

EVICTED: POVERTY AND PROFIT IN THE AMERICAN CITY. MATTHEW DESMOND. NEW YORK: CROWN PUBLISHERS, 2016. 432 PP.

Reviewed by David Prudente
Northeastern University

In *Evicted: Poverty and Profit in the American City*, Matthew Desmond provides a revealing ethnography of how housing insecurity fuels a cycle of poverty, trapping generations of Americans in an intractable system stacked against poor renters. Throughout his book, Desmond reveals how governmental programs, landlords, and the grueling continuous search to find safe and affordable housing ensnares already vulnerable populations in a perverse cycle, where evicted families increasingly pay a greater share of their income for rent, making it nearly impossible to escape poverty. Desmond follows a total of eight families from two communities as they attempt to find affordable housing for themselves and their families. The author's rich description of the renters and landlords he shadows provides a vivid account of the individual and institutional problems that intensify housing insecurity. Centering on Milwaukee's mostly Black inner-city North Side and a mostly White mobile home park on Milwaukee's South Side, Desmond demonstrates how evictions and housing instability cut across racial lines and affect the poor inequitably. By embedding himself with his subjects, Desmond reveals how and why eviction has social, economic, and personal costs that impact the lives of at-risk families.

Evicted is divided into three sections providing the reader with an understanding of how tenants and landlords negotiate the rent and navigate their relationship; how evictions are conducted; and the consequences of eviction. As Desmond follows his subjects through these encounters, the reader begins to understand the mounting obstacles the poor face in overcoming each successive barrier to finding safe, affordable housing. In addition, an epilogue is provided in which Desmond details potential solutions to the housing insecurity crisis.

Illuminating the severity of the problem, Desmond points out "eviction is a cause, not just a condition of poverty" (p. 299). At the heart of Desmond's argument is a values debate where he asks "what it means to be an American" (p. 300). As Desmond sees it, America should be a place where you can better yourself and contribute to society, but this requires "a stable home" (p. 294). During the last several decades, the traditional view that housing should be affordable has been abandoned in exchange for market-based philosophies that promote a survival of the fittest mentality. The expansion of the property management industry over the past thirty years has created an opportunity for landlords to profit by renting to the poor. Providing rental housing in poor communities is often more profitable than in affluent communities because it is easier to exploit the destitute and desperate. Desmond reveals that, for many poor families, "the rent eats first" (p. 302) because more than a quarter of poor families spend over seventy percent of their income on housing. Yet, only a third of poor renting families receive some form of federal housing assistance. As a result, housing insecurity compounds the problems of poverty by also increasing food insecurity for evicted families.

As society's values and governmental programs have shifted towards market-based solutions to societal problems, social and civic life in inner cities has suffered. Desmond makes the case that housing security for poor families provides protective factors against poverty, leading to stable neighborhoods and acting as human capital investment. The author argues that people who are connected to their neighborhoods undertake activities that foster community cohesion and promote community investment.

In addition to the social costs associated with eviction, the economic costs also are intractable. As Desmond points out, when a family is evicted, their entire world is turned up-side-down. After eviction, many families are unable to save a deposit for a new apartment or afford to store their possessions. As a result, renters with eviction records are often forced to rent less desirable apartments in unsafe neighborhoods. Desmond notes that evictions hurt those most in need because Housing Authorities count evictions against applicants for public housing.

As demonstrated by the families the author follows, eviction has steep personal costs affecting individuals' job opportunities, their children's educational opportunities, and the emotional well being of all family members. For adults, eviction has been linked to higher rates of depression and suicide. For children, the effects of housing instability hit especially hard and negatively impacting their physical, academic, and social and emotional well being.

A particular strength of Desmond's analysis is the way he combines data culled from federal, state, and local sources with his ethnographic study. Though the study is centered on Milwaukee, through his analysis, it becomes clear that Milwaukee is not an

aberration. Utilizing data from sources such as the Department of Housing and Urban Development (HUD), Milwaukee County court and sheriff's records, and the Milwaukee Area Renters Study which the author developed while in graduate school, Desmond shows that Milwaukee is comparable to many mid-sized American cities where wages have stagnated, jobs have disappeared, and rents continue to rise.

While the picture for marginalized renters is bleak, the author puts forth a vision for what could be. Desmond advocates that the existing federal housing choice voucher program be expanded to cover all poor, renting families. His proposal would cap renters' out-of-pocket housing expense at HUD's historical benchmark of thirty percent of a family's income. Much like public education, healthcare, and food security programs, Desmond believes housing vouchers provide a level of social, economic, and personal stability for those seeking a better life for themselves and their families. Desmond believes the benefits of an expanded, universal housing voucher program would far outweigh the \$22.5 billion cost increase and views the additional expense as a worthy investment in human capital. He reasons increased housing stability provides an essential foundation for working-poor families—promoting stronger neighborhood connections, affording greater job opportunities, and enabling children to achieve stability in school. Justifying the proposed increased expense, Desmond points out that current policies provide far more generous housing subsidies to wealthier families in the form of mortgage-interest tax deductions noting “In 2008...direct housing assistance totaled less than \$40.2 billion, but homeowner tax benefits exceeded \$171 billion” (p. 312). Desmond sees safe and affordable housing as a basic human right and an expanded housing voucher program as an important weapon in the war on poverty.

While the impact of eviction on children's lives may seem obvious, Desmond does not delve into how eviction impacts these children's educational opportunities. This is perhaps the one notable omission in the book, yet understandably, education is not the book's focus. Further research on how evictions impact children's educational opportunities and outcomes would be a valuable addition to the significant research already conducted on homeless and highly mobile student populations and a worthwhile extension of Desmond's contribution.

Desmond does for the evicted what Jacob Riis did for tenement dwellers over a century ago in *How the Other Half Lives*, illuminating the appalling conditions created by society and asking society if we find these conditions acceptable. Because schools are an important stabilizing force for highly mobile students, Desmond's book is a must read for educators and researchers working with at-risk student populations who want a better understanding of the challenges and stressors these students encounter.

David Prudente is a doctoral student at Northeastern University in Boston, Massachusetts. He is currently working on his dissertation focused on how school district leaders build implementation capacity for social and emotional learning programs. His professional work concentrates on the use of implementation science to build organizational capacity for sustainable program implementation. His teaching experience includes serving as an adjunct professor of economics at The Community College of Vermont as well as serving as a secondary educator in Baltimore County, Maryland.

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