

# Poverty, by America Study Guide



[www.virginiainterfaithcenter.org](http://www.virginiainterfaithcenter.org)

**Background:** The Virginia Interfaith Center for Public Policy organized two five-session book studies in August 2023 of Matthew Desmond's book, *Poverty, by America*. These questions were developed by Board members and then revised for sharing. The page numbers refer to the regular (not large-print) version. The questions are shared to encourage other congregational or community studies. Feel free to pick and choose from among the questions. Although VICPP organized the book studies into five sessions, you could do more sessions (one per chapter) or fewer.

## Prologue Questions

- Have you too wondered "why" the U.S. has so much poverty?
- The prologue ends by saying "Ending poverty will require new policies and renewed political movements, to be sure. But it will also require that each of us, in our own way become poverty abolitionists, unwinding ourselves from our neighbors' deprivation and refusing to live as unwitting enemies of the poor." What word or words describe how you felt or your experience reading the prologue?

## Chapter 1 Questions: The Kind of Problem Poverty Is

- Desmond describes poverty as "a tight knot of social problems, breaking with conventional definitions that focus only on low incomes. What are the implications of defining poverty as more than a dollar figure?"
- On page 20, Desmond states that the criminal justice system places many unnecessary fees and fines on the poor which forces them to pay for their own prosecution and brings them further into debt. Has anyone seen the destructive way we burden those incarcerated and their families? How can we change this?
- The author shares on page 22 that even though there are lots of White families in poverty, they don't live in neighborhoods with as extreme concentrations of poverty as poor Black and Hispanic families. What advantages does this offer to White families compared to Black and Hispanic?

## Chapter 2 Questions: Why Haven't We Made More Progress?

- Desmond says, "Some lives are made small so that others may grow." How do you see that playing out in Virginia? Are there ways that we benefit from people whose lives are made small?
- On page 28, Desmond talks about how TANF funds are used by different states. Virginia is only slightly above the national average with just 25 percent going directly to families (in 2021). The author argues that states should give more money directly to families and less to programs designed to help them. What do you think? Should we try to change this?

- On page 35, Desmond states that most immigrants give more in taxes than they ever receive in welfare benefits. Is this common knowledge? How could this information be used to encourage legislators to be more welcoming to immigrants?
- Do you agree with the author's basic contention that we could end poverty if we wanted to? Do faith communities in Virginia make this a priority? What more could or should we do?

### **Chapter 3 Questions: How We Undercut Workers**

- Desmond argues that poverty is caused by exploitation of the poor and that "complexity is the refuge of the powerful" (page 44). How have we participated in or benefitted from that exploitation?
- In describing unions, Desmond says on page 50, "as workers lost power, their jobs grew worse." Do you think workers in Virginia would be better off if there were more unions? Do you have any hesitations in supporting workers joining unions? How does Virginia's right-to-work law undermine unions in the commonwealth?
- Have you worked in a low-paying job? How did it make you feel? What were the consequences for you and your family?
- How might we unite our communities around doing something to address worker exploitation? How might we find common ground across the political spectrum?
- To what extent have your own religious leaders or communities taken a stance on issues of worker exploitation? How do the values of your tradition, if you have one, motivate you to engage in this work?

### **Chapter 4 Questions: How We Force the Poor to Pay More**

- Throughout the book, but especially in this chapter, Desmond outlines the way racism and poverty are both deeply connected and interwoven, yet distinct matters of exploitation from which no community is entirely immune (page 64). Why does the author constantly link racism and poverty while also treating them as separate matters at times? Do you feel this joint framing is or isn't helpful?
- Were you surprised to learn that landlords make more money in poor neighborhoods than rich? What do you think about this? Is there something that could or should be done?
- Why can't many poor families buy houses even though their rents are comparable or more than mortgages? What could or should be done?
- Why are so many Americans "unbanked" and exploited by payday lending and check cashing places? What can be done about it?

### **Chapter 5 Questions: How We Rely on Welfare**

- Desmond uses the term "the protected classes" to refer to those who are not poor. How do you feel about this terminology? Why is it more accurate than other terms such as "upper class" or "well-to-do"? What other terms might be appropriate?

- When faced with proposals for programs that would reduce poverty, a standard response is: “We can’t afford it.” Why do you think this scarcity mindset might prevent us from addressing poverty?
- Desmond broadens the term welfare to include all government assistance regardless of income level. Do you think adopting this terminology or another term that includes all forms of government assistance to individuals, might change our approach to reducing poverty? Why?
- Desmond argues that the most compelling explanation of the unbalance in our welfare state is that the privileged classes like it that way. Do you agree with that assessment? How does it affect your perception of our country’s character?

### **Chapter 6 Questions: How We Buy Opportunity**

- The author begins Chapter 6 by noting that despite being the richest country on earth the predominant mood among the American middle and upper classes is one of fret and worry. Why is this?
- Our first response to addressing social problems is often to find someone to blame. How has this book caused you to reassess your personal responsibility for the problem of poverty?
- The author points to privatization of public services as a way the well-to-do buy opportunity. A major impetus for privatization was the desegregation of public spaces. Do you think racism is a major driver in maintaining a high level of poverty in America? Why?
- Data show that both liberals and conservatives oppose initiatives that might reduce poverty such as loosening zoning regulations to allow more mixed income housing. How might we reduce fear of “the other” so that we might be able to appreciate the value of diversity and thereby lessen poverty in America?

### **Chapter 7 Questions: Invest in Ending Poverty**

- Desmond states that many people who would qualify for government assistance don’t sign up. Why do you think that is true? What could Virginia do to help more low-income residents take full advantage of assistance programs that are offered?
- Desmond says that “we need not be debt collectors or private prison wardens to play a role in producing poverty in America. We need only to vote yes on policies that lead to private opulence and public squalor and with that opulence build a life behind a wall that we tend and maintain”. What are some of those policies or votes you see in your community? What are some statewide laws that protect wealth at the cost of the poor?
- How much does Desmond state it would cost to end poverty? Desmond suggests finding those funds from the mortgage interest deduction (\$25 billion) and raising the taxable amount of earnings for social security (\$64 billion). Do you agree with these proposals? Why or why not? Would these affect you? Would you support them to redirect the money toward the poor?

- On pages 130-131, Desmond suggests guidelines for good policies: “Will the policy unite the people struggling with economic insecurity, those below the poverty line and those above it? Will it drive down poverty and promote economic opportunity?” Are these the right questions? Why does Desmond believe that Targeted Universalism is key to addressing the poverty gap?
- Desmond suggests that imagination is needed to end poverty in America. On page 136 he says, “We have been robbed of the courage or power to think an alternate thought.” Can you imagine Virginia as a place without evictions or without poverty? How can we restore our imagination for what is possible?

### **Chapter 8 Questions: Empower the Poor**

- How might we use our imagination to create a world where there is a living wage? What strategies does Desmond suggest?
- How can we make it easier for workers to organize? Have you ever organized in your workplace? What do you think would happen if you did?
- Desmond offers various ways to create affordable housing and home ownership opportunities for low-income Americans. Which proposals would you be willing to help advocate in Virginia?
- What “creative imagination” did you learn from the examples in Minneapolis and NYC around housing that we could apply to our own communities (pages 146-148)?
- What are some ways that poverty grows through the “best intentions such as protecting our children?”
- Desmond suggests becoming a poverty abolitionist. How do we do that as families and faith communities?

### **Chapter 9 Questions: Tear Down the Walls**

- Desmond says our schools are less economically diverse than they were 50 years ago (our grandparents’ time) and that economically diverse ones are good for poor kids. Have you seen that? What are the schools like near you?
- On page 162, the author says, “Segregation poisons are minds and souls.” Why does he say this? What would a less segregated faith community look like in your neighborhood? Would more economically and racially integrated faith communities and neighborhoods help us garner the will to fight poverty?
- Desmond argues we must fight income and race segregated neighborhoods. Do you agree? Do you think “inclusionary zoning” could work in Virginia?
- Desmond argues that the federal government should incentivize rejecting exclusionary zoning. What are some of the incentives that might work?
- When Desmond was in Richmond speaking to us, he said if you really want to be a poverty abolitionist, attend your local zoning meeting and fight for inclusion. He said it will likely be the most brutal fight you’ve been in. Has anyone ever had this experience?

- On page 176, Desmond summarizes what we need to do: “rebalance the safety net, empower the poor by reining in exploitation, and invest in broad prosperity by turning away from segregation.” Where do you see opportunities for us to do this in Virginia, particularly in terms of state public policy?

### **Epilogue Questions**

- On page 185, Desmond suggests we must “support and join movements led by those who have intimate knowledge of poverty’s many slights and humiliations.” What are some opportunities for this in Virginia or near you?
- On the same page, he talks about the importance of getting in relationships with the working class and poor people. How have you done this? How might you do this?
- If most Americans, including Virginians, believe the economy is benefiting the rich and harming the poor (page 188), what public policies could we consider that might bridge the partisan divides?
- In the last paragraph of the book, Desmond argues that we don’t need to outsmart poverty, but out-hate it. Are there things you are thinking of doing more (or less) of because of reading this book? What do you want to do to become more of a poverty abolitionist?