

POVERTY, BY AMERICA

MATTHEW DESMOND

PULITZER PRIZE-WINNING AUTHOR OF EVICTED

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Matthew Desmond

New York: Crown (An Imprint of Random House; a division of Penguin Random House). 2023.

What is the point?

America, the richest country on earth, has too many people living in poverty. Too many! We "cause" it; we nurture it; we tolerate it; we don't end it. We should end it, and...we can end it!

WHY IS THIS BOOK WORTH OUR TIME? – WHY THIS BOOK MATTERS!

#1 – This book is a current, up-to-date look at the reality – the numbers – of poverty in America.

#2 – This book dispels and refutes many of the myths about what causes poverty, and what keeps poor people in America poor.

#3 – This book is a call to end poverty...because, we can; and we should.

QUOTES AND EXCERPTS FROM THE BOOK – THE "BEST OF" RANDY'S HIGHLIGHTED PASSAGES:

1. The town of Tempe, the Phoenix suburb where ASU's main campus sits, had spent hundreds of millions of dollars to construct a two-mile-long artificial lake in the middle of the desert, a giant puddle that loses two-thirds of its water to evaporation each year. A few blocks away, people were begging on the street. How could there be, I wondered, such bald scarcity amid such waste and opulence? pg. 5
2. This is who we are: the richest country on earth, with more poverty than any other advanced democracy. If America's poor founded a country, that country would have a bigger population than Australia or Venezuela. Almost one in nine Americans—including one in eight children—live in poverty. There are more than 38 million people living in the United States who cannot afford basic necessities, and more than 108 million getting by on \$ 55,000 a year or less, many stuck in that space between poverty and security. pg. 6



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3. After arriving in prison, many incarcerated Americans suddenly find that their health improves because the conditions they faced as free (but impoverished) citizens were worse. pg. 6
4. More than 2 million Americans don't have running water or a flushing toilet at home. pg. 6
5. The United States annually produces \$ 5.3 trillion more in goods and services than China. Our gross domestic product is larger than the combined economies of Japan, Germany, the United Kingdom, India, France, and Italy, which are the third, fourth, fifth, sixth, seventh, and eighth richest countries in the world. pg. 6
6. To understand the causes of poverty, we must look beyond the poor. Those of us living lives of privilege and plenty must examine ourselves. Are we—the secure, the insured, the housed, the college educated, the protected, the lucky—connected to all this needless suffering? pg. 7
7. Technically, a person is considered “poor” when they can't afford life's necessities, like food and housing. pg. 10
8. If a family of four needed, say, \$1,000 a year in 1965 to feed themselves, then any family making less than \$3,000 a year (or around \$27,000 at the beginning of 2022) would be considered poor because they would be devoting more than a third of their income to food, forgoing other necessities. ...“There is thus a total of 50 million persons—of whom 22 million are young children—who live within the bleak circle of poverty or at least hover around its edge.” It was a number that shocked affluent Americans. pg. 10
9. We can't hope to understand why there is so much poverty in America solely by considering the lives of the poor. But we need to start there, to better understand the kind of problem poverty is—and grasp the stakes —because poverty is not simply a matter of small incomes. In the words of the poet Layli Long Soldier, that's just “the oil at the surface.” pg. 10
- 10. For Crystal and people in similar situations, poverty is about money, of course, but it is also a relentless piling on of problems. Poverty is pain, physical pain. It is in the backaches of home health aides and certified nursing assistants, who bend their bodies to hoist the old and sick out of beds and off toilets; it is in the feet and knees of cashiers made to stand while taking our orders and ringing up our items; it is in the skin rashes and migraines of maids who clean our office buildings, homes, and hotel rooms with products containing ammonia and triclosan. pg. 13**
11. Among a sample of men and women released from prison in Massachusetts, over 40 percent had witnessed a murder as children. pg. 14
12. Half of all new positions are eliminated within the first year. pg. 16
13. Jobs that used to come with some guarantees, even union membership, have been transformed into gigs. ...The manufacturing sector—still widely mistaken as the fount of good, sturdy, hard-hat jobs—now employs more than a million temp workers. pg. 16
- 14. Long-term employment has declined steadily in the private sector, particularly for men... ...Income volatility, the extent to which paychecks grow or shrink over short periods of time, has doubled since 1970. pg. 16**
15. America has welcomed the rise of bad jobs at the bottom of the market—jobs offering low pay, no benefits, and few guarantees. pg. 16

17. Some industries such as retail, leisure and hospitality, and construction see more than half of their workforce turn over each year. Workers quickly learn they are expendable, easily replaced, while young people are graduating into an economy characterized by deep uncertainty. pg. 16

18. Many are not officially counted among the “poor,” but what then is the term for trying to raise two kids on \$ 50,000 a year in Miami or Portland? ...What do you call it when you don’t qualify for a housing voucher but can’t get a mortgage either? pg.17

19. As a lived reality, there is plenty of poverty above the poverty line. pg. 17

20. According to the latest national data, one in eighteen people in the United States lives in “deep poverty,” a subterranean level of scarcity. Take the poverty line and cut it in half: Anything below that is considered deep poverty. The deep poverty line in 2020 was \$6,380 annually for a single person and \$13,100 for a family of four. pg.17

21. In the years following the end of guaranteed cash welfare, the United States has witnessed a shocking rise in extreme poverty, one that tracks with other grim indicators. pg. 18

22. Poverty is the loss of liberty. The American prison system has no equal in any other country or any other epoch. pg. 18

23. The overwhelming majority of America’s current and former prisoners are very poor. By the time they reach their mid-thirties, almost seven in ten Black men who didn’t finish high school will have spent a portion of their life in a cage. pg. 18

24. In the late nineteenth and early twentieth centuries, cities passed “ugly laws” banning “unsightly beggars” from public places. pg. 19

25. Today, scores languish in jail, not because they’ve been convicted of a crime, but because they missed a payment or can’t make bail. pg. 20

26. The political scientist Vesla Weaver has shown that those stopped (but not arrested) by the police are less likely to vote. The criminal-legal system, Weaver has written, “trains people for a distinctive and lesser kind of citizenship.” pg. 20

27. Misery (misère), the French sociologist Eugène Buret once remarked, “is poverty felt morally.” pg. 20

28. It’s more socially acceptable today to disclose a mental illness than to tell someone you’re broke. pg. 21

29. When politicians propose antipoverty legislation, they say it will help “the middle class.” pg. 21

30. When the poor take to the streets, it’s usually not under the banner of poverty. There is no flag for poor rights, after all. pg.,. 21

31. It shrinks the mental energy you can dedicate to decisions, forcing you to focus on the latest stressor... ..When someone is shot dead, the children who live on that block perform much worse on cognitive tests in the days following the murder. The violence captures their minds. ...Poverty can cause anyone to make decisions that look ill-advised and even downright stupid to those of us unbothered by scarcity. pg. 21
32. **Have you ever sat in a hospital waiting room, watching the clock and praying for good news? You are there, locked on the present emergency, next to which all other concerns and responsibilities feel (and are) trivial. That experience is something like living in poverty. pg. 21**
33. "The bandwidth tax." "Being poor," they write, "reduces a person's cognitive capacity more than going a full night without sleep." When we are preoccupied by poverty, "we have less mind to give to the rest of life." Poverty does not just deprive people of security and comfort; it siphons off their brainpower, too. pg. 21
34. **Poverty is often material scarcity piled on chronic pain piled on incarceration piled on depression piled on addiction—on and on it goes. ...Poverty isn't a line. It's a tight knot of social maladies. It is connected to every social problem we care about—crime, health, education, housing—and its persistence in American life means that millions of families are denied safety and security and dignity in one of the richest nations in the history of the world. pg. 23**
35. At least since the early twentieth century, commentators have observed that Karl Marx's "law of increasing misery"—the idea that workers' suffering would steadily rise as capitalism expanded and exploitation intensified—was forestalled in the West thanks to technological advances that transformed yesterday's luxuries into today's necessities. ...But the fact that standards of living have risen across the board doesn't mean that poverty itself has fallen. pg. 25
- 36. In fact, as the cost of items like cell phones and washing machines has fallen, the cost of the most necessary of life's necessities, such as healthcare and rent, has increased. pg. 25**
37. As Michael Harrington put it sixty years ago: "It is much easier in the United States to be decently dressed than it is to be decently housed, fed, or doctored." pg. 26
38. When the president proposed reducing Social Security benefits in 1981, Congress rebuffed him.[7] Throughout Reagan's eight years in office, antipoverty spending did not shrink. It grew and continued to grow after he left office. In fact, it grew significantly. pg. 27
39. Somehow, the United States has the unique distinction of lacking universal healthcare while still having the most expensive healthcare system in the world. Every year, we spend vastly more on healthcare for low-income Americans than we do on archetypical antipoverty programs, such as cash welfare and public housing. pg. 27
40. There is no evidence that the United States has become stingier over time. The opposite is true. pg. 28

41. Part of the answer, I learned, lies in the fact that a fair amount of government aid earmarked for the poor never reaches them. To understand why, consider welfare. ...when President Bill Clinton reformed welfare in 1996, replacing the old model with Temporary Assistance for Needy Families (TANF), he transformed the program into a block grant that gives states considerable leeway in deciding how to distribute the money. pg. 28
42. And then there's Mississippi. A 389-page audit released in 2020 found that money overseen by the Mississippi Department of Human Services (DHS) and intended for the state's poorest families was used to hire an evangelical worship singer who performed at rallies and church concerts; to purchase a Nissan Armada, Chevrolet Silverado, and Ford F-250 for the head of a local nonprofit and two of her family members; and even to pay the former NFL quarterback Brett Favre \$ 1.1 million for speeches he never gave. (Favre later returned the money.) pg. 29
- 43. Welfare funds also went to a ministry run by former professional wrestler Ted DiBiase—the Million Dollar Man and the author of the memoir Every Man Has His Price—for speeches and wrestling events. DiBiase's price was \$ 2.1 million. Brett DiBiase, the Million Dollar Man's son, was serving as deputy administrator for Mississippi's Department of Human Services at the time. He and five others have been indicted on fraud and embezzlement charges. pg. 29**
44. No state had a child poverty rate higher than Mississippi's, at roughly 28 percent, which is also the child poverty rate of Costa Rica. pg. 30
45. In poor communities, it is common knowledge that you must apply multiple times for disability, as if being denied over and over is part of the standard application process, and you'll need to hire an attorney. **...But I can't get over the fact that each year, over a billion dollars of Social Security funds are spent not on getting people disability but on getting people lawyers so that they can get disability. pg. 31**
46. Over the course of American history, immigrants have served as a scapegoat for our economic anxieties. ...In the early 1900s, native-born white Americans lashed out at Italian immigrants for landing jobs and working hard in them, even resorting to mob violence and lynching to drive them out of town. pg. 33
- 47. Our foreign-born population has soared over the past half century. In 1960, one in twenty people in America was born in another country. Today, one in eight is. The United States now has more immigrants than any other nation on earth. ...Almost half of America's foreign-born population now lives in just three states: California, Texas, and Florida. ...Between 1970 and 2019, the share of the immigrant population increased by nearly 18 percent in California, 14 percent in Texas, and 13 percent in Florida. But over that same period, California's poverty rate increased only marginally (by 0.7 percent), while poverty fell in both Texas and Florida: by 5 and almost 4 percent, respectively. The states that have taken in the most immigrants over the past half century have not grown poorer. In the case of Texas and Florida, they have grown more prosperous. pg. 33**
48. The best research we have on this question finds that the long-term impact of immigration on wages is quite small, and its impact on employment is even smaller. pg. 34
- 49. The politicians who wring their hands about "the border crisis" know full well that the undocumented population peaked over fifteen years ago, in 2007. pg. 35**

50. (Americans don't exactly queue up for immigrant jobs). pg. 35

51. Over a typical lifetime, an immigrant will give more to the U.S. government in taxes than he or she will receive in federal welfare benefits. pg. 35

52. There was a time in America when most poor children grew up in a home with both of their biological parents. ...most poor children are born to single mothers. Roughly one in three families headed by a single mother is poor, compared to just one in seventeen married families. ...This disparity has led some to conclude that single parenthood is a major cause of poverty in America. But then, why isn't it a major cause in Ireland or Italy or Sweden? ...A study of eighteen rich democracies found that single mothers outside the United States were not poorer than the general population. ...Countries that make the deepest investments in their people, particularly through universal programs that benefit all citizens, have the lowest rates of poverty, including among households headed by single mothers. pg. 36

53. Choosing to have a child outside of marriage may be an individual choice, but condemning many of those parents and their children to a life of poverty is a societal one. pg. 36

54. In America, marriage has become something of a luxury good. pg. 37

55. So pointing to lower rates of marriage among the poor as the main reason for their poverty is akin to pointing to higher rates of homeownership among the affluent as the primary reason for their prosperity, confusing effect for cause. pg. 37

56. The most antifamily social policies have been those fueling mass incarceration. Most people in prison are parents. ...By one estimate, the number of marriages in the United States would increase by as much as 30 percent if we didn't imprison a single person. pg. 38

57. In the history of the nation, there has only been one other state-sponsored initiative more antifamily than mass incarceration, and that was slavery. pg. 38

58. Households receive a higher total allotment of food stamps if romantic partners apply separately for the benefit rather than as a married couple. pg. 38

59. The real question about single-parent families isn't why so many poor parents are single but why we allow so many of them to remain poor. pg. 40

60. There is, of course, the old habit of blaming the poor for their own miseries, as if Americans were made of lesser stuff than people in countries with far less poverty. But structural explanations are more in fashion these days, explanations that trace widespread poverty back to broken institutions or seismic economic transformations. pg. 41

61. If arrangements that harm the poor have endured over the decades, doesn't that suggest that they were designed to do so? pg. 41

62. At the end of the day, aren't "systemic" problems—systemic racism, poverty, misogyny—made up of untold numbers of individual decisions motivated by real or imagined self-interest? pg. 42

63. Or perhaps we connect the concept of exploitation with socialism and don't want to be associated with its tenets... After my talk, a senior scholar looked rather alarmed. "You're going down a Marxist path," she said. "You know that, right?" pg. 43

64. Hungry people want bread. The rich convene a panel of experts. Complexity is the refuge of the powerful. pg. 44

65. To stay awake, Julio loaded up on coffee and soda. Each job paid minimum wage. "I felt like a zombie," Julio told me. "No energy. Always sad." Yet to afford the single unfurnished room he shared with his mother and two siblings, he had to work up to sixteen hours a day, seven days a week. **...Julio didn't have to be paid poverty wages for his job to exist. If he manned the grill at a McDonald's in Denmark, his paycheck would have been double what it was in Emeryville. pg. 47**

66. ...increasing the minimum wage has negligible effects on employment. ...The bulk of the evidence suggests that the employment effect of raising the minimum wage is inconsequential. pg. 47

67. Almost all private sector employees (94 percent) are without a union, though roughly half of nonunion workers say they would organize if given the chance. They rarely are. ...Between 2016 and 2017, the National Labor Relations Board charged 42 percent of employers with violating federal law during union campaigns. In nearly a third of cases, this involved illegally firing workers for organizing. pg. 49

68. Since 1979, the bottom 90 percent of income earners—not the bottom 10, 20, or even 50 percent, but the bottom 90 percent—saw annual earnings gains of only 24 percent, while the wages of the top 1 percent of earners more than doubled. pg. 50

69. For several decades after World War II, ordinary workers' inflation-adjusted wages (known as "real wages") increased by 2 percent each year. But since 1979, real wages have grown by only 0.3 percent a year. pg. 50

70. When we are underpaid relative to the value of what we produce, we experience labor exploitation. And when we are overcharged relative to the value of something we purchase, we experience consumer exploitation. pg. 63

71. Racism and exploitation feed on each other, and Black families who moved north during the Great Migration, which stretched from 1915 to 1970, experienced this fact afresh when they arrived in cities like Cleveland and Philadelphia. pg. 64

72. A recent review of these studies and similar research concluded that, while levels of discrimination have fallen over time, Black renters continue to face routine discrimination when searching for apartments. pg. 69

73. A 2021 study found that middle-class Black homeowners (with incomes between \$75,000 and \$100,000) carried higher interest rates on their mortgages than white homeowners... with incomes at or below \$30,000. pg. 72

74. In 2020, Americans spent \$1.6 billion just to cash checks. If the poor had a costless way to access their own money, over a billion dollars would have remained in their pockets during the pandemic-induced recession. pg. 73

75. When you walk into a payday loan store, you are focused on the present. Your rent is overdue, and you're facing eviction. Your lights are about to be shut off. (That's why seven in ten people take out these loans, by the way: to pay for rent, utilities, or basic expenses.) pg. 76

76. The message has been received. Half the country appears to believe that social benefits from the government make people lazy. ...First, Americans tend to believe (wrongly) that most welfare recipients are Black. This is true for both liberals and conservatives. Second, many Americans still believe Blacks have a low work ethic. ...Anti-Black racism hardens Americans' antagonism toward social benefits. pg. 86

77. Not surprisingly, those receiving assistance spend a larger share of their income on necessities (housing, food) and a smaller share on entertainment, alcohol, and tobacco than other American families. pg. 87

78. 96 percent of American adults have relied on a major government program at some point in their lives. pg. 92

79. Those who benefit most from government largesse—generally white families with accountants—harbor the strongest antigovernment sentiments. And those people vote at higher rates than their fellow citizens who appreciate the role of government in their lives. They lend their support to politicians who promise to cut government spending, knowing full well that it won't be their benefits that get the ax. pg. 96

80. In America, a clear marker of poverty is one's reliance on public services, and a clear marker of affluence is one's degree of distance from them. pg. 106

81. By 2021, government spending on all public goods—including national defense, transportation, health expenditures, and programs to ease the pain of poverty—made up just 17.6 percent of GDP... pg. 108

82. Wealth traps breed poverty traps. The concentration of affluence breeds more affluence, and the concentration of poverty, more poverty. To be poor is miserable, but to be poor and surrounded by poverty on all sides is a much deeper cut. pg. 121

83. After the Great Recession that began in 2008, families in the bottom half of the income distribution had to wait nearly ten years before their incomes returned to pre-recession levels. After the COVID-19-induced recession, they waited just a year and a half. Government aid played a major role in the recovery. pg. 133

84. Even in the darkest moments, we should allow ourselves to imagine, to marvel over, a new social contract, because doing so expresses both our discontent with, and the impermanence of, the current one. ..."We need to ask not whether it is realistic or practical or viable but whether it is imaginable," wrote Brueggemann. "We need to ask if our consciousness and imagination have been so assaulted and co-opted" by the established order "that we have been robbed of the courage or power to think an alternative thought." pg. 135

85. We need to ensure that aid directed at poor people stays in their pockets, instead of being captured by companies whose low wages are subsidized by government benefits, or by landlords who raise the rents as their tenants' wages rise, or... pg. 138

86. Whatever our approach, solutions should offer low-income Americans more choice, a way to end their reliance on predatory lending institutions that can get away with robbery because they are the only option available. pg. 150
87. We could just about fill the entire poverty gap in America if the richest among us simply paid all the taxes they owed. pg. 137
88. In today's labor market, unions are weak and real wages are falling for far too many Americans. pg. 137
89. I do know, concretely, that the Supreme Court's decision to overturn Roe v. Wade and claw back the national right to abortion will have devastating consequences for poor women. pg. 154
90. Just as global warming is not only caused by large industrial polluters and multinational logging companies but also by the cars we choose to drive and the energy we choose to buy, poverty in America is not simply the result of actions taken by Congress and corporate boards but the millions of decisions we make each day when going about our business. pg. 155
91. I'm making an argument in favor of more neighborhood choice to ensure that the zip code where a child is born does not so powerfully predetermine the story of her life. pg. 163
92. (In the years since New Jersey began economically integrating its communities more aggressively than any other state, its property values have remained among the highest in the nation, and it ranks first in public education.) pg. 167
93. Alexis de Tocqueville found that nineteenth-century Americans were only casual observers of politics until the town proposed to run a road through their property. Then they started showing up at public forums. pg. 168
94. Since the nation's founding, the story of class politics in America has been a story of white worker against Black, native against newcomer. Racism thwarted the rise of a multiracial mass labor movement, which could have brought about sweeping economic reforms—including the establishment of a Labor Party—like the kind adopted in nineteenth-century France and Britain. pg. 174
95. **"Any real change," writes James Baldwin, "implies the breakup of the world as one has always known it, the loss of all that gave one an identity, the end of safety. And at such a moment, unable to see and not daring to imagine what the future will now bring forth, one clings to what one knew, or thought one knew; to what one possessed or dreamed that one possessed."** pg. 176
96. Ending poverty would not solve all our problems. But since poverty is a catalyst and cause of an untold number of social ills, finally cutting the cancer out would lead to enormous improvements in many aspects of life. pg. 179
97. The Poor People's Campaign has elevated the voices of low-income Americans around the country, voices challenging "the lie of scarcity in the midst of abundance" and mobilizing for things like educational equity and a reinvestment in public housing. pg. 185

98. Whose fight is this? If you are homeless or unemployed, a person with disabilities on a fixed income, if you have been exploited and excluded, incarcerated or evicted, this is your fight. If you are an undocumented immigrant, giving this country your sweat, your very body, but receiving few rights in return, or a worker shortchanged and kicked around by your company, this is your fight. If you are one of the tens of millions of Americans scraping, pinching, living paycheck to paycheck, floating somewhere between poverty and security, this is your fight.[8] If you are a young person fed up not only with impossibly expensive cities and \$100,000 college degrees but also with polite excuses and insipid justifications for why things are the way they are, this is your fight. If you have found security and prosperity and wish the same for your neighbors, if you demand a dignified life for all people in America, if you love fairness and justice and want no part in exploitation for personal gain, if all the hardship in your country violates your sense of decency, this is your fight, too. pg. 188

99. The end of poverty is something to stand for, to march for, to sacrifice for. Because poverty is the dream killer, the capability destroyer, the great waster of human potential. pg. 189

100. Friedrich Hayek, decidedly not a socialist, remarked that "nothing makes conditions more unbearable than the knowledge that no effort of ours can change them." (R.M., Dante -- "Abandon hope, all ye who enter here"). pg. 228

101. Then again, the government has shown little restraint in breaking this commandment when it comes to aid directed at the poor. Washington helped to build union power, then it helped take it away. It constructed towering public housing complexes then dynamited them. It expanded cash welfare then abruptly ended the program. pg. 257

102. "The most unethical of all means is the non-use of any." pg. 270

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THE MOST IMPORTANT QUOTES – (THE “THESIS” QUOTES).

Why is there so much poverty in America? I wrote this book because I needed an answer to that question.

America’s poverty is not for lack of resources. We lack something else.

Which makes this a book about poverty that is not just about the poor. Instead, it’s a book about how the other other half lives, about how some lives are made small so that others may grow. ...But it will also require that each of us, in our own way, become poverty abolitionists, unwinding ourselves from our neighbors’ deprivation and refusing to live as unwitting enemies of the poor.

Bearing witness, these kinds of books help us understand the nature of poverty. They are vital. But they do not—and in fact cannot—answer the most fundamental question, which is: Why? Why all this American poverty?

And our progress on poverty? As estimated by the federal government’s poverty line, 12.6 percent of the U.S. population was poor in 1970; two decades later it was 13.5 percent; in 2010, it was 15.1 percent; and in 2019, it was 10.5 percent. ...There is no real improvement here, just a long stasis.

I lay out why there is so much poverty in America and make a case for how to eliminate it.

Countries that make the deepest investments in their people, particularly through universal programs that benefit all citizens, have the lowest rates of poverty, including among households headed by single mothers.

Poverty is an injury, a taking. Tens of millions of Americans do not end up poor by a mistake of history or personal conduct. Poverty persists because some wish and will it to.

Countries that make the deepest investments in their people, particularly through universal programs that benefit all citizens, have the lowest rates of poverty...

There is so much poverty in this land not in spite of our wealth but because of it. Which is to say, it’s not about them. It’s about us. “It is really so simple,” Tolstoy wrote. “If I want to aid the poor, that is, to help the poor not to be poor, I ought not to make them poor.”

Becoming a poverty abolitionist, then, entails conducting an audit of our lives, personalizing poverty by examining all the ways we are connected to the problem—and to the solution.

Integration means we all have skin in the game. It not only disrupts poverty; on a spiritual level, over time it can foster empathy and solidarity.

Lift the floor by rebalancing our social safety net; empower the poor by reining in exploitation; and invest in broad prosperity by turning away from segregation. That’s how we end poverty in America.

I’m calling for a return to a time when America made bigger investments in the general welfare. I’m calling for more poor aid and less rich aid.

SOME OF THE KEY CONTENT AND IDEAS FROM THE BOOK

- **About Matthew Desmond:**
 - **Matthew Desmond** is the Maurice P. Daring Professor of Sociology at Princeton University and the founding director of the Eviction Lab. His last book, *Evicted: Poverty and Profit in the American City*, won the Pulitzer Prize, the National Book Critics Circle Award, and the PEN/John Kenneth Galbraith Award, among others. The recipient of a MacArthur Fellowship, Desmond is also a contributing writer for *The New York Times Magazine*.
 - Has lived among the “poor” in Milwaukee; among other places...
- **From Steinbeck’s *The Grapes of Wrath*:**
 - *There’s nothing I can do,” the tractor driver replied, explaining that there were dozens of men ready to replace him—and besides, he had orders from his boss, who had orders from the bank, which “gets orders from the East,” and on it went.*
- **What do we mean, “the poor?”**
 - In 2022, the poverty line was drawn at \$13,590 a year for a single person and \$27,750 a year for a family of four.
 - In America’s meatpacking plants, two amputations occur each week. ...Pickers in Amazon warehouses have access to vending machines dispensing free Advil and Tylenol.
 - Roughly one in four children living in poverty have untreated cavities.
 - Thirty million Americans remain completely uninsured a decade after the passage of the Affordable Care Act.
 - Most renting families below the poverty line now spend at least half of their income on housing.
 - a nation where eviction is commonplace among low-income renters. Churn has become the status quo. ...More than 3.6 million eviction filings are taped to doors or handed to occupants in an average year in America, which is roughly equivalent to the number of foreclosures initiated at the height of the financial crisis in 2010.
 - Poverty is the constant fear that it will get even worse.
 - The United States allows a much higher proportion of its children—over 5 million of them—to endure deep poverty than any of its peer nations.
 - Using this threshold, the Nobel laureate Angus Deaton reported in 2018 that 5.3 million Americans were “absolutely poor by global standards,” getting by on \$4 a day or less.
 - The number of homeless children, as reported by the nation’s public schools, rose from 794,617 in 2007 to 1.3 million in 2018.
 - There is growing evidence that America harbors a hard bottom layer of deprivation, a kind of extreme poverty once thought to exist only in faraway places of bare feet and swollen bellies.
 - The United States doesn’t just tuck its poor under overpasses and into mobile home parks far removed from central business districts. It disappears them into jails and prisons, effectively erasing them: The incarcerated are simply not counted in most national surveys, resulting in a falsely rosy statistical picture of American progress. ...Poverty measures exclude everyone in prison and jail—not to mention those housed in psych wards, halfway houses, and homeless shelters—which means there are millions more poor Americans than official statistics let on.
 - Poverty is the feeling that your government is against you, not for you.
 - Poverty is embarrassing, shame inducing. ...You avoid public places—parks, beaches, shopping districts, sporting arenas—knowing they weren’t built for you.
- **But...but...there is still a racial gap...**
 - Still, poverty is no equalizer. It can be intensified by racial disadvantages or eased by racial privileges. ...Black poverty, Hispanic poverty, Native American poverty, Asian American poverty, and white poverty are all different.
 - Black and Hispanic Americans are twice as likely to be poor, compared to white Americans, owing not only to the country’s racial legacies but also to present-day discrimination.
 - Black jobseekers are just as likely to face discrimination in the labor market today as they were thirty years ago. There has been no progress in a generation.

- Poor white families tend to live in communities with lower poverty levels than poor Black and Hispanic families. That means most poor white children attend better-resourced schools, live in safer communities, experience lower rates of police violence, and sleep in more dignified homes than their poor Black and Hispanic peers.
 - Poverty not only resides in people; it lives in neighborhoods, too,
 - This is a big reason why the life expectancy of poor Black men in America is similar to that of men in Pakistan and Mongolia.
 - Today, the wealth gap between Black and white families is as large as it was in the 1960s. ...Our legacy of systematically denying Black people access to the nation's land and riches has been passed from generation to generation.
 - In 2019, the median white household had a net worth of \$ 188,200, compared with \$ 24,100 for the median Black household.
 - The average white household headed by someone with a high school diploma has more wealth than the average Black household headed by someone with a college degree.
 - **It's not that simple:**
 - people are commonly told that they can avoid poverty in America by following three simple steps: graduate from high school, obtain a full-time job, and wait until they get married to have children. A report published by the American Enterprise Institute, a conservative think tank, labeled the three steps "the success sequence." ...**(BUT!)... ..Black Americans who had stuck to the success sequence were less likely to escape poverty than white Americans who did the same. You also learn that the step in the sequence responsible for nearly all the "success" is not marriage but securing a full-time job.**
 - **The stark, harsh reality: People benefit from poverty in all kinds of ways.**
 - As a theory of poverty, exploitation elicits a muddled response, causing us to think of course and but, no in the same instant.
 - **Stephen Sondheim once wrote, "The history of the world, my sweet—is who gets eaten and who gets to eat."**
 - **And...don't forget, or ignore, the motivation related to hierarchy...**
 - Clans, families, tribes, and nation-states collide, and one side is annihilated or enslaved or colonized or dispossessed to enrich the other. ...One side ascends to a higher place on the backs of the vanquished.
 - **The decline of unions has not been...good...**
 - Honest work delivered a solid paycheck, and a big reason why had to do with union power. Throughout the 1950s and 1960s, nearly a third of all U.S. workers carried union cards.
 - In 1970 alone, 2.4 million union members participated in work stoppages, wildcat strikes, and tense standoffs with company heads. Their efforts paid off. Worker pay climbed, CEO compensation was reined in, and the country experienced the most economically equitable period in modern history.
 - But unions were often a white man's refuge. ...In the 1930s, many unions outwardly discriminated against Black workers or segregated them into Jim Crow local chapters.
 - A national litmus test arrived in 1981, when thirteen thousand unionized air traffic controllers left their posts after contract negotiations with the Federal Aviation Administration broke down. When workers refused to return to work, President Reagan fired all of them. ..."If the President of the United States can replace strikers, this must be socially acceptable," remarked one observer at the time.
 - **A major problem is...**
 - "It is illegal on 75 percent of the residential land in many American cities to build anything other than a detached single-family home."
 - **If you erect a community of expensive, beautiful homes and prop up the value of those homes by making it illegal to build more housing, which turns your home into a resource so scarce that potential buyers do things like write pleading letters or make cash offers above the asking price or bid sight unseen – behavior that has become commonplace in liberal cities like Austin, Seattle, and Cambridge – then you pretty much want to keep things as they are.**
- And...

- **One study found that growing up in a severely disadvantaged neighborhood is equivalent to missing a year of school when it comes to verbal ability. Another found that achievement gaps between rich and poor children form and harden before kindergarten.**
- **Resources are available for the poor, but not received/obtained...**
 - *The bulk of the evidence indicates that low-income Americans are not taking full advantage of government programs for a much more banal reason: We've made it hard and confusing.*
 - *One intervention tripled the rate of elderly people enrolled in food stamps by providing information about the program and offering sign-up assistance.*
- **Segregation really is bad...harmful...**
 - *The economist Rucker Johnson did just that, finding that Black children who were enrolled in integrated schools performed better in the classroom, graduated at higher rates, and were more likely to go to college than their peers who experienced a segregated education.*
 - ***This presented researchers with a chance to determine whether poor students fared better in low-poverty schools or in high-poverty schools with more resources. The results were striking. Students from poor families who attended low-poverty schools significantly outperformed those who attended high-poverty schools with "state-of-the-art educational interventions." ... Even when we expand the budgets of poor schools beyond those of rich ones, it does not make those schools anything close to equal. ...I feel a little stupid making the case that a child's environment matters.***

 {From **The Atlantic**: *The War on Poverty Is Over. Rich People Won* (Annie Lowrey interviews Matthew Desmond):
 You see a homeless person in Los Angeles; an American says, *What did that person do?* You see a homeless person in France; a French person says, *What did the state do? How did the state fail them?* ...It's interesting to read the histories of segregation in the 1950s or 1930s. The segregationists used the same exact arguments that we do today. They talk about property values, schools, and crime.}

• The Book:

Prologue	Chapter 5: How We Rely on Welfare
Chapter 1: The Kind of Problem Poverty Is	Chapter 6: How We Buy Opportunity
Chapter 2: Why Haven't We Made More Progress?	Chapter 7: Invest in Ending Poverty
Chapter 3: How We Undercut Workers	Chapter 8: Empower the Poor
Chapter 4: How We Force the Poor to Pay More	Chapter 9: Tear Down the Walls
	Epilogue

SOME LESSONS AND TAKEAWAYS

- #1 - Maybe we could spend more time thinking about the reality of poverty in America. You know; read about it regularly. It is a problem worthy of our continuous attention.
- #2 - Though we need great nonprofits serving the poor, helping the poor, this is a government-needed, all hands on deck issue.
- #3 - Our decisions to remain separate and apart - including the decision to remain so segregated by race - helps perpetuate the poverty prevalent around us and among us.
- #4 - We can all do some things, take actual steps, to make this less of a problem. And, we should.
- #5 - Maybe we should focus on the needs of the poor; not the needs of the not-poor.
- #6 - Back to #1 - the issue of poverty needs far, far more of our focus. If we don't start here, and keep at it, there will be no change for the better.