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## **Poverty, Housing, & Matthew Desmond's *Evicted*: It's Not About Gentrification**

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Low and moderate income households often struggle to afford safe and secure housing with good access to transportation, and gentrification has little to do with it. Sociology professor Matthew Desmond, who will be visiting USF on Thursday, September 19 ([see here](#) for information about this free event) focuses his research on low income households in high poverty neighborhoods, demonstrating how difficult, and expensive, it is to be poor.

Concerns about housing availability and affordability have become more salient in recent years. There are some metro areas like San Francisco, New York, and Washington D.C. where influxes of well-educated workers are competing with moderate income residents for limited housing units; in these cases, the working-class residents generally lose out. Central urban areas with attractive older housing stock and proximity to amenities like parks, waterfronts, or robust transit, are particularly appealing to high earning young people. As they move in, housing prices rise and long-time residents may be priced out. In many cases there may be a racial and/or cultural dimension to these transitions: in-movers are often White; long-time residents often African-American or Latinx.

Researchers and casual observers can all point to neighborhoods where an influx of wealth has led to a decrease in affordability, from the Mission District in San Francisco to Harlem in New York to Tampa Bay communities like Seminole Heights and some areas around downtown St. Petersburg.

For most poor families struggling to keep a roof over their heads, however, there's no trendy coffee shop or artisanal small batch brewery putting pressure on their rents. They live in neighborhoods that are and remain poor – and yet, even then, it can be difficult to find safe and secure housing that fits their budgets.

The National Community Reinvestment Coalition, for example, undertook an **extensive study of poor census tracts** that had the potential to gentrify, and examined their demographic and economic trajectories from 2000-2013. Of the approximately 11,000 census tracts in their study, they found about 1,000 that had gentrified. Their report dives into changes experienced in these places, and in particular in the 200 or so neighborhoods where they saw evidence of actual displacement (one of these is in Ybor City). This study has gotten extensive press coverage, with a focus on those gentrification findings (and this makes me very proud, because two of the authors studied Geography here at USF).



*Source: State Archives of Florida*

But it does strike me as perplexing that we are all deeply interested in the 1,000 census tracts that have gentrified and seemingly indifferent to the 10,000 that did not. Further research suggests that the experience of such neighborhoods has largely been one of further impoverishment and disinvestment. An **Institute on Metropolitan Opportunity (University of Minnesota) study** found that, in fact, most poor neighborhoods have gotten poorer over the past few decades. Concentration of poverty, and not gentrification, has been the most significant trend for changing neighborhoods since 2000.

This observation, then, bring us back to Dr. Desmond and his highly acclaimed book, *Evicted: Poverty and Profit in the American City*.

Desmond embedded himself in two poor Milwaukee neighborhoods for several years to learn about the human face of low income housing markets. He found that Milwaukee's poorest households often bounced from one substandard unit to another, constrained by low and unstable incomes, criminal backgrounds, and even previous evictions – having been evicted can become a barrier to getting an apartment. Milwaukee, a midwestern city that has not seen an influx of population or affluence, contains few, if any, neighborhoods that are gentrifying. Yet for the low income households in Desmond's study, this is cold comfort.

They face problems that are deeply structural – people who are our lowest wage earners or who are dependent on public assistance lack the means to pay for decent housing. Our government has some programs to try to bridge the difference between the rent that someone earning \$10 an hour can afford and the cost of renting a decent apartment. But these programs are ridiculously inadequate (Desmond estimates that two-thirds of households meeting the poverty threshold get no public housing assistance). For example, there are multi-year waits to get into any Tampa Housing Authority project; the waiting list for Housing Choice Vouchers, which allow households to get help paying rent in private units, has been closed to new applications since 2006.



Source: State Archives of Florida

In places like our Tampa Bay area, it's not just the most impoverished residents who are priced out of the housing market. The **National Low Income Housing Coalition** estimates that a household would need to earn just over \$45,000 a year to be able to afford an average 2-bedroom apartment. This is well beyond the median income for renters in our area, which is about \$36,000 a year.

Desmond's book does a masterful job of showing the many ways in which the poorest renters are disadvantaged in the housing market, even while many actors—landlords, attorneys, and lenders—are able to make money housing this population. While their ability to pay is limited, low income households are also a captive market with limited options, and property owners can take advantage of that vulnerability.

Because Desmond was deeply engaged in the community he studied, he can also provide insight into the values and finances of some of these landlords. Desmond portrays tenants, landlords, moving companies, and housing court judges—a range of inner-city actors—with empathy.

Desmond's work, and a quick perusal of housing market data in our own region, suggests that low income renters are unlikely to be well-served by the private rental market. The amount that a household earning, say, \$30,000, can pay may simply not be enough to build and maintain a unit of housing. Fortunately, several of our local Tampa Bay governments are stepping up to use their leverage to facilitate new, affordable housing development in the face of stagnant or declining state and federal resources. Hillsborough County has recently announced that it is boosting its spending on affordable housing by \$10 million a year; St. Petersburg has adopted an affordable housing plan that dedicates local resources, including public land, to an expansion of housing opportunities.