973

increasing supply is more efficient and effective than providing money - which only increases demand.

Highlight (yellow) - Page 305 · Location 4982

Exploitation . Now , there's a word that has been scrubbed out of the poverty debate .

Highlight (yellow) - Page 305 · Location 4985

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 .

Highlight (yellow) - Page 306 · Location 4993

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 .

Note - Page 306 · Location 4999

The hood is good... for making a profit

Highlight (yellow) - Page 306 · Location 4999

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 .

Highlight (yellow) - Page 309 · Location 5051

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 .

Note - Page 309 · Location 5053

Interesting point

Highlight (yellow) - Page 310 · Location 5071

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 .

Note - Page 310 · Location 5072

hmmm - tough sell

Highlight (orange) - Page 311 · Location 5085

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 .

About This Project

Highlight (yellow) - Page 316 · Location 5134

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 .

Note - Page 316 · Location 5138

Isn't this the truth - liberals prefer one, conservatives the other.

Highlight (yellow) - Page 320 · Location 5195

“ 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 .

Note - Page 320 · Location 5199

To Corey's point - Sherrena was proud of what she did.

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But the truth is that white people are afforded special privileges in the ghetto .

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interesting

Highlight (yellow) - Page 322 · Location 5233

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 .

Highlight (yellow) - Page 325 · Location 5277

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 .

Note - Page 325 · Location 5279

Isn't this the truth - what does obvious harm?

Highlight (orange) - Page 328 · Location 5329

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 Lorraine cannot afford to give all their energy to today ’ s emergency only to have none left over for tomorrow ’ s . I

Note - Page 328 · Location 5333

Such an interesting point

Highlight (orange) - Page 328 · Location 5335

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 .

Highlight (orange) - Page 328 · Location 5347

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 .

Highlight (orange) - Page 329 · Location 5362

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 .

Note - Page 329 · Location 5369

The questions are important because the answers are not always... simple. They are complicated by perception.

Highlight (orange) - Page 331 · Location 5377

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 .

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then studies that produce artificially low eviction rates are not just wrong ; they're harmful .

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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 .

Highlight (orange) - Page 331 · Location 5395

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

Note - Page 331 · Location 5398

Holy cow. I knew kids were expensive, but this is brutal

Highlight (orange) - Page 332 · Location 5408

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 .

Note - Page 332 · Location 5410

Damn!

Highlight (orange) - Page 333 · Location 5411

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 .

Note - Page 333 · Location 5414

Check this source

Highlight (orange) - Page 333 · Location 5430

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 ? —

Highlight (orange) - Page 336 · Location 5463

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 .