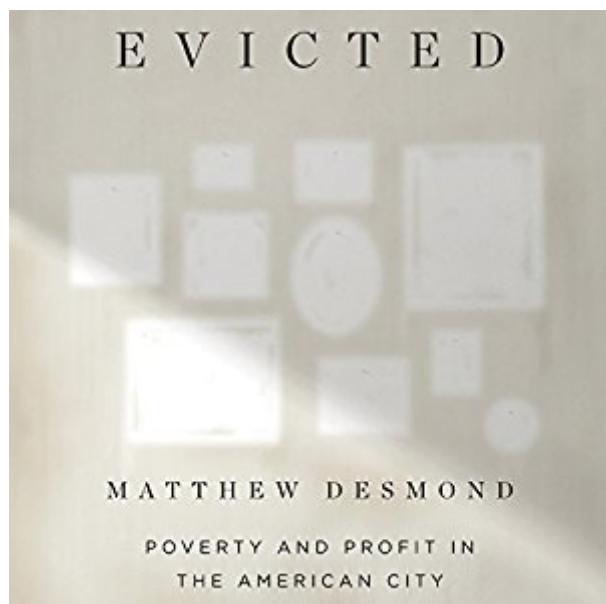


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# Evicted: Poverty And Profit In The American City



## Synopsis

From Harvard sociologist Matthew Desmond, a landmark work of scholarship and reportage that will forever change the way we look at poverty in America. In this brilliant, heartbreaking book, Matthew Desmond takes us into the poorest neighborhoods of Milwaukee to tell the story of eight families on the edge. Arleen is a single mother trying to raise her two sons on the \$20 a month she has left after paying for their rundown apartment. Scott is a gentle nurse consumed by a heroin addiction. Lamar, a man with no legs and a neighborhood full of boys to look after, tries to work his way out of debt. Vanetta participates in a botched stickup after her hours are cut. All are spending almost everything they have on rent, and all have fallen behind. The fates of these families are in the hands of two landlords: Sherrena Tarver, a former schoolteacher turned inner-city entrepreneur; and Tobin Charney, who runs one of the worst trailer parks in Milwaukee. They loathe some of their tenants and are fond of others, but, as Sherrena puts it, "Love don't pay the bills". She moves to evict Arleen and her boys a few days before Christmas. Even in the most desolate areas of American cities, evictions used to be rare. But today, most poor renting families are spending more than half of their incomes on housing, and eviction has become ordinary, especially for single mothers. In vivid, intimate prose, Desmond provides a ground-level view of one of the most urgent issues facing America today. As we see families forced into shelters, squalid apartments, or more dangerous neighborhoods, we bear witness to the human cost of America's vast inequality - and to people's determination and intelligence in the face of hardship. Based on years of embedded fieldwork and painstakingly gathered data, this masterful book transforms our understanding of extreme poverty and economic exploitation while providing fresh ideas for solving a devastating, uniquely American problem. Its unforgettable scenes of hope and loss remind us of the centrality of home, without which nothing else is possible.

## Book Information

Audible Audio Edition

Listening Length: 11 hours and 10 minutes

Program Type: Audiobook

Version: Unabridged

Publisher: Random House Audio

Audible.com Release Date: March 1, 2016

Whispersync for Voice: Ready

Language: English

ASIN: B01AKQ598Q

Best Sellers Rank: #9 in Books > Politics & Social Sciences > Sociology > Class #10 in Books > Politics & Social Sciences > Social Sciences > Poverty #10 in Books > Politics & Social Sciences > Sociology > Urban

## Customer Reviews

I have been involved with low income housing in Milwaukee for over three decades as a landlord and as an attorney for landlords and tenants. I know the neighborhoods and characters in this book all too well. If you want insight into poor people's lives as they struggle to keep a roof over their heads, you should buy this book. The other reviews are right about how gripping those stories are. But if you are a graduate of Trump University and think you'll get some insight into how to make obscene profits by renting to the poor you'll find anecdotes but no real verified research about the business of landlord. Most significantly, you will not learn the truth that bringing evictions totally destroyed the rental business of Sherrena, the leading landlord protagonist. Strangely, though Desmond interviewed 30 landlords he only focuses on two. One is Tobin, a mobile home park operator on Milwaukee's south side, which is largely white and Hispanic. Tobin indeed makes a lot of money but that is because he does not have to maintain or repair 95% of the dwellings in his park. Tobin rents out a concrete slab with utility connections and the tenants buy or bring their own trailers and pay their own utilities. As owners they are responsible for the exterior and interior condition of their dwelling. Only 5% of the trailers are owned by the park and rented to tenants as a living unit. So Tobin is a landlord only in the sense that you might have a landlord this summer when you drive your Winnebago to a Jellystone Park and pay rent for the parking pad and utility hookups. Then we have Sherrena who with her husband runs about 18 buildings (mostly two-family flats) in the African-American neighborhoods on the north side of Milwaukee. In a chapter titled "The Hood is Good" Desmond blithely accepts Sherrena's boast that she has a net worth of \$2 million and nets \$10,000 a month in rental income. Desmond is honest in portraying the many difficulties Sherrena has in collecting rent from her struggling tenants but he doesn't do the background research (available from local court records) about the many thousands of dollars in unpaid rents and damaged units which sort of cut into profits a little bit. As to her supposed net worth of \$2 million, that averages out to \$111,000 for each of these 18 ghetto properties - certainly far more than some of the real dumpy ones are worth but the author does not research the amounts of the recorded mortgages against these properties (ranging between \$64,000 and \$119,200) which further greatly reduce the

claimed net worth. That would have been revealed in the many foreclosures filed against Sherrena's properties which started within a year after Desmond's visit to Milwaukee. So when this book came out in 2016 the curious reader might want to know: if the hood is good for the landlord how much better has it gotten since the author did his study in 2009? Research so far shows that not one of Sherrena's properties remains in her ownership. Starting in 2010 many were bulldozed, went into city ownership via foreclosure for nonpayment of real estate taxes or today sit as haunting, blighted eyesores. A few were foreclosed by lenders, were fixed up and are under new ownership. Evictions by Sherrena ended in the year 2010. So did her non-existent profit. She joins many small-time under-capitalized landlords who have gone bust in Milwaukee and elsewhere since the Great Recession started in 2008 with the bursting of the housing bubble. Please note that I still give the book 4 stars. Its significant defects in reporting on the "profit" aspect of its subtitle are outweighed by the important and detailed research on the effects of eviction in creating and perpetuating poverty. A better and expanded housing voucher program for low income tenants is much needed. Landlords nationwide should join Matt Desmond's call for its implementation.

"Evicted" is the story of eight families in Milwaukee, WI--six families struggling mightily to pay the rent on their increasingly crappy apartments, and two sets of landlords. The landlords are either a new breed of venture capitalists or merely slumlords, depending on your perspective. Since roughly 2000, rents have shot up while the properties have either stayed the same or declined, so that by 2013 about one out of every three poor families spent seventy percent of their income on housing. Think about that for a minute. As a result of this, poor families are always one crisis--really one unexpected expense--away from being evicted. The ramifications of being evicted on one's emotional, financial, and physical states are profound. First, once someone gets evicted, finding any kind of housing becomes extremely difficult--one of the ladies called 90 apartments before she found one that would take her and her two kids. You can place blame on these struggling families if you want to, but the fact of the matter is it's extraordinarily difficult for them to succeed, or even to just get by. I found this book very interesting--to say I enjoyed it would be wrong because much of it is depressing. It made the problems of the urban poor personal. I quite liked some of them and I was rooting for them--"Please, let this landlord call her back!" I felt bad when Vanetta went to prison for armed robbery after her hours were cut, and I cheered when Scott finally got clean. I read it all the way through the endnotes, which are also quite interesting and provide some insights or background info. I really wanted to find out how all the families were doing today (the book takes

place in 2008-2009) because I became attached to them and had come to care about them. Unfortunately the author doesn't tell you what became of them, although if I had to guess I'd say their lives continued on in more or less the same vein. A word on the swearing: this is a well written, professionally done sociological study. The author only uses swears when he's quoting one of the people he interviewed. If you were desperate, poor, depressed and angry, you, too might be given to curse words. If you enjoy sociological and/or cultural topics, if you care about equality in America, if you are interested in how grinding poverty affects families, pick this up. I learned a lot.

A difficult book to get through. Not that it was poorly written or boring just its subject matter was hard. And that is what made it so powerful. More real stories than boring analysis which is right up my alley. Statistics are fine but I want to know about the real people and their stories not just graphs and charts. I had a real rough patch 25 plus years ago and was very near what a lot of these people are going through. I know their fear, panic, depression, feeling of worthlessness first hand and that is what made this book an excellent read for me. When I got my feet back on the ground and bought my first house we used to have a mail box right out front. At the end of the month I used to write my check for my mortgage at night when I did my bills and go to the mailbox and put it in. I used to look up at the stars, close my eyes, and thank God that I had a place to stay for another 30 days.

Although many years have past the scars of that time never left me and never will and I am glad. A reminder of what could happen. All of these people have my sympathy because I have been there myself. Powerful and relevant-well worth the time.

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