

# 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

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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 2: GUIDED READING QUESTIONS FOR BOOK CLUB PARTICIPANTS

*This section can be distributed to book club members before the book club meets.*

*The guided questions below are organized by chapter and highlight the issues raised in the book. Local data and policy context on housing instability and evictions in Charlotte-Mecklenburg are also included.*

### Prologue: Cold City

- Why was Arleen evicted from her apartment on Milwaukee's near South Side?
- Were you surprised that her landlord made the decision to evict the family after the apartment door was damaged?
- Arleen later found an apartment where the rent, not including utilities, was 88percent of her welfare check. (In Charlotte-Mecklenburg, the average rent for a 2-bedroom apartment is about \$1,100 to \$1,200 per month. To afford a 2-bedroom apartment, a minimum wage worker earning \$7.25 per hour must work 96 hours per week to afford a 2-bedroom apartment.)
- How might a family like Arleen's manage to cover rent, utilities, and all other expenses on such a small income? What kind of sacrifices do you think families in this situation must make to make ends meet?<sup>6</sup> What sacrifices would you consider making in this situation?

### Chapter 1: The Business of Owning the City

- Sherrena Tarver rents her properties to tenants living in poverty. Desmond writes that most of the city's poor residents are excluded from homeownership and public housing, and rent in the private housing market. How does homeownership benefit some and not others?

### Chapter 2: Making Rent

- After Lamar pays his rent to Sherrena, he has \$78 left for the rest of the month. (In Charlotte, there are 61,195 rental households that have an annual income less than \$15,000. There are 117,221 households spending more than 35percent of their income on rent.)
- How can people move out of poverty when they cannot afford to save and build assets?

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<sup>6</sup> This question is retrieved from <http://www.penguinrandomhouse.com/books/247816/evicted-by-matthew-desmond/9780553447453/teachers-guide/>

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## Chapter 3: Hot Water

- College Mobile Home Park was on the South Side of Milwaukee where poor white people lived. Milwaukee has a long history of racial and ethnic segregation. What similarities and differences exist between the inner-city housing and life in a trailer park?

## Chapter 4: A Beautiful Collection

- How did Tobin benefit from offering his tenants the “Handyman Special” (page 46) – giving families their trailers for free but charging them for lot rent?
- Why might tenants see this as a better deal than paying the equivalent in rent?
- How did the high demand for low-cost housing impact Tobin’s decisions about whether to repair property or forgive late payments?
- What incentives could be put in place to motivate landlords to maintain their properties?
- What risks do tenants take when filing a report with a building inspector?<sup>7</sup> (*North Carolina state law protects tenants from certain kinds of retaliatory evictions, and tenants may raise this as a defense in eviction trials.*)

## Chapter 5: Thirteenth Street

- Arleen is unable to access a subsidized housing voucher because of a previous debt with the Housing Authority. Three out of four families in America who qualify for assistance receive nothing. (*In 2014, Charlotte Housing Authority opened the waiting list for Housing Choice Vouchers for five days. Over 32,000 people applied via the online application and of those, 4,400 identified as homeless. Only 300 to 400 vouchers become available each year.*<sup>8</sup>) Does it surprise you that most families in America who qualify for assistance do not actually receive it?

## Chapter 6: Rat Hole

- The Hinkston family, like many families, is forced to accept substandard housing after Sherrena files for eviction. What rights do you think tenants have to ensure they have safe, quality housing?

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<sup>7</sup> This question is retrieved from <http://www.penguinrandomhouse.com/books/247816/evicted-by-matthew-desmond/9780553447453/teachers-guide/>

<sup>8</sup> 2015. UNCC. Characteristics of Charlotte Housing Authority’s Housing Choice Voucher Waiting List 2015

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## **Chapter 7: The Sick**

- How does the process of screening tenants lead to a “geography of advantage and disadvantage” (page 89)?
- How can landlord decisions impact neighborhood characteristics like schools, crime rates, and levels of civic engagement?
- How can a criminal background or history of past evictions impact a person’s ability to rent property?
- Do you think a tenant should have to disclose this information? Why or why not?<sup>9</sup>

## **Chapter 8: Christmas in Room 400**

- Arleen is evicted. Evictions occur in civil court where there is no right to an attorney. Desmond writes that 90percent of landlords have attorneys and 90percent of tenants do not. Would the outcome in court change if tenants had representation?

## **Chapter 9: Order Some Carryout**

- When people are unable to pay rent and utilities, they must make a choice of what to pay first. How would you go about making that choice? If you were forced to choose between paying for rent or electricity (runs the A/C), what would you choose?

## **Chapter 10: Hypes for Hire**

- Desmond writes that landlords often rely on tenants and jobless men to serve as handymen, paying by the task or by the day. Why do you think landlords so heavily rely on these groups? How do you think this impacts employment opportunities for others in the neighborhood?

## **Chapter 11: The ‘Hood is Good**

- 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” (page 152).
- How did Sherrena profit from being a landlord in poor communities?
- Do you think her profits were justified?
- What responsibilities do landlords have when renting out their property?
- What risks do they take? Do you sympathize with Sherrena? Why or why not?<sup>10</sup>

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<sup>10</sup> This question is retrieved from <http://www.penguinrandomhouse.com/books/247816/evicted-by-matthew-desmond/9780553447453/teachers-guide/>

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## Chapter 12: Disposable Ties

- 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? Did this do anything to lift them out of poverty or distress?
- What limitations do these short-term relationships have?<sup>11</sup> (*Under state law, landlords are allowed to make the presence of unauthorized occupants a ground for terminating the lease, and sometimes that kind of provision applies to a relative fleeing domestic violence or returning from prison without any place to live or similar difficulties.*)

## Chapter 13: E-24

- Lenny was responsible for collecting rent from trailer park residents, but was later fired by the new management company. What were the positive and negative aspects of Lenny's role?

## Chapter 14: High Tolerance

- Desmond writes that people who live in distressed neighborhoods are more likely to help their neighbors pay bills, buy groceries, fix their cars, or lend a hand. Do you think there is an ecosystem of sharing in poverty? What purpose does this serve?

## Chapter 15: A Nuisance

- What motivated Crystal to call 911 after hearing a domestic disturbance upstairs?
- How did this strain her relationship with her landlord, Sherrena?
- What risks do landlords incur once their property becomes a designated nuisance?
- Should landlords be penalized for their tenants' behavior? Why or why not?<sup>12</sup> (*Under state law, landlords cannot refuse to rent to families or evict or discriminate in services because a member of the family is a victim of domestic violence.*)

## Chapter 16: Ashes on Snow

- What is the impact if a landlord can collect insurance on a property that burns down but is not held to any safety standards?

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<sup>11</sup> This question is retrieved from <http://www.penguinrandomhouseaudio.com/discussion-guide/247816/evicted/>

<sup>12</sup> This question is retrieved from <http://www.penguinrandomhouse.com/books/247816/evicted-by-matthew-desmond/9780553447453/teachers-guide/>

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## **Chapter 17: This is America**

- Crystal was diagnosed with a wide range of mental illnesses. What struggles did Crystal face throughout her search for stable housing?
- How might mental illness present additional challenges to a person already living in poverty? How might mental illness contribute to a person's history of eviction?

## **Chapter 18: Lobster on Food Stamps**

- Why do you think Lorraine chose to spend all her food stamps on expensive food like lobster?
- What personal reaction did you have to her decision?
- Do you agree with Pastor Daryl that Lorraine is careless with her money because she is operating under a "poverty mentality"?
- Why might it be difficult for Lorraine to lift herself out of poverty by practicing good behavior or self-control?
- What options do you believe Lorraine has?<sup>13</sup>

## **Chapter 19: Little**

- Landlords repeatedly turned down Pam and Ned's rental applications because they have children. Why?
- Do you think families with children should receive any protection when seeking housing?
- Why do you think families with children were not considered a protected class when Congress passed the Fair Housing Act in 1968?
- Do you think it is fair for landlords to charge tenants with children monthly surcharges and children-damage deposits? Why or why not?<sup>14</sup> (*The federal Fair Housing Act was amended in 1988 to include "familial status" (the presence of children) as another protected status. This makes it unlawful under the Fair Housing Act for landlords to make such charges.*)

## **Chapter 20: Nobody Wants the North Side**

- Why did Vanetta participate in armed robbery?
- Do you think the sentence that Vanetta received was fair?
- What barriers do you think Vanetta will face when applying for housing after she leaves prison?

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## **Chapter 21: Bigheaded Boy**

- Why did Doreen choose not to call Sherrena when the house was in desperate need of repair?
- Do you agree that “The house failed the tenants, and the tenants failed the house”?
- What effects does living in a home that is not decent or functional have on a person’s psychological and emotional health?<sup>15</sup>

## **Chapter 22: If They Give Momma the Punishment**

- Vanetta’s public defender did not share that Vanetta woke up at 5am every day to look for housing, attended GED classes and cared for children. How might this information have impacted her sentencing?

## **Chapter 23: The Serenity Club**

- What challenges did Scott face while maintaining his sobriety?
- Do you think the process for Scott to get his nursing license back was reasonable? Why or why not?

## **Chapter 24: Can’t Win for Losing**

- Arleen received 89 negative responses and one positive from prospective landlords. What impact did this have on her children?
- How do children expose families to eviction rather than shield them from it?
- What happened to Arleen when she was evicted from her apartment?
- After losing her possessions in storage and having her welfare case closed, what options did Arleen have?<sup>16</sup>

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<sup>16</sup> This question is retrieved from <http://www.penguinrandomhouse.com/books/247816/evicted-by-matthew-desmond/9780553447453/teachers-guide/>

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## Epilogue: Home and Hope

- In the Epilogue, Desmond describes the affordable housing crisis more broadly and says that it is “driving poor families to financial ruin and even starting to engulf families with moderate incomes” (p. 303). Desmond also says “the right to a decent home is part of what it means to be an American” (p. 300). What does Desmond mean by this statement and does it extend to owning a home?
- Are there any parallels between those who are evicted and those who lost their homes during the recent housing crisis?
- Are evictions and foreclosures part of the same system that keep people from opportunities or are they distinct and separate issues?<sup>17</sup>
- Desmond reflects on his description of the project at the end of the book: “I wanted to try to write a book about poverty that didn’t focus exclusively on poor people or poor places. Poverty was a relationship, I thought, involving poor and rich people alike...This sent me searching for a process that bound poor and rich people together in mutual dependence and struggle. Eviction was such a process” (p. 317). How does eviction bind rich and poor people together? How does the relationship between rich and poor compare with the relationship between landlord and tenant?

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<sup>17</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)