

How Our Housing System Perpetuates Poverty

Spotlight Interview with Matthew Desmond of Harvard University

Across the country millions of renters struggle to keep a roof over their heads. At times, these challenges culminate in what has become a tragically common phenomenon in America: eviction. In his recent book [Evicted](#), which has generated significant attention and praise, Harvard professor and MacArthur fellow Matthew Desmond follows the lives of low-income families in Milwaukee as they try to maintain stable housing and at times deal with the trauma of eviction. Spotlight recently spoke with Desmond to discuss his work and how housing and eviction should inform the way we think about poverty in America. The conversation has been lightly edited for length and clarity.

In the book you say that we've "failed to appreciate how deeply housing is implicated in the creation of poverty." What do you mean by that?

There are a lot of people working on these issues, and have been for some time, but in general the poverty debate has focused primarily on jobs, mass incarceration, welfare, families, and neighborhoods more broadly. All of these things are important, but so is housing.

Housing plays a central role in perpetuating poverty. Housing costs have taken up an increasingly large share of household income, the rental market and segregation can dictate where individuals live, and these issues influence the stabilizing or destabilizing of neighborhoods.

The book focuses on an issue – eviction – that has previously gotten very little attention. What you can tell us about the prevalence of eviction in America today?

It was stunning to crunch the numbers and really see the prevalence nationwide. According to the American Housing Survey, 2.8 million renter households believed they would be evicted in the next couple of months. This gives you the scope of problem.

If you focus on cities and look at eviction records and court records, you see it has become commonplace. Milwaukee sees 40 evictions a day, while New York City sees 60 marshal evictions a day. These numbers are troubling on their own, but this only takes into account formal court order evictions. There are cheaper tactics landlords can use for eviction. Often times they pay families to move, or they simply remove your door. Taking into account formal and informal evictions, one study we did found that one in eight Milwaukee renters experience a forced move every two years. I believe it's correct to categorize this as an epidemic.

What impact do evictions have on individuals and families, as well as the broader neighborhood and community?

Eviction causes loss. You lose not only a home, but frequently personal possessions as well. Kids lose their schools and adults often end up losing their jobs. The stress of eviction is all-encompassing. Formal evictions go on record, and public housing authorities count them as a strike against public housing. Families move to poorer and higher-crime neighborhoods.

And there's the effect that evictions have on the spirit and the soul. There is evidence that evicted mothers experience higher rates of depression two years later. And as housing costs increased dramatically from 2005 to 2010, suicides attributed to evictions and foreclosures doubled. When adding that all up, it's hard not to conclude that eviction is a key cause of poverty, casting families onto harder paths.

With regards to communities, some neighborhoods have 10 to 15 percent eviction rates. This compromises the social fabric and makes community building, and thus community improvement, harder. Controlling for other factors, Milwaukee neighborhoods have more violent crime the year after an increase in evictions.

You see the concept of exploitation as central to understanding poverty and housing. Can you explain this idea?

When you ask most politicians today what they should do about poverty, they reference jobs and incomes. These are no doubt very important, but they are only part of solution.

Poverty isn't just a product of low incomes, it is also a product of extractive markets. It's a plain fact that people profit off of the poor. We need to confront that. When I started this book, I wondered why people manage property in these neighborhoods, but it became clearer. Rent are only modestly cheaper in poorer areas, but landlord expenses are much lower. Profit margins are not small. The system allows people to pull a lot of money from these folks. This directly leads to housing problems.

In your research you followed eight different families. What are some of the common themes or challenges you saw across the broad swath of households, and what differences emerged?

A common theme was the proportion of income poor individuals and families were spending on housing. The majority of poor renting families are spending the majority of their income on housing and one in four are spending over 70 percent. This impacts households of all races, young and old renters, families and individuals alike.

One major difference was the particular burden on families. I assumed at the start of this project that having children would shield you from eviction, but, in fact, it exposes you

First off, it requires you to find larger and consequently more expensive housing. Further, family discrimination is also prevalent in housing markets. We interviewed 250 people following their eviction hearings in Milwaukee in order to understand what determines who does and does not get evicted. The primary factor is children. Having kids almost triples your chances of eviction. It's at the landlord's discretion, and kids are a challenge to their bottom line.

So what steps should we take to confront this issue of housing affordability and evictions in particular?

The good news is that organizations across the country are fighting to prevent family homelessness and preserve affordable housing. I started justshelter.org, where we've mapped out groups working hard on these issues. I think it's important to recognize progress already made when confronting a challenge.

To address this massive problem, I think we first have to answer the question, "Do we think housing is a right and is access to decent affordable housing integral to being American?"

I think the answer is yes. Without stable housing everything else falls apart. I believe we should take the existing housing voucher program, which allows people to only spend 30 percent of their income on housing, and expand it. All families below a certain income level would be eligible.

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This would massively change the face of poverty in America. It would allow families to stay in one place, invest in their children, and provide enough food for them. Evictions would plummet. It's a solution at the scale of the problem, but also well within our capacity to implement.

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