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Coming of Age on \$2 a Day, Evicted: What CED Has to Say to Today's Untethered Poverty

Susan D. Bennett

*Poverty will not be stopped by people who are not poor. If poverty is stopped, it will be stopped by poor people. And poor people can stop poverty only if they work at it together.*¹

Fresh looks at extreme poverty in America compel a re-examination of Wexler's declaration and of the anti-poverty capacities of CED. This title is a mash-up of three books: *Coming of Age in the Other America*,² *\$2.00 a Day: Living on Almost Nothing in America*,³ and *Evicted: Poverty and Profit in the American City*.⁴ All emerged from late 2015 into the first half of 2016, a convergence that may be coincidence, or an indication of a singular moment in American poverty and its sociology. *Coming of Age* follows the trajectories of 150 young people whose families moved away from public housing projects in Baltimore. *\$2.00 a Day* documents the fortunes of heads of household who, with the passage of the Personal Responsibility and Welfare Reform Act of 1996 and the passage of time since, lost their income supports. *Evicted* describes the experiences of renters in, and owners of, unsubsidized private sector housing in Milwaukee. The books are page turners, chronicles of desperation that recall Jonathan Kozol's impassioned witness.⁵ Kozol interviewed as a journalist and educator. As sociologists, DeLuca, Edin and Shaefer, and Desmond came to their outrage through personal encounters and quantitative studies.⁶

1. Stephen Wexler, *Practicing Law for Poor People*, 79 YALE L.J. 1049, 1053 (1970).

2. STEFANIE DeLUCA, SUSAN CLAMPET-LUNDQUIST & KATHRYN EDIN, *COMING OF AGE IN THE OTHER AMERICA* (2016).

3. KATHRYN J. EDIN & H. LUKE SHAEFER, *\$2.00 A DAY: LIVING ON ALMOST NOTHING IN AMERICA* (2015).

4. MATTHEW DESMOND, *EVICTED: POVERTY AND PROFIT IN THE AMERICAN CITY* (2016).

5. See, e.g., JONATHAN KOZOL, *SAVAGE INEQUALITIES: CHILDREN IN AMERICA'S SCHOOLS 7-12* (1991) (describing the residue left in parks and playgrounds in East St. Louis from breaks in sewer mains).

6. See DESMOND, *supra* note 3, at 315-34 (describing the influence of the author's own background on his interest in housing insecurity, his process for identifying

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The element that these narratives share is destabilization. Desmond describes the low income renter's bargain: in return for a light glance over credit and rental history and sporadic leniency on rent, the tenant gets a space without expectation of security, safety, repairs, or, sometimes, appliances.⁷ Edin/Shaefer chronicle the sporadic low wage or no wage work for which poor people travel long distances and endure punishing conditions, where shifts change without notice and one slip-up means termination.⁸ While the amount of income matters, the reliability of it matters more. Edin/Shaefer's and Desmond's subjects illustrate what other researchers observe as the phenomenon of volatility: unpredictable fluctuations in income prevent low wage and middle class workers from setting any money aside for emergencies. This contemporary version of "living paycheck to paycheck" leaves workers vulnerable to physical displacement and personal upheaval through eviction or foreclosure.⁹

Public benefits and public housing had their deserved, if self-fulfilling, detractors. But the destabilization narratives highlight the impacts of decades worth of "devolution" of public welfare function, from AFDC, with nominally enforceable standards, to haphazard, lightly regulated private or local support. Freed from constrictions previously imposed by Title IV-A of the old Social Security Act, states spend their federal social services funds not on cash supports, employment, or child care assistance, but on shoring up deficits in child welfare administration, on other budget items, or on the state earned income tax credit.¹⁰ Edin/Shaefer and

subjects for study, and his inevitable involvement in their lives). As Desmond notes, "The hardest feat for any fieldworker is not getting in; it's leaving." *Id.* at 336.

7. DESMOND, *supra* note 3, at 134–38 (describing how owners failed to supply appliances to their low rent properties and relied on tenants and homeless men to make quick, cheap repairs).

8. EDIN & SHAEFER, *supra* note 2, at 35–42 (describing how a mother of two traveled by bus from her family's third homeless shelter in ten months to report by 7 a.m. to her job cleaning vacant, unheated apartment buildings, offices, and foreclosed homes; and how her hours were cut to nothing because illness from exposure to cold and mold forced her to miss work; *id.* at 56–60 (describing how a worker whom Wal-Mart honored twice as "cashier of the month" lost her job the first and only time she missed the beginning of her shift, when she had no cash left after rent and food for gas).

9. See, e.g., Jonathan Morduch & Rachel Schneider, *Is Financial Unsteadiness the New Normal?* SHELTERFORCE (Summer 2016), http://www.shelterforce.org/article/4560/is_financial_unsteadiness_the_new_normal/ (summarizing results of the U.S. Financial Diaries Project, which found that incomes of 235 low- to moderate-income families averaged 25% higher or lower than their annual average for five months out of the year).

10. Liz Schott, LaDonna Pavetti & Ife Floyd, *How States Use Federal and State Funds Under the TANF Block Grant*, CENTER ON BUDGET AND POLICY PRIORITIES, Oct. 15, 2015, <http://www.cbpp.org/research/family-income-support/how-states-use-federal-and-state-funds-under-the-tanf-block-grant> (describing regional

Desmond describe the shift away from spending public money for the benefit of those who are “extremely” poor to those who earn income.¹¹ Plans for “affordable” housing do not reach the poorest¹² or the largest¹³ of families.

To “destabilized,” I add “untethered.” The lives of very poor people are destabilized in part because they are untethered. As a consequence of the elimination of the “safety net,” very poor people have lost ties to an expectation of guaranteed incomes or to a baseline of shelter that minimal incomes will support. Those baselines support not just physical and emotional stability, but productive community. Tenants’ associations—protected in private sector housing, mandated in subsidized and public housing—epitomize the kind of platform for building and protecting community that exists only when people are connected to systems that enable a productive use of place.

Raj Chetty’s body of work on neighborhood effects co-exists with and complicates the destabilization narratives. Chetty’s analysis of data from the Moving to Opportunity projects demonstrates the benefits of early childhood exit from neighborhoods of concentrated poverty.¹⁴ His comparisons of gain or loss of income across generations within and beyond “commuting zones” show that immersion in poor communities can become

variations in expenditures on cash supplements, employment assistance, and child care, with eight states spending less than a quarter of their federal social services block grants on those core categories, five states spending more than 75%, and all states averaging 50%).

11. EDIN & SCHAEFER, *supra* note 2, at xxiii (characterizing post-1996 welfare policy as eliminating the safety net of minimal cash payments for the desperately poor in favor of the safety net of tax credits for the steadily employed).

12. The shortfall in federal, state, and municipal assistance for housing affordable to tenants below half the area median income is well documented. *See, e.g.,* DESMOND, *supra* note 3, at 302 (noting that 67% of all poor renting families in 2013 received no federal rental assistance); *see also* Office of the District of Columbia Auditor, *The District of Columbia Housing Production Trust Fund: Revenues and Expenditures and Five-City Comparison* at 25–26 (June 30, 2016) (noting the continuing failure of the District of Columbia’s dedicated fund for construction and preservation of affordable housing to meet statutory mandates to spend 40% of the fund on units affordable to residents with incomes below 30% of area median income (AMI), and 40% on units affordable to those with incomes between 31% and 50% of AMI).

13. *See, e.g.,* Andrew Giambrone, *Northeast Tenants Sue owner for Alleged Discrimination*, WASH. CITYPAPER (Aug. 25, 2016), <http://www.washingtoncitypaper.com/news/housing-complex/blog/20831721/northeast-tenants-sue-owner-for-alleged-discrimination> (citing owner’s decision to eliminate three- and four-bedroom units from redevelopment plans).

14. Raj Chetty et al., *The Effects of Exposure to Better Neighborhoods on Children*, 106 AMER. ECON. REV. 855 (2016).

permanent.¹⁵ Chetty recommends not abandonment, but enrichment. As his pockets of entrapment are so granular and localized, he proposes that someone (government? the private sector?) double down on resources to create conditions from which, presumably, mobility across percentiles of income will be possible.

Can the “Community” in CED,¹⁶ grounded in place, dedicated to inclusive process and democratic participation, ameliorate untethered poverty? The new insights into extreme poverty provided by Chetty’s work and by the destabilization narratives urgently revive the old debates about “place” or “people.” Edin/Shaefer’s and Desmond’s subjects suffer from mobility and fluidity of the wrong kind: of wages, of work hours, of roommates. In different ways, Chetty and DeLuca conclude that “place”—at least, some place—is for fleeing from. One generation away from the violence and unpredictability of Lafayette Courts or Cherry Hill, DeLuca’s interviewees surpassed their parents in educational attainment and continuous work experience.¹⁷ Even so, they described the “crab in a bucket” syndrome, the crush of family obligations and lack of emotional or financial support for long term educational goals that forced them into “expedited childhoods.” DeLuca describes several of her interviewees as attached to an “identity project,” an intense engagement to an engrossing activity, often prompted by communication with a mentor outside the home. Such attachments have served these young people as both protective and redemptive preoccupations.¹⁸

Louise Howells and co-authors Rashmi Dyal-Chand and James Rowan have noted the inadequacy of social entrepreneurship to address extreme, untethered poverty. (Ironically, Desmond portrays one of the most finely drawn urban entrepreneurial success stories in Shereena Tarver, owner and manager of thirty-six units of housing in distressed single family houses and duplexes on Milwaukee’s North Side.¹⁹) They recommend, instead, an approach that develops individual capacities so that individuals may attain greater financial and personal stability.²⁰ Their insights echo

15. Raj Chetty et al., *Where Is the Land of Opportunity? The Geography of Intergenerational Mobility in the United States*, 129 Q. J. ECON. 1553 (2014).

16. See ALICIA ALVAREZ & PAUL TREMBLAY, INTRODUCTION TO TRANSACTIONAL LAWYERING PRACTICE 312–18 (2013) (summarizing the differences among the “Community,” “Economic,” and “Development” strands of CED).

17. DeLuca et al, *supra* note 1, at 5, 56–58 (noting that seven out of ten youth whose families had moved out of public housing completed high school or the GED, compared to one out of four of their parents; and that over eight out of ten youth not still in school were working or recently working, compared to one in four of their parents).

18. *Id.* at 64–69.

19. DESMOND, *supra* note 3, at 13, 319.

20. See Louise A. Howells, *The Dimensions of Microenterprise: A Critical Look at Microenterprise as a Tool to Alleviate Poverty*, 9 J. AFFORDABLE HOUSING & CMTY. DEV. L. 161, 162 (2000) (questioning whether very poor people, who by definition

those which DeLuca and her team developed through their analysis of identity projects.

We have a diagnosis and a recommendation. To follow through, CED must direct its efforts towards re-tethering: enabling individuals to secure predictable incomes that will enable them to live in predictably affordable, healthy homes in communities that support staying, moving, and participation in decisions about development. If it asks too much of desperately poor people to take charge of the revitalization of their neighborhoods, then it is not too much to consult with them about what of their current situation they want replicated, in whatever place will sustain the formation of nurturing communities.

have limited financial resources, would benefit more from training to become employable than from the inadequate assistance available to individuals starting a small business); Rashmi Dyal-Chand & James V. Rowan, *Developing Capabilities, Not Entrepreneurs: A New Theory for Community Economic Development*, 42 *HOFSTRA L. REV.* 839, 842 (2013–14) (noting the absence of a clear connection between the strategy of social entrepreneurship and alleviation of poverty); *id.* at 859–60 (commenting that the instability of poor people's lives makes them less able to tolerate the inevitable risks of entrepreneurship).