

# CHARLOTTE-MECKLENBURG EVICTED BOOK CLUB STUDY GUIDE

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## ABOUT THE STUDY GUIDE

This study guide is intended to be used by book clubs in Charlotte-Mecklenburg reading the book *Evicted: Poverty and Profit in the American City* by Matthew Desmond.

### The study guide provides:

- Discussion questions that place issues in the book within a local context
- Resources to learn more and get involved
- Local data and policy on housing instability and evictions
- Guided reading questions and definitions

## HOW TO USE THE STUDY GUIDE

The study guide is organized into the following parts. You can access each part separately or as one full document. Each part begins with a summary and instructions for how to use it.

PART 1: **About Evicted**

PART 2: **Guided Reading Questions for Book Club Participants**

PART 3: **Leader's Guide for the Book Club Discussion**

PART 4: **Book Club Discussion Questions**

PART 5: **So What Next? How to Learn More and Get Involved**

PART 6: **Charlotte-Mecklenburg Local Data Handout**

PART 7: **Charlotte-Mecklenburg Local Policy Handout**

PART 8: **Important Definitions**

## STUDY GUIDE CONTRIBUTORS

Many thanks to the following contributors who provided content, ideas and research:

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## PART 1: ABOUT *EVICTED*

*This section provides a summary of the book Evicted: Poverty and Profit in the American City.*

### SUMMARY OF THE BOOK

In *Evicted*, Princeton sociologist and 2015 MacArthur “Genius” Award winner Matthew Desmond “follows eight families in Milwaukee as they struggle to keep a roof over their heads. *Evicted* transforms the reader’s understanding of poverty and economic exploitation while providing fresh ideas for solving one of 21st-century America’s most devastating problems. Its unforgettable scenes of hope and loss remind us of the centrality of home, without which nothing else is possible<sup>1</sup>.” Based upon years of embedded fieldwork, “Matthew Desmond takes readers into the poorest neighborhoods of Milwaukee, where families spend most of their income on housing and where eviction has become routine: a vicious cycle that deepens the country’s vast inequality”<sup>2</sup>.

Readers are first introduced to Arleen Belle, a poor African American woman with two sons, Jafaris and Jori. Arleen can't afford her rent, and her landlord, Sherrena, evicts her. Arleen illegally sublets from the new tenant, Crystal, before again being evicted<sup>3</sup>. Sherrena's other tenants include Lamar, a Vietnam veteran who lost a leg in an accident; Doreen Hinkston and her four children, who live together in a small apartment; and Crystal, an unstable woman from whom Arleen briefly sublets<sup>4</sup>.

Desmond also introduces readers to the residents of College Mobile Home Park, a trailer park in Milwaukee. Among the residents are Scott, a drug addict and former nurse; Pam and Ned, two crack addicts expecting a baby; and Lorraine, a woman suffering from fibromyalgia. All of them are evicted by their landlord, Tobin<sup>5</sup>.

### DESMOND’S RECOMMENDATIONS & THE ROAD AHEAD OF US

Desmond writes that solutions depend on a single question: *do we believe that the right to a decent home is part of what it means to be American?* He recommends establishing a universal voucher program which would mean that everyone below a certain income would receive a voucher. Desmond’s work also shows that any solution will be messy and require work. At its heart, Desmond’s story on evictions is really about relationships. These relationships are integral to the problems that cause evictions and perpetuate poverty. They also have the potential to be the foundation for the solutions that can bring about real change.

<sup>1</sup> Retrieved from <http://www.penguinrandomhouse.com/books/247816/evicted-by-matthew-desmond/9780553447453/>

<sup>2</sup> Retrieved from <http://www.penguinrandomhouse.com/books/247816/evicted-by-matthew-desmond/9780553447453/teachers-guide/>

<sup>3</sup> This paragraph is retrieved from <https://www.enotes.com/topics/evicted-matthew-desmond>

<sup>4</sup> This paragraph is retrieved from <https://www.enotes.com/topics/evicted-matthew-desmond>

<sup>5</sup> This paragraph is retrieved from <https://www.enotes.com/topics/evicted-matthew-desmond>

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## PART 3: LEADER'S GUIDE FOR THE BOOK CLUB DISCUSSION

*The information below outlines suggestions for leading the book club discussion as well as information on what is included in the guide.*

### BEFORE THE BOOK CLUB MEETS

As an option, you can send [Part 2: Guided Reading Questions for Book Club Participants](#) to participants before your book club meets. The guided reading questions are not required, but can be a helpful resource to begin thinking about issues raised in the book. There is a separate handout so that you do not have to print the full version of the guide.

### WHEN THE BOOK CLUB MEETS

[Part 4: Book Club Discussion Questions](#) provides questions to help guide group discussion, including questions to start the conversation. Local policy and data is also included with questions to add context for the Charlotte-Mecklenburg community. The questions are grouped by topic.

[Part 5: So What Next? How to Learn More and Get Involved](#) provides resources for participants find out more information on housing instability and evictions in Charlotte-Mecklenburg as well as ways to get involved and take action around the issues that are discussed in the book club. This can provide a great next step for book club members to use the information they have learned.

[Part 6: Charlotte-Mecklenburg Local Data Handout](#), [Part 7: Charlotte-Mecklenburg Local Policy Handout](#) and [Part 8: Important Definitions Handout](#) can be distributed separately to book club participants before, during or after the book club meeting. They contain definitions, data and policy context that are also built into the guided reading and group discussion questions.

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## PART 4: BOOK CLUB DISCUSSION QUESTIONS

The questions below are suggested discussion questions to include as part of the book club meeting. They can be completed in one session or broken up into multiple sessions. Also included are initial questions to begin the conversation.

### SUGGESTED QUESTIONS TO START THE CONVERSATION BEFORE GROUP DISCUSSION

1. What first interested you about the book, *Evicted*?
2. What do you hope to learn through this book club discussion?

### GROUP DISCUSSION QUESTIONS

#### GENERAL QUESTIONS

1. Have you ever been evicted or know anyone who has been evicted? What role did you/could you play in the eviction process?
2. What was your experience reading *Evicted*? Were you surprised by what you learned? What person or scene stuck with you the most?
3. Many people have a perception of “people who get evicted” and suspect that those people are largely responsible—through bad decision making—for their circumstances. Did you feel this way before reading *Evicted*? Why or why not? Did your opinions change after reading the book? If so, how?<sup>6</sup>
4. What are the consequences of evictions for individuals and communities?
5. Although eviction is the central issue in *Evicted*, affordable housing interacts intimately with many other social issues. For example: Do parents who have trouble finding/providing safe housing for their children deserve to have their children taken away and put in foster care? Would affordable housing make it easier for addicts and recovering addicts (such as Scott) to enroll in programs that increase chances of rehabilitation? What other major issues can you think of that eviction affects, whether in this book or in the world in general?<sup>7</sup>

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<sup>6</sup> This question is retrieved from <http://www.penguinrandomhouseaudio.com/discussion-guide/247816/evicted/>

<sup>7</sup> This question is retrieved from <http://www.penguinrandomhouseaudio.com/discussion-guide/247816/evicted/>

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## CAUSES AND IMPACT OF EVICTIONS

6. As described in the book *Evicted*, sometimes there are more people living in the rental place than the number of residents for which the place is designed. Are there any negative consequences of this kind of situation?
7. Sometimes renters lose their housing because their living place has a bad living condition, in other words, not suitable for human habitation. Therefore, they end up becoming homeless. In your opinion, is it better to live in a place with bad living condition or to become homeless?
8. Desmond writes, "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. "What are some similarities between having a criminal record and having an eviction record?"

## EVICTIONS & POVERTY

9. Throughout *Evicted*, we learn how eviction essentially traps poor people in a cycle of poverty, how it makes securing future housing more difficult, can lead to a loss of a job, and have other damaging effects on families. Desmond argues that eviction is "a cause and not just a condition of poverty" (p.299). What does he mean by this statement? When you think of causes of poverty, what comes to mind?
10. After learning about the characters in *Evicted*, do you think individuals get stuck in a cycle of poverty due to a "poverty mentality" – they are poor because they throw money away, or as Desmond suggests, they throw money away because they are poor?
11. Why are poor people disproportionately impacted by eviction, while middle class people are not?<sup>8</sup>
12. On p. 161, Carol Stack says that asking for handouts from family "did little to lift these families out of poverty but it was enough to keep them afloat." Discuss the difference between "keeping afloat" and "being lifted out of poverty."

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<sup>8</sup> This question is retrieved from [https://gobigread.wisc.edu/wp-content/uploads/sites/3/2015/06/Go\\_Big\\_Read\\_Evicted\\_Discussion\\_Questions\\_08\\_2016.pdf](https://gobigread.wisc.edu/wp-content/uploads/sites/3/2015/06/Go_Big_Read_Evicted_Discussion_Questions_08_2016.pdf)

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## EVICTIONS & FAMILIES

13. Desmond points out that landlords are often unwilling to rent to tenants with children. What are the long-term consequences for children who don't have stable housing? If you have children, how far would you go to shelter your family?

## EVICTIONS & SOCIAL CAPITAL

14. Many of the tenants facing eviction get in trouble for sharing their homes or resources with others who need a place to stay. Can you describe how this “sharing” of resources occurs in the book? Does this sharing of resources help make up for a lack of necessities? (*In Charlotte-Mecklenburg, having unauthorized occupant, including people or pets, can be grounds for eviction.*)
15. What happens when these sharing relationships come apart? Describe an example of conflict between people who are sharing resources and explain each person's perspective to the best of your understanding.

## EVICTIONS & DOMESTIC VIOLENCE

16. When domestic violence happens, sometimes victims choose not to report to the police because they fear that they might be evicted by the landlord for calling the police. Do you have any ideas in addressing this issue? (*In Charlotte-Mecklenburg, landlords may not terminate leases in substantial part because the tenant requested repairs, complained to a housing or health department inspector, or exercised their rights under state or federal law.*)

## EVICTIONS & HEALTH-RELATED ISSUES

17. In your opinion, does substance abuse play an important role in renters getting evicted by landlords?
18. Desmond discusses the connection between sub-standard housing, the high cost of rent, and health issues facing tenants and their families. How do housing conditions contribute to health issues? For example, Lorraine sometimes had to choose between paying her rent and filling her pain medication prescriptions (p. 42), and we learn that “suicides attributed to evictions and foreclosures doubled between 2005 and 2010, years when housing costs soared” (p. 298). What are other examples of health-related issues facing tenants in the book?

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19. The eviction cycle that Scott faces was in part brought on by his drug addiction. He went from living a privileged life to one of limited choices. Discuss the role that drug addiction plays in the rise of evictions.<sup>9</sup>

## PROFILES OF EVICTION

20. How does race factor into the types of struggles faced by the individuals profiled in *Evicted*? What about being a woman? Or a single parent?<sup>10</sup> (Almost half of all formal court-ordered evictions in Milwaukee from 2003 to 2013 took place in predominately black neighborhoods. Women were twice as likely to be evicted as men. The presence of children in the household almost tripled a tenant's odds of receiving an eviction judgment.)
21. Desmond describes the city's continually reinforced segregation. How do the neighborhoods that the book's characters live in – whether by choice or by necessity – reinforce their racial and class identities? Does a similar segregation exist in Charlotte?
22. On page 98, Desmond writes, "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." Given the crisis among women and, in turn, their children, what kinds of solutions would help alleviate the demands put on single-parent homes?
23. Why do you think Crystal made the decision to let Arleen and her sons stay until they found another residence? How did tenants such as Crystal and Arleen rely on friends and extended kin networks to get by? Does one's race and/or status have an impact on one's network and the ability to "stay afloat?"

## THE LANDLORD PERSPECTIVE

24. Sherrena Tarver claimed to have found her calling as an inner-city entrepreneur, stating, "The 'hood is good. There's a lot of money there" (p. 152). What responsibilities do landlords have when renting their property?
25. The shock of Kamala's infant's death in the fire feels almost overwhelmed by the continuing details of the many families suffering housing crisis after housing crisis. The landlord's response was to inquire about the insurance policy, which will reimburse her for the loss of the building. Is Sherrena held accountable for the fire?

<sup>9</sup> This question was retrieved from the Faith Based Reading Group Guide <https://evictedbook.com>

<sup>10</sup> This question is retrieved from <http://www.penguinrandomhouseaudio.com/discussion-guide/247816/evicted/>

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26. Desmond's account offers a perspective from both the tenant and the landlord. After reading the book, how do you think we can effectively balance the rights of both groups?

## EVICITION COURT

27. Why do you think 90% of landlords are represented by attorneys in housing courts while 90% of tenants are not? What would you do if you were facing eviction and in need of legal assistance?
28. Do you think attorneys should be provided to low-income tenants at no cost?<sup>11</sup> *(There is no constitutional right to counsel for people in civil matters such as evictions. Legal Aid of North Carolina (LANC) represents about 400 tenants per year with 3 attorneys and other pro bono attorneys. LANC delays or stops virtually all evictions where they represent tenants. On July 20, 2017, Intro 214-b was approved by the City Council of New York and Mayor de Blasio is expected to sign the legislation. The legislation will provide "universal access" to counsel for low-income people in housing court, becoming the first jurisdiction in the country to provide a right to counsel in housing cases.)*

## PREVENTING EVICTIONS & RESOURCES FOR CHANGE

29. The federal government spends much more money on homeowner tax benefits for affluent families than on housing assistance to poor families. Is this situation justified? How would you address this issue?<sup>12</sup>
30. The stories in the book *Evicted* happened in Milwaukee. What do you think are the problems related to eviction in Milwaukee also faced by renters in other communities? Do other communities have any good examples of solving these problems?

## TAKING ACTION

31. Did reading *Evicted* inspire you to want to help others in positions like those of the people in the book? What will you do differently when you leave today as a result?
32. Do you think housing should be a right in America? What can you do to make it happen?
33. In your opinion, what do renters who get evicted need most to find stable housing? What local resources exist to help meet this need?

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<sup>11</sup> This question is retrieved from <http://www.penguinrandomhouse.com/books/247816/evicted-by-matthew-desmond/9780553447453/teachers-guide/>

<sup>12</sup> This question is retrieved from <http://www.penguinrandomhouseaudio.com/discussion-guide/247816/evicted/>

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34. In your opinion, is there any part in the current legal system related to eviction that can be improved? Where improvements are necessary, where do you see opportunities for change?
35. Charlotte-Mecklenburg was ranked 50<sup>th</sup> out of 50 amongst the largest U.S. cities in economic mobility, specifically for a lower-class child to rise to the upper class. The Charlotte-Mecklenburg community decided to act and created the Charlotte Opportunity Task Force, whose primary objective is to research intergenerational poverty and its impact on the life trajectory of children and youth. How do you think evictions play into Charlotte's current ranking in terms of economic mobility?
36. What is the best way to address the affordable housing gap? Through government policies, market mechanisms, church initiatives, or something else? What can Charlotte-Mecklenburg do differently? What will you do differently to advance this work?

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## PART 5: SO WHAT NEXT? HOW TO LEARN MORE AND GET INVOLVED

*The content below provides ways to get involved in Charlotte-Mecklenburg around the issues raised in the book as well how to learn more information about housing instability and evictions.*

### LEARN MORE

- **Attend Matthew Desmond's Public Lecture on September 27.** Matthew Desmond will deliver a lecture on his book, *Evicted*. For more information about the event, visit [EvictedBookClubCLT.org](http://EvictedBookClubCLT.org).
- **Read New Report on Evictions in Charlotte-Mecklenburg.** With funding from [Mecklenburg County Community Support Services](#), the [UNCC Urban Institute](#) is completing a report inspired by Desmond's book that will feature local data on evictions, describe the eviction process and include perspectives from landlords and tenants. The report will be released in fall 2017 and be available from [EvictedBookClubCLT.org](http://EvictedBookClubCLT.org).
- **Read about the Affordable Housing Gap.** The following reports highlight the growing need of affordable housing locally and across the United States. They also include information on challenges and solutions for policymakers, funders, and providers.
  - [The Gap: A Shortage of Affordable Homes \(March 2017\)](#) by the National Low Income Housing Coalition
  - [Out of Reach: 2017](#) by the National Low Income Housing Coalition
  - [Mapping America's Rental Housing Crisis](#) by the Urban Institute

### GET INVOLVED

- **Volunteer at the Crisis Assistance Ministry Homeless Prevention Project.** The [Homeless Prevention Project](#) (HPP) is a partnership between [Legal Aid of North Carolina, Inc.](#) and [Crisis Assistance Ministry](#). HPP seeks to prevent homelessness by educating low-income tenants who are facing eviction on the legal rights of tenants in North Carolina. The project sends trained volunteers called "Housing Counselors" to Crisis Assistance Ministry to give presentations on tenant rights, answer questions and interview tenants with serious legal programs to make any necessary referrals. Housing Counselors volunteer on Monday, Wednesday and Friday mornings from 9am to 11am and from 11am to 1pm. **To volunteer, call 704-971-2621.**