



## The Lit Review Podcast

## English Transcript

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**Guest/Topic:** Maya Dukmasova on *Evicted* by Matthew Desmond

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### **Page May:**

Hello everyone and welcome back! It is another episode of the Lit Review, and it's actually our last one of Season 4. So here we are. It is actually just me for this introduction, so I'm one of your hosts, Page. Monica is very much present for the larger conversation that we have with our incredible guest of this episode.

### **Page May:**

So the name might be familiar to you if you are here in Chicago. Maya Dukmasova. Hands down my favorite reporter. I first met her as a reporter from the Chicago Reader. She now is actually a senior reporter for Injustice Watch. And Maya sets the bar and makes it so clear what is possible for reporters who are ethical and have integrity and take seriously their responsibility as a reporter when covering movement and struggle and resistance and protests. She is just phenomenal, and Maya if you're listening can we please be friends?

### **Page May:**

It'll become clear in just a few moments when you begin hearing her talk, you're gonna wanna follow up this episode by actually going and reading some of her work. Because what's she's covered, such fascinating and important, complicated issues, and she does it so well. I will say, this episode is very thorough. Maya has a lot to say and she's very good with words, you can tell she's a writer.

### **Page May:**

We talk a little about this one particular company here called Pangea, and it's a lot and it's alot not only because of how much she has to say, but also because of the content. It's enraging and particularly for me, the landlords.

**Page May:**

I mean even just the word, I remember at one point in the episode I talk about that, it's just, it sounds like one of the most archaic, gross, colonizer words, like "land lord" I hate it. And if you didn't already, if you have a landlord and hate a landlord or maybe you are a landlord, um, this will make your blood boil. And actually Monica and I had a similar quote that we wanted to lift up as just a little bit of a teaser for y'all, so at one point Maya had said "We have to know how much profit landlords are making off of housing" and "landlording in poor communities is way more profitable than landlording in rich ones" and so I think that's a little bit of a hint of the uh, clearly what we're going to be talking about but it is revealed in Maya talking about this fantastic book.

**Page May:**

The book we're talking about is Evicted: Profit and Poverty in the American City, and it's by Matthew Desmond, and it sounds really fascinating for so many reasons. Um, I, encourage you all, again, this is going to be an excellent episode, it's super thorough, take some notes, support your local library, check out this book, support your independent bookstore, purchase this book, and go back and read the incredible backlog that Maya has left us of her writing on this subject and so many others. And so I'm just gonna, you know, it feels weird, Monica is not here, so I just feel like I'm being extra rambly right now. Monica, if you haven't caught on, is the one who kind of keeps me like, "let's not talk for four hours" and so we're gonna cut it off here, and just get into our episode, and I hope you enjoy.

**Page May:**

And looking forward to seeing you all next season and probably a little sneak peek in between as well somewhere in the next few weeks. So thank you for tuning in. Thank you for all of your support, thank you for listening, and learning with us, and asking great questions, and you are appreciated, have a wonderful, wonderful rest of your day wherever and whenever you are. Thanks everyone, see you soon!

*[INTRO STARTS]*

*[Sound of book pages turning, soft instrumental music]*

**Monica:** You're listening to the Lit Review Podcast.

**Page:** We're your hosts, Page May and Monica Trinidad.

*[Musical hip hop beat playing in background from "Chicago" by David Ellis]*

**Mariame Kaba voiceover:** *"I think it's essential for people to learn together in order to be able to understand what we're up against."*

**Protesters Chanting:** *"CPD, shut it down! New Jim Crow, shut it down!" [chanting] "I said No Cop Academy, 95 mil for community!"*

**Page voiceover:** *"We must disrupt, we must disobey, we must agitate, we must escalate, we must break, we must create, we must abolish, we must transform -"*

**Young person voiceover:** *"I remember, she was shot by my house -"*

**Mariame voiceover:** *"In sharing our ideas, we're stronger."*

[Music Lyrics] *"Welcome to Chicago, this is home for most. This is the home of the wealthy, making cameos. This is the house of the heartless, the home of the cold. Man, my dog gets more acknowledgement than homeless folks. This is a house, a generation filled in Audy homes..."*  
[Music Fades]

[INTRO ENDS]

**Page May:**

All right. Hello. Hello. I am so excited by who we have on this show today. Oh my goodness, it's Maya Dukmasova, who is someone that I just look up to and admire from afar and that I can't believe we get to have on our show right now. We're going to spend an hour chatting about her book. This is just like the nerd out I've been waiting for years for.

**Page May:**

Anyways, how are you doing Maya? Thank you for joining us today.

**Maya Dukmasova:**

I'm good. Thank you so much for having me. The admiration is definitely mutual. I mean, I feel like we've spent a lot of time talking over the years because I cover and write about things you guys are working on and things you guys are organizing around in the city and so I feel like we encounter each other as journalists and source quite often. I just always find our conversations extremely enlightening. I really appreciate how thoughtful both of you are and what you're doing. So it's always interesting to write about something you're working on. I'm a fan of the podcast, so I'm really flattered that you guys invited me.

**Page May:**

Oh yes. Definitely had to happen. You're someone that I personally really trust with helping us to tell the stories of the work that we're a part of. I'm wondering if you can tell us a little bit more for folks who don't know how amazing you are, who are you, what do you do, and why do you do what you do?

**Maya Dukmasova:**

Well, I'm a journalist. The majority of my work, I focus on two beats on housing issues and on the courts. That can be in as far as the criminal legal system goes for policing, but basically everything having to do with the legal system, civil and criminal and housing issues, those things have been at the center of my work. I also cover local, social and racial justice movements and feel like that's a part of my beat as well.

**Maya Dukmasova:**

The reason I do this is, well, I always wanted to be a journalist when I was still in school and it was always a career I was interested in. Then I moved to Chicago about seven-and-a-half-years ago and decided to just try it and freelance, and then got this job at the Reader.

**Maya Dukmasova:**

But I think the important thing isn't so much, why do I do journalism, but why do I like working at the Reader and writing for the Reader? It's because I think that it's the combination of offbeat and in-depth type of things that the Reader has historically covered, that I feel like we do a good job of explaining why things are happening, not just breaking news. I was never a breaking news type of person. I feel like it takes me a lot longer to metabolize information and make sense of things. It disconcerts me to be doing like breaking news reporting because I always feel like I'm not getting the whole picture of what's happening, I'm not even sure if I fully understand what's happening. It's so easy to feel manipulated into somebody's spin or propaganda or whatever. So I really like writing at the pace that the Reader is able to afford and doing longer term projects in depth writing.

**Maya Dukmasova:**

I do it because, I don't know, I guess the other reason is just that this is like what I can do, I guess, is my calling. So I'm just very grateful that I'm able to pursue this or have this job and pursue this as a career.

**Monica Trinidad:**

Well, I know we are definitely so grateful that you pursue this as a career and as a life choice. So grateful for you. Again, thank you so much for joining us today. The book we're talking about today is called, *Evicted: Poverty and Profit in the American City*, by Matthew Desmond. It was published in 2016. It follows eight families in Milwaukee, Wisconsin, which is about an hour and a half away from Chicago, that are struggling to keep a roof over their heads. It has been

really praised as a classic and one of the best non-fiction books of the decade by the New York Times.

**Monica Trinidad:**

The author is also the founder of Eviction Lab, which is the first nationwide database of evictions, to really amplify the issue and also to aid organizers with resources in addressing this issue.

**Monica Trinidad:**

But back to you, before we dive into the book's content, we want to know first, what led you to read this book? Why did you choose to talk about it today?

**Maya Dukmasova:**

Yeah. This book came out in 2016. Actually, this is my copy of the book, which is like an advanced reader's edition, like media, a press copy, basically. Even before this, I had already been covering housing related issues in the city. I mean, some of the first stories I did had to do with public housing redevelopment. I've always been in housing issues and eviction wasn't on my radar at all until I read this book.

**Maya Dukmasova:**

It completely blew my mind because it felt like it was opening a whole new avenue of research and reporting and it felt like it was about issues that are much more salient right now in the world of housing. Because I feel like, up until like the early 2000's, basically, the conversation around affordable housing and housing for poor people and urban housing issues was always revolving around public housing. That's what most journalists focused on this, focused on the mismanagement of public housing and the corruption in the bureaucracy and what the federal government was doing about it, blah, blah, blah.

**Maya Dukmasova:**

But most people don't live in subsidized housing, don't live in public housing and they never have. So what this book got at was, it just felt like it was opening a window into what most people's experiences when they are low-income renters, basically. The editor that I was speaking with at the time I remember they said "Well, why is this even something worth hearing about? People are evicted because they don't pay the rent." That's it.

**Maya Dukmasova:**

But as people read this book and including that editor and just the nation basically got engaged with this book. Its primary argument, which is that, eviction it's not just a symptom of poverty,

it's a cause of poverty. It's a major cause of poverty and neighborhood instability across the country.

**Maya Dukmasova:**

This was like in 2016 or late 2016 when I first was like, "Okay, let me see what's happening with eviction in Chicago." I was completely blown away by the fact that there was no reporting about eviction issues. The previous time there was even a cluster of news articles about anything happening to do with eviction was during the 2008 foreclosure crisis, when homeowners were being evicted because they were foreclosed on.

**Maya Dukmasova:**

But in terms of like, eviction of renters and how that impacts people and neighborhoods, there was just nothing on it at all. So I felt like, okay, this is what I'm going to start doing. Really, I think a lot of journalists across the country that write about eviction now started writing about it because of this book.

**Maya Dukmasova:**

I think what's particularly important and powerful about it too, is that it quantifies the problem and qualifies it.

**Maya Dukmasova:**

In the end of the book, there's like a section that's about solutions like, what could we do with this problem? There's a limited number of ideas that are explored in that section. Desmond's, I think, particularly preferred solution to the problem was like, "We need to treat housing, security, the way we treat food security in the sense that, if you make below a certain threshold of an income, you can get food stamps. If you don't have enough money, you can get Medicaid." Healthcare and food security, the government does something to assure some sense of like universal access to this thing when people are really struggling to secure that for themselves.

**Maya Dukmasova:**

I mean, this is not to say that food stamps or Medicaid are perfect programs, but they're there and as soon as you are at a certain income level, you qualify for those services. We don't treat housing this way. His idea is like, well, we need to universalize housing vouchers. So if you make below a certain amount, you should just be able to get subsidies from the government to pay for your housing.

**Maya Dukmasova:**

That idea, I mean, it's not as if that idea has gotten much traction. It's interesting to see what other ideas to resolve the issue of unaffordable housing and a lack of safe and accessible housing.

There's many different ways that people are trying to grapple with this problem, rent control, other measures like that. I think the book had just really started a lot of conversations around this, which have been also really interesting to report on.

**Page May:**

I was really intrigued with how he wrote the book and that it took years of building relationships, the solutions that he emphasized. There's so many things. I guess we'll just start with, what are the stories of this book? It seems like it's a really rich book in terms of, it follows eight families in particular. What is the argument that he's making about the fact that eviction is a crisis, that it causes poverty and that matters? Why does that matter? How did we come to be here? What is he laying out in this book? That was 10 questions. Basically, walk us through it?

**Maya Dukmasova:**

Yeah. I think that certain things about this aren't necessarily surprising on their own as an isolated piece of information. I mean, he spent years in Milwaukee in two different communities, like a Black poor neighborhood and a white poor neighborhood. The white poor neighborhood was a trailer park. Part of the book is devoted to the people that he lived with and around in the Black poor neighborhood and then the other part is about the white poor neighborhood.

**Maya Dukmasova:**

The problems that people were dealing with are very similar because basically both groups of people are living in very expensive and substandard housing and they're unable to keep up with rent usually because other emergencies happen or the landlord jacks up the rent and then they can't pay and the eviction starts.

**Maya Dukmasova:**

Another problem is that many of the people that he spent time with, they would run into situations frequently where they couldn't pay all of the rent and they would fall behind. As they fell behind, but continued to still pay the landlord something, they relinquished all claims for the landlord to provide safe housing for them. Because they were at the mercy of the landlord to not be evicted, they then had to deal with living in really substandard housing. The landlords knew this and they capitalized on it.

**Maya Dukmasova:**

The interesting thing too, is that the book doesn't just present all of this from the perspective of the tenants, a huge chunk of it is dedicated to the landlords themselves. These aren't big corporate entities. The landlord that he focuses on in the Black neighborhood, it's like a mom-and-pop operation. Like a lady that decides to invest in some property, also from that neighborhood, she is like a small business owner essentially. Her business is landlording and in

the trailer park part of the book, the trailer park is owned by more of like a faceless investor type, but it's basically like a guy in Chicago who has several trailer parks in Illinois and Wisconsin.

**Maya Dukmasova:**

First of all, the important thing it does is, it creates a compelling narrative about just the hardship of a life in unsubsidized housing, in a poor neighborhood and all the things that people have to deal with and all the realities of their financial situations and their relationships with landlords. But also like the "adversary", the bad guy, whatever, the landlords are also, I think, presented in a way that's a lot more typical than like some big faceless corporation. Tons and tons of housing, especially in low income neighborhoods is owned by smaller operators.

**Maya Dukmasova:**

To get a glimpse, I think that the book was powerful because it was quite detailed and fair in presenting all of the people in their own terms. What's amazing is that, even in the beginning, you get a sense that the book starts out with the landlord, with Sherrena, who's a landlord in the Black neighborhood. You very quickly build a lot of sympathy with her, because you get a sense of her thought process, what she deals with in her business life, you get to know her personally.

**Maya Dukmasova:**

But over time you see how the fact that this person basically, they own property and they have access to capital and they're able to will this power over these people who are their renters. That in the end it's not like he sets out to paint her to be like a villain in the book, but it's like the fact of the power dynamics between her and her tenants, just make it inevitable that you see this as a process of exploitation, that the landlord is willingly going into because of the kind of profit margins that it's this for rental property in the poorest neighborhoods. The thing that I'm going to read for you guys later is about that.

**Maya Dukmasova:**

There's been a million books about public housing residents. There's like all kinds of research books, journalistic kind-of nonfiction books that present the "plight of the public housing residents". But I think this is like the first book of its type that's just about non-subsidized renters.

**Maya Dukmasova:**

So that's what really moved me through the book, is just following along with these people's lives. The level of detail about what people are dealing with, how much things cost, how much work you have to put in to try to find an apartment when you have an eviction on your record, how your kids are affected, how sometimes people are ending up in eviction court because their car broke down and they can't make the rent. All of these details, I think for people who organize in poor communities especially, none of this is going to be new.

**Maya Dukmasova:**

But I think it really raised the general public's awareness and education around these issues. I think moved the conversation around eviction away from just, well, this is just people are not paying their rent and this is what happens when you don't pay your rent.

**Page May:**

This is so interesting because we actually interviewed Angela Davis a couple weeks ago about Marx's *Capital* and talked a lot about how we live and our political economy is not just sort of like a brick and mortar set of this is... Capitalism, it means businesses, it means money, but it's at a set of relationships that builds in the ability and dependency on exploitation.

**Page May:**

So a lot of what you're saying, I feel like goes really well with that conversation. That it seems like it's less about the eviction crisis is fueled by greed. When we talk about Pangea and things like that, I think of course greed is at play, but it's so much about that we need to limit evil people, it's being landlords and more about the fact that everyone needs housing and that there's this commonly taught in financial literacy programs, they say never spend more than 30% of your income on rent. As if that's a decision that people can actually make. Whereas, what we see is that housing is extremely expensive.

**Page May:**

I think I saw from a summary of this book, that only one in four people who qualify for public housing are actually able to get into public housing because of all the things you're mentioning and alluding to about how corrupt and mismanaged and all this stuff is.

**Page May:**

I know for me it was a lot of how I was taught or heard about the housing crisis as someone who came into adulthood in 2008 was also through mortgages and home ownership. That this is framing the thing that affects the most of the population.

**Page May:**

Anyways, I'm rambling. I guess, I'm curious what your thoughts are about, this book has changed a lot of conversation, but whose understanding was it focused on? I saw, there was a quote about how Bill Gates was photographed reading it or maybe it was Bill Clinton, one of the rich white men of our time. All these people were reading it.

**Page May:**

I guess, do you think that his goal was to get it in the hands of policymakers, of journalists, is it for poor people? Who do you think has been transformed by this book?

**Maya Dukmasova:**

I think that definitely the people who are living these realities, they don't need a book to tell them what's going on. I think that the book was meant to make visible a problem that's there for a really long time, but really hasn't been talked about. Also, and I think I will have this perspective because of his subsequent work after this book came out and what the eviction lab is sort of focused on now. But I think we can't have a conversation about affordable housing without having a conversation about landlord profit.

**Maya Dukmasova:**

After this book was published, Desmond and another professor who's at MIT, they have co-published an article about how much profit comes out of poor neighborhoods for landlords. I think there's a common misconception that housing in poor neighborhoods is cheap and that's completely not correct. Housing in some of the poorest neighborhoods in Chicago is going to cost nearly the same as in some of the wealthier ones.

**Maya Dukmasova:**

Like a one bedroom apartment in, I don't know, Austin or South Shore it's going to be between \$700 and \$900. Probably, actually not even \$700 anymore, it'll definitely not be below \$800 and it'll be up to maybe \$1,000. Maybe, I don't know, in Lakeview that same one bedroom apartment might be like \$1,500 or something. But basically the spread is only like a few hundred dollars, but the income of the people that are living in the first neighborhood might be tens of thousands of dollars. The median income might be tens of thousands of dollars below those who live in the richer neighborhood.

**Maya Dukmasova:**

I think this work was definitely meant to highlight a problem for policy makers, especially since the last bit of the book is about these possible solutions that are kind of policy solutions. But I think it was also for a general audience. I mean, it's not an alienating read at all. It's not a book that's dense and academic, it's very much like a very long, good piece of journalism. It's no wonder that journalism is called sociology light. It's definitely very accessible and approachable.

**Maya Dukmasova:**

I think the most important thing about it and the contribution it's making is, I feel like it's pushing a conversation towards talking about landlords, which we really haven't probably since the '50s.

**Monica Trinidad:**

I want to get back to the landlord conversation because I think that is important, but I'm also thinking about how so many of the stories that I read about when it comes to housing issues and evictions tend to be about women and particularly Black women and single moms with children. Does the author talk about this huge impact on women in particular or, does he address it more broadly with a focus on class?

**Maya Dukmasova:**

No. I mean, I think he pretty much started the conversation about eviction affecting Black women at the same rate as mass incarceration affects Black men. Something like, I think in Milwaukee it's like one in five Black women is somehow affected by eviction in their lifetimes or maybe even one in four. So definitely, it's not just a class problem, it's also very much a race problem, especially in bigger cities.

**Maya Dukmasova:**

At one point, I mean, one of the households he profiles, their situation is that, one of them has an eviction on their record, I think at least one and another one has a criminal record. So basically their options for housing are nearly nonexistent and literally they try to get dozens and dozens of apartments before they find a place that's significantly worse than the place that they lived in, that they got evicted from.

**Maya Dukmasova:**

So, it's really unsustainable to not address the huge gap between the cost of housing and the stagnating incomes and lack of access to jobs and stable living wages in poor communities. The landlords, the typical argument that you hear is that, well, housing will be cheaper if there was a bigger supply of it. If we build more housing, then the market will adjust to that and we will have lower prices on rent. But I think that those conversations are about completely unrealistic, far off scenarios.

**Maya Dukmasova:**

In poor neighborhoods, most housing is already built. It is very expensive to build new housing and developers don't drop hundreds of thousands, millions of dollars to build a bunch of new housing in poor neighborhoods for a reason. So people in the poorest neighborhoods where housing is a few hundred dollars more affordable than in wealthier areas are not going to magically have more units to choose from, this is always going to be a scarce resource. While it is, landlords are free to profiteer off of it as much as they want.

**Maya Dukmasova:**

Like you said, it's not an issue of people being evil or whatever, but the conditions are such that right now, there's no curbs on how much you can profit off people. Yes, affordable housing technically is defined as, when you're not paying 30% of your rent. But if the housing costs are

amounting 50% or 60% or 70% of your income, you still have to live somewhere. So people do pay that much in rent and then they do get evicted because they have other emergencies that happen or they lose their jobs or whatever. So I feel like the conversations around supply and demand are very often really disconnected from the reality of the rental market and the poorest, most segregated neighborhoods.

**Page May:**

There was a quote that I read from an interview of Matthew Desmond, where he said, "Landlords literally own poor communities. They decide who gets to live where. They choose which families to evict and which to spare. They set rents, buy property and make or neglect repairs. They are major players in the urban housing market."

**Page May:**

I guess, it keeps coming back to this, what feels like a built-in contradiction that just sets up people to be exploited and to get pushed into more and more and more desperate situations. It feels like there's this, or I'm hearing this sort of theme of, where you had this moment where this book comes out and all these people, regular folks, Bill Gates apparently are reading this book, that's just like the problem is that the housing is too expensive, people don't have the money. I think that's really interesting that it's pointing to the class of our society, that is landlords.

**Page May:**

I mean, from what I've heard about this book, it seems like he focuses on this housing voucher program as like, this is the step forward, or is there a call to abolish landlords? Is that in it as well of why should we have people who have this power? Or does he think that if people just have a voucher that, that will somehow level the playing field?

**Maya Dukmasova:**

Well, so I think that his argument is that, if housing vouchers are treated the way that food stamps are or Medicaid, then we could have a huge portion of the population basically have access to some sort of help and we could save money in the long term too. Because right now, another thing that happens is that the value of a voucher is calculated often based on an entire metropolitan area. So for example, in Chicago, how much the federal government will pay for a one bedroom apartment, is calculated by averaging rents in the entire city. So like, South Shore and the Gold Coast, and even outside of the city and the suburbs too. So there is this huge metropolitan area where the rent prices are very, very variable.

**Maya Dukmasova:**

In the end, the voucher doesn't end up being enough to afford an apartment in nicer, richer neighborhoods or whatever, but they are more than the market rent would be in some of the poorest neighborhoods. So then you have this other adjacent economy going on where landlords

are actively recruiting people into the neighborhoods where the voucher is worth more than the rent would actually be. The landlords like that, because also it's a guaranteed income, even though there's more bureaucratic hassles around it.

**Maya Dukmasova:**

But he also is advocating for a move away from these large metropolitan area calculations around the value of vouchers to smaller areas, which the federal government is piloting and doing in various cities. I think there's actually a pilot going on with this in Chicago as well.

**Maya Dukmasova:**

But I think for me, all of the conversations about the solutions are going to be stymied and very difficult for the tenant advocates to within the political realm, in the electoral politics realm, as long as we don't have any data about the landlords. I feel like the experience of getting into this book and learning about eviction in general, the biggest first kind of solution that I see to the issue that seems to be the most reasonable and necessary next thing to do is that, we have to know how much profit landlords are making off of housing.

**Maya Dukmasova:**

I feel like a lot of the political struggles around various types of approaches to generating more affordable housing or making housing more affordable, whether it's the voucher question, whether it's the rent regulation and capping how fast and how much rent can go up, all of these things. The debate around this and the organizing around it, is going to be always hindered by the fact that the landlords get to make a bunch of claims, but they never show you their money. You never get to see the books.

**Maya Dukmasova:**

So the landlord's lobby typical response to something like a push for rent regulation is like, "Well, this is going to exacerbate the problem." Because then landlords, they're not going to make the money they need in order to maintain their buildings and then that's going to just make the housing stock less safe and less desirable, and it's going to be worse for tenants. But I mean, in the poorest neighborhoods, housing is already not desirable and unsafe.

**Maya Dukmasova:**

What Desmond and his colleagues have found in their research has been that the amount of profit that a landlord made off of property in the poorest neighborhoods, is always bigger than the amount of profit that landlords make in richer communities. So other than San Francisco and New York City, where if you're a landlord in the richest part of those cities, you're going to make a lot of profit. But other than those very extreme cases in most of America, landlording in poor communities is way more profitable than landlording in rich ones.

**Maya Dukmasova:**

As long as we don't know how much profit the landlords are making, I feel it's very hard to advance serious things to combat the problem. The landlords really don't want people to know. My experience has been that, whenever I start to ask concrete questions from "housing providers" and landlords about their books, they never want to show you the money, they never want to actually talk about how much profit they're making per unit. In many cases, when they own buildings in some of the poorest neighborhoods, especially if they got into the game, like Pangea did around 2008 during the foreclosure crisis, they don't have mortgages on these properties anymore oftentimes, everything is paid off.

**Maya Dukmasova:**

The claim is constantly about how the cost of operating the housing are high and therefore that's what the rent needs to be. But, my point is always, well, show me the money. Obviously, me a journalist at an all weekly is not really going to get much about that and even if I do, it would be very anecdotal. But I feel like this is something the government could actually demand and there would be a big political fight about that, for sure.

**Maya Dukmasova:**

If the City of Chicago said, "Landlords have to report on a quarterly basis or whatever, once a year, how many units they own and what are their profits." Then you could really start some movement most likely, because if you saw how much profit people are making off these units, I mean, it could be like a very morally compromising thing to be out there for landlords.

**Maya Dukmasova:**

So right now we're doomed to be in a space of moral panic because there's no data. I'm just waiting for the day that in our political arena or even in the organizing sphere, people are starting to seriously push for disclosure of this information. Landlords would argue, that's their business, that's proprietary business information, but they're not making security software, they're not making alternatives to meat that require a bunch of scientific discovery and research and development and all that stuff. People are owning assets that they didn't create that have a worth because of things that don't really have to do much with their particular personal investment or ingenuity. This is like a very specific type of economy. I just think that we really, we don't have enough data about it and while we don't, we're going to continue to have unaffordable housing crisis.

**Page May:**

It really is bananas when I stop and think about that, it's just totally normal that we live in this world. It's just like, I have to give, everyone assumes, 30%. That is just like, you're doing great, if you're only spending 30% of your money on this necessity to a person that didn't most likely build the house, their work is just that they own it. I'm thinking about houses like mine, that don't

have a ton of repairs that I'm seeing being made every year and the ones that do, aren't done very well. I'm just like, how does this justify the amount of money that I'm paying plus all of these other people? Anyways, it's outrageous.

**Maya Dukmasova:**

What would you do, if you knew that for whatever your rent is, that 80% of that was profit. Because, it's always so vague when they talk about the cost of maintaining the housing and the property taxes and all this stuff, it's never specific, it's never concrete. Our elected officials are never demanding concrete answers to this problem. I'm sure that if the City of Chicago decided to have some kind of requirement to report, having landlords be registered, all of their properties being tracked and have reporting about their profits on a regular basis, there would be a million lawsuits around this. There would be tons of court battles to fight before they would reveal that information.

**Maya Dukmasova:**

Since the pandemic started, I've been following these various tenant advocacy side things like rent control fight, development ordinance, just cause eviction, like all of these different pieces of the organizing work around tenants rights and protections and affordable housing. But I've also liked keeping track of what the landlords are saying and how they've been responding to the pandemic. There's this conversation happening around this impending wave of evictions once the moratoriums are lifted and landlords can once again, evict because of nonpayment of rent.

**Maya Dukmasova:**

On the landlord side, there's this constant conversation about, they're fighting the moratorium, they're fighting the rent control, they're fighting the Residential Landlord Tenant Ordinance or the Tenant Landlord Ordinance, that's the Cook County just passed. Every single thing that is in any way favorable to tenants, of course, they're going to fight it. But one of the constant refrains through this pandemic has been about how housing providers are unable to maintain their properties because people are not paying rent and they're really struggling.

**Maya Dukmasova:**

But honestly, I will be very interested to see as this kind of wave of evictions that surely to come, hits. Are we going to see a wave of bankruptcies and foreclosure for landlords? I seriously doubt it, because what they say amongst themselves is about how their vacancies are continuing to be very low, they're turning apartments around very fast when people do leave.

**Monica Trinidad:**

Something I'm thinking about is rent control. Why don't we have rent control in Chicago? Shout out to Lift the Ban for doing the work, to try to make that happen. But I definitely want to hear your thoughts on, who we're up against in that fight.

**Maya Dukmasova:**

Yeah. So the reason why we don't have rent control in Chicago is because the state of Illinois passed a ban on any kind of rent regulation in the '90s. Back then, the American Legislative Exchange Council or ALEC, which is this ultra-conservative free market-type lobbying group, pushed very hard to create rent control bans throughout the country in state legislature.

**Maya Dukmasova:**

So rent control as a federal policy only existed here very briefly, during World War II and also in the early '70s under Nixon, actually, because of out-of-control inflation. But ALEC got it start around that time as well, because they saw the Nixon White House as having capitulated on a bunch of conservative promises, not just because of their price controls at the time, but also, Nixon started the EPA and did a bunch of other things that hardcore conservative Republicans were very disappointed about.

**Maya Dukmasova:**

So seeing the federal government as not a reliable ally in conservative issues, the American Legislative Exchange Council was formed. It was actually founded by, I think maybe a former state Senator or something from Illinois. But their idea was, okay, we can't get stuff down on a federal level, we'll just lobby state legislatures to pass what we want.

**Maya Dukmasova:**

The way that ALEC works is that, membership in ALEC for state legislators is very, very cheap, but then special interest groups can become members of ALEC and it's a very high price tag. Then ALEC hosts these junkets and conferences where they bring together these legislatures on all expenses paid trips with these special interest groups and the legislators leave these beautiful getaways and exotic locations, oftentimes with readily written legislation in hand that they can introduce in their State Houses.

**Maya Dukmasova:**

So in the '90s, one of the key issues that ALEC was trying to get passed in as many states as possible, was the prohibition on any kind of rent regulation. At the time, in the '80s, there were some municipalities that had passed various forms of rent control. There was some activity on this front, in around Boston, around Washington D.C., in California. In Illinois, though, there wasn't any kind of movement for rent control in the '90s, nothing in particular was going on around this issue. But the State House was controlled by Republicans, and there was two legislative sessions where the Republicans were in control of both houses. In that window of time, they passed this Rent Control Preemption Act, which is like a very, very short piece of legislation. There was hardly any debate about it.

**Maya Dukmasova:**

At the time, Jan Schakowsky was in the State House and she was one of the only people who was like, "If this isn't an issue, why are we even doing legislation about this?" Some other people had a problem with it because they were like, "Well, this is telling local governments, they can't establish any kind of regulation on rents. This seems against the entire Republican ethos of local control."

**Maya Dukmasova:**

But nevertheless, this thing sailed through in '97. It overrides what's called Home Rule Powers. So a lot of laws in Illinois don't apply to Chicago and Cook County because they're big enough municipalities where they have something called Home Rule, which allows them to make their own laws and not be subject to some of the state legislation, but this thing overrides Home Rule. Because of this, we haven't been able to have a conversation about rent control in the city or county because it would just be immediately shut down by this rent control preemption act.

**Maya Dukmasova:**

So now, Lift the Ban started organizing a few years ago to just repeal the rent control preemption act, that was their first and only message in the beginning. Will Guzzardi sponsored the legislation to repeal it. The real estate lobby and the landlord lobby has been fighting tooth and nail to not have it repealed, because if it is repealed, then in a place like Chicago, the city council could actually start having some conversation about, "How can we regulate rent."

**Maya Dukmasova:**

So what's being proposed is just a rule about how fast rent can go up every year. Basically, rent can't increase more than the rate of inflation. That's the idea. It's like a very timid, very tame thing. It doesn't fix the fact that it costs \$900 to rent a studio in Austin, it doesn't necessarily fix that, but it would potentially prevent that studio from becoming \$200 more expensive the next year.

**Monica Trinidad:**

It's like harm reduction.

**Maya Dukmasova:**

Yeah. Exactly. There has been also another bill that's been proposed in the State House and in the State Senate that would actually establish rent control throughout the state, because now the Lift the Ban Coalition has grown a lot and includes of downstate folks, where it's poor white communities, where there's a lot of trailer parks.

**Maya Dukmasova:**

The way that trailer parks work, is like extremely exploitative, because when you buy a mobile home, you buy the home, but it's not actually mobile and you then rent the land underneath the trailer. Because you can't move your home, the owners of the trailer parks, they can raise rents and do whatever they want, because you're basically like a captive market. I don't know, the homes may cost like \$5,000, \$10,000, \$15,000, \$20,000, but people aren't in a position to sell them easily or leave or move them to another piece of land.

**Maya Dukmasova:**

So some of the price gouging and rent increases in trailer parks are beyond what we could even imagine in terms of this issue in urban context. There's 200% rent increases sometimes year-over-year. So that's why a lot of downstate organizations have joined this fight as well. So yeah, it's looks now, actually, this week they move the repeal of the Rent Control Preemption Act out of committee in the State House, which, gives it a shot to actually go forward now. It's been stuck in committee for three years, I think.

**Page May:**

I'm really grateful that you talked about how this looks in places outside of cities. I think that's really important. I'm just feeling really angry and a little bit overwhelmed right now. I'm going to add some more gasoline to that, because I'm hoping you can take some time to talk to us about Pangea. Folks who don't know, Maya has written some incredible pieces talking about Pangea.

**Page May:**

Earlier you talked about how this book talks about landlords, but pushes us past the evil conglomerate corporate landlord that we might have in our head to look at the mom-and-pops and how they're also a part of a problem and are profiting off of poverty. But Pangea is one of the evil corporate massive things. I don't know if they're self-described as an apartment empire or what, but I see that a lot. I mean, they're taking over whole neighborhoods.

**Page May:**

Can you talk a little bit more about Pangea and how it fits into all of this? I think anything you can say about how it connects to courts and police as well and what we're seeing here in Chicago?

**Maya Dukmasova:**

Yeah. In many ways I think Pangea is actually representative of the future of landlording in poor communities, if nothing changes and things keep developing as they are. So this book *Evicted*, he did most of the research actually before the foreclosure crisis and right at the beginning. So this is like a pre-recession book.

**Maya Dukmasova:**

So some of these landlords that he profiles, I wouldn't be surprised if they didn't make it out of the recession and the property that they owned are now owned by these bigger conglomerates like Pangea. I mean Pangea, it's not technically a conglomerate, it's just one company. But how they came to be was the founders of the company made a bunch of money in payday lending in the early 2000s, the founder Al Goldstein, was also the founder of CashNetUSA, which was one of the first online payday lenders and a very successful one.

**Maya Dukmasova:**

Then their payday lending business got bought out by a national chain and they sold it in 2006. So right before the market collapse, they had made an incredibly profitable sale of this business to a publicly traded corporation. So the housing market collapses, these guys who are literally just guys in their 20s, Chicago guys in their 20s, find themselves like a wash in cash. They see that there's an opportunity in the housing market because the foreclosure crisis hit obviously single family homeowners very hard, but also smaller apartment holders and also community financial institutions and banks.

**Maya Dukmasova:**

So you have this wave of foreclosure in apartment buildings that are maybe between four and 50 units. This is not a segment of the market that's very interesting, especially during the recession to bigger financial institutions. Meanwhile, the banks that used to finance people's mortgages to buy a building like that and, become a landlord, those little banks are wiped out and they're not bailed out. So, these kinds of smaller apartment buildings, they're basically up for grabs for anyone who has just cashed to buy them outright.

**Maya Dukmasova:**

Foreclosed property at the time was being just sold in... You could buy a portfolio of foreclosed property for next to nothing and get tons of buildings in there in various states of dilapidation. Oftentimes, these apartment buildings may have been owned by a mom-and-pop operator in the neighborhood, or just a smaller operator who may not have lived there, but still work with the local financial institution.

**Maya Dukmasova:**

Just as an example, like in South Shore, which is a neighborhood on the south side of Chicago, Black neighborhood, used to be like a very middle class neighborhood until the mid-to-late '90s, basically. Then there was a big housing bubble there before the 2008 recession. So up until the recession, well, there was like a bunch of local landlords, Black folks who lived in the community, but there were also a bunch of immigrant Croatians who owned property in South Shore.

**Maya Dukmasova:**

But in both cases, ShoreBank, which was like this former South Shore Bank, was the primary financier for people who were doing landlording in South Shore. After they collapsed and all these little guys went into foreclosure, the Pangea guys who had a ton of money were able to buy up a ton of apartment buildings there.

**Maya Dukmasova:**

They did gut rehab and well, I think they did a lot more cosmetic rehab than gut rehab, but they basically fixed the buildings up and put new tenants in them. But the model that they're operating on is very different from a small landlord in a lot of ways, because they're in a volume business and because they're able to operate at scale, they're able to get tenants much quicker. They have a much more streamlined process for getting people in and out of the building for doing maintenance. So they essentially become this huge player on subsidized low-income housing market in Chicago.

**Maya Dukmasova:**

I mean, in some areas in the city, they own most of the apartment buildings on a block. So the way that this connects with eviction court is that they pioneered this way of using eviction court, the Cook County eviction court, in order to shore up their collections.

**Maya Dukmasova:**

So typically for a small landlord, it's a huge hassle to go to eviction court, because filing in Cook County is like \$400. It's very expensive to file a case. If you really want to make sure that you're going to win, most of the time landlords win anyway, but mostly landlords also have lawyers. So, you got to hire a lawyer, you have court fees and if you have one or two units, when you've already had somebody behind on their rent several months, that becomes a big expense.

**Maya Dukmasova:**

But for Pangea, they just got in-house lawyers and what they would do is, as soon as somebody is behind on their rent, they take them to eviction court. But what they do there, is they just get the person to commit to what's called a Pay-and-Stay Agreement. So the person gives up their right to have a trial in court and they agree that they'll make payments on their overdue past due rent. Then every single month, they have to not only make their first month's rent, first day of the month, they have to pay their rent, but then a few weeks later, they also have to pay towards their arrears.

**Maya Dukmasova:**

Most people are not able to keep up with this payment plan, because if they're behind on \$850 worth of rent, because they lost their job, the next month, they're not magically going to have \$850 worth of rent and then 400 more dollars to put towards the back rent. But because they got into the pay-and-stay deal, once they fall behind, then Pangea can just get an eviction order from

the judge. They don't have to argue anything, there doesn't need to be a trial, it's like a plea deal, basically.

**Maya Dukmasova:**

So, Pangea lawyers were like pioneers in this way of using eviction court. Now one of them, the original lawyer that worked for them, started his own eviction law firm, and lots of other landlords work with them. So on the one hand tenant advocates see them much more favorably because they are willing to make deals with tenants. They're not just gung ho about getting them out of the apartments once they're in eviction court.

**Maya Dukmasova:**

But on the other hand, before the pandemic, they were filing like a thousand cases a year on the 7,500 units in the city. So that's something like a sixth to a seventh of your entire tenant base that you're taking to court, which then creates a whole class of people who have an eviction on their record, which then makes it very hard for those people to rent, even if they're never actually evicted in the end. The filing still counts against them, which further narrows their housing options, which then creates a more trapped clientele base for Pangea and other landlords in the poorest neighborhoods.

**Monica Trinidad:**

Whoa. I just quickly want to name that, you are one of my favorite journalists in the city, not only because of your coverage of our movement work in super accountable ways, thank you for that, but also for your critical coverage of things that the city is trying to hide from us.

**Monica Trinidad:**

I mean, something that comes to my mind right away for me is your coverage of the lockout in Rogers Park this past year where ex-cops were attempting to evict a tenant at gunpoint. Or, your more recent coverage where you found out eviction court had gone unrecorded for six months.

**Monica Trinidad:**

One, what do you see happening here? Two, how have you seen the housing crisis and of course, the subsequent housing justice movement change, if at all, in the last year with everything that's happening during the pandemic?

**Maya Dukmasova:**

So many of the legal protections that you might have, you're never going to exercise because you're already in a situation where you're afraid to take the landlord to task over anything. Especially if you have kids, especially if you already have eviction on your record, especially if

you have a low credit score, you're not in a position to exercise a lot of the rights that you do have.

**Maya Dukmasova:**

So the thing that I'm seeing, I guess, in conjunction with the pandemic is this broader movement to form tenants unions. It does seem a little bit neighborhood specific. So I feel like the groups that are doing a lot of tenant unionizing right now are these lefty, mostly white-led organizations in more gentrified neighborhoods. Which that not necessarily to say there's anything wrong with that, but I think that more conversations around tenant unions and more news about tenant unions forming, I would assume that it would make more people curious about the idea and explore it in different ways.

**Maya Dukmasova:**

But, I don't want to poo poo tenants unions or say that they're useless or whatever, I think any collective action and collective bargaining is always effective or, it's better than trying to solve problems as an individual. But I mean, to be honest, I don't see that there's going to be massive shifts in this landscape. Especially, not while we have really no idea, what are the financial realities of the landlording business.

**Maya Dukmasova:**

Sorry to be negative.

**Page May:**

No, no. I mean, I think, I believe in organizing, obviously, and in building power and in building relationships with our neighbors and our communities that are built around an agreement that things are not okay, and a decision and a commitment to taking action together. I think those are steps in the right direction. I believe in cop watching and in doing that as neighbors for each other, but I also know the limits of that. That's why we need these defund the police calls.

**Page May:**

I think that's part of, what's been so interesting about this conversation is that it's this massive issue and I'm always thinking about what is on the horizon. I love how much we have talked about landlords.

**Page May:**

I remember when the pandemic first started, there was a video of a landlady who her tenant had found a video on TikTok or Instagram mocking her because she couldn't have any work all of a sudden and was late with her rent and so the landlord was taking her packages. So the landlord had made a funny video of holding all of her packages.

**Page May:**

I know a lot of folks that have hated landlords for a long time, but there's something in the air. I think it's really important that we're having this conversation about why does this relationship exist with our ability to literally live in a building and the people who own that.

**Page May:**

This book is helping us see it in a more radical way. Even if it doesn't have the most radical solutions at the end, I think it is getting at the relationships of poverty as opposed to just the, I don't know, if ends. Okay. Yay.

**Maya Dukmasova:**

Yeah. I think, look, Chicago never ceases to amaze me with the kind of potency and creativity of its organizing. I mean, there's people who've been working on these issues and trying to get better protections and better housing for folks for years. I feel like definitely the pandemic has helped them have more of a moment, I think, because the severity of the crisis was just really laid bare.

**Maya Dukmasova:**

I think, look, I'm just a chronicler, I'm creating some archive about what's happening in this city right now. What I do see is that there's more different types of thinking and creative organizing and collective action happening among tenants than five years ago. That's an interesting thing to observe and it's a dynamic process and that can't be bad. Or I mean, at least, the tenants are, I think increasingly understanding themselves as people with a common shared problem and that they could possibly find solutions for it if they work together.

**Maya Dukmasova:**

Because I think poverty for a lot of people is an extremely isolating experience. The way that power structures function around poor people and poor communities is that it constantly makes you feel like your problems are just your own and that the only solutions are individual ones.

**Maya Dukmasova:**

I feel like this entire pandemic experience has not just in the realm of housing, but in a lot different realms, has catalyzed a thinking towards moving and working collectively more. On the other hand, I'm not seeing anything new or different from the landlord corner of things. I'll be interested to see if the ground swell of creativity among tenants is going to lead to new and interesting policies or movements or whether, the same old, same old, routine from the landlords is still going to win the day. I'll be watching.

**Maya Dukmasova:**

I'm not trying to say that all landlords are 100% full of shit. I'm not at all saying that it's easy to do that as a job or that it's cheap to provide decent housing or that people don't have nightmare tenants, because they definitely do. The problems that landlords have are definitely real, but those are problems that come part and parcel with deciding to do a certain job and run a certain business, whereas, everybody has to live somewhere.

**Maya Dukmasova:**

I guess, the other piece of this, besides just the fact that housing is so expensive and, there's all kinds of profiteering happening, there's also the issue of stagnating wages. Especially, when it comes to developing new housing and the cost of rent, when a developer does have to do a huge rehab or build a whole new building from scratch, on the other side of this, there's low wage labor.

**Maya Dukmasova:**

So I don't expect this to happen, but I always wonder about it, like how come landlords aren't on the front lines of Fight for \$15, and other kind of movements to increase minimum wage and push for living incomes for people? Because, that is the reason why they're having issues with their tenant base. Since most evictions come about as a result of people not being able to pay the rent, part of the reason they can't pay the rent is because they're not getting paid enough.

**Maya Dukmasova:**

I also feel like the blame for the crisis is not entirely with the landlords, but I feel like the solutions are going to come from organized tenant work, for sure.

**Page May:**

Yeah. I'm really glad that you said that. I am going to text my brother who just became a landlord and we've been talking about the minimum wage and I'm just like, "You should be fighting harder than I am, because you directly depend on this being real."

**Page May:**

I mean, I have so many more questions and things, but we'll save it for hopefully one day, we can actually link up again. Again, thank you for joining us. Thank you for all of your brilliant work on this.

**Page May:**

Again, please readers, go and check out the Chicago Reader, everything that Maya writes. Not only on housing issues, but also you've created this really wonderful archive, documenting the movement for abolition in Chicago that I am really grateful for. There's a large archive to dig into

and then to follow your work, I highly recommend to anyone listening. I'm going to ask you to close this out with a favorite passage from again, the book is *Evicted* by Matthew Desmond.

**Maya Dukmasova:**

Thanks. Yeah. Actually, before I dive into this reading, I do want to say one more thing that I think is really important that I got from Matt's work and from not just his book, but his article, his other published articles as well. Which is that, people have to understand that landlording as a business, there's two types of landlords. Usually these are the mom-and-pop type of folks, there's landlords who own property and their goal is to eventually sell the property and that's their nest egg.

**Maya Dukmasova:**

So, maybe they invested their surplus income into buying a piece of property to rent it out. Maybe that's what they're banking on for their retirement funds, whatever. But those kinds of landlords, their principal concern is to have tenants who are reliable and who will live in their unit for a long time and take care of their assets. Especially mom-and-pop landlords in wealthier communities or in gentrifying communities, that may be the category that they're a part of. Those people care more about the long-term stability and welfare of their investment than they do about squeezing as much profit as possible out of their tenants. They may even have lower rents because they just want a reliable person in there for as long as possible.

**Maya Dukmasova:**

But the other type of landlord, and this is the kind of landlording that happens in poor communities is, you don't care about the price of your asset. I mean, a lot of people talk about landlords like in South Shore especially, like this is just a land grab. These are people that are coming in, they want to buy all this property to then flip it. They're waiting for the Obama Center to come, blah, blah, blah. There's always landlords in poor communities.

**Maya Dukmasova:**

Most property like Desmond says is owned by landlords. In the poorest neighborhoods, the name of the game is not the increased value of the asset over time, it's the steady access to rents. It's how much profit you could make over time from constant influx of rent. So the less you spend on your property, the more profit that you will make. Because housing markets are neighborhood based and very segregated, there's usually a never ending stream of possible renters that you could be dealing with.

**Maya Dukmasova:**

So just, when we have a conversation about landlords, I think it's really important to understand those distinctions and most of where the harm is happening in poor neighborhoods that have access to a captive market. So the passage I'm going to read, it deals with this actually. This is

focusing on the relationship between Doreen, who is a Black woman, who's a renter in the poor Black neighborhood that he lived in and Sherrena, her landlord, who's also a Black woman and she owns several properties in that neighborhood and, got into it as her own business.

**Maya Dukmasova:**

“After two months without a working bathtub or sink, and with a barely working toilet, Doreen decided to call a plumber herself. Having paid for a plumber the first time things got stopped up, Sherrena was not keen to do so again. After what happened at 32nd Street, Doreen knew better than to call a building inspector. The plumber charged \$150 to sneak out the pipes. He concluded that the plumbing system was old and vulnerable and advised Doreen to catch everything she could from going down the sink.”

**Maya Dukmasova:**

“The first thing Doreen did after the man left was to run a hot bath and soak in it for an hour. Doreen decided to deduct the \$150 from her rent. When Sherrena responded by saying that would earn her eviction notice, Doreen went ahead and withheld all of her rent. If she was going to get evicted, she might as well save her money and put it towards the next move. It was a common strategy among cash renters.”

**Maya Dukmasova:**

“Because the rent took almost all of their paycheck, families sometimes had to initiate a necessary eviction that allowed them to save enough money to move to another place. One landlord's loss was another's gain. If Doreen had to move, she knew she wouldn't be able to find a much cheaper place, especially for three adults and five children. At the time, median rent for a two bedroom apartment in Milwaukee was \$600. 10% of units rented at, or below \$480 and 10% rented at, or above \$750, a mere \$270 separated some of the cheapest units in the city from some of the most expensive.”

**Maya Dukmasova:**

“That meant that rent in some of the worst neighborhoods was not drastically cheaper than rent in much better areas. For example, in the city's poorest neighborhoods where at least 40% of families live below the poverty line, median rent for a two bedroom apartment was only \$50 less than the citywide median. Sherrena put it like this, a two bedroom, is a two bedroom, is a two bedroom. This had long been the case.”

**Maya Dukmasova:**

“When tenants began appearing in New York City in the mid-1800's, rent in the worst slums was 30% higher than in uptown. In the 1920s and '30s, rent for dilapidated housing in the Black ghettos of Milwaukee and Philadelphia and other Northern cities exceeded that for better housing in white neighborhoods. As late as 1960, rent in major cities was more for Blacks than for whites

in similar accommodations. The poor did not crowd into salons because of cheap housing, they were there and this was especially true of the Black poor simply because they were allowed to be.”

**Maya Dukmasova:**

“Landlords at the bottom of the market, generally did not lower rents to meet demand and avoid the cost of all those missed payments and evictions. There were costs to avoiding those costs too. For many landlords, it was cheaper to deal with the expense of eviction than to maintain their properties. It was possible to skip on maintenance if tenants were perpetually behind and many poor tenants would be perpetually behind because their rent was too high.”

**Maya Dukmasova:**

“Tenants able to pay their rent in full each month could take advantage of legal protections designed to keep their housing safe and decent. Not only could they summon a building inspector without fear of eviction, but they also had the right to withhold rent until certain repairs were made. But when tenants fell behind these protections dissolved, tenants in arrears were barred from withholding or escrowing rent and they attempted eviction if they filed a report with the building inspector. It was not that low income renters didn't know their rights, they just knew that those rights would cost them.”

*[OUTRO MUSIC fades in]*

Thanks for listening to another episode of the Lit Review, a podcast where we interview people we love and respect about a book that has shaped their organizing work. We are your co-hosts, Monica Trinidad and Page May, two Chicago-based abolitionists, cultural workers, and cat mamas who love nerding out on books and creating spark notes for our movements. Audio production this season by Benji Russelburg, music by TASHA, podcast theme intro by David Ellis with production by Ari Mejia, and social media support from Alycia KAhmil. If you like this episode, give it a shoutout on Twitter, Instagram or Facebook, and if you like our podcast, leave us a review on Apple Podcasts to help widen our reach. Financial support for the production of this podcast season is thanks to the Field Foundation of Illinois, and our amazing Patreon subscribers. Learn more about becoming a patron at [Patreon.com/thelitreview](https://Patreon.com/thelitreview). Keep reading!