



POVERTY, BY AMERICA

Matthew Desmond

August 15, 2023
Reading: Prologue, Ch 1-2
Next week: Ch 3-5

This week's main ideas:

Understanding poverty

"A tight knot of social maladies."

Myths debunked

1. It's not that funding has declined.
2. It's not that immigration has increased.
3. It's not that the family has "deteriorated."

Hello!
my name is

1. Name
2. What you bring to the conversation
3. What interested you enough to sign up?

Working understanding of poverty

"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."

Desmond, p. 23

Discussion Questions*...

1. What three words describe your experience of reading *Poverty, by America*?
2. Desmond defines poverty as "a tight knot of social problems," breaking with conventional definitions that focus only on low incomes. What are the implications of this view? How would you define poverty?
3. "We've been trained to see the poor as idle and unmotivated since the earliest days capitalism," says Desmond. He also writes that "these old tropes and stereotypes are dying." When have you experienced these tropes and stereotypes? Do you think their power is in fact waning?

Myths about poverty

1. **Spending has not decreased**, but not all funds reach the people who need it (e.g., TANF, Social Security Disability lawyers).
2. **Immigration does not drive up poverty rates** overall or in states where they make up a large portion of the population. Immigrants compete with other immigrants for jobs, not native-born workers (whose jobs are being automated). Undocumented immigration is declining. Immigrants contribute more in taxes than they take in government programs.
3. **It's not that families are deteriorating.** Marriage is more a sign of security than a condition for stability. It "locks in the security of the already secure" (Desmond, 37). Some government policies discourage marriage and accessing family support. Mass incarceration and unaffordable childcare (as well as bad jobs and unobtainable college degrees) greatly impact poverty rates.

"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 too" (Desmond, 40).



The role of the social critic...to hold up a mirror to society and discern the extent to which it is living into its shared values...and whether the values it shares promote flourishing.

More Discussion Questions*

1. "To understand the causes of poverty, we must look beyond the poor," notes Desmond from the outset, "Which makes this a book about poverty that is not just about the poor. Instead, it's a book about how the other half lives, about how some lives are made small so that others may grow." How does this focus deepen the author's arguments and proposed solutions?
2. Reflect on the statement, "some lives are made small so that others may grow." What does that mean to you, and how does it relate to poverty in America.
3. Where does this statement land down in Bowling Green?



POVERTY, BY AMERICA

Matthew Desmond

August 22, 2023

Reading: Ch 3-5

Next week: Ch 6-8

This week's main ideas:

- Ch 3: Wages, Unions, and Lobbyists
- Ch 4: Lack of choice in housing and banking leads to exploitation and contributes to poverty
- Ch 5: Wealthy people participate in government subsidies

Hello!

my name is

1. Name
2. Something that stuck with you from last week. *or*
3. Something that surprised you from this week's reading.

Expanding our understanding of poverty

"Poverty isn't simply the condition of not having enough money. It's the condition of not having enough choice and being taken advantage of because of that. When we ignore the role that exploitation plays in trapping people in poverty, we end up designing policy that is weak at best and ineffective at work" (Desmond 78).

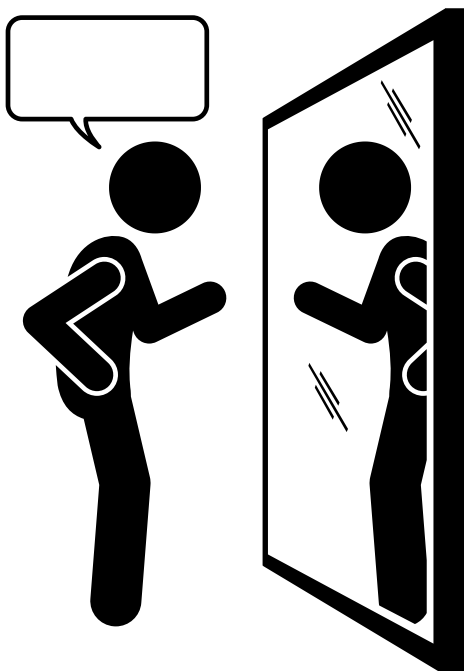
Understanding Chapters 3-5

1. How does Desmond connect wages to labor unions to the work of Lobbyists in Congress? What do higher wages mean for people? (FYI: Living wage in Bowling Green is \$16.89 an hour)
2. How do housing options (especially rent) and banking practices disproportionately disadvantage people of color and people with lower incomes?
3. What relationship does Desmond describe between wealthy people's tax breaks (e.g., tax exemption on employee-paid healthcare, 529 plans, and mortgage interest deduction) and their less-affluent fellow citizens' accessing of government programs? Are they seen as the same? Why don't affluent people see the government as a force for good?

Discussion Questions*:

1. In 1961, James Baldwin remarked how “extremely expensive it is to be poor.” What might that mean in 2023? (consider especially ch 4 on banking and housing)
2. Poverty in America is often invisible, but it can also be very public. When you see a tent encampment, or homeless people sleeping on the sidewalk, what goes through your mind? What questions do you ask yourself?
3. “America’s poverty is not for lack of resources. We lack something else.” What do we, as a country, and as a citizenry, lack in this context?
4. Through his research, Desmond discovered that billions of dollars set aside for assistance to the poor remains unclaimed. Why do you think this is?
5. Desmond writes: “Those who benefit most from government largesse—generally white families with accountants—harbor the strongest anti-government views.” Explain this disconnect.
6. Desmond found that “every year, the richest American Families receive almost 40 percent more in government subsidies than the poorest American families.” Did this fact surprise you? Can you think of ways that you or your family benefit from government assistance that you’ve never thought of as “welfare”? Do you think differently about it now?

**What does
Desmond want
readers to see in
the mirror?**



**The role of the
social critic...to hold up
a mirror to society and
discern the extent to
which it is living into its
shared values...and
whether the values it
shares promote
flourishing.**



POVERTY, BY AMERICA

Matthew Desmond

August 29, 2023

Reading: Ch 6-8

Next week: Ch 9-Epilogue

This week's main ideas:

Ch 6: How we buy opportunity (and reduce investment in public goods)

Ch 7: Invest in Ending Poverty (not partnering with poverty)

Ch 8: Empower the Poor (choice is the antidote for exploitation)

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Expanding our understanding of poverty

"We don't just need deeper antipoverty investments. We need different ones, policies that refuse to partner with poverty, policies that threaten its very survival. 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 by banks and payday loan outlets that that issue exorbitant fines and fees. If we fail to address the many forms of exploitation at the bottom of the market, we risk increasing government spending only to experience another fifty years of sclerosis in the fight against poverty. We need to empower the poor." (138)

Summary of Chapters 6 through 8

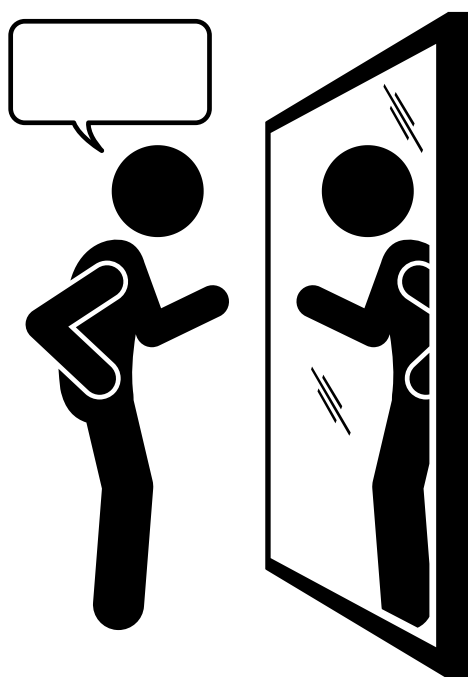
Ch 6. The poor depend on public services (e.g., transportation, education) while the rich want to divest from them, resulting in "private opulence and public squalor." Expanding free access to "engines of social mobility" like childcare centers, good schools, and safe neighborhoods requires public investment and counters the "commodification of opportunity" (111). Sharing rather than hoarding opportunities means that affluent people will have less.

Ch 7. See above. Connect low-income Americans to aid; collect taxes from corporations and wealthy families not paying them; expand the Child Tax Credit; confront the affordable housing crisis; unite people struggling with economic insecurity; recognize what works.

Ch 8. Expand choices. Organize labor by sectors, build on ramps for first-time home ownership, end overdraft fees and payday lending, expand access to contraceptives, and expand consumer activism.

Discussion Questions:*

1. Desmond writes: “Those who benefit most from government largesse—generally white families with accountants—harbor the strongest anti-government views.” Explain this disconnect.
2. “As people accumulate more money,” Desmond writes, “they become less dependent on public goods and, in turn, less interested in supporting them.” What does this mean for public schools and public transportation? How does this translate toward feelings for government workers? What are the consequences of advancing privatization?
3. Discuss the disconnect between our rising incomes and the deterioration of public investment. What does it truly mean to expand opportunity?
4. Regarding public housing, Desmond writes: “Two things are true. First, most Americans want the country to build more public housing for low-income families. Second, most Americans do not want that public housing(or any sort of multi-family housing) in their neighborhood.” How do you think you and your neighbors would respond if your town considered building an affordable housing development in your community? Have you witnessed NIMBYism in your neighborhood or your town? What are ways we can counter the NIMBY position?
5. “The I.R.S. now estimates that the United States loses over \$1 trillion a year in unpaid taxes,” Desmond writes, “most of it owing to multinational corporations and wealthy families.” As part of the recently passed Inflation Reduction Act, Congress has appropriated \$80 billion to go after tax cheats and evaders. Do you support these efforts? Why do you think our country has such a high tolerance for tax avoidance?



My questions...

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POVERTY, BY AMERICA

Matthew Desmond

August 29, 2023
Reading: Ch 9-Epilogue

How affluent people perpetuate and benefit from poverty

1. Exploitation of workers through low wages and exclusion from banking.
2. Prioritize subsidies for affluent people over poverty alleviation.
3. Creating prosperous and exclusive communities.

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How to end poverty

1. Lift the floor to rebalance the social net (redistribution).
2. Empower the poor by reining in exploitation (organization, activism).
3. Invest in broad prosperity by turning away from segregation (zoning).

Don't be afraid: Key Quotes

- “We can integrate our communities without depressing property values, compromising school quality, or harming affluent children. So why do so many of us remain ‘unsure of our own social position’? Why do we scare so easily? We have been taught this fear. Our institutions have socialized us to scarcity, creating artificial resource shortages and then normalizing them” (172).
- “Scarcity pits issue against issue, and neighbor against neighbor. Since the nation’s founding the story of class politics in America has been a story of white worker against Black, native against newcomer” (174).
- “Any real change 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” (176) ~ James Baldwin.

Discussion Questions:*

1. Desmond urges us all to become poverty abolitionists. How does he suggest we do that? Which of these efforts do you think will make the biggest difference in reducing, if not abolishing, poverty?
2. “Poverty abolitionism is a personal and political project,” Desmond writes. What are some ways you have considering making it a “personal project”? What sort of choices are you reimagining? How might you conduct a “poverty audit” in your own family, school, workplace, or community?
3. What are our “next steps”?

Related Readings

Evicted, by Matthew Desmond

Why Don't They Just Get a Job? One Couple's Mission to End Poverty in Their Community by Liane Phillips and Echo Montgomery Garrett

Caste: The Origin of our Discontents, Isabel Wilkerson

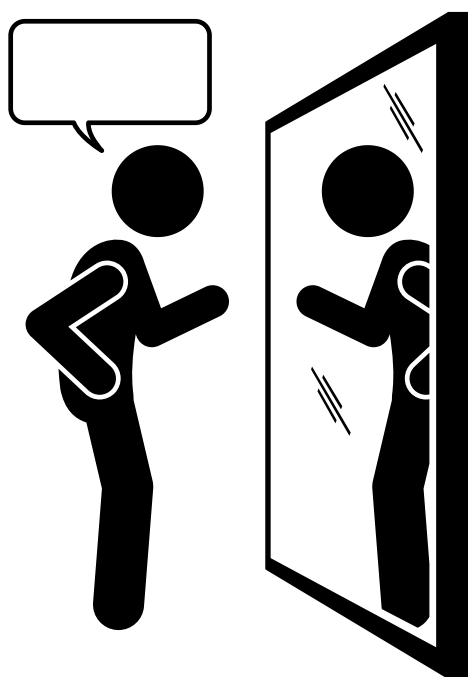
Homelessness is a Housing Problem, Gregg Colburn and Clayton Page Aldern

My Name is Child of God...Not "Those People": A First-Person Look at Poverty, Julia Dinsmore

Maid: Hard Work, Low Pay, and a Mother's Will to Survive, by Stephanie Land

Excerpts or short readings

Conversations and Connections



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