January 01, 2012

Place, face, space: how housing assistance and household composition shape low-income mothers' access to resources

Marya Leroy Dantzer
Northeastern University

PLACE, FACE, SPACE:
HOW HOUSING ASSISTANCE AND HOUSEHOLD COMPOSITION SHAPE LOW-INCOME MOTHERS' ACCESS TO RESOURCES

A dissertation presented

by

Marya Leroy Dantzer, M.A.

to
The Program in Law and Public Policy

In partial fulfillment of the requirements for the degree of
Doctor of Philosophy

in the field of

Law, Policy, and Society

Northeastern University
Boston, Massachusetts
April, 2012

PLACE, FACE, SPACE:
HOW HOUSING ASSISTANCE AND HOUSEHOLD COMPOSITION
SHAPE LOW-INCOME MOTHERS' ACCESS TO RESOURCES

A dissertation presented

by

Marya Leroy Dantzer, M.A.

ABSTRACT OF DISSERTATION

Submitted in partial fulfillment of the requirements
for the degree of Doctor of Philosophy in Law, Policy, and Society
in the Graduate School of Northeastern University
April, 2012

ABSTRACT

This study investigated how housing assistance and household composition shaped access to material, instrumental, and symbolic resources for 23 low-income African-American, European-American, and Latina mothers in Boston who were living in subsidized housing. The objectives were to describe how young mothers residing with their natal families, mothers cohabiting with a male partner, and lone mothers acquired resources through members of their households; and to discover the role of housing-assistance access and regulations in mediating these resource flows.

Using a resource theory framework to examine interpersonal exchanges revealed that symbolic resources of status and information were important complements to material and instrumental resources in shaping the women's efforts to achieve well-being and economic mobility. The processes of distributing these resources varied in the different household configurations, forming distinctive patterns. The patterns were seen in qualities of the women's household membership, their efforts to regulate positive and negative resource flows, and their decisions in response to structural constraints, opportunities, and critical events. Patterns reflected varying priorities of developmental, social, and economic needs associated with the three types of household composition.

The study contributes to distinguishing how needs of low-income mothers and their families vary under differing social and institutional circumstances. Findings shed light on the complex functions of housing assistance as a resource for low-income mothers and their families. Such knowledge may inform policy design and practice by pointing to optimum selection and timing of assistance interventions.

The functions of housing assistance and household composition differed between respondents who were young mothers co-residing in the natal family, on the one hand, and cohabiting and lone-mother respondents, on the other. These differences were seen in each of the three household composition and resource processes identified in the study: membership, resource flows, and agency.

ACKNOWLEDGMENTS

In keeping with the practice of ethnography, this dissertation is a product of both knowledge and reflexivity, that is, mind and self. The years-long journey to its completion has transformed me in both these respects, and along it I have benefited from more inspiration, encouragement, and succor than I would have believed possible. Words of acknowledgment can only begin to honor these many gifts. I hope that by continuing the journey of this research I can begin to "pay forward," as well as attempt to reciprocate, the contributions it embodies.

First, I thank my committee members, whose guidance has been essential. My chair, Gordana Rabrenovic, continually urged me to discover an authoritative scholarly voice. She reminded me of how crucially community structures influence poor women's relationships and decisions. On many occasions she lighted my path with practical wisdom and optimism. Her advice, and her advocacy, made it possible for me to reach the finish line. Knowing that Lucy Williams would discern the legal implications of this research kept me focused on the significance of everyday lives in law and policy. I am grateful for her insight and affirmation. Linda Burton, a principal investigator for *Welfare, Children, and Families: A Three-City Study*, has been a beacon of inspiration since I joined the study as a family ethnographer a few months before the outset of my doctoral coursework. At those inevitable points of uncertainty that arise in the process of dissertation research, I turned to the richness and clarity of her work, and remembered that she had expressed faith in mine. Every time we talked, I came away with new theoretical tools. I thank her for these, and for her generous personal encouragement.

It was Connie Williams of Brandeis University, the Three-City Study's Principal Ethnographer for Boston, who brought me onto the ethnography team. She will always be a

model for me of transformational leadership. On many occasions I have been buoyed by her faith in me. I will always be grateful for her kindness and her unfailing wisdom.

My analysis of Three-City Study data was aided immeasurably by the collective and individual knowledge of the ethnography team, particularly Diane Purvin, Celeste Watkins-Hayes, Silvia Dominguez, Jennifer Murillo, and Sandra Resnick. The work of another of the study's principal ethnographers, Laura Lein, was an intellectual springboard as I shaped (and reshaped) my research.

Of the 23 Three-City Study respondents who appear in these pages, I have met only three, whom I call Talisha, Leslie, and Jacolin. These women were generous with their time and tolerance, and courageous with their disclosures I stand in awe of their strength, intelligence, and resilience. The same is true for the remaining 20 women, whom I shall never meet, yet whose lives became a part of mine as I read and reread their materials. It has been a privilege to hear their voices. I hope I have documented them faithfully.

Friends of a dissertation-writer are friends indeed, particularly when the writer stumbles and the writing process stretches over years. I am especially grateful for suggestions and support throughout all the years from Dante Spetter, Sandra Resnick (again), and "The Fabs," Bruce Darwin Spector, Dorothy Chase Bausemer, and Michael Antonio. In the early stages, Simon V. Rosenthal provided support, technological assistance, and tolerance of highlighter stains everywhere, among other things. Lisa (Young) Mihnos lent an empathetic ear. Sarah E. Smith was a stalwart cheerleader and organizer. My dearest cousins, David and Marion Barran, have both cheered and prayed. I have been blessed with wonderful neighbors who embody the best meaning of community. When the going got toughest, Alexis André Rocker helped me get tougher, more committed, and more resolute.

My ultimate sustainers, always, are my sons, Josh and Zack. I can never thank them enough for being exactly who they are: men of integrity, grace, accomplishment, forbearance, and in spite of all, empathy and love. The world is better because of them, and so am I.

~ ~ ~

To Josh and Zack, with love

TABLE OF CONTENTS

CHAPTER ONE
BACKGROUND AND SIGNIFICANCE OF THE STUDY

Housing assistance is an important but complex resource for low-income mothers, with implications from and for nearly every aspect of life's most fundamental goals—survival and well-being—as well as for upward economic mobility. The resource value of subsidized housing is mediated, however, by structural forces: economic and social realities; policy regulations that shape housing choices and household composition; and the resources other household members can provide. The purpose of this dissertation is to investigate how housing assistance and household composition shape low-income mothers' receipt of other valuable and valued resources within their households.

The investigation focuses on how housing composition shapes resource flows to and from low-income mothers within the structural constraints of assistance policy. I draw upon extensive longitudinal ethnographic interview and participant observation data collected during two to three years from 23 African-American, European-American, and Latina low-income mothers of young children in Boston for *Welfare, Children, and Families: A Three-City Study*. All the families, which included young children, lived in rent-assisted apartments in areas of concentrated poverty. I utilize a resource theory framework and grounded theory methodology to analyze how housing assistance and household composition shaped resource flows within the households, using the young child's mother as the unit of analysis.

These issues warrant investigation because housing assistance and household composition shape not only low-income mothers' ability to negotiate parenting, kin, and social relations but also their relations with the state and their opportunities for family stability and economic mobility. The household is an arena for life's most intimate moments; a site of social

11

and economic interactions; and a locus of legal standing and policy effects. Equally important, the household serves as an incubator for norms, values, and practices that can sustain or mitigate marginalization. Interventions that aim to lead low-income families toward economic self-support cannot ignore the powerful influence of household structure on behaviors, attitudes, and values enacted every day.

This research contributes to current knowledge by providing an emergent interdisciplinary framework for examining household resource flows in low-income families. Housing assistance increasingly is seen as a vehicle for policy initiatives promoting socioeconomic mobility, whether through training programs linked to the assistance, or through poverty-deconcentration measures. In addition, provisions of welfare reform concerning teenage mothers and marriage promotion limit young mothers' housing choices and continue to frame housing-assistance policy regarding even non-recipient cohabiting mothers' union formation. By examining situated, everyday interactions among policy, household, and resource flows, this research illuminates often-covert processes that support or restrain the survival, well-being, and mobility of low-income mothers and their families.

Intersection of housing assistance and household composition

Structural and social circumstances mediate the value of housing assistance. First, eligibility does not guarantee access. In the United States there is no legal right to shelter; as a result, demand for subsidized housing outstrips supply, and waiting lists for public housing and Section 8 certificates are months to years long; and the advantage of rent-to-income calibration is mitigated by administrative lag times. Second, public housing developments, which represent just over 25 percent of the 4.5 million subsidized units in the U.S., often are located in neighborhoods stricken by violence and drug trafficking, compromising safety. A much larger

12

proportion of subsidized units are found in areas remote from employment opportunities. Third, in both publicly and privately subsidized housing, residents may be subject to racism or class prejudice. Fourth, HUD regulations stipulate that an entire household may be evicted if one of its members becomes involved in criminal activity, or if even a casual guest brings an illegal substance or weapon into the home. Landlords and housing authorities enforce these rules at their discretion; but residents have little power to challenge an adverse determination. For low-income mothers, weighing the financial value of housing assistance against these drawbacks is a complex calculation, one that frequently pits survival against well-being.

Finally, housing-assistance and welfare-assistance policies intertwine in ways intended to align low-income recipients' household and family formation with middle-class norms. For decades, various iterations of AFDC's "man-in-the-house" prohibition have led low-income mothers to conceal, or "shadow," partners in their subsidized apartments, rather than marry them and lose the assistance—a rational decision, and an inevitable consequence, that flies in the face of welfare reform's marriage-promotion provisions. A further provision of the PRWORA requires teenage mothers to reside with a parent (or other responsible adult), a measure intended to deter independent household formation in this age group, and ostensibly to enjoin grandparents' efforts to discourage-subsequent pregnancies. Given that teen mothers' receipt of cash assistance (TANF) is contingent upon residency in the natal (or other acceptable) home, this TANF provision is more readily enforceable than some others. But neither the union formation-control nor the teen multiparity-prevention measure has significantly changed outcomes among residents of subsidized housing. Female residents continue to shadow their partners; teen mothers continue to bear additional children. These policies—and their circumvention—influence low-income mothers' household and family formation at the most intimate level.

Three housing-policy provisions contribute to shaping household composition: first, a significant (and increasing) undersupply of subsidized units leads low-income persons and families to double-up, to live in overcrowded conditions, or to thereby exhaust their avenues of social support; second, the maximum income level for rental assistance is so meager that low-income mothers frequently "shadow" an intimate (or marital) partner in order to make ends meet while retaining housing eligibility; and third, housing subsidy may enable a single mother to head a household to which she alone literally and figuratively holds the keys.

Recent directions in public assistance policy accentuate the importance of household composition as a subject for poverty research. Even as traditional norms of family formation continue to erode across all income classes, welfare reform (P.L. 104-193, Personal Responsibility and Work Opportunity Reconciliation Act) issued a clarion call for their reinforcement among the poor. The PRWORA explicitly designates the incidence of teenage pregnancy and single-parenthood as social crises that induce public assistance receipt, and calibrates states' receipt of federal welfare funds to reduction in these rates.[1] The law further requires that unmarried teen mothers reside with a parent (or other responsible adult) if they are to receive TANF cash assistance, thereby exercising direct influence on household composition.

A TANF-like focus on "self-sufficiency" has also permeated recent housing-assistance initiatives. Concern that housing subsidy discourages economic mobility—a hypothesis that echoes welfare-dependency arguments in the 1980s and 1990s—has generated a number of experiments in both subsidized-housing location and delivery of human-capital-building services. Whether these programs appropriately address the real exigencies of housing-subsidy recipients remains an open question. It seems clear that the goal of housing assistance has shifted

---

[1] A consequence of this measure is that it conditions assistance to the poor upon the behavior of state residents in all income classes.

from providing affordable shelter to families priced out of the rental market to using housing assistance as a vehicle for social engineering. But given that the official composition and the actual composition of an assisted household frequently differ, measures that target members of the former but overlook the dynamics of the latter risk missing the mark.

Household membership carries myriad implications for the environment in which low-income parents lead their private and public lives: how they parent; how they obtain, or fail to obtain, support for survival and well-being; and how they comply, or hazard noncompliance, with the terms of public assistance regulations. The value of housing subsidy, and its potential to convey long-term benefit to low-income families, are deeply influenced by the interaction of these forces.

Housing assistance policy

Subsidized housing is a scarce resource that serves a fundamental human need by providing significant rent relief on an income-calibrated basis. In tight urban rental markets, housing subsidy allows low-income families to realize a degree of residential stability they could not attain in the unassisted rental market. By law, subsidized rents are capped at 30 percent of (household) income, which means that events like job loss or TANF cut-off that reduce income will not trigger eviction. On the other hand, when income increases, subsidized rent does, too; when 30 percent of a tenant's household income reaches her apartment's nominal unsubsidized rent, she may no longer be able to remain in the unit.[2]

---

[2] Earning one's way out of public housing does not mean that a family can afford a suitable market-rate apartment, however, as the letter of HUD law acknowledges, see http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance/phprog , most recent access September 22, 2011. The shortfall in subsidized housing units forms part of a general economic mismatch between incomes and housing costs: at least 13 million families spend more than half their income for housing Lipman, Barbara J. 2005. "Something's Gotta Give: Working Families and the Cost of Housing." Center for Housing Policy. The shortfall

The federal government subsidizes housing through the income tax deduction for (private homeowners') mortgage costs, and through residency programs under the direction of the Department of Housing and Urban Development (U.S. Department of Housing and Urban Development 2011, p.336). The HUD subsidy programs have locally determined eligibility requirements, among which are income as a percentage of the local median in a given area. Like TANF, housing subsidy amounts vary by state and municipality. Unlike TANF and other programs linked to the federal poverty threshold, eligibility for housing subsidy, and subsidized rent, are measured not with an absolute yardstick, but on a relative scale—an approach more frequently used in Europe and one that has been called a more realistic measure of hardship (Fisher 1997; Fremstad 2008).

As a result, the availability and affordability—and the quality—of subsidized housing differ depending on where one seeks to live. While income-eligibility thresholds vary according to local costs of living; the ceiling on a tenant's portion of rental payment is fixed at 30 percent of income, assessed annually or upon the tenant's report of an income increase or decrease (U.S. Department of Housing and Urban Development 2011). A change to the amount of housing subsidy may trigger adjustments in other types of public assistance, such as TANF, food stamps, or a child care voucher—a policy mechanism that has been interpreted alternatively as an unreasonable tax on economic progress (Newman 2008) or an undesirable disincentive to work (Murray 1984).

Housing subsidy occupies a unique position in the public assistance regime. There is no legal right to housing in the U.S.; unlike SNAP (Supplemental Nutrition Assistance Program, or food stamps), then, housing subsidy is not an entitlement. Like TANF (Temporary Assistance for

---

of assisted-housing units that low-income families experience lies on a continuum of crises in housing availability and affordability.

Needy Families, or welfare cash assistance), housing assistance is funded through federally funded grants administered locally; fortunately for low-income families, unlike TANF, eligibility for housing assistance is not time-limited. Access is restricted, however, by both funding and supply, which varies considerably by locality.[3]

Federal funds for housing assistance to low-income renters are delivered primarily through the programs administered by the public housing; project-based Section 8 subsidies; and Section 8 tenant vouchers. States and municipalities distribute these funds to local housing authorities, developers, and nonprofit organizations, among other entities, to build, rehabilitate, or maintain affordable housing.[4] Some states and communities also provide housing assistance; and in some localities privately funded community organizations offer housing at rents that are below-market but not income-sensitive.[5]

Nationwide, 4.5 million of the nation's 40.7 million renter-occupied apartment units are HUD-assisted. Of these, 1.2 million (25.6 percent) are found in public housing developments; 1.1 million (25.3%) in project-based Section 8 residences; and 2.2 million (49 percent) in units occupied by renters with a portable, or tenant-based, Section 8 certificate or voucher. Overall, 38 percent of these three categories of HUD-assisted units (1.7 million) are occupied by a female-headed family with children under age 18.[6,7] The majority of these families (1.1 million) hold

[3] A comprehensive accounting of state-by-state figures lies beyond the scope of this investigation. Multiple demographic values for use of HUD-funded housing in the U.S., the states, and municipalities are found at http://www.huduser.org/portal/picture2008/form_1s4.odb, most recent access September 17, 2011. For an example in Boston, see http://www.nuestracdc.org/, most recent access September 19, 2011.

[4] A comprehensive accounting of the many low-income and affordable housing programs at federal, state, and municipal levels lies beyond the scope of this investigation. A state-by-state listings of programs at all three of these levels is available from the Center for Housing Policy, at http://www.housingpolicy.org/browse_map.html, most recent access: September 17, 2011.

[5] Talisha, whose landlord is a Boston-area Community Development Corporation, lives in such an apartment. See Chapter 7.

[6] In comparison, about half of HUD-assisted units (2.3 million) are occupied by a person who either has a disability or is age 62+. (All figures are rounded. Some are based on my calculations of the HUD data. Figures representing female-headed, disabled, and elder households may contain overlaps.)

portable Section 8 vouchers, a sector that has seen considerable recent growth even as the number of units in the other categories has declined (U.S. Department of Housing and Urban Development 2008).

Yet the need for rental assistance is far from met. There is a significant mismatch between the supply of subsidized housing and the demand for it. There is also mismatch between the income that poor and near-poor mothers receive from wages or welfare (TANF or SSI) and the cost of a market-rate apartment makes rental subsidy a necessity for these women and their families.

Housing costs have risen faster than earnings: in 2004, some 8.5 million households with annual income below $20,000 spent more than 30 percent of their income for rent (Katz and Turner 2007). HUD-assisted units house the poorest of these low-income households: the average income (from any source) of public housing and tenant-based Section 8 households lies well under $14,000 (U.S. Department of Housing and Urban Development 2008). In the face of these circumstances, the number of HUD-assisted units declined by 10 percent between 2000 and 2008 (U.S. Department of Housing and Urban Development 2000; U.S. Department of Housing and Urban Development 2008). Less than one-quarter of eligible families receive government housing assistance (Mbulu 2000). Uptake rates for other assistance programs—for example, food stamps—also fall significantly below eligibility (Huffman and Jensen 2008; Kaiser 2007); but waiting lists for assisted housing units nationwide—10 months for public housing, 26 for

---

[7] Thirty-seven percent of public housing units, 22.1 percent of project-based Section 8 units, and 48 percent of apartments rented with a portable Section 8 voucher, are occupied by a female head of a household with children Between 2000 and 2008, these percentages declined by 7.5 percent and 14.3 percent, respectively. Are female-headed families being crowded out by two-parent families in the post-PRWORA era, among whose explicit goals is marriage promotion? Are female household heads with unofficial (shadowed) resident partners becoming evicted more frequently? These questions present fertile opportunities for future research. U.S. Department of Housing and Urban Development. 2000. "A Picture of Subsidized Households - 2000." Washington, D.C. U.S. Department of Housing and Urban Development. 2008. "A Picture of Subsidized Households - 2008." Washington, D.C.Most recent access, September 15, 2011.

portable Section 8 vouchers (U.S. Department of Housing and Urban Development 2008)—point

to supply shortfall as the primary reason for this unmet housing need (Mbulu 2000; Rollins,

Saris, and Johnston-Robledo 2001).

A genealogy of housing assistance

The first federally funded public developments were authorized by the Housing Act of

1937[8] United States Housing Act of 1937 (42 U.S.C. 1437d(k)). Ironically in light of later

events, some applauded the large developments as a means of eradicating slums, with their

unsafe and unsanitary tenements (Stoloff 2004). Others pointed to the hand-in-glove relationship

between polity and market that relegated public housing to property otherwise undesirable for

development (Marcuse 1986); and the racial and economic concentration that resulted from such

decisions (Massey and Denton 1993).

Early developments consisted of low-rise buildings or garden apartments intended to

house the "submerged working class"—the white, married working poor (Hendrickson 2002;

Marcuse 1986; Stoloff 2004). In addition to income eligibility, applicants were normally

subjected to qualitative screening, which could include home visits to determine housekeeping

habits. Some who were admitted felt privileged—they had never before had indoor plumbing

(Roessner 2000; Stoloff 2004). Oversight in the developments was strict; maintenance requests

were promptly attended to; rules of cleanliness and order among tenants were enforced through

monitoring and periodic inspections. Close quarters led to camaraderie among the population,

which was racially, but not necessarily ethnically, homogenous. Tenants in some developments

formed women's clubs; some banded together as a political force to demand safety

improvements (Roessner 2000). Public housing in these developments represented more than a

---

[8] United States Housing Act of 1937 (42 U.S.C. 1437d(k))

means of survival: attentive maintenance and community spirit led many families to long-term residence; but the growing post-War economy gradually afforded the means for mobility.

The above account illustrates several ways in which social and economic changes have altered the nature of housing subsidy, such that the experience of today's assisted renters differs from that of the original public housing tenants.

As the huge physical plants of public housing developments aged and rents were capped under the Brooke Amendment,[9] maintenance deteriorated (Roessner 2000). Within two decades the well-managed but geographically isolated properties of the 1950s became derelict islands of concentrated poverty. Rooftops became the province of drug dealers; violence bred fear (Wilson 1987). A national culture of racial separation fractured into local cultures of racial struggle marked by hostility and harassment. White public housing tenants with means to do so took advantage of a different form of housing subsidy—mortgage financing through the Federal Housing Administration, or FHA—to migrate to single-family housing in segregated suburbs.[10] African-Americans, excluded from this opportunity by lenders' "redlining" practices, remained as urban-dwellers (Aalbers 2011; Wilson 1987). Low-income residents of traditionally white neighborhoods and housing projects who were unable to relocate saw increasing racial integration as an incursion of "intruders" into "their" territory (Hirsch 1983; Lukas 1986). Community feeling disintegrated into suspicion, as neighbors became strangers who retreated behind closed doors. Public housing became, and remains, a refuge of last resort (Curley 2005; Roessner 2000). Today's subsidized-housing tenants are the poorest of the poor, with average

---

[9] The 1969 Brooke Amendment to the U.S. Housing Act of 1937 limited rents in public housing to 25 percent of the tenant's income. The limit was changed to 30 percent in 1980.

[10] The FHA has insured more than 40 million mortgages. Currently, its portfolio includes 4.8 million mortgages on single-family dwellings—300,000 more than the number of HUD-subsidized units. http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/fhahistory, most recent access September 26, 2011; http://www.huduser.org/portal/picture2008/form_1s4.odb, September 25, 2011.

annual household income under $14,000; on average, they are largely minority; and most households are headed by women[11] (U.S. Department of Housing and Urban Development 2008).

The construction of public housing high-rises in the 1950s had been represented as a measure to decrease urban "blight" (Pritchett 2003); their destruction since the 1970s was similarly characterized . Public housing went up, then came down, for ostensibly the same purpose. In a process that continues, poor families are displaced while reconstructed mixed-income developments contain fewer low-rent units; and the mismatch between available housing and the need for it has grown. HUD data document that the number of low-rent apartments decreased by 900,000 from 1991 to 1995, while the number of very low-income families in these same years increased by 370,000 (Ahrentzen 2003).

Another contributor to the displacement of subsidized-housing tenants was the HOPE VI public housing initiative (1993-2008). The intent of HOPE VI was to replace yet more of the nation's crumbling public housing stock while reducing concentrations of poverty. HOPE VI funded construction of 107,800 new or renovated higher-quality, mixed-income housing units, but at a loss of nearly 40,000 units for the lowest-income applicants (Turner and Kingsley 2008), with locally mixed deconcentration and desegregation outcomes (Hendrickson 2002; Kingsley, Johnson, and Pettit 2003; Pendall 2000).

HOPE VI also reflected new approaches to housing assistance that emerged in response to a pair of landmark court cases by African-American public housing tenants in Chicago

---

[11] Contrary to the popular perception of subsidized housing as the province of single-parent families, female-headed households represent only about one-third to one-half of public housing residents (depending on housing type). Although a sizable majority of assisted households are headed by women, only about one-half of them are living with a child under age 18 U.S. Department of Housing and Urban Development. 2008. "A Picture of Subsidized Households - 2008." Washington, D.C., most recent access September 25, 2011.

(Popkin, Buron, Levy, and Cunningham 2000).[12] *Gautreau v. Chicago Housing Authority*, settled in 1976, mandated a creation of scattered-site housing in nonminority communities. This judicial impetus, along with research findings about the deleterious effects of neighborhood distress (Sampson, Morenoff, and Gannon-Rowley 2002) and poverty concentration (Curley 2005; Massey and Kanaiaupuni 1993; McArdle 2003; Wilson 1987), have shifted housing assistance away from the provision of housing and toward provision of funding—that is, away from publicly owned buildings that gathered subsidized tenants into economically, geographically, and racially isolated settings in favor of leveraging small or individual private properties in dispersed settings.

The present and potentially precarious future of housing assistance

While the number of public-housing units has declined (by more than 126,500 between 2000 and 2008), the total number of subsidized units has risen by more than 419,000 during the same period—but all of that increase is accounted for by the addition of Section 8-funded units (Kingsley, Johnson, and Pettit 2003; U.S. Department of Housing and Urban Development 2000; U.S. Department of Housing and Urban Development 2008). This shift represents a movement away from government-provided *shelter* toward government-provided *funding* for private shelter (Kingsley, Johnson, and Pettit 2003).[13] One might argue that the vast public housing developments of yesteryear operated under a Taylorist manufacturing-like philosophy, whereas today's dispersion model reflects the just-in-time, multiple-choice philosophy of the digital age.

---

[12] The primary cases involved were *Gautreaux* v. *Chicago Housing Authority*, 304 F.Supp. 736 (N.D. Ill. 1969) *enforcing* 296 F. Supp. 907 (N.D. Ill. 1969) and *Gautreaux* v.*Landrieu*, 523 F. Supp. 665, 674 (N.D. Ill. 1981).

[13] Another history of housing assistance, with a detailed focus on the period beginning in the late 1980s, appears in Hall, J.C. and M. Ryan. 2009. "The Economics of Government Housing Assistance for the Poor." in *Housing America: Building Out of a Crisis*. New Brunswick, NJ: Transaction Publishers.

Contemporary housing assistance policy also has sought to promote recipients' becoming "self-sufficient",[14] by providing support services such as child care or job-readiness training through programs such as Project Self-Sufficiency, Operation Bootstrap, Family Self-Sufficiency; or by encouraging subsidized tenants' relocation to less-poor neighborhoods, for example, through Moving To Opportunity. The success of such programs is subject to debate (Bogdon 1999; Katz, Kling, and Liebman 2001; Kling, Liebman, and Katz 2006; Wilson 2010), perhaps because they have used the softer approach of "carrots," rather than "sticks" such as those inherent in TANF time limits and sanctions. In both these policy regimes, however, an unmistakable objective has been to decrease poverty claims in order to curtail government spending obligations.

For low-income mothers and their families, the direction of housing and welfare policy has created a potentially precarious arrangement in a period of political and ideological demands for federal budget-tightening. The discourse of "dependency"[15] that heralded welfare restructuring is echoed in recent debates about whether income-calibrated housing rent subsidy deters income mobility (Curley 2005; Newman, Holupka, and Harkness 2009; Newman 2008; Ong 1996; Reingold 1997; Shroder 2002; Susin 2005). The claim that some assisted tenants may calibrate their earnings so as to retain housing assistance can be supported (Olsen, Tyler, King,

---

[14] In the parlance of assistance policy, self-sufficiency has become a term of art. An individual or family is defined as self-sufficient if its earned income and/or assets exceed eligibility thresholds for all forms of public assistance. These thresholds, however, are painfully low in relation to the material requirements of a decent life. Self-sufficiency thus carries negative, primarily administrative, meaning—signifying *disqualification* from anti-poverty assistance—rather than true independence from government aid. The array of other public benefits available to those at much higher incomes (for example, tax deductions for mortgage interest or capital losses) assures that virtually no one in America is self-sufficient in the everyday meaning of the term.

[15] The notion of "dependency" became a successor to Daniel Patrick Moynihan's racialized discourse of "pathology." Roschelle, Anne R. 1997. *No More Kin: Exploring Race, Class, and Gender in Family Networks*, Edited by B. N. Adams and D. M. Klein. Thousand Oaks, CA: Sage Publications. Burton, Linda M. and M. Belinda Tucker. 2009. "Romantic Unions in an Era of Uncertainty: A Post-Moynihan Perspective on African American Women and Marriage." *The ANNALS of the American Academy of Political and Social Science* 621:132-148.

and Carrillo 2004; Riccio 2006); but to ignore the context in which they do so invites

misinterpretation of the evidence; and from this misinterpretation it is a small step for opponents

of housing assistance to argue that it, too, should be time-limited.

It has long been the case that when individuals or families obtain subsidized housing,

they tend to keep it (Roessner 2000): occupancy in HUD-funded public housing and tenant-

based Section 8 units averages 9.8 and 9.2 years, respectively (U.S. Department of Housing and

Urban Development 2008). Given the difficulty of obtaining subsidized housing—recipients wait

an average of 10 months for public housing, and more than two years for a portable Section 8

voucher (Rollins, Saris, and Johnston-Robledo 2001; U.S. Department of Housing and Urban

Development 2008), the volatility of low-income employment (Lein, Benjamin, McManus, and

Roy 2006), and the gulf between an income too high for subsidy and the income needed to afford

market-rate rents (Goodman, Palma, and al 2004), it is understandable that assisted tenants are

reluctant to relinquish so valuable a subsidy (Newman and Harkness 2002).

The growing reliance of housing-assistance policy on portable Section 8 vouchers

represents a further area of potential instability for low-income mothers and their families.

Section 8 landlords enjoy considerable latitude concerning eviction (Cohen 2009) and tenant

selection (Beck 1996; Rollins, Saris, and Johnston-Robledo 2001), engendering greater risk of

discrimination than is found in public housing settings. A broader structural concern is the

comparative ease with which subsidies can be limited or withdrawn: while recent history has

demonstrated that demolishing public housing projects is eminently doable, the availability of

housing subsidy through Section vouchers can be restricted with the stroke of a pen.

These kinds of vulnerability raise questions about what consequences would ensue from a

PRWORA-like restructuring of housing assistance. At present, when affordable housing is

unavailable, low-income families routinely face homelessness, turn to emergency shelters, or

crowd into other households (Quane, Rankin, and Joshi 2002; Wood, Turnham, and Mills 2008).

Such strategies not only create public and social service burdens, including health risks

(Ahrentzen 2003); they may also reduce other types of support from affected kin or network

members (Offer 2010b; Roschelle 1997). If the costs and benefits of how housing assistance

operates in the lives of low-income families are to be reliably counted, a complex understanding

of resource flows in differing types of household composition is imperative.

Housing assistance as a mediator for resource flows

Housing subsidy connects private lives to public processes in complex ways, creating

tensions between the help that public assistance can provide and the private resources that low-

income mothers can obtain, as recent research has demonstrated.

In tight urban rental markets, low-income mothers have little option but to seek housing

subsidy—the alternatives being homelessness or doubling-up with possibly reluctant relatives or

friends. Once approved for public housing, they have little say over where their assigned

apartment will be; alternatively, outfitted with a rent voucher, they venture into a subsection of

the housing market where their subsidy dollars may be unwelcome (Beck 1996; Malaspina

1996). They may spend years in the shadow of planned-but-unexecuted relocation (Roessner

2000). Despite the intention inherent in such programs as Moving to Opportunity—or more

broadly, the portable Section 8 voucher policy—they may live in dangerous, poorly resourced

environments. Once given a lease, they may be barred from living openly with a parental,

intimate, or even an undeclared marital partner. The behavior of a single household member—or

someone who enters their home as a guest—can trigger eviction of the entire household.[16] In

sum, constraints on basic choices the non-poor routinely enjoy when fashioning a home in a

rented or purchased property—choices about where to settle, whom to live with, along with

economic exigency and a high degree of regulatory surveillance, influence low-income mothers'

ability to assemble material, social, and personal resources fundamental to constructing and

maintaining home and constructing their futures.

Family survival, well-being, and upward economic mobility depend upon access to

housing that is affordable, decent, safe, and stable (Bratt 2002; Clapham 2010; Lawson Clark

2010; Wood, Turnham, and Mills 2008). Housing characteristics influence health (Ahrentzen

2003; Fertig and Reingold 2007), identity (Manzo 2005; Proshansky, Fabian, and Kaminoff

1983), agency (Manzo 2003), and opportunities for education and employment (Briggs 2006;

Hallett 2010). Homelessness or frequent change of residence, on the other hand, is associated

with teenage pregnancy, domestic violence, low-wage work, food insecurity, and poor physical

and mental health (Baker, Cook, and Norris 2003; Biggerstaff, Morris, and Nichols-Casebolt

2002; Phinney, Danziger, Pollack, and Seefeldt 2007; Rollins, Saris, and Johnston-Robledo

2001; Stoloff 2004). Housing represents not only a family's largest monthly expenditure

(Lipman 2005; Turner and Kingsley 2008). but also a "bundle" of neighborhood, neighbors, and

community amenities and services (Bratt 2002; Newman 2008). Moreover, housing and housing

subsidy affect family formation and stability (Curtis 2007; Curtis 2011; Howard 2007; Lawson

Clark, Burton, and Flippen 2011; Sugarman 2008).

---

[16] On January 7, 2011, a No One Strike Eviction Act was introduced in the House of Representatives (H.R. 233) to
revise the One Strike Eviction Act [see 42 U.S.C. 1437d(l)(6)] 42 U.S.C. § 1437d(l)(6) (2006), thereby limiting
the circumstances under which a public housing or Section 8 tenant may be evicted as a consequence of criminal
or drug-related activity by a household member or guest. However, two previous versions of the bill have died in
committee and the current version appears headed for a similar fate
http://www.govtrack.us/congress/bill.xpd?bill=h112-233 (accessed August 23, 2011)

Subsidized housing serves public and social interests, such as reducing the health and safety risks of homelessness and deterring overcrowding (Ahrentzen 2003; Bratt 2002). Tenants with subsidized rent tend to be those most disadvantaged; yet welfare-leavers receiving assistance have higher employment rates than those without it (Zedlewski 2002). Despite the public benefits of affordable, stable housing, a legal right to housing remains an implausible prospect in the U.S. Tensions between the housing needs of low-income families and the direction of welfare policy are seen in arguments that such a right, like other welfare entitlements, would serve as a disincentive to work (Ellickson 1992). Countering this argument is the view that failure to provide adequate housing imposes costs and harm on society as a whole, which a right to housing could remedy (Adams 2009; Hartman 1998). Occupying an intermediate theoretical ground in this debate is the (likely quixotic) vision of a housing right premised on bilateral contractual obligations between government as provider and subsidy recipients (including those receiving homeowner tax deductions) as fulfillers of "core responsibilities" related to family well-being and social productivity (Adams 2009; Bratt 2002). This tension reflects complexities of housing as a public concern, a policy issue, and a basic human need.

Housing assistance and household composition

In the U.S., the normative ideal of husband, wife, and their children represents a diminishing minority (currently 20 percent) of households.[17] The living arrangements of families in subsidized housing broadly reflect this cultural trend. Among recipients of various HUD-funded subsidies, about three-quarters are female heads-of-household, about half of them with

---

[17] In 1950, 43 percent of U.S. families consisted of married couples with children, a proportion that fell to 25 percent by 2001 and 20 percent in 2011. Tavernise, Sabrina. 2011. "Married Couples are No Longer a Majority, Census Finds." Pp. 22 in *New York Times*. New York.

children in the home (U.S. Department of Housing and Urban Development 2008).[18] Yet although on its face housing-assistance policy accommodates nontraditional family structures, in practice, occupancy guidelines and eviction policies function to reinforce social and biological relationship norms (Howard 2007).

The membership of a low-income family/household in assisted housing affects its income-eligibility, designated dwelling size, and proportional rent. Both membership and household income in assisted households, however, tend to fluctuate (London 2000), complicating these determinations over time. Among low-income households, financial, family, and housing instability are high (Joshi, Quane, and Cherlin 2009; Lawson Clark 2010; McLanahan and Beck 2010; Osborne, Manning, and Smock 2007; Phinney, Danziger, Pollack, and Seefeldt 2007). Child support contributions may vary or stop (Acs and Nelson 2002). Cohabiting couples come together and separate (Lawson Clark, Burton, and Flippen 2011; Lichter, Qian, and Mellott 2006; Osborne, Manning, and Smock 2007; Roy, Buckmiller, and McDowell 2008; Teachman 2003). Eviction and homelessness occur and recur (Bowser 2003; Lawson Clark 2010; Phinney, Danziger, Pollack, and Seefeldt 2007). Families that lose housing may temporarily double-up—co-reside with another family (London 2000). Such disruptions take a toll on family relationships and on children's development (Bitler, Gelbach, and Hoynes 2004; Cherlin and Fomby 2002; London and Fairlie 2005; Newman 2008).

Structural, economic, and cultural factors are associated with differing forms of household composition among low-income families receiving rental subsidy. Freeman (2005b) examines economic and social forces that determine housing composition, finding that married

[18] Proportions of female heads with and without children vary by subsidy program. For example, elderly or disabled women represent about half of tenants in Section 8 new-construction or rehabilitated housing; about 60 percent of portable Section 8 vouchers are held by mothers with children. In public housing, three-quarters of assisted tenants are women heading households; about half of them have children in the home.

and cohabiting partners are less likely to receive housing assistance, and that low-income mothers in public housing or Section 8 residences are more likely to live independently. Two-parent families may be less likely among those who reside in doubled-up or extended households (Bitler, Gelbach, and Hoynes 2006).

Welfare reform appears to have exerted a major structural influence on low-income families' living arrangements, but results are contradictory. In the early post-PRWORA years, the proportion of unmarried TANF recipients living with a partner doubled (Bitler, Gelbach, and Hoynes 2002; Zedlewski and Alderson 2001), predominantly through the women's partnering with men who were not their children's fathers (Cherlin and Fomby 2002). Welfare reform requirements are associated with teenage mothers' increased incidence of remaining in the natal home (Koball 2007). Among Latinos receiving TANF, the proportion of children living with married parents has increased; but among African-Americans and some European-Americans, reform is associated with an increase in a child's probability of living with neither parent (but usually with a grandparent) (Bitler, Gelbach, and Hoynes 2006). Brandon and Fisher (2001) find that higher welfare benefits reduce the likelihood of children living apart from parents. On the other hand, Brown and Lichter identify a linear positive relationship between the incidence of TANF receipt, the amount of the cash grant, and lone motherhood (Brown and Lichter 2004). The populations of housing assistance recipients and TANF recipients, leavers, or stayers are not identical, however, so linking study findings between these groups must be done with caution.

Economic factors associated with household-composition choices are clear. Affordability is a significant determinant of whether a low-income mother will join another family's household (usually that of the woman's mother), cohabit with an unrelated male, or live independently as head-of-household (Winkler 1992). Imbalance between income and housing

29

cost is a major reason for low-income mothers' resort to living in a multiple-family household, an arrangement that some enter reluctantly (Clampet-Lundquist 2003; Curtis 2011). Home-sharing—a broad designation that describes living with extended family members or unrelated others, or bringing others into one's own residence—is surprisingly prevalent in the general population, involving as many as 26 percent of U.S. households (Koebel and Murray 1999). Many low-income mothers consider it an essential strategy for economic survival (Edin and Lein 1997; Hartmann, Spalter-Roth, and Sills 2003; Stack 1997 [1974]). Sharing may also allow low-income families to improve their residential conditions (Ahrentzen 2003).

When choosing a doubled-up or extended living arrangements, low-income families must weigh the desire for economies of scale seen in larger households, and potentially the desire for companionship, against the manifest and perceived disadvantages of shared living space (Freeman 2005b). In some instances, home-sharing appears clearly economic: more than 11% of those seeking emergency or other help from food panties reported having others move into their homes to save on expenses (Biggerstaff, Morris, and Nichols-Casebolt 2002). In others, cultural influences entwine with economic and other structural forces:

Wright, *et al.*, draw an important distinction between voluntary and involuntary home-sharing, or doubling-up. They view involuntary doubling-up as an especially vulnerable arrangement, one that may create a sense of homelessness or predict actual homelessness; trigger social withdrawal in overcrowded conditions, and create tension between parents and children (Wright, Caspi, Moffitt, and Silva 1998). Ahrentzen (Ahrentzen 2003), however, argues that the federal definition of crowding is culturally biased. For example, among single parents, African-Americans and Latinos are more likely than European-Americans to live with extended family (Hays and Mindel 1973; Wherry and Finegold 2004). Voluntary home-sharing can increase

30

emotional and financial strength this is particularly so for African-American and Latino children (Ahrentzen 2003; Mollborn, Fomby, and Dennis 2011).

Hallett (2010) discusses doubling-up as an element in the "cycle of homelessness," noting that the federal definition of homelessness includes adolescents living in a multi-family household; and that the survival of a multiple-family residence depends on the whole household's financial and relational stability. In a small qualitative study of involuntarily doubled-up families, he distinguishes between merged households, in which all families are incorporated under a single head, and separate households, in which subfamilies retain their own heads. In the separate households, authority conflicts developed that inhibited the youths' educational participation (Hallett 2010). Pinsoneault (2006) further refines these categories, using criteria of duration, reciprocal exchange pattern, and affinity. Her typology includes seven patterns: collaborative households and surrogate homesteads (long-term); tacit dependency and goal-oriented arrangements (indefinite duration, asymmetrical exchange); companions or roommates (indeterminate duration, symmetry); host families and serial shared housing arrangements (short-term, asymmetrical). Koebel and Murray (1999) concur that casting the doubled-up as "hidden homeless" ignores the complexity of reasons that lead families to form extended households. In sum, it is clear that the functioning of multi-family households is complex and sometimes precarious, both relationally and in terms of resource transfers.

The incidence of living in extended-family households varies by race and ethnicity, a fact that may reflect cultural variations in family formation norms, or else higher rates of minority poverty that necessitates these arrangements. Low-income African-American and Latina families are far more likely to live in doubled-up or extended-family households than European-American families (Hofferth 1984; Koebel and Murray 1999). African-Americans show a preference for

vertical (multigenerational) extension, while Latinos exhibit preference for same-generation (horizontal) extension (Kamo 2000).

Despite the prevalence of shared households, they may be punctuated by intrahousehold conflict and feelings of overcrowdedness (Clampet-Lundquist, Edin, London, Scott, and Hunter 2003; Lawson Clark 2010). In her identification of "push" and "pull" factors that trigger residential mobility, Lawson Clark (2010) identifies these factors among "push" reasons that trigger a residential move; "pulls" into housing are desire for family support and intimate union formation. A powerful trigger factor for teenage mothers to leave the natal home is experience within the family of physical or sexual abuse. Often these young women seek refuge in early pregnancy and cohabitation with romantic partners, obtaining housing assistance as a means of doing so—a "viable, albeit tenuous, option" (Lawson Clark, Burton, and Flippen 2011). As Magnuson and Smeeding observe, many young mothers "simply cannot afford the luxury of living alone with their children" (Magnuson and Smeeding 2005a).

Overall, household composition arrangements in low-income families reflect a balance of competing structural, economic, and cultural factors (Freeman 2005b; Kamo 2000). Housing assistance, or lack of it, plays a significant role in determining how these forces will combine.

Household, family, and resource flows

Households create well-worn paths for distribution of material, social, and personal resources. Household members—parents and children, romantic partners, extended family and co-residents, more and less powerful members—provide (or withhold) money and goods, services other instrumental supports, love and respect. Housing assistance mediates these relations and resource flows, shaping the meanings household members assign to them, on the one hand, and on the other hand, the ways in which members engage with one another, with

32

persons outside the household, with the market, and with the state. Ellickson (2003) notes that

Aristotle considered the household as a fundamental element of political life. The household

may also serve as a "homeplace," whose functions include "the construction of social and

cultural identity, the procurement of privacy and power and control, and the development and

maintenance of family routines and legacies" (Burton and Lawson Clark 2005).[19] These, too, are

resources that may translate to household members' growth or impediment.

The household is a gendered space—a place of private activity with public importance

(Saegert and Clark 2006). In the postfeminist era, house/home remains the nexus of nurture and

growth—of the caring labor that is still primarily women's uncompensated work (Folbre 1995).

That work comprises "services which are essential to the continuation of society but which the

formal economy does not directly recognize or reward" (Hutchinson 1995)—chiefly, the rearing

of children who, as constituents of future society, are rightly considered a public good (Folbre

1994). For low-income mothers such work may include "claims making for services from

family, agencies, and the state [and]…innovative, manipulative and illegal pursuits" when

necessary to support their children's survival, safety, and well-being (Neysmith, Reitsma-Street,

Collins, and Porter 2004). In the course of such endeavors, women enact a broadened, feminist

construction of citizenship that straddles the traditional boundary between private and public

activity (Nelson 1984; Prokhovnik 1998).

Ellickson (2003) points out that, from a legal standpoint, a household is not a family. This

is an important distinction for low-income mothers receiving household assistance or TANF,

because in a number of states a woman cohabiting with an unrelated male is more favorably

---

[19] Burton and her co-authors describe homeplace as an especially salient construct among African-Americans ;
Burton, Linda M. and Sherri Lawson Clark. 2005. "Homeplace and housing in the lives of low-income urban
African American families." Pp. 166-210 in *African American Family Life: Ecological and Cultural Diversity*,
edited by V. C. McLoyd, N. E. Hill, and K. A. Dodge. New York: The Guilford Press.

positioned for obtaining cash assistance than one who is married or living with her children's

father—despite welfare reform's explicit goal of promoting marriage (Moffitt, Reville, Winkler,

and Burstain 2008). Similarly, in states with higher TANF benefits, cohabiting couples are more

likely to remain together (Carlos, Garfinkel, McLanahan, Mincy, and Primus 2004; Roberts,

Greenberg, and Policy 2005). Child support regulations also bear upon living arrangements: for

example, absent fathers are less likely to provide informal support (Cancian and Meyer 2005;

Magnuson and Smeeding 2005a).[20]

The household is thus an emotionally, socially, and materially complex organization, one

that is not necessarily congruent with the family or with family relationships. On the contrary,

relations within households may be transactional without being affiliative. Nearly all low-income

mothers "package" resources from earnings, public benefits, and a variety of informal

contributions from kin, partners, social network members, and institutional sources (Angel and

Lein 2006; Edin and Lein 1997; Hartmann, Spalter-Roth, and Sills 2003; Miranne 1998; Nelson,

Zedlewski, Edin, Koball, Pomper, and Roberts 2003; Zippay 2002). A significant share of those

resources, both formal and informal, is obtained—or restricted—through contributions from

---

[20] Child support policy can present an economic minefield for TANF recipients. Complying with the paternity establishment mandate limits mothers' receipt to a small state "pass-through" (usually $50 per month), regardless of the amount collected. This arrangement breeds both parents' resentment, and often relational distrust. Waller, Maureen and Robert Plotnick. 1999. *Child Support and Low-Income Families: Perceptions, Practices, and Policy*. San Francisco: Public Policy Institute of California. Moreover, low-income fathers' ability to contribute financially is contingent upon their ability to maintain stable employment. Turetsky, Micki. 2000. "Realistic Child Support Policies for Low Income Fathers." Center for Law and Social Policy, Washington, D.C. For this reason, among others, both parents often prefer informal arrangements, but these may be unstable, and states do not recognize in-kind contributions as support. Garasky, Steven, Susan Stewart, Craig Gundersen, and Brenda Lohman. 2010. "Toward a Fuller Understanding of Nonresident Father Involvement: An Examination of Child Support, In-Kind Support, and Visitation." Pp. 363-393 in *Population Research and Policy Review*, vol. 29: Springer Netherlands. This research addresses cohabiting fathers' contributions; but a comprehensive discussion of child support policy effects lies beyond its scope. See also Waller, Maureen and Robert Plotnick. 1999. *Child Support and Low-Income Families: Perceptions, Practices, and Policy*. San Francisco: Public Policy Institute of California.

household members. A low-income mother's ability to obtain such resources and regulate their flow is contingent upon her role in the functioning of the household.

For example, a mother who holds the lease can enforce an informal "pay-to-stay" policy on a man who wishes to share her apartment (Edin and Lein 1997). A young mother who bears a second child is less likely to remain in the natal home, losing some of her access to instrumental support (Chin 2002; Trent and Harlan 1994); but some grandmother support, once established, may endure beyond the departure of the daughter and grandchild(ren) from the home (Furstenberg and Crawford 1978). Conversely, kin support often carries "exceptionally constraining" obligations of reciprocal caregiving (Stack and Burton 1993) that some low-income mothers experience as "an oppressive weight of debt" (Oliker 1995). Lone mothers—those living independently—tend to show lesser labor force participation (Cohen 2002), to be more economically disadvantaged than those who coreside with kin or cohabit with a partner (Acs and Koball 2003; Folk 1996; Winkler 1993), and to be more reliant on client relationships with nonprofit helping organizations (Biggerstaff, Morris, and Nichols-Casebolt 2002). Some women who live independently cite material as well as emotional costs associated with cohabiting (Oliker 1995).

The form and functioning of a household network differ from those of social networks established outside the household. Social networks, when they function efficiently (Dominguez 2011), may be leveraged to support socioeconomic mobility (Dominguez and Watkins 2003); however, poverty has negative impact on ability to participate in resource-exchange networks (Bauman and Downs 2000); and some consider social networks better positioned to provide coping support (for survival) than leveraging support (for mobility) (Henly, Danziger, and Offer 2005). Household networks may provide leveraging support, as when members provide free

35

informal childcare that enables a low-income mothers' employment (Uttal 1999). But support of this type is less available than it once was (Brewster and Padavic 2002; Roschelle 1997; Stack 1997 [1974]); it may also prove less reliable or enduring (Bauman and Downs 2000; Eshbaugh and Luze 2007; Parish, Hao, and Hogan 1991). As a rule, multigenerational, or "vertical," kin-support relationships are stronger than within-generation, or "horizontal" relationships (Chin 2002).

The types of support available in households vary with household composition. Henly (1997) describes social support as a multidimensional construct, distinguishing two categories of supports associated with welfare-reliant African-American and European-American adolescent mothers' well-being: household and network structures; and provisional supports. The latter category comprises emotional support (expectation of empathy, advice, emergency help, and the like); instrumental support (for example, informal child care); and financial supports that supplement cash assistance. The delivery of these support types varies substantially according to both situational characteristics and race. For example, European-American low-income mothers are more likely to receive direct cash supports, and net economic benefit from co-residing, whereas Latinas and, to a great extent, African-Americans are more likely to live in extended households (Hofferth 1984; Trent and Harlan 1994), patterns that reflect relative levels of disadvantage and collectivism. Similarly, children of immigrants are less likely to live in single-parent families than children of natives (Brandon 2002).

Differing household compositions show recognizable patterns of relational dynamics and resource flows. Each presents characteristic opportunities and challenges. The remainder of this review addresses literature relevant to resource matters in the most predominant household

composition forms for low-income mothers: multigenerational households (in which the mother coresides with a parent); cohabiting households; and lone-mother households.

Multigenerational households

Remaining in the natal home makes intuitive sense for low-income teenage mothers. The safety net of family support available through co-residence relieves young mothers' economic strain to a significant extent (Brown and Lichter 2004; Eshbaugh and Luze 2007; Hao and Brinton 1997; Magnuson and Smeeding 2005a), while shielding them from some of the obligations of adulthood (Apfel and Seitz 1991). Co-residence may free a teen mother to continue her education—with mixed success (Hao and Brinton 1997)—or to participate in employment without incurring stresses and costs associated with finding childcare (Eshbaugh 2008; Kalil and Danziger 2000; Koball 2007). At the same time, however, teenage motherhood does not release a young woman from the ordinary trials of adolescence—on the contrary, it creates additional arenas for intergenerational struggle.

Early motherhood weakens peer relations at an age when they typically gain importance (Richardson, Barbour, and Bubenzer 1991); and increases a young woman's need for her own mother just when she would typically seek independence. As a result, her position in the household becomes problematic: does her motherhood confer new authority, or increase her reliance on parental nurture? How does multigenerational co-residence affect grandmothering?

Apfel and Seitz (1991) identify four conceptual models of intergenerational relationship between young African-American mothers and their mothers, which they contend reflect tacit or articulated cultural "belief systems" (p.427). The most prevalent pattern (observed in more than 50 percent of their interviewees), is "parental supplement," that is, shared responsibility for care as a protective adaptation to the crisis of young motherhood. This approach entails risks of role

37

confusion, with mother and grandmother vying for parental authority (Richardson, Barbour, and Bubenzer 1991). In about 20 percent of cases, the young mother acts as a "supported primary parent" (Apfel and Seitz 1991). This arrangement may result from the daughter's desire to more firmly establish her identity as a mother, or from the grandmother's strategic withholding of support in the hope that bearing the weight of motherhood will prevent further untimely pregnancy. A critical risk associated with this model is its assumption that the young woman is mature enough to assume the responsibilities of motherhood absent supervision. Alternatively, the grandmother may step in as a "parental replacement," serving (happily or reluctantly) as her grandchild's psychological parent. This model, seen in about 10 percent of Apfel and Seitz's respondents, allows the young mother to resume her interrupted developmental track; but while it decreases the role confusion seen in parental supplementation, it may ultimately sow intergenerational estrangement if the daughter interprets her mother's efforts as intrusive (Richardson, Barbour, and Bubenzer 1991).

In the fourth and most desirable model (Apfel and Seitz 1991), the young mother becomes a "parental apprentice" to the mentoring grandmother, gaining necessary skills through incremental assumption of maternal responsibility under her own mother's "watchful eye." When successful, this model promotes intergenerational attachment while minimizing role confusion; but success depends upon a productive mother/daughter relationship, proficient mentorship, and the daughter's investment of time, potentially at the expense of her educational commitment.

Apfel and Seitz's conclusions are circumscribed by the racial homogeneity of their sample, but a wealth of research on child development outcomes in a coresiding household formation bears out some of the risks associated with these authors' models. There is some

evidence that kin co-residence produces child outcomes comparable to those seen in married households; and these outcomes are superior to those in cohabiting or lone-mother arrangements (Kalil, DeLeire, Jayakody, and Chin 2001). A number of other researchers have seen poorer parenting and child development in coresiding households (Eshbaugh 2008; Gordon, Chase-Lansdale, Matjasko, and Brooks-Gunn 1997; Pittman and Boswell 2007; Pittman and Boswell 2008; Wakschlag, Chase-Lansdale, and Brooks-Gunn 1996).

Co-residence also affects maternal and grandmother well-being. Conflict and poor cohesion in the natal family is associated with relatively greater depression in adolescent mothers (Caldwell, Antonucci, and Jackson 1998; Chase-Lansdale, Brooks-Gunn, and Zamsky 1994; Davis 2002; Kalil and Danziger 2000; Kalil, Spencer, Spieker, and Gilchrist 1998). For grandmothers, both conflict with their daughters and financial strain are associated with depressive symptoms across race and ethnicity (Caldwell, Antonucci, and Jackson 1998). But variations are seen by race/ethnicity and grandparent/mothering models, an effect that Goodman and Silverstein (2006) with caregiving expectations and socioeconomic resources. Among African-American, European-American, and Latina grandmothers, Latinas felt the highest life satisfaction in coparenting/coresident arrangements. When European-American grandmothers assume custodial care in response to a daughter's substance abuse, their satisfaction and mood are negative. Goodman and Silverstein (2006) find African-American grandmothers preferring custodial to coparenting arrangements; but Burton (1996) cautions that "off-time" transitions to grandparent status—those that occur earlier than familial norms prescribe (Stack and Burton 1993)—create role overload for African-American grandmothers, who may then refuse surrogate-parenting demands.

These studies highlight the strains associated with co-residence experienced by teenage mothers, their mothers, and their children; and they raise continuing questions about whether TANF receipt should be—or how it more effectively could be—contingent upon kin support for this age group (Hao and Brinton 1997). Multigenerational households require careful attention to the simultaneous, sometimes conflicting needs of their members. When pathways to well-being become blocked, the distribution of crucial material resources and other provisional supports (Henly 1997) is impeded as well. Young mothers who feel nurtured by their mothers show greater empathy toward their children (Lewin, Mitchell, Hodgkinson, Burrell, Beers, and Duggan 2011). Those who do not, or have not, experienced maternal nurturing and those who have suffered abuse in the natal household are likely to be propelled into expedited pregnancy and unstable cohabiting unions as an avenue of escape (Gordon, Chase-Lansdale, Matjasko, and Brooks-Gunn 1997; Lawson Clark, Burton, and Flippen 2011; Sassler, Addo, and Hartmann 2010). As Lawson Clark, *et al*., discovered, such unions may be "associated less with love and more with acquiring a basic human necessity, housing" (2011). My study extends the investigation by tracking how resource flows contribute in other ways to union formation, maintenance, and dissolution.

Cohabiting and married households

Cohabitation can afford low-income mothers greater financial and nonfinancial security than living independently (Acs and Nelson 2002; Brown and Lichter 2004; Folk 1996), much as the material and instrumental supports seen in successful kin co-residence can contribute to educational or employment participation. Cohabiting partners are less likely to rely on housing assistance (Freeman 2005a) or welfare (Cherlin and Fomby 2002). Cohabitation can serve as an

40

adaptive response to economic hardship when public supports are unavailable or inadequate (Brown and Lichter 2004; Joshi, Quane, and Cherlin 2009).

Low-income mothers' cohabitation and marriage preferences and practices are strongly mediated by race/ethnicity and socioeconomic standing, and reflect the interaction of structural constraints with social cultural norms (Edin and Kefalas 2005; Osborne, Manning, and Smock 2007). For European-Americans, cohabitation is frequently a temporary state that serves as a prelude to marriage; but for minorities, it tends to be seen as an acceptable alternative to marriage, with the highest rates of cohabitation seen among Latinos (Osborne, Manning, and Smock 2007; Wherry and Finegold 2004). Cohabitation is also more common among those with less education and consequently, lower earnings (Moffitt, Reville, and Winkler 1998). Mothers without employment or with irregular working schedules also are more likely to cohabit than to marry (Joshi, Quane, and Cherlin 2009). Although married couples' financial position typically exceeds that of cohabiting couples, it does not follow that marriage *per se* improves families' economic security. On the contrary, for low-income couples marriage often represents a mark of having achieved financial and relational stability (Edin and Kefalas 2005; Manning, Trella, and Lyons 2008; Osborne 2005).

In the years following enactment of welfare reform, both cohabitation and marriage rates have increased; but Cherlin and Fomby's longitudinal survey research in the Welfare, Children, and Families Three-City Study indicates that although the changes they document may reflect shifting realities of TANF time-limitations that have led unmarried mothers to prefer the financial advantages of a two-adult household, they do not signify a turn to relational permanence; see also (Wherry and Finegold 2004), who find a significant drop in lone motherhood only among Latinos. During a sixteen-month period between survey waves, 42

41

percent of cohabiting mothers had ended the relationship; and 18 percent of married mothers had separated. Virtually all the mothers' new entries into cohabitation and marriage involved men who were not their children's fathers (Cherlin and Fomby 2002). Lein, *et al.*'s metaphor of "economic roulette" to characterize low-income mothers' employment experiences in the low-wage labor market (Lein, Benjamin, McManus, and Roy 2006) might equally describe the financial insecurities associated with unstable cohabitation arrangements.

Some cohabiting couples maintain long-term, marriage-like unions; but relational churning is a more common pattern (Cherlin and Fomby 2002; Lichter, Qian, and Mellott 2006; McLanahan and Beck 2010). Given this circumstance, resource flows in cohabiting-partner households reflect not only the strength and stability of the parties' current relationship, but also the tracks of their prior relational journeys. As in any blended family, children in these households may have been borne by both parents, only one parent, each parent, or a combination. Multiple-partner fertility means that cohabiting couples may be supporting children outside the household as well as those within it; and that children's support may derive from multiple sources (Cancian and Meyer 2010). The complex relational dynamics associated with formal and informal child support obligations (and/or defaults), exacerbated when TANF child-support regulations enter the equation (see above), contribute to shaping relational power in ways that affect low-income mothers' control over resource flows within the household (Haider and McGarry 2005).

Cohabiting couples are less likely than married couples to share all their money. Using data from the Fragile Families and Child Wellbeing Study, Kenney (2002) finds that about half of cohabiting parents do so. Magnuson and Smeeding's analysis of data from the Time, Love, Cash, Care, and Children (TLC3) study showed a far higher rate of resource-sharing (86 percent)

when a child's father was resident in the household (2005a), amounting to between 52 and 71 percent of household income. In a study of mainland Puerto Rican cohabiting families Oropesa, *et al.* (Oropesa, Landale, and Kenkre 2003) identify five forms of resident fathers' income allocation, which once adopted, tend to remain stable throughout the duration of the union: regular allowance from resident father to the mother (26 percent), common pot (father shares all income, 19 percent), pay all (father pays for everything without involving the mother, again 19 percent), irregular contribution (17 percent), and no contribution (15 percent). Kenney's continuing analysis of Fragile Families' data contextualizes similar results in male-female wage inequalities (Kenney 2006); she observes that women's lesser allocative power compounds the disempowering effects of their lesser earning power. Given the ease and frequency with which cohabiting relationships are dissolved, the finding that cohabiting fathers exercise this much control over household income allocation exacerbates the fragility of women's support. Low-income mothers who cohabit are less likely to receive kin support; after relationship dissolution, it is difficult to re-establish consistent network-support relations (Osborne, Manning, and Smock 2007).

Housing assistance, like other forms of public assistance, can partially redress this economic imbalance, cushioning the impact on cohabiting low-income mothers of potential relationship dissolution, while affording them a bargaining chip for negotiating relational power (Lawson Clark, Burton, and Flippen 2011)—or at least, the means to impose a "pay to stay" rubric. On the other hand, the men who cohabit with low-income mothers—particularly those poorest-of-the-poor mothers who qualify for housing assistance—typically are poor themselves, as a result of barriers they face in the job market (Dixon 1998; Newman 2000; Turetsky 2000). And although men's wages typically exceed women's, so does their unemployment rate (U.S.

43

Bureau of Labor Statistics 2011). A man who "stays" may not have the capacity to pay, either formally within the child support collection system or informally by contributing to household and childrearing expenses (Cancian and Meyer 2004; Edin and Lein 1997; Waller and Plotnick 1999).

Low-income mothers' definition of fatherhood, however, places substantial weight on fatherhood behaviors, even at the expense of biological or financial arrangements (Haney and March 2003). Mothers' cohabiting decisions are based, in part, on their child care needs (Joshi, Quane, and Cherlin 2009). And mothers, as well as fathers, often prefer informal child support arrangements—particularly when formal paternity establishment limits receipt to the TANF pass-through amount—as a means of increasing father involvement and in-kind support that goes unrecognized in support policy (Roy 1999; Waller and Plotnick 1999). Moreover, mothers value the social legitimacy they derive from a father's presence in the household (Roy and Burton 2009), even at the expense of establishing a partner's trustworthiness (Burton and Tucker 2009).

Misplaced trust places low-income mothers at risk of abuse and financial exploitation (Burton and Tucker 2009). Moreover, domestic violence is a recognized precursor to women's homelessness (Rollins, Saris, and Johnston-Robledo 2001; Sassler, Addo, and Hartmann 2010; Wesely and Wright 2005). As violence in the natal family propels young women to escape through early pregnancy and cohabitation (Lawson Clark, Burton, and Flippen 2011), violence in the cohabiting household propels them to escape by leaving the home, rather than face risks associated with expelling the batterer (Baker, Cook, and Norris 2003; Orlando 1987). Living in public housing exacerbates such risks; the zero-tolerance ("one strike and you're out") rule subjects victims, as well as perpetrators, of violence to eviction (Vrettos 2002).

In sum, structural constraints and relational dynamics in cohabiting households may increase low-income mothers' access to financial and nonfinancial resources, including instrumental supports and benefits of fathering for their children; but carry risks of relational and financial disruption, disempowerment, and in the worst case, loss of housing.

Lone-mother households

Housing assistance, like welfare assistance and employment, is negatively associated with kin co-residence, cohabitation, and marriage (Brown and Lichter 2004; Curtis 2011; Freeman 2005b; Moffitt, Reville, and Winkler 1998). Given the ability to do so, in other words, some unmarried mothers choose to be lone mothers—to live independently as head of their own household. Less than 20 percent of new unmarried mothers live independently, in contrast with about half who are cohabiting when their child is born (Sigle-Rushton and McLanahan 2002). But among all single parents, a sizable majority of African-Americans and European-Americans live alone (68 and 65 percent, respectively); Latinas are more likely to cohabit or reside with kin, yet more than half of these women (57 percent) also maintain independent households (Berrick 2005; Cherlin and Fomby 2002; Wherry and Finegold 2004). Moreover, independent residence is a more durable pattern for those low-income mothers who undertake it; residential changes among lone mothers are less frequent than among those who coreside with kin or cohabit with a male partner (London 2000).

Lone motherhood is associated with greater financial disadvantage than either kin co-residence or cohabitation (Folk 1996; Winkler 1993). More than half the mothers with children who seek emergency food assistance are lone mothers (Biggerstaff, Morris, and Nichols-Casebolt 2002). Lone mothers receive fewer resources from kin (Eshbaugh and Luze 2007). As pathways of kin support among minority low-income families narrow (Roschelle 1997), African-

American single mothers living independently are less likely to receive informal child care help that facilitates employment (Cohen 2002). These patterns become more pronounced over time. Having a second child reduces the likelihood that a young low-income mother will live in the natal home (Trent and Harlan 1994); and kin support diminishes as young mothers enter their mid-twenties (Chin 2002; Parish, Hao, and Hogan 1991).

Mothers who live independently face significant challenges as they seek to package cash and other material support (Hartmann, Spalter-Roth, and Sills 2003; Miranne 1998). For those without earnings or welfare, child support may be their only source of income (Nelson et al. 2003). Yet support payments from nonresidential fathers typically are erratic (Cancian and Meyer 2010; Ryan, Kalil, and Leininger 2009; Ryan, Kalil, and Ziol-Guest 2008). Incentives to provide consistent or continuing financial support are lessened when a father does not live with his children (Cancian and Meyer 2005; Edin and Lein 1997; Hartmann, Spalter-Roth, and Sills 2003); and when a man's unstable employment prevents fulfillment of the traditional provider role (Coley and Hernandez 2006; Miller and Knox 2001). When a woman bears children with multiple partners, fathers prefer to give child-specific and in-kind support, as they are reluctant to support another man's offspring (Cancian and Meyer 2010).

Similarly, father involvement decreases when a romantic union dissolves (Cabrera, Ryan, Mitchell, Shannon, and Tamis-LeMonda 2008), unless parents can maintain a cooperative relationship (Ryan, Kalil, and Ziol-Guest 2008; Sobolewski and King 2005). Parental conflict, which can inhibit visitation, also substantially decreases financial and in-kind child support (Coley and Hernandez 2006; Garasky, Stewart, Gundersen, and Lohman 2010).

Despite the hindrances associated with lone motherhood, some women choose to live independently because they find the cost of romantic unions too high (Oliker 1995); accelerated

involvement and misplaced trust expose women to hazards both physical and financial (Burton and Tucker 2009; Sassler, Addo, and Hartmann 2010). Such relationships not only deprive women of needed material resources; they rob them of personal resources essential to well-being and foster social isolation that further restricts access to survival and mobility (Baker, Cook, and Norris 2003). Few TANF-reliant mothers who have experienced domestic violence claim exemption from the child support requirement; those who attempt to do so face high bureaucratic burdens of proof (Pearson, Thoennes, and Griswold 1999).

Lone mothers employ creative strategies to surmount the challenges of resource deprivation associated with solo headship. Seeking affordable childcare—a requisite of employment (Brooks and Buckner 1996)—some turn to kin and social support networks. But informal care is often less available, and when available, less reliable, than paid care (Henly and Lyons 2000; Parish, Hao, and Hogan 1991). Some are fortunate to participate in close female networks of resource sharing and coparenting (Lopez 1999). Other types of emotional, instrumental, and informational network support are more suited to everyday coping concerns than to the leveraging that facilitates economic mobility (Dominguez and Watkins 2003; Henly, Danziger, and Offer 2005). Some women lack even these avenues for support (Hogan, Hao, and Parish 1990).

Lone mothers also strategize to bring a male presence into their children's lives. Roy and Burton (2007) identify processes associated with low-income mothers' recruitment of nonresidential fathers, their own or their children's paternal kin, or male friends to serve as father figures. Seeking the "gold standard" of a father involved in their children's lives, these women advocate for normatively expected behaviors that also contribute to constructing their mothering identity.

In addition to, or as a substitute for, drawing upon such network and intimate ties, some lone mothers establish supportive connections with nonprofit social service agencies and faith-based or nonsectarian charitable organizations (Angel and Lein 2006; Clampet-Lundquist et al. 2003; Edin and Lein 1998; Guo 2010; Kissane 2003; Offer 2010a). Such groups offer the advantage of reliability and, in some instances, entrée to community resource networks that can supply the leveraging support personal networks may lack (Small 2006). On the other hand, they may limit the scope or frequency of access (Littlefield 2010); and some low-income mothers are reluctant to seek aid of this type because they consider it stigmatizing (Kissane 2003).

A less-understood aspect of lone motherhood is the personal power it may confer. As the sole head of her household, a lone mother literally holds they key to others' access of it. Although she may be called upon to provide shelter for extended kin in need of a place to stay, she holds the ability to act as a gatekeeper to exclude those she considers undesirable and to protect both her children and her resources, and to offer entry to those she considers supportive or compatible. More than co-resident or cohabiting mothers, a lone mother can limit her participation in relational negotiation or conflicts. Finally, she may experience the personal autonomy to implement life-changes when opportunities arise (Eshbaugh and Luze 2007). Housing assistance provides low-income women a crucial opportunity to live as lone mothers not only by necessity but also by choice.

Household resource flows: examining their integration and value

Housing assistance, or lack of it, shapes low-income mothers' household composition options, and in turn, the resources her household can provide her. Prior research has identified a number of structural factors and family characteristics associated with low-income mothers' transitions into and out of various forms of household composition, such as TANF and child

48

support constraints; natal-family abuse that propels young women into precipitous pregnancy and cohabitation; intergenerational friction that weakens child care arrangements and parenting practices; power relations that disrupt cohabiting partnerships; and social isolation that impedes lone mothers' pathways to material and instrumental supports. But much remains to be learned about how resources of many kinds are conveyed or withheld among household members, and how such resources combine and flow productively or detrimentally through the lives of low-income mothers.

To investigate within-household resource flows, I adopt a theoretical perspective that conceptualizes resources as material, social, or personal. Material resources consist of money and goods; social resources, of service provision and information; and personal resources, of messages concerning love and status. Because household members not only give such resources but also receive and claim them, these transfers are identified as positive or negative. I pose three research questions

Research questions

1. How does access to housing assistance shape low-income mothers' decisions about household composition?

2. How do material, social, and personal resources flow within low-income mothers' natal-family, cohabiting, and lone-mother households?

3. How do within-household resource flows influence low-income mothers' ability to meet family needs and pursue aspirations?

This research is grounded in current knowledge of how housing assistance and TANF policies constrain household composition and residential transitions. Through a longitudinal, qualitative examination of supports and strains in low-income mothers' households, the study examines

resource flows that shape low-income mothers' endeavors to achieve survival, well-being, and mobility.

Outline of the dissertation

The remainder of the dissertation is organized as follows:

Chapter 2 presents the theoretical perspectives that inform the investigation. The first section of the chapter is devoted to resource theory, used as an initial analytical framework for the study. Resource theory, as developed by Uriel and Edna Foa (Foa 1971; Foa and Foa 1974; Foa, Tornblom, Foa, and Converse 1993), provides a foundation for identifying and grouping resources transferred within households. The theory postulates six categories of resources along dimensions of concreteness and particularism. Service, goods, and money are highly concrete— visible and quantifiable; information, status, and love have low concreteness—they are intangible and more difficult to measure. Status, love, and service are particularist—how they are provided is characterized by the giver and receiver; goods, money, and information have low particularism—they are independent of the parties' identity or characteristics. This framework invites intersections with feminist and relative resource theories, as well as social network and identity perspectives, which are developed in the findings chapters.

Chapter 3 discusses the methodology and procedures used in the dissertation. Because the dissertation uses data collected for a larger investigation—the multimodal Three-City Study of Welfare, Children, and Families[21]—the research context of that study's methodology and data

---

[21] The Three-City is an intensive study in Boston, Chicago, and San Antonio to assess the well-being of low-income children and families in the post-welfare reform era. It is collaborative effort among investigators at five institutions: Ronald Angel (University of Texas), Linda Burton (Duke), Lindsay Chase-Lansdale (Northwestern), Andrew Cherlin and Robert Moffitt (Johns Hopkins), and William Julius Wilson (Harvard). The Three-City Study comprises three interrelated components: longitudinal surveys, embedded developmental studies, and contextual, comparative ethnographic studies. Funders include: the National Institute of Child Health and Human Development; the National Science Foundation; the Assistant Secretary for Planning and Evaluation, U.S. Department of Health and Human

collection procedures are also described. Welfare, Children, and Families: A Three-City Study comprises a multiple-wave survey, a longitudinal ethnography, and an embedded study of low-income African-American, European-American, and Latino families in which one or more members has a disability (Winston et al. 1999). Respondents in all three study components resided in neighborhoods of concentrated poverty. The primary study was conducted in Boston, Chicago, and San Antonio.

The "structured discovery" ethnographic methodology of the Three-City Study (Burton, Jarrett, Lein, Matthews, Quane, Skinner, and al 2001), and the modified grounded-theory methodology of the dissertation study, are discussed, along with sample and subsample selection, coding procedures, development of themes and sensitizing concepts, and measures taken to maximize validity and reliability in a small-scale, qualitative research project. Finally, I discuss how this layered analytic procedure allowed for detailed comparison of resources available to the respondent—situated in the environment of her household—with the respondent's expressed goals for her near-term future and her long-term aspirations.

Chapters 4, 5, and 6 present the findings of the investigation.

Chapter 4 addresses the resource-flow experiences of the six respondents who coresided with a parent as they began their participation in the Three-City Study. As a group, these were the youngest respondents in the dissertation sample, ranging in age-upon-enrollment from 18 to 23 years, and in age-at-primiparity from 14 to 19. They received resources in the home from one

---

or more parents, and occasionally from co-resident siblings. For these young mothers, place issues—including position, belonging, affiliation, family obligations, and information conveyed as family lore and ideology—formed prominent concerns.

Chapter 5 discusses results from the eight respondents in cohabiting relationships. Most of these women were older than the kin-resident respondents (ages 22 to 36), but some had been teenagers when they had their first child (ages 16 to 30). Seven of the nine women had more than one child. Three of the women were married or considered themselves to be married. They received resources primarily from their cohabiting partner. For these women, face issues— including relational power, personal and social dignity, and physical safety—figured prominently in the women's experiences of normativity and aspiration.

Chapter 6 discusses results from the nine respondents who lived as lone mothers, occasionally bringing others into their household but not cohabiting as such. These women were the oldest in the sample, ranging from 22 to 42 years old, and six were at least age 21 when they bore their first child. Given that these women resided primarily with their children only, a focus in this chapter was resources the women generated through their household headship. For these women, space issues predominated—including autonomy, economic security, and isolation—as they negotiated needs for security and self-determination.

Chapter 7 presents conclusions of the research, its contributions and limitations, and implications for assessment and innovation in housing and other assistance policies. Synergies among place/face/space forces are discussed in light of housing and cash assistance policy goals; and the concept of congruence is introduced as basis for development of needs-assessment measures.

CHAPTER TWO
A RESOURCE THEORY APPROACH

This investigation is guided principally by resource theory (Foa 1971; Foa and Foa 1974), which provides a framework for classifying interpersonal exchanges. The model enriches insight into low-income mothers' receipt of household resources in several ways. It brings, first, a perspective that integrates identification of material and symbolic resources, shedding light on interactions among them. Second, it illuminates processes of resource distribution, by accounting for variations in the perceived value of resources across environments and giver-receiver pairings; and by specifying rubrics for determining the equivalence of resources in sequences of reciprocal transfer. Finally, resource theory facilitates discovery of circumstances that produce differences in the instrumental efficacy of resources, a persistent question in welfare policy.

The following sections of the chapter discuss use of resource theory as a conceptual guide for the study of low-income mothers' household resource flows. The chapter concludes with a critical note concerning limitations of the theory, and discusses my use of relative resource theory as an additional, complementary perspective.

An integrated perspective

The resource theory framework specifies six resource categories: Money, Goods, Service, Information, Status, and Love. Money, goods, and services typically appear in analyses of low-income mothers' informal-income packages as key elements of material survival and instrumental support for economic well-being or mobility (Clampet-Lundquist et al. 2003; Edin and Lein 1997; Hartmann, Spalter-Roth, and Sills 2003; Magnuson and Smeeding 2005b; Roschelle 1997; Stack 1997 [1974]; Zippay 2002). Information appears as an instrumental property of kin and network membership (Briggs 1998; Dominguez and Watkins 2003; Henly,

Danziger, and Offer 2005; Richardson, Barbour, and Bubenzer 1991; Uehara 1990). Status and love, however, are not typically conceptualized as resources, except in the sense of social connection and support (Caron 2011; Henly, Danziger, and Offer 2005; Lopez 1999; Reid 2009; Richardson, Barbour, and Bubenzer 1991).

Foa and Foa's resource theory (Foa 1971; Foa and Foa 1974) contributes these important axes of analysis by defining expressions of "affectionate regard, warmth, or comfort" and "judgment…, prestige, regard, or esteem" as resources possessing exchange value on a par with material and instrumental supports (Foa 1971, p.346). While Foa's definition of Love subsumes aspects of social support, it enlarges that concept by also defining explicit expressions of affection—*e.g.,* "I like you very much" or giving a kiss—as resources having value in exchange (Foa 1971). In similar fashion, indications of Status appear in the kin support literature, for example, in discussions of intergenerational conflicts about mothering-role ambiguity (Apfel and Seitz 1991; Chase-Lansdale, Brooks-Gunn, and Zamsky 1994); but explicit evaluations—*e.g.,* "well done" or "I am proud of you"—that convey a more holistic form of approval or disapproval are distinctively captured in the resource theory model. See Table 2-1, below, for Foa's definitions of the six resources.

Consequently, the model opens meaningful but less-explored territory for identifying and analyzing low-income mothers' receipt of resources in the household. Households and families are conceptually somewhat different, but Foa and Foa's observation that "the family is probably the institution where the widest range of exchange is found" (Foa and Foa 1974, p.151) speaks to the importance of casting a wide analytical net that integrates emotionally salient resources with material and instrumental resources.

Table 2-1
Resource definitions (Foa 1971, p.346)

RESOURCE	THEORETICAL DEFINITION
Money	"any coin, currency, or token which has some standard unit of exchange value"
Goods	"tangible products, objects, or materials"
Service	"activities on the body or belongings of a person which often constitute labor for another"
Information	"includes advice, opinions, instruction, or enlightenment, but excludes those behaviors which could be classed as love or status"
Status	"an expression of evaluative judgment which conveys high or low prestige, regard, or esteem"
Love	"an expression of affectionate regard, warmth, or comfort"

The following sections of the chapter address further features of the resource theory model, including characteristics of the resources and their functionality in resource exchanges or transfers.

Resource characteristics and value

The resource theory model is conceptualized as a circular array, in which the positioning of the resource categories reflects their similarity to those proximate. Each resource sector represents its own continuum, and its boundaries with the proximate resources on either side are diffuse. The illustration of Love expressions in the previous section of this chapter provide an exemplar: "I like you very much" resides near the Status end of the Love continuum, whereas a kiss resides nearer to Service (Foa 1971). This boundary diffuseness might produce some ambiguous classifications, but the model's structural integrity has been empirically tested: proximate resources are perceived as similar; subjects' perceptions of the resources' symbolic meanings are stable (Brinberg and Castell 1982; Teichman and Foa 1975; Turner, Foa, and Foa 1971); and resources are substitutable in exchanges in a consistent manner, as discussed in the chapter section following.

The model's circular array is embedded in a set of coordinates—concreteness and particularism—that represent characteristics of the resources. (See Figure 2-1, above.) The concreteness property of resources is quite straightforward. Goods are tangible, and Services are observable: they are concrete. In contrast, Status and Information are less concrete, or symbolic. We may observe *indicators* of Status, but Status *per se* is a perceptual quality. Similarly, we may observe *vehicles* of information—signs, documents, gestures that show direction—but Information *per se* is a cognitive entity. Love and Money appear midway along this dimension because they may be given either concretely (the kiss; coins and bills) or symbolically ("I like you very much"; a credit card that represents the promise of currency) (Foa 1971). Concreteness as a property provides definitional elegance to the model, but its application to the dissertation study is limited.

Figure 2-1
Resource theory model
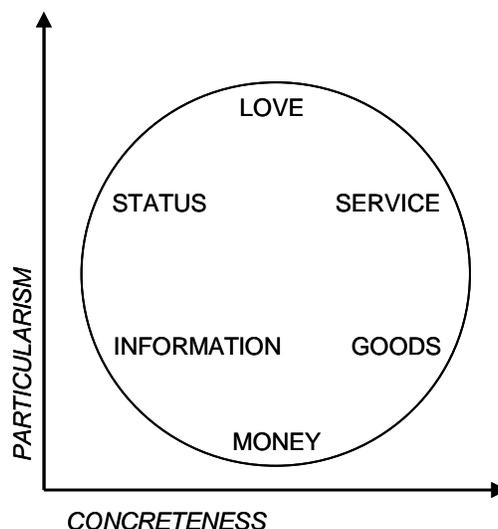
The particularism property, on the other hand, has both private and public relevance in this study of low-income mothers' resources. A particularism/universalism continuum (Parsons 1951) describes social interaction practices as person-specific, therefore situationally flexible, or

nonspecific, therefore situationally invariant.[22] Particularist resources—Status, Love, and

Service—carry individualized meanings, as opposed to common (universal) meanings.

Particularism potentially increases the subjective significance of these resources relative to that

of the nonparticularist resources, Information, Money, and Goods. The extent to which this is the

case for low-income mothers remains poorly understood, and is therefore an area addressed in

the dissertation study. Certainly the strength of these women's objective need for the less-

particularist resources of material survival may take precedence at least some of the time.

Low-income mothers also confront particularist/universalist practices in the arena of

public assistance. Categorical eligibility criteria straddle the boundary between the two.

Although based on universalist principles (Ellison 1999), assistance policy rules contain

elements of particularism. Examples of this include the waiver of TANF participation

requirements for victims of domestic violence (Lein, Jacquet, Lewis, Cole, and Williams 2001),

and housing-assistance preferences related to domestic violence and homelessness (Menard

2001). Macro-level particularism in assistance policy is especially pertinent to low-income

mothers who seek such considerations (Collins and Mayer 2006; Lein et al. 2001). The

intersection of the macro and micro levels of public and private resources forms an important

consideration in my study.

The more recent research cited just above echoes Foa's observation that in urban

environments, compared with smaller-scale settings, a greater proportion of interactions and

exchanges is anonymous, causing a deficit of particularist resources that erodes the social

---

[22] Foa and Foa reference do not proffer their own definition, but reference Parsons. In contemporary welfare theory, particularism is a postmodern construct that addresses cultural claims of difference; but this concept primarily appears in European or postcolonial literature. See, for example, Ellison, Nick. 1999. "Beyond universalism and particularism: rethinking contemporary welfare theory." *Critical Social Policy* 19:57-85. Edin and Lein discuss particularist practices among charitable providers as a potential deterrent to equitable service provision. Edin, Kathryn and Laura Lein. 1998. "The Private Safety Net: The Role of Charitable Organizations in the Lives of the Poor." *Housing Policy Debate* 9:541-573.

environment; see also (Putnam 2000). Foa adds that loss of status associated with socioeconomic marginalization exacerbates the experience of material resource deprivation (Foa 1971); and that multiple material resource deficits create "a conflict between individual needs and environmental demands"(Foa and Foa 1974). Sen's (1995) articulation of women's intersecting varieties of deprivation—material, political, theoretical; gendered, raced, and classed—highlights the importance of integrating macro-level and micro-level resource processes.

The notion of resource deficit is extended to all elements in the Foa and Foa model. Each of the six resource categories is characterized by an optimal range, in which a principle of marginal utility obtains. Shortage of a resource creates a subjective perception of need and a willingness to incur a high exchange "cost" to satisfy it; whereas surfeit creates a subjective devaluation of that resource's value. The relative balance of resources in low-income mothers' households forms an important consideration in this study.

Resource exchanges and reciprocity rubrics

Family life is very much a matter of give and take. But who gives, and who takes?
(Hesse-Biber and Williamson 1984)

Resource theory defines exchanges as situated processes, in which resources acquire meaning depending on the circumstances of transfer (Foa 1971). Further, the meaning of a resource transfer is an outcome negotiated between the parties, a process that may occur deliberately but that often is implicit or unspecified (Foa and Foa 1974). This premise—which I like to call "meaning in the middle"—captures the potential of resource transfers to strengthen relationships or to sow relational friction.

Parties rarely perceive parity in resource transfers: givers and receivers tend to assign value to a resource subjectively. Thus, a giver typically increases valuation by the costs she incurs to provide the resource, while the recipient typically ignores giver costs and values the

resource based on his degree of need for it. Consequently, givers perceive their own

contributions as more valuable than their recipients do (Foa and Foa 1974). The salience of this

differential diminishes in long-term relationships:

> It appears that in social exchanges with friends the problem of computing parity of
> contributions is avoided, as neither participant feels that parity must be achieved in each
> and every encounter. This suggests that friendship may involve a series of unequal
> exchanges which may result in an equivalence of contributions, but only in the long run
> (Foa and Foa 1974).

This principle is confirmed by the finding that in close or long-term relationships, reciprocity

may be superceded by a particularist principle of mutual responsiveness. In this situation,

selection of resources for transfer is based on knowledge of the other's need or preference, as

opposed to resource equivalence(Berg, Piner, and Frank 1993; Clark and Mills 1979).

Reciprocity obligations are a critical cost factor to low-income mothers who receive

network supports (Nelson 2000; Roschelle 1997; Stack 1997 [1974]). Reciprocity is a universal

moral norm (Gouldner 1960) and a pragmatic principle (Ames, Flynn, and Weber 2004). Oliker

(Oliker 1995) identifies a "moral economy" of reciprocity, characterized by burdensome

particularist cost-benefit calculations, that drains resources low-income mothers could otherwise

apply to employment or other mobility endeavors. When exchanges are chronically

asymmetrical, low-income mothers may be forced to rely on "gratitude, dependence, loyalty, and

deference…as items of reciprocation" (Nelson 2000). Nelson observes, however, that "these are

notoriously difficult to measuue.". She further describes a "logic of reciprocity" that low-income

mothers invoke internally to rationalize such long-term asymmetries or reciprocity debts.

A further important distinction in this regard is that between resources there are those lost

in transfer and those that are not (Foa 1971). Transfers of Goods or Money resources are zero-

sum operations: their giver loses, their receiver gains. The same is true, though somewhat less

directly, of Service provision, as discussed above: the giver loses time and energy from which the receiver benefits. In contrast, although Information is sometimes said to be traded, it is not lost in the process. Status evaluations may be comparative, but they do not inherently diminish the Status of the person making them (in fact, they may increase it). Further, giving Love enhances the giver at least as much as it does the love-object. Although Foa describes this distinction as an impetus for design of the resource classification scheme (1971), it is not directly incorporated into the model. It holds, nevertheless, considerable relevance for understanding the mechanics of reciprocity in low-income mothers' resource exchanges.

Notably, resources that evoke expectations of reciprocity appear to be those in the zero-sum class. The cash and in-kind resources low-income mothers "package" to make ends meet (Edin and Lein 1997; Hartmann, Spalter-Roth, and Sills 2003; Miranne 1998; Zippay 2002) are ,for the most part, similarly zero-sum. They are crucial to material survival, but more effective for "coping" than for leveraging mobility (Henly, Danziger, and Offer 2005). The availability of coping resources is diminished in periods of economic instability (Roschelle 1997) and other types of family stress (Dollahite 1991)—in other words, just when they are most needed—raising questions about the limits of the survival-strategy paradigm (Gonzalez de la Rocha 2001).

If low-income mothers' prospects are to grow beyond the minimal standards of survival, zero-sum resources may be necessary, but they do not appear sufficient. This raises the question: do the informational resource pathways characteristic of weak-tie network relationships require less investment in reciprocity (Dominguez and Watkins 2003) because they are not zero-sum driven? The distinction between zero-sum and retained resources shows potential for illuminating such issues.

Finally, resource theory sheds light on reciprocity in negative resource transfers and interpersonal resource losses. Resources may be given or taken away; and therefore, transfers may be positive or negative. In the case of a negative transfer, which results in resource loss, reciprocity is achieved through retaliation, here the satisfaction is felt by the retaliator rather than the recipient. In this circumstance, proximity of the retaliated resource to the resource that was lost predicted the retaliator's satisfaction that the loss had been adequately redressed. Moreover, when the only retaliatory resource available was distal to the lost resource, the intensity of the retaliation was increased (Donnenwerth and Foa 1974). For example, retaliating an insult (loss of Status) with an insult is satisfying, but retaliation by taking away Goods is less effective. In essence, the retaliation will increase the intensity of the loss inflicted in exchange. This logic of retaliation shows promise as a vehicle for analyzing the resource consequences of conflict or power asymmetries.

Relative resource theory as a complementary framework

Resource theory explains much about how resources are transferred, but less about what determines whether, who, or why a transfer will occur. Foa and Foa allude to these questions with respect to the urban environment, but on the whole do not develop them. Relative resource theory (Blood and Wolfe 1960) and subsequent theoretical work on household resource dynamics shed light on these questions. While this line of inquiry is informative, much of it addresses marital quality in the context of income-secure (working- to upper-middle class) couples; the theory's ability to illuminate survival-oriented practices in low-income, less-stable partnerships is circumscribed by these factors.

Several competing interpretive directions have emerged from relative resource research. These ideas show promise for study of low-income mothers' resource receipts. For example,

61

couples' assessment of relative resource contributions factors in interpersonal as well as material resources; disproportion in either of these categories creates imbalance in relational power and satisfaction (Blood and Wolfe 1960; Cole 1992). On the other hand, Clark-Nicolas and Gary-Little (Clark-Nicolas and Gray-Little 1991) highlight the significance of material adequacy: their construct of perceived income adequacy, a measure incorporating both income and financial liabilities, predicts marital quality among low-income African-American spouses.

Heer (1963) accounts for marital power differentials on the basis of Waller's least-interest principle (Waller 1937), to argue that "discrepancy between actualized and potential return for contributed resources" determines relational power. Safilios-Rothschild (1976) also draws on Waller. Her analysis is particularly relevant to the integration of resource theory and relative resource theory, in that she adds affective and expressive resources (Foa and Foa's Love and Status) to the list of resources subject to the marital need/supply dynamic. At the same time, she contends that relational stability may depend on proportionality not only of interest but also of capacity. She points to the example of women who lack the ability to materially support themselves, or to remarry, who strategically provide high "payments" in return for the continuation of the relationship, usually sacrificing affective and expressive resources and relinquishing decision and implementation power.

Adjacent lines of relative-resource inquiry have produced findings particularly generative for this study. Rodman's (1972) theory of resources in cultural context holds that the normative gender prescriptions of patriarchy or egalitarianism may override economic power in determining relational power. Within the context of such cultural norms, wives have been found to hold greater power in nuclear, as opposed to extended, families (Cooney, Rogler, Hurrell, and Ortiz 1982). Current research on the contribution of housing assistance to low-income mothers'

relational power illustrates another aspect of this dynamic (Lawson Clark, Burton, and Flippen 2011).

Research such as this answers the spirit of McDonald's (1980) call for expansion of research distribution theories beyond the marital dyad and beyond European-influenced relational paradigms. How couples and families determine the value of resource-contributions, and the power that ensues from such calculations, remains something of a black box. Foa and Foa's resource theory model provides a useful vehicle for examining dynamics of resource exchange; relative resource approaches supply a needed emphasis on structural and normative forces that influence resource flows. These approaches used in combination offer interesting and generative perspectives on investigation of low-income mothers' receipt and use of resources obtained within their households.

In addition, the resource framework captures everyday messages such as affection and ambivalence (love), respect and reproach (status), or guidance and misdirection (information) that occur independently of transfers. By conceptualizing these messages as symbolic resources carrying positive or negative value, the resource theory integrates them into the analysis. This approach sheds light on contextual characteristics of the household that shape its environment. Finally, the design of the resource theory classifications facilitates analysis of substitutions, asymmetries, and disproportions in resource exchanges.

This inquiry can reveal patterns of provision in which resources of one kind or another are missing. Because they also highlight the absence of certain resources and how low-income women manage these deprivations, this analysis can illuminate the influence on their potentiative value. The next chapter discusses the methods used to operationalize this theoretical framework.

CHAPTER THREE
METHODOLOGY, RESEARCH DESIGN,
AND DATA ANALYSIS PROCEDURES

Households are intimate environments situated within physical dwellings, neighborhoods, municipalities, states, and nations. *Who* lives in a particular household is influenced, directly or indirectly, by multiple structural forces, including economic circumstances and, in the case of subsidized housing, public assistance policies that constrain access. These factors are amenable to quantitative measurement. To assess *how* household members live and relate to one another, however, requires qualitative investigation. This study uses qualitative analysis of longitudinal ethnographic data gathered for *Welfare, Children, and Families: A Three-City Study*[23] and a grounded theory approach to examine exchanges of concrete and symbolic resources within rent-assisted households, focusing on the experiences of 23 low-income mothers of young children living in Boston's poorest neighborhoods.

This chapter discusses the qualitative methodologies that frame investigation of the study's research questions. It describes the study design; the data source and sample; and the analysis plan and procedures. Finally, it discusses issues of reliability, validity, and scope of generalization.

Methodology

Qualitative research is an inductive inquiry process in which the researcher builds a complex, holistic picture of a social or human problem through investigations conducted in a natural setting. It seeks to produce detailed descriptive understanding of social phenomena,

---

[23] See Winston, P., Ronald Angel, P.L. Chase-Lansdale, A.J. Cherlin, R.A. Moffitt, and W.J. Wilson. 1999. "Welfare, Children, and Families: Overview and Design." and description of that multimodal study's ethnography component later in this chapter.

discovering the meaning participants in a particular setting assign to the world around them (Glesne and Peshkin 1992). In qualitative research, the researcher serves as the instrument of data collection, and the project of the research encounter a co-creation of situated knowledge. To this end, the researcher maintains awareness of her role, her social location relative to respondents, and the biases to which her experience may predispose her (Denzin 2003). Qualitative research methodology is well suited to problematizing dominant notions of agency, marginality, and policy (LeCompte 2002).

Qualitative research combines rigor and flexibility, using techniques and procedures appropriate to the specific question and situation under study. In this respect, the qualitative researcher becomes part scientist, part choreographer (Janesick 2003), part *bricoleur* (Denzin 2003; Kincheloe 2001). Creswell (1998) identifies five traditions of qualitative research, but notes that many studies rely on elements of more than one. This study combines two of these traditions, ethnography and grounded theory, and also incorporates an emerging methodology, qualitative secondary analysis. These approaches are employed within a framework of feminist methodology.

Ethnography

Among qualitative traditions, ethnography in particular focuses on understanding lived experience over time and in its natural context. The premise of ethnography is that by analyzing particular situations, the researcher may discover universal social meanings. Its purpose is thus to glean knowledge inaccessible through more bounded investigation.

Ethnography employs the researcher as the instrument of data collection. This approach allows the research to enter the respondent's everyday world, reducing imposition of *a priori* conditions on the research encounter that could produce artificial results. In contrast with

research conducted in laboratory settings, then ethnographic research is intended to increase

opportunities for observing ordinary behaviors. In contrast with single-session interviews,

ethnographic research tracks respondents' activities, interactions, and reflections over time,

allowing the researcher to identify changes or inconsistencies that may point toward areas in

need of deeper investigation. In contrast with research that relies solely on self-reports,

ethnographic research complements respondents' disclosures with those of others present in the

setting and with her own observations, allowing varying perspectives to emerge (Hammersley

1990). The ethnographer's challenges are to obtain accurate data and to interpret it faithfully.

Ethnographers seek to become trusted confidants by acting as involved yet detached participant-

observers (Denzin and Lincoln 1998; Tedlock 2003). The line between involvement and

detachment is not a bright one, and it may shift depending on the situation: the successful

ethnographer becomes an insider, while retaining an outsider's interpretive perspective.

Ethnographic respondents enjoy considerable latitude over the manner and degree of self-

disclosure they provide. The longitudinal nature of ethnography affords respondents time to

consider and adjust self-presentation; at the same time, as rapport with the ethnographer

increases, respondents' disclosures may gain authenticity. Ethnography is thus well suited to the

study of marginalized groups and private practices (Denzin and Lincoln 2003).

The ethnographer's challenge to accurately understand and interpret what she observes or

is told (Hammersley and Atkinson 1995), is approached, first, through disciplined record-

keeping. Ethnographers strive to produce "thick description" (Geertz 1975) that captures the

sensory and relational situation of the research encounter, as well as the voices of respondents

(Creswell 1998; Glesne and Peshkin 1992). Ethnographic data may take a number of forms:

audio- or videotapes, transcriptions and/or field notes, which may be "triangulated"

(Guhathakurta and Mushkatel 2002; Miles and Huberman 1994) by consulting administrative

records or contemporaneous news sources, or by interviewing "key informants" from within or

outside the field who can provide additional perspectives on respondents' accounts and the

researcher's interpretation of them.

A second measure to support faithful interpretation of data is the ethnographer's

reflexivity, or awareness of how her own experiences and predispositions may shape her insight.

Reflexivity during the research encounter encourages the ethnographer to guard against her

automatic responses—to probe for respondents' understanding of the situation. Reflexivity

during the analysis leads the ethnographic researcher to reject her instinctual interpretations—to

ground her understanding in the evidence (DeVault 1996; Miles and Huberman 1994; Warren

2000).

Grounded theory

Grounded theory is considered particularly useful for research on families (LaRossa

2005). As developed by Glaser and Strauss (1987) and refined by Strauss and Corbin (Strauss

and Corbin 1998), grounded theory entails contemporaneous processes of research design, data

collection, and data analysis, an approach intended to produce an inductive synergy that allows

the researcher to "discover" theory from within the data, rather than imposing it from without.

Grounded theory methodology and procedures thus encourage the researcher to remain open to

unanticipated findings.

Critics of grounded theory methodology argue that it is epistemologically (if tacitly)

positivist—*i.e.,* that the method presumes the researcher's "discovery" is that of an objective

reality (Greckhamer and Koro-Ljungberg 2005). Charmaz (Charmaz 2003), however, considers

the procedures of grounded theory research a more flexible heuristic that allows for adapting the

methodology to a constructivist epistemology—*i.e.,* using grounded theory to develop

knowledge situated in, and co-created by, the interaction of researcher and respondent. In this

respect, grounded theory is appropriate to ethnographic research. This study relies on grounded

theory in the latter, emerging sense, adapting it to the constraints of the combined primary-

secondary analysis, as discussed in the section on Study Design. In addition, the study employs

grounded theory methodology as a means of supporting a feminist axis of analysis.

Feminist methodology

Feminist methodology adds a critical perspective to a research study's epistemology,

rather than prescribing a set of specific analytic procedures (DeVault 1996). It is especially

compatible with ethnography and grounded theory methodologies, because ethnography's

emphasis on an intersubjective research relationship developed over time increases opportunities

for the authentic timbre of women's voices to emerge; and because grounded theory's emphasis

on constructs developed inductively from data, rather than *a priori* from theory, encourages

recognition of women's distinctive, and possibly dissident, perceptions, desires, and frameworks

of knowledge (Krumer-Nevo 2005; Reinharz 1992). A feminist approach is therefore well suited

to this study, which seeks to investigate the complexity of marginalized women's activity in a

gendered environment, the household. Inherent in the study analysis, reporting, conclusions, and

policy discussion are the "commitment to excavation and inclusion" and interrogation of

"systems of social organization that control women" characteristic of feminist methodology

(DeVault 1996).

Also a cornerstone of feminist methodology—most particularly, in recent years, as Third

Wave feminist scholarship has intentionally reached beyond the white and privileged subjectivity

that characterized reinvigoration of feminism in the 1960s (Blau 1981)—is a commitment to

interrogating structures of race and class, as well as those of gender (Collins 1990; DeVault 1996). This study, which examines the experiences of women in three racial or ethnic groups who are economically marginalized, deliberately confronts such structures as sites of contested reality (Brubaker 1999).

Procedurally, feminist qualitative methodology prefers a research design in which respondents are interviewed multiple times. Multiple interviews afford greater opportunity for triangulating a respondent's disclosures at different points in time with the researcher's potentially changing impressions, lending greater accuracy to the data and to its interpretation (Reinharz 1992). The Three-City Study's research protocol (described in this chapter's section on Study Design) involved longitudinal data collection over the course of a number of interviews conducted over several months.

Similarly, Reinharz and others argue that a feminist approach encourages greater authenticity in the scope of research claims, because it acknowledges the inherent partiality of the knowledge that research produces (DeVault 1996). This is an important delimitation for a small qualitative study such as this one, which examines situated social behaviors of a potentially transgressive nature—in other terms, "subjugated knowledge" of socially marginalized actors (Collins 1990). As a condition of producing such knowledge, feminist methodology requires the researcher to disclose, reflect upon, and recognize the constraints that her identity, social location, and biases impose on the respondent's perception of her, as well as on her interpretation of data produced with the respondent (Mauthner and Doucet 2003).

Research Design

In keeping with grounded theory methodology, the design for this study grew organically, at first from impressions and questions about low-income mothers' experiences of home and

housing which I formed in the course of collecting ethnographic data for *Welfare, Children, and Families: A Three-City Study*; and later from questions about access to housing assistance and household composition that arose when I was granted permission by the study's principal investigators to access data collected by other members of the ethnography team in Boston. The Three-City Study's ethnography component was a longitudinal investigation of low-income families with young children living in neighborhoods of concentrated poverty.

Three of the low-income women I interviewed were lone mothers who, at ages 33, 40, and 42, were among the sample's oldest respondents. Although typically lone mothers are more isolated and financially worse-off than their counterparts living in extended households or in cohabiting relationships (Folk 1996; Magnuson and Smeeding 2005b), these women—all of whom were divorced—expressed a surprising degree of satisfaction with their household arrangements.

I became interested in how these women used their status as lone-mother heads-of-household to seek opportunities for income and personal growth. Sole headship freed them to organize their households and activities as they saw fit. One woman used her apartment to perform occasional work as a hair-braider. Another cared for two foster siblings, a daunting, yet immensely fulfilling, endeavor that increased her meager income from SSI and allowed her to remain in an otherwise over-large apartment. The third woman, who had gained Section 8 assistance to keep her pre-divorce apartment in a relatively desirable (although statistically impoverished) city neighborhood, used community connections to obtain help from local nonprofit sources for survival resources, child care, and a college-readiness program. These mature low-income mothers experienced considerable economic hardship; but they valued the

autonomy that allowed them to open their homes to opportunities or close them to influences they deemed draining or intrusive.

As I found through familiarizing myself with data collected by fellow Boston ethnographers, "my" respondents' experiences were more common among other lone mothers, but differed from those of women cohabiting with a partner or co-residing in multigenerational households. For example, I learned that access to subsidized housing enabled some low-income mothers to form intimate partnerships through which they could obtain financial and instrumental resources; that some women who could not access housing assistance fantasized about declaring themselves homeless; and that receiving supports from co-resident parents or cohabiting partners appeared to entail intangible costs not captured by concepts such as reciprocity debts or domestic turmoil.

These discoveries led me to problematize connections among housing assistance, household composition, and low-income mothers' pathways to survival, well-being, and socioeconomic mobility. How are low-income mothers' abilities to meet present needs and pursue future aspirations mediated by access to housing assistance? What does it take to translate housing assistance into a home base for socioeconomic mobility? How does household composition shape low-income mothers' access to material, instrumental, and emotional resources? To what extent does it matter "who lives here"?

Focus of the study

Questions such as those just above speak to the relationship between housing assistance and household composition; and to circumstances that shape the contribution of both to low-income mothers' ability to obtain additional resources for survival, well-being, and socioeconomic mobility. In broader terms, they address the intersection of public assistance

71

policies with private lives. The terms of that intersection were dramatically changed by welfare reform; and as discussed in Chapter 1, they are in the process of changing again as federal housing assistance is increasingly delivered through subsidies to private property-owners or organizations rather than through publicly owned bricks and mortar. It is therefore important to examine how low-income mothers have fared during the period between these two major policy shifts—to understand how they have experienced everyday life in public and privately subsidized housing; how housing policy has expanded or constrained choices of residence and household composition; and how these forces have shaped low-income mothers' residence, relationships, welfare and/or employment participation, and other goals or actions.

This study's investigation of resource flows within households was designed to capture such phenomena. It begins with the following presumptions, which are rooted in welfare policy and prior research:

(1) *Housing choices:* A shortage of affordable and subsidized housing imposes structural constraints on the housing choices of low-income mothers.

(2) *Household composition:* Policy rules impose further structural constraints on low-income mothers' housing choices. The TANF co-residency rule governs household composition for teenage mothers receiving cash assistance. Eligibility requirements for housing assistance lead many other low-income mothers to conceal the presence of a cohabiting male partner.

(3) *Household resources and flows:* Household members by definition share some resources, but others—both material and nonmaterial—flow between members at their discretion.

These presumptions may be summarized as follows: Low-income mothers' housing

choices are constrained by the scarce supply of affordable and subsidized rental units and by assistance-policy regulations. These constraints shape low-income mothers' household composition. Within particular household compositions, members exchange and transfer material and nonmaterial resources.

Undetermined in this sequence of housing, household, and resources are how low-income mothers perceive and choose among their housing options; how their choice constraints shape household-composition choices and behaviors; and how household composition shapes low-income mothers' access to material and other resources. A further, and crucial, question not accommodated in the presumptive sequence is how household resource flows shape low-income mothers' ability to meet their families' needs and pursue goals or aspirations related to survival, well-being, and socioeconomic mobility. This study is designed to investigate these questions.

Unit of analysis

The unit of analysis for this study is the low-income mother of one or more young children. Among non-elderly, nondisabled housing-assistance beneficiaries, mothers with children are the primary recipients. Fifty-one percent of public housing residents are either over age 62 or disabled; 37 percent (more than three-quarters of the remaining 49 percent) are female heads-of-household with one or more children, and these women also constitute 48 percent of tenant-based Section 8 voucher-holders. Low-income mothers are less likely to live in project-based Section 8 housing, which supplies about 25 percent of federally assisted housing units. The majority of tenants receiving this type of subsidy are elderly or disabled, and low-income mothers represent about 25 percent of such tenants (U.S. Department of Housing and Urban Development 2008)

Low-income mothers thus hold the lease on a significant proportion of subsidized housing units. A female household head with child(ren) is not necessarily a lone mother; she is just as likely to be a lease-holder who conceals the presence of a cohabiting male partner (Wood, Turnham, and Mills 2008). In investigating low-income mothers' activities and resources related to housing and household, it is therefore important to disaggregate this category into lone and cohabiting mothers, since the latter have access to resources provided by another adult in the home. The study design therefore considers three forms of low-income mothers' household composition: lone, cohabiting, and co-resident with kin.[24]

Site selection

I selected Boston as the site for my study for several reasons. At the outset of my research, I already had substantial prior knowledge of Boston's social and economic environment. I had lived in the Boston area for 27 years, 13 of them in Boston proper: Qualitative research for my M.A. thesis was conducted with low-income African-American, European-American, and Latina women. During my doctoral coursework, I had conducted background research on the city's low-wage labor market and poverty-policy conditions. My work for the Welfare, Children, and Families Three-City Study entailed conducting ethnographic interviews with low-income mothers in Boston. I knew the city and its resources; and it was geographically accessible.

---

[24] Other forms of doubled-up household composition—that is, single-generation co-residence with kin or others—are unmeasured by HUD statistics, so their incidence is unknown, but presumed to be much less prevalent than multigenerational kin co-residence; such arrangements also are typically transitional, occurring, for example, entered upon while a low-income family is temporarily homeless or between residential moves. Wright, Bradley R. Entner, Avshalom Caspi, Terrie E. Moffitt, and Phil A. Silva. 1998. "Factors Associated with Doubled-Up Housing: A Common Precursor to Homelessness." *The Social Service Review* 72:92-111.

Boston's unique combination of characteristics made it particularly suitable for my investigation. As the lively center of a major metropolis, Boston afforded a view of important trends in employment and poverty policy.

During the immediate years following welfare reform, as a loss of manufacturing jobs continued, numbers and growth in service-sector employment in the Boston metropolitan area were among the highest nationally. Unfortunately, many of these new jobs were "bad jobs"— low-wage, low-skill, part-time, and unstable (Lein, Benjamin, McManus, and Roy 2002). Wages in this sector dropped, but were higher than elsewhere in the nation, reflecting both a tight local labor market and Boston's high cost of living. During the recession that began in late 2001, low-wage service employment was hard-hit, yet in national comparisons the overall unemployment rate in Massachusetts remained low. The period of my study, 1999 to 2003, covers both booming and recessionary economic climates (Dantzer-Rosenthal 2002b).

Other structural conditions in Boston made the city favorable for my research (Bluestone and Stevenson 2000). Boston has one of the highest costs of living in the country, particularly in the area of housing (Goodman, Palma, and al 2004); yet the supply of housing assistance, while severely inadequate to demand, was rich in comparison with that of other cities (Allard, Bucci, Friedman, Green, Hayes, Mason, Space, Steinitz, Stone, and Werby 1997). Boston has a good public transportation system, including rail and bus service to some suburban communities; this typical barrier to employment is lower in Boston than elsewhere (Danziger, Corcoran, Danziger, Heflin, Kalil, Levine, Rosen, Seefeldt, Siefert, and Tolman 1999).

In terms of welfare policy, Massachusetts was an early adopter of restructuring under a demonstration waiver of AFDC regulations, providing early results of the impact of TANF rules. The state's tough two-year time limit (within a five-year lifetime limit) was implemented in a

context of generous work-exemptions and earnings-disregards made fiscally possible by dramatic caseload reductions (Dantzer-Rosenthal 2002a). In 2000, Massachusetts' TAFDC benefit for a family of three was $565, yielding an annual income of about 40 percent of the federal poverty guideline. This was the ninth-highest grant amount nationwide. When this dollar benefit was measured relative to HUD fair-market housing costs, however, Massachusetts stood in the middle of the pack (Schott and Finch 2010), a rough measure of high rents in the state and an indirect indicator of much-higher rates within Boston. Finally, Boston is a city of culturally and distinct neighborhoods (Boston Redevelopment Authority 2011), a circumstance that facilitates comparative analysis along this dimension.

Data source

This study uses data from W*elfare, Children, & Families: A Three-City Study*, an intensive study conducted in Boston, Chicago, and San Antonio, which investigated the well-being of low-income African-American, Latina, and Euro-American families following welfare reform.[25] The project was a four-year, multi-method collaboration of researchers from a number of academic disciplines including sociology, economics, developmental psychology, and anthropology, who were based at eight academic institutions. The study comprised three interrelated components: (1) A seven-year, three-wave longitudinal quantitative survey recruited some 2,400 randomly sampled households in low-income neighborhoods, which contained a female primary-caregiver and pre-school or young-adolescent children; about 40 percent of the families were receiving welfare at the time of recruitment. (2) A developmental study embedded

---

[25] Description of the Three-City Study is derived from Welfare, Children, & Families: A Three City Study, Design, available at http://web.jhu.edu/threecitystudy/Study_Design/index.html, and from my work as a member of the study's research team. See also Chapter 1, fn21.

in waves 1 and 2 of the survey focused on some 600 pre-school age children, their biological

parents, and their primary nonmaternal caregivers, and also (in wave 3) their administrative

school records. (3) A four-year contextual, comparative ethnographic study of 215 families with

young children, recruited nonrandomly, who resided in the same neighborhoods as the survey

respondents; subset of families participating in the ethnography included a child under age eight

with a moderate to severe disability. The Three-City Study's methodological approaches were

implemented consistently across the three sites.

The Three-City Study ethnography utilized a purposive sampling strategy to recruit and

study approximately 75 families in each of the cities (71 in Boston, including 17 families with

identified disabilities who were interviewed for an embedded disability study). Recruiting of

respondents in Boston began during the spring and summer of 1999; the process continued

through October 2000. The senior ethnographer, the senior research staff, and a number of the

family ethnographers assisted with the recruiting, leveraging their institutional and community

contacts. Some snowball sampling was conducted, as well. Recruitment was focused in

neighborhoods that had been identified through census tract statistics as low-, medium-, or high-

risk areas of concentrated poverty. During the start-up phase of the study, investigators at each

site developed relationships with social service providers in the designated neighborhoods as a

means of entrée and sample recruitment.

Prospective study participants underwent a process of eligibility screening to ensure that

they met the study's sampling criteria. This was conducted by one of the ethnographers (often,

but not always, the ethnographer who would be assigned to this respondent, once enrolled) in

interview form. The information was recorded on forms developed for this purpose, and usually

on audiotape, as well. The Three-City Study sample included both families who were receiving

welfare at the time they were recruited, and families who were not. Respondents gave informed

consent to use of their data by members of the Three-City Study's research team (a more

complete discussion of informed consent appears later in this chapter). The scope of respondents'

consent included projects such as this dissertation study.

Data collection in Boston

The Three-City Study's Boston family ethnography, directed by senior ethnographer

Constance Williams, was based at Brandeis University's Heller School for Social Policy and

Management. Additional ethnography staff members included a project manager, research

scientists, a data manager, and support staff.

The fieldwork staff included 14 family ethnographers, of whom 13 were graduate

students and one was a community member with extensive qualitative interviewing experience.

An unusually low rate of attrition and turnover among the ethnographers meant that most

families were followed by a single ethnographer throughout all or most of their participation in

the study. As a rule, ethnographers worked with two to five families. The community-member

ethnographer, who worked full-time for the study, followed ten families throughout the study

and conducted follow-up interviews with three families when late in the study, some of the

graduate student ethnographers had moved away from the Boston area. In most cases the

ethnographers were matched with respondent families according to racial or ethnic background.

Data collection in Boston began in August 1999. Respondents and their families were

followed through an "intensive" phase of interviews and home observations conducted

approximately monthly over a period of eighteen months to two years, with start and stop dates

dependent on a family's entry date. Ethnographers occasionally accompanied respondents on

visits to service providers, or conducted observations at a family's child care or educational

settings. Follow-up interviews were conducted at six and twelve months after a family's completion of the intensive phase.

Ethnographers audio-taped interviews to the best of their abilities and in accord with individual respondents' comfort levels. (Interviews of all respondents in the dissertation study sample were tape-recorded, as discussed below.) Some interviews were completely transcribed; other interviews, as well as observations, were summarized in field notes the ethnographers compiled based on their review of the tape-recorded interview and on notes taken in the field. The Three-City Study ethnography data thus consist of tape recordings, transcriptions, and field notes of both interviews and observations. Some respondents allowed their assigned ethnographer access to official records and documents pertaining to the family. If these were able to be copied, they were entered into the database; if not, ethnographers summarized their content in field notes.

Structured discovery

A key element of the Three-City Study's ethnographic design was the "structured discovery" approach to data collection and analysis developed by the study's principal investigators and some of its senior researchers and senior ethnographers (Burton et al. 2001; Winston et al. 1999). Structured discovery combines in-depth interviews and observations focused on specific topics, while maintaining a flexible approach that encourages the researcher to explore unexpected findings and relationships. Structured discovery was implemented in the Three-City Study ethnography by using a series of interview guides, each of which contained questions and suggestions about "probes" ethnographers could use to elicit more-detailed information than respondents might otherwise provide. Use of the guides was also prescribed to

maximize comparability of data between ethnographers, racial and ethnic groups, and the three cities. Ethnographers were encouraged to ask such additional questions as seemed appropriate.

Dissertation sample

The dissertation study data sample of 23 African-American, European-American, and Latina mothers of young children was drawn from the Three-City Study's Boston ethnography sample of 54 (the total Boston ethnography sample minus the families in the disability study, whose data were held separately and were not released to me). Per eligibility criteria for the Three-City Study, all the women reported income less than 200 percent of the then-current federal poverty threshold; resided in a neighborhood of concentrated poverty; and had in the household at least one child between the ages of two and four years old.

Completeness and consistency of data

Because my investigation focuses on processes rather than single-event incidences, I selected respondents whose data reflected a threshold number of interview contacts, specifically, at least eight during the course of their participation in the study. Although number of interviews alone does not guarantee richness of data, my goal was to use data that allowed for repeated documentation of housing and household experiences. For example, I wanted to capture income-related rent fluctuations, arrivals and departures of household members, changes of residence, and insofar as possible, the contribution of resource flows to respondents' ability to improve their own and their families' lives.

Ethnographic rapport

In addition, I sought to maximize the likelihood of bounded rapport development between respondents and ethnographers. Rapport in ethnographic research is crucial to respondents' willingness to disclose personal stories and sensitive material (Creswell 1998;

Glesne and Peshkin 1992). For example, in my experience and that of other Three-City Study ethnographers, several respondents acknowledged the presence of a "shadowed" cohabiting partner only after they had tested the ethnographer's trustworthiness in prior encounters.

At the same time, study ethnographers repeatedly confronted the temptation to proffer advice or to otherwise intervene when it appeared that respondents were making what appeared to us to be injudicious decisions. For example, when one of my respondents declined the opportunity to enroll her daughter in a highly rated suburban public school, I struggled to maintain an appropriate degree of researcher neutrality. It was evident in other data that some respondents viewed their ethnographer as an ally who held expert information or an adviser who held particular behavioral expectations. Most ethnographers documented evidence of this phenomenon and their own responses to it. When in my judgment this aspect of the ethnographic relationship led a respondent in a direction she otherwise would not have taken, I excluded that respondent from my sample

Purposive balance

Purposive sampling limits the generalizability of research results, but strengthens the likelihood of capturing diverse manifestations of the phenomena under investigation (Creswell 1998; Glaser and Strauss 1987; Miles and Huberman 1994). One means of achieving appropriate diversity in purposive sampling for qualitative research consists of selecting respondents in disparate circumstances, while taking care to account for ordinary cases as well as outliers.

My sample was selected to represent both range and balance in terms of both characteristics and experiences. For example, I selected both higher- and lower-achievers in terms of education, employment, and relational stability; respondents who faced everyday challenges and those who confronted significant crises; respondents who received a rich array of

resources to those who received very few resources; and respondents who received differing proportions of positive and negative resource transfers. In addition, I sought to balance the sample demographically by race/ethnicity; and by representing differing forms of housing subsidy, as well as seven of Boston's poorest neighborhoods. Characteristics of the sample are discussed below.

Sample construction

My subsample of 23 was constructed with two purposes: to maximize completeness and consistency of the data; and to achieve the best possible balance in terms of household composition and demographic characteristics. The sample comprises 23 low-income mothers ages of 18 to 42 upon enrollment in the Three-City Study. Thirteen women were in their teens or 20s; the rest were older. Eight respondents bore their first child before age 18. Ten of the women had just one child at enrollment; three (all of them kin co-resident) bore a second child during the study period. Seven respondents had borne two children; seven had three or more.

All respondents lived in some form of subsidized housing. Six women lived with a parent (are kin co-resident); nine cohabited with a husband or partner; and nine were lone mothers. Eleven of the women received Section 8 subsidy or lived in a privately subsidized apartment; the remaining 13 lived in public housing. A parent was the lease-holder in households where the respondent was kin co-resident.

The sample is balanced by race/ethnicity: nine respondents were African-American (one with origins in Trinidad); eight were Latina (all born outside the mainland U.S.); and six were European-American. It was particularly difficult for the Three-City Study to recruit European-American respondents, and the racial/ethnic proportions of both that study's sample and the dissertation sample reflect this circumstance. Illustrating Boston's historical segregation, sixteen

of the respondents lived in a neighborhood in which their race or ethnicity was in the majority.

Six of the African-American respondents lived in majority-Black neighborhoods; two lived in

neighborhoods where the Black population was the major plurality; and one lived in an

overwhelmingly White neighborhood. All six European-American respondents lived in majority-

white neighborhoods. Four of the Latina respondents lived in majority-Latina neighborhoods; the

remaining four lived in majority-white neighborhoods.

Ten respondents held employment, six full-time and four part-time; two of the full-time

and all of the part-time workers also received TAFDC and/or SSI. Eleven respondents who

received TAFDC and/or SSI were not employed. Two married respondents neither were

employed nor received cash assistance.

In sum, the sample is well balanced by age, household composition, housing type,

race/ethnicity, and employment or lack of it. The fact that three-quarters of the respondents

received TAFDC and/or SSI reflects income thresholds for these programs in Massachusetts, set

against Boston's high cost of living.

Research Ethics

Ethical qualitative social research demands careful attention to the legitimacy of the project's

purpose and design; to procedures that protect participants' rights to informed consent, privacy,

and personal integrity; and to the project's potential for misappropriation (Halse and Honey

2005). Feminist research ethics emphasizes, in addition, the importance of enunciating, and

differentiating, the standpoints of researcher and study participants (Fine, Weis, Weseen, and

Wong 2000). In this section I begin by discussing the Three-City Study's practices and

precautions regarding ethics, then address ethical considerations in the dissertation study from

the perspectives of both social research in general and feminist research in particular.

Table 3-1
Sample characteristics

Pseudonym	Household composition	Age: entry / primiparity # children	Race/ ethnicity (birthplace if not U.S.)	Income source(s)	Neighborhood composition[a]	Housing type	Special considerations Policy constraints
Dericia	natal family *(mother[d], sister)*	21 / 19 1 child*	African-American	full-time job child support (inf.)	**37% Black** 28% White 14% Latino	Section 8	Mother[d] receives TAFDC and SSI Moves to own *2nd child during study
Blair	natal family *(father[d])*	20 / 18 1 child	European-American	TAFDC child support (inf.)	**76% White** 11% Latino 7% Black	Section 8	Intermittently resides with FAB[b] or mother[d] Moves to lone
Carrie	natal family *(mother[d], step-father, sister)*	23 / 17 2 children	European-American	TAFDC child support (inf.)	**76% White** 10% Latino 5% Black	Public housing, townhouse	Respondent and step-father are shadowed Step-father is employed Moves to double-up without children
Nalda	natal family *(mother[d], sister, brother)*	20 / 17 1 child*	Latina (born Puerto Rico)	part-time job TAFDC child suppor (inf.)	55% White 13% Black **13% Latino**	Privately subsidized	Cycles between her natal and FAB[b]'s natal Moves to cohabiting (shadowed partner), then lone *2nd child during study
Maris	natal family *(mothe r[d], sister, 3 nephews)*	20 / 14 2 children	Latina (born Puerto Rico)	part-time job TAFDC child support (inf.)	**53% Latino** 37% White 3% Black	Public housing, townhouse	HOPE VI relocation threatened in 1999; not implemented by 2002

Pseudonym	Household composition	Age: entry / primiparity # children	Race/ ethnicity (birthplace if not U.S.)	Income source(s)	Neighborhood composition[a]	Housing type	Special considerations Policy constraints
Saige	natal family *(mother[d], father[d], brother)*	18 / 16 1 child*	Latina (born Dom. Rep.)	full-time job	76% White **11% Latino** 7% Black	Public housing	*2nd child during study Moves to cohabiting apt. of FASOC[c] kin
Laqueta	cohabiting	35 / 30 5 children	African-American	full-time job TAFDC partner income	**53% Black** 29% Latino 11% White	Section 8	Common-law husband (FAB[b] to 1 child) is shadowed
Kallie	cohabiting	22 / 20 1 child	European-American	TAFDC partner income	**76% White** 11% Latino 7% Black	Public housing	FAB[b] is shadowed
Trista	cohabiting	29 / 25 2 children	European-American	varied job hrs. TANF, SSI partner income	**76% White** 11% Latino 7% Black	Public housing	FAB[b] is shadowed
Carlita	cohabiting	27 / 24 1 child	Latina (born Dom. Rep.)	TAFDC, SSI partner income	54% White[e] **25% Latino** 13% Black	Public housing	Child has multiple disabilities FAB[b] is shadowed
Yoana	cohabiting	24 / 17 5 children	Latina (born Puerto Rico)	full-time job TAFDC partner income	**53% Latino** 37% White 3% Black	Public housing	FAB[b] is shadowed until discovery, then added to lease
Jenesia	cohabiting	36 / 24 3 children	Latina (born Honduras)	tax-refund scam partner income	76% White **11% Latino** 7% Black	Public housing	Married
Jovina	cohabiting	22 / 16 2 children	Latina (born Dom .Rep.)	none partner income	**53% Latino** 37% White 3% Black	Public housing	Married Husband is shadowed
Leva	cohabiting	34 / 17 7 children	Latina (born Puerto Rico)	TAFDC, SSI partner income	**53% Latino** 37% White 3% Black	Public housing	Married Husband is shadowed

Pseudonym	Household composition	Age: entry / primiparity # children	Race/ ethnicity (birthplace if not U.S.)	Income source(s)	Neighborhood composition[a]	Housing type	Special considerations Policy constraints
Jill	lone mother	22 / 19 1 child	African-American	full-time job child support (inf.)	**37% Black** 28% White 14% Latino	Privately subsidized	Paramour intermittently lives in apt.
Shawna	lone mother	26 / 21 2 children	African-American (born Trinidad)	full-time job +	76% White 11% Latino **7% Black**	Public housing	Friend temporarily shadowed for child care Respondent sends children to her mother [d] in Trinidad so she can increase income to meet (erroneous) rent arrears
Diana	lone mother	39 / 19 3 children	African-American	TAFDC	**53% Black** 29% Latino 11% White	Privately subsidized	2 children not resident Uncle and his paramour temporarily shadowed FAB[b] is incarcerated
Benita	lone mother	35 / 23 4 children	African-American	part-time job TAFDC	**53% Black** 29% Latino 11% White	Privately subsidized	Respondent and 1 daughter raped by FAB[b]
Tressa	lone mother	39 / 18 5 children	African-American	SSI (gains job during study)	**53% Black** 29% Latino 11% White	Public housing, mixed income	Formerly battered
Chevelle	lone mother	34 / 31 1 child	African-American	TAFDC, SSI	**53% Black** 29% Latino 11% White	Section 8	DSS supervision
Talisha	lone mother	40 / 17 3 children (2 resident)	African-American	TAFDC some informal	**53% Black** 29% Latino 11% White	Privately subsidized	Divorced

Pseudonym	Household composition	Age: entry / primiparity # children	Race/ ethnicity (birthplace if not U.S.)	Income source(s)	Neighborhood composition[a]	Housing type	Special considerations Policy constraints
Jacolin	lone mother	33 / 30 1 child	European-American	SSI child support (for.)	**76% White** 11% Latino 7% Black	Section 8	Divorced
Leslie	lone mother	42 / 19 2 adult children (1 resident) 2 foster	European-American	SSI fostering stipend	**76% White** 10% Latino 5% Black	Public housing	Divorced

Notes:

[a] Source: Boston Redevelopment Authority. 2011. "City of Boston Racial and Ethnic Distribution by Neighborhood, 2010 Census Population." Boston, MA: City of Boston. http://www.bostonredevelopmentauthoritynews.org/wp-content/uploads/2011/03/Race-and-Ethnic-Distribution-by-Neighborhood-Landscape.pdf, accessed March 13, 2011. Respondent's race/ethnicity is boldfaced.

[b]FAB = child's biological father

[c]FASOC = child's social father

[d] mother, father = respondent's parent

[e] The Boston Redevelopment Authority (see reference above) uses the racial/ethnic classifications White (alone), Black or African American (alone), and Hispanic or Latino (alone). For clarity, I have replicated this terminology in abbreviated form. Percentages unaccounted for include: American Indian and Alaska Native (alone); Asian (alone); (Native Hawaiian and Other Pacific Islander (alone); Some Other Race/Ethnicity (alone); and Two or More Races/Ethnicities (alone). In no instance does the population count in any of these categories exceed that of the three categories reported.

Ethical review, informed consent, and protection of human subjects

Data for the Three-City Study was collected under a proposal submitted on behalf of the entire study to the Institutional Review Board of The Johns Hopkins University. The portion of the IRB specific to the ethnography component covered data collection in the three cities, ancillary research activities conducted by research staff at each of the academic institutions associated with the study, and research studies, such as this one, for which access to the primary data had been granted by permission of the principal investigators.

Ethnography respondents signed an informed consent agreement acknowledging the study's pledge of confidentiality, which promised that neither a respondent's identifying information nor the content of interviews would be released. Respondents read the consent form, and ethnographers explained its contents orally. The sole exception to the promise of anonymity (which, again, was included in the consent form and explained by ethnographers) was in the rare instance that the ethnographer encountered evidence of child abuse in the family or serious criminal activity. In addition, because of the intensive nature of the data collection, the sensitivity of the information sought, and the potential for ramifications to study participants, the study sought and obtained enhanced protections of respondents' information from the National Institutes of Health.

Ethnography participants were paid a stipend of $50 in cash per interview for their participation in the research study, and during the intensive phase of the study, received occasional in-kind supplements of school supplies, books, or toys for their children. Some ethnographers on their own initiative purchased small holiday gifts for respondents themselves (for some of the women, this was their only gift). Respondents were compensated for follow-up interviews in cash or with a supermarket food voucher.

An interesting aspect of the Three-City Study ethnography that bears upon the research contract was respondents' perceptions of the study's purposes. These were explained to respondents before they agreed to participate. In my own experience, however (and, anecdotally, in that of other members of the ethnography team), some respondents viewed the project—and consequently, their participation—in a somewhat different light. Some respondents expressed hope and belief that the information they provided could directly effect policy reforms that would make the welfare system more responsive to their needs. This belief perhaps placed more faith in the study's political clout than was warranted, although in an indirect sense it was not inaccurate; and ethnographers were encouraged to thank respondents and periodically reiterate the value of their participation to policymakers' understanding and awareness of low-income families' needs in general, and welfare reform's effects in particular.

Respondents appeared to understand and endorse the overarching purpose of the study: to make the realities of their lives visible and their voices heard. The respondents I interviewed evinced pride—and occasionally, some surprise—that the study considered their stories important enough to be documented. (I overheard each of "my" respondents tell phone callers they were unavailable because they were being interviewed for "the study.") Moreover, as the study wound to a close, the women expressed their wish that it could continue, because they had experienced the interviews as cathartic and/or supportive—that is, of direct emotional benefit. This was a fortuitous effect of the study and it represented a return to respondents that exceeded the research contract's promise.

Additional protections of participants

The Three-City Study focused on a socially and economically marginalized group of women, their children, and their families, and was designed to protect them both as individually

vulnerable research participants and as members of vulnerable social constituencies. Ethnographers were urged throughout the data collection process to be aware of potential unintended consequences resulting from differences in social position and power, for example, intervention into families' lives that could result in unwanted exposure to, or involvement with, social service systems. To address the possibility that respondents' participation in the research might trigger psychological or relational difficulties, each site developed a list of referrals to support services in the respective communities studied. Ethnographers were trained to recognize and responsibly address the need for such assistance, and such situations were addressed through these processes). All these concerns also were regularly discussed—while preserving respondents' anonymity—at the ethnography team meetings and in ethnographers' supervision sessions. These meetings served, at the same time, to buffer the effects on ethnographers, who bore witness to, but could not ameliorate, sometimes-distressing circumstances or events.

All names of respondents or others referred to in the interviews that were used in reporting data or results are pseudonyms, and potentially-identifying details are altered.

Representation of marginalized populations

In work on the ethics of conducting research with marginalized populations, Michelle Fine and her colleagues advise that researchers remain alert that their practices protect the integrity of vulnerable participants: connecting the voices and stories of individuals to the historical, economic, and social relations in which they are situated; deploying multiple methods that allow differing analyses to emerge; "describing the mundane"—presenting the "boring" everyday details of respondents' lived experiences; checking analyses, representations, and theories with research participants; differentiating the voices of researcher and respondents; and accepting responsibility for challenges to the analysis and for misinterpretations,

misappropriations, or other unintended consequences of the research (Fine, Weis, Weseen, and Wong 2000). Feminist scholarship also stipulates that the researcher confront ethical concerns related to the dissemination and potential impact of research findings (Halse and Honey 2005).

Data security

To assure compliance with the terms of the informed consent agreement, data security was an important consideration in both the Three-City Study and the dissertation study. Three-City Study investigators had anticipated that information would surface in the interviews which, if inappropriately disclosed, could compromise a respondent's representation of eligibility for means-tested forms of public assistance or even expose a respondent to legal jeopardy. The Three-City Study therefore took extensive precautions with the data, for example, using locked storage for disks and documents, encrypting files, and forbidding the transmission of data electronically via the Internet.

For the dissertation study, I also took precautions with the data in my possession, and with documents I produced in the course of completing the research. I stored digital originals and back-ups for text files of transcripts and field notes, memos, and analytic charts in password-protected files on a password-protected computer that only I could access. Any hard copy was destroyed after use.

Design Elements that Promote Validity and Reliability

Validity and reliability in qualitative research are concepts much in dispute among researchers and theorists. Miles and Huberman (Miles and Huberman 1994) propose that the value of a qualitative analysis rests on three criteria: that the researcher's meaning-making be "valid, repeatable, and right." But strict reproducibility of intersubjective research contexts is implausible: Strauss and Corbin (1998) suggest that it is within reach only if the research context

and the data gathering and analysis protocols are replicated. Others propose that accepted

definitions of reliability and validity are incompatible with naturalistic inquiry (Thorne 1993).

Lincoln and Guba (1985), for instance, propose "trustworthiness" as a preferable standard for

research undertaken from the standpoint of a relativist ontology; but Morse, *et al.* (Morse,

Barrett, Mayan, Olson, and Spiers 2002) challenge this standard, arguing that such alternative

terminology actually undermines the rigor that qualitative researchers have sought to attain. They

argue that reliability and validity are independent of epistemological paradigm if they are used as

verification strategies during the research process rather than as *post hoc* assessments after it is

too late to remedy deficiencies. Creswell (1998) and Miles and Huberman (Miles and Huberman

1994) similarly advise simultaneous data collection and analysis—as well as ongoing openness

to disconfirming cases—as means of keeping the focus on data quality. The dissertation study's

analysis reflects this latter strategy.

Research methods for the Three-City Study ethnography, as discussed earlier, were

extensively documented and ethnographers received training in their use. I knew from talking

with the other ethnographers, however, that their interview styles varied somewhat. These

differences in style are reflected in their field notes and interview transcripts, so I was able to

remain mindful of this factor in my data analyses and interpretations; but inevitably there were

points at which I found myself wishing that the ethnographer had further probed a particular line

of inquiry. Because of the interval between data collection and my receipt of the data,

ethnographers were unable to provide contemporaneous accounts of such omissions.

As in any research of this type, we cannot be certain that all respondents replied truthfully

or completely to queries about informal income, or whether they withheld certain types of

information due to reticence or uncertain rapport with the ethnographer. For interviews that were

not transcribed, it cannot be determined whether a respondent's point of view is accurately represented in her field notes, and her exact words are not typically available for analysis.

A further caveat is that respondents' representations of their life circumstances in general, and their actions in particular, reflect their inevitably partial perspectives. Partiality such as this is inevitable in any research; but secondary analysis imposes greater distance between the events documented and their analysis here than would be the case in a study conducted by a single researcher.

Analytic issues

The risk of researcher bias affecting category development, application of categories and values to data, and interpretation of findings is somewhat heightened because this is a solo project. In addition, because logistics did not allow me to re-interview respondents myself, I was unable to conduct "member checks" to confirm my representations or interpretations with respondents. Although I thoroughly grounded myself in the structural contexts (*e.g.,* current events, economic conditions) of the interviews as they were conducted, the interval between the interview dates and my analyses and interpretations unavoidably lost some immediacy, and may have been tinged by my knowledge of how events or outcomes unfolded later. This was not in itself disadvantageous—I was able to attend more closely to hints or portents in earlier interviews of things to come—and any researcher working after the fact with longitudinal data would have similar foreknowledge. Although the field notes or transcripts I used in my analysis were created contemporaneously, it is nevertheless possible that circumstances may be differently interpreted in retrospect than they would have been at the time. Finally, my conclusions are necessarily circumscribed by the situated nature of the data. A study of only 29

families distributed among three racial or ethnic groups in a single city cannot reasonably be extrapolated to larger populations, differing communities, or different areas of the country.

Depth and quality of data

The longitudinal nature of the study, the structured discovery protocol, and flexible scheduling and length of interviews contributed to the depth of experience represented in the data. Ethnographers were encouraged to probe respondents' disclosures insofar as was possible and respectful. Check-ins at the outset of each encounter afforded respondents the opportunity to update prior information or to speak *ad lib* about important relationships and events.

Ethnographers received training in the Three-City Study's purposes and design. We received ongoing supervision and advice regarding procedures and, as needed, questions or problems that arose in the course of the research. We enjoyed access to investigators, senior researchers, and the Boston site staff at all levels of the ethnography study. Monthly team meetings and conference calls conveyed information about emerging issues and themes.

Ethnographers liberally documented their observations of neighborhood and household contexts as well as of events. They included reflections that clarified both the tenor of encounters and their perspectives on what they heard and observed. Telephone as well as in-person contacts were documented. Some ethnographers generated topical and analytic memos that addressed ongoing or critical topics. It was evident in my own experience and in regularly occurring team meetings and contacts that ethnographers were highly motivated to maximize the completeness and authenticity of their data.

The role of field notes

Several safeguards address the threat that reliance on field notes as data may obscure the true voices, meanings, and perceptions of respondents. First, for each respondent, at least some

data documents are in the form of transcripts; ethnographers' interpretations and characterizations of respondents in the field notes can thus be checked against respondents' own voices in the transcripts. Second, all interviews of respondents included in the dissertation study were tape recorded. This safeguard increases the accuracy of field notes and their fidelity to respondents' voices and experiences, in that ethnographers were able to verify their recollections and interpretations while writing up field notes, and were able to verify respondents' actual wording when the notes contained quotations. Moreover, the audiotapes offer another means of ascertaining the reliability of textual data.

Similarly, the availability of both interview and observational data in field notes provides an important means of reciprocal checking of reliability and validity. When they are in agreement, confidence in the reliability of both is increased; when they disagree, further probing of the data is indicated. Field notes also strengthen confidence in validity in that they can provide descriptive context for ethnographic interview content that is typically absent from audiotapes or transcriptions. Events occurring in the setting of the interview often influence turns in the conversation that are not apparent from the dialogue alone. Ethnographers' field notes also may describe the respondent's demeanor, enriching the meaning of the data; or may provide insight into why certain lines of inquiry were either probed or abandoned. Field notes often describe what was happening in the setting during the time of the interview—interactions or make that interrupted the interview and potentially altered its course.

Moreover, field notes in and of themselves constitute an important and unique source of ethnographic knowledge (Emerson, Fretz, and Shaw 1995). Because the Three-City Study ethnographers' field notes augment detailed summaries of the audiotapes with accounts of ethnographers' impressions and interpretations, they lend transparency to the data. They also

document some of the more subtle forces and processes that operate in respondents' everyday interactions and experiences, illuminating rarely seen hidden aspects of human experience and how they become knowable to outsiders. In some instances, field notes document incidents that led ethnographers to open new lines of inquiry; for example, it was by observing a gentleman asleep on one respondent's sofa that I became privy to the fact that he paid the respondent cash each week for the privilege.

Multiple investigators

The fact that data was collected by a team of ethnographers inevitably circumscribes my personal knowledge of respondents and their contextual circumstances. Also, logistics did not permit me to re-interview study participants to validate my interpretations or conclusions with them. As far as possible I compensated for these constraints by obtaining feedback from the other ethnographers on the Three-City Study team and from senior researchers. Ongoing contacts with them, through key informant interviews, team meetings, conference calls, and phone or electronic communication enhanced my understanding of individual respondents and helped clarify questions that arose as I worked with the data. Although less authoritative than member checks with respondents, these contacts do comprise an important safeguard to the reliability of the data and the validity of my conclusions. Consultations with the ethnographers also helped me understand perspectives and biases they brought to the data collection process, an important factor in interpreting qualitative data (Creswell 1998)

These strategies for safeguarding the study's reliability and validity do not eliminate the potential for misinterpretation associated with using data collected by others. This constraint is far outweighed, however, by the methodological advantages of having a data set compiled by nine different ethnographers (sub-sample selection criteria excluded data collected by five other

members of the ethnography team, as described earlier in this chapter). In ethnography, field workers serve as the instruments of data collection(Schensul, Schensul, and LeCompte 1999). Having a staff of several ethnographers collect a study's data minimizes the potential for researcher bias, since no single researcher can disproportionately influence the study's recruitment of participants or the data collected. Moreover, having data collected by multiple researchers strengthens the validity of any convergences in content across cases or the sample as a whole.

In addition, use of a diverse team of researchers facilitated matching ethnographers with respondents of similar race or ethnicity, increasing the likelihood that shared understanding will prompt respondents to more readily disclose sensitive information. It is certainly possible to develop sturdy research relationships across races, ethnicities, or culture; and matching of these characteristics guarantees neither complete understanding nor seamless rapport; but shared commonalities between researcher and respondent increase confidence in the reliability of the data and the validity of findings.

Triangulation

Many qualitative methodologists discuss the importance of triangulation—the use of multiple methods or data sources to investigate the same phenomenon—as a strategy to promote reliability and validity (Creswell 1994; Janesick 2003; Miles and Huberman 1994). The argument is that findings arrived at through more than one mode are less susceptible to error or systemic bias (Maxwell 1996). Triangulation sometimes refers to the practice of combining qualitative and quantitative methods in a single study; but within a qualitative research paradigm, it can be conceptualized as using multiple investigative strategies to provide a more complete picture of the phenomenon: bringing to bear different types of data, mechanisms of data

collection, spatial or temporal points of data collection, investigators, or angles of analysis within the same study (Kelle 2001). This study adopts the latter approach.

Triangulation is accomplished in the dissertation study through several avenues. Investigator triangulation is provided by the diversity of data collectors and the joint effort of a number of researchers involved in the Three-City Study. Triangulation of data and modes of collection occurs through the combination of interview and observational data; multiple forms of data recording (audiotapes, field notes, and transcripts); and consultation of some respondents' administrative and other documentary data. A degree of spatial triangulation is present because the Three-City Study ethnographers conducted interviews and observations not only in respondents' homes but also in a variety of other settings. The Three-City Study's collection of extensive data over multiple points in time provides significant temporal triangulation. Finally, the dissertation study achieves analytical triangulation by utilizing angles of analysis from more than one discipline. Although triangulation does not in itself guarantee reliability or validity (Maxwell 1996), the diversity of investigators and data collectors, data collection modalities, and data sources reflected in the Three-City Study ethnography does increase confidence in the credibility of the data and the trustworthiness of findings in the dissertation study.

Procedures

Housing experiences as they are lived day-to-day are best examined ethnographically and longitudinally, because these methodologies generate data from two perspectives: respondents' self-reports and ethnographers' participant-observations. This approach similarly permits tracking of stability or changes in residence and household membership, income sources and resource transfers, more effectively than a single-interview protocol or simple self-reports. Finally, the ethnographic relationship, cultivated through repeated encounters over time, allows

respondents and researchers to build trust and rapport, such that barriers to authentic disclosure decrease.

Data analysis plan

Data analysis for this study posed several challenges: review and management of the large volume of textual qualitative data; the need for multiple rounds of "iterative interrogation" of the data in keeping with a modified grounded theory methodology; identifying resources and defining resource categories; development of sensitizing concepts, and defining categories and values

Given the volume of data produced in the 10 to 48 interview and other document per respondent in the dissertation study sample (total = 522, mean = 21.75), it was important to develop an efficient analysis plan. I recognized, however, that the degree to which relevant data was dispersed and contextualized throughout the interviews called for review of the complete data set, as opposed to the more piecemeal approach that text searching would entail.

Data preparation and initial steps

I first read through my sub-sample's data set multiple times to orient myself to the sample as a whole and to each respondent's particular circumstances. I took from this reading impressions and intuitions, which I recorded and developed in case-specific memos. This process gave me a beginning sense of "who's who" in the study—the range of respondents' experiences, relationships, and aspirations, as well as a comparative understanding of the other ethnographers' approaches. It afforded a sense of the considerable range of strategies, transactions, and relationships entailed in respondents' experiences of household and home.

This early thoroughgoing review was indicated for a number of reasons. I wanted to guard against overlooking vital information; and I sought to keep my analysis consistent from

respondent to respondent, but without having to repeatedly retrace my progress through reams of data—not all of it relevant to my research questions—as I clarified the study's evolving constructs. In short, I wanted to ground my analysis within the data without becoming mired in it. Complete review also was advisable since I had, myself, interviewed only three of this study's 23 respondents. "Close encounters" with the data (Glesne and Peshkin 1992) were therefore key to a nuanced understanding of the phenomenon under study.

During this process and throughout the data analysis, I maintained respondent-specific and project-specific memos that documented insights from the data, from continuous reviews of literature across several social science disciplines and in legal journals, as well as state and federal government policy publications and statistics. These memos served to organize hunches, themes, and concepts that could potentially be developed into categories for data analysis.

I also extended the reach of my thinking through ongoing consultation: I benefited from close supervision and advice from my ethnography supervisor, Helen Glikman; and from senior researchers at the Three-City Study's Boston ethnography headquarters at Brandeis. I maintained contact with that study's principal investigators as they participated in the study's monthly conference calls. I especially sought and received guidance from Linda Burton, the principal investigator for the ethnography component of the Three-City Study, and Constance Williams, Senior Ethnographer and Judith Francis, Senior Research Scientist, at Brandeis. I conducted key informant interviews or conversations with the other ethnographers on the Boston team. I frequently discussed methods of analysis with members of my dissertation committee, colleagues in my graduate program, and informal advisers from other academic institutions. This interweaving of discussions, guidance, reading, and reflective writing helped me hone and clarify the trajectory of my journeys through the data.

Data extraction

My process of data extraction began with iterative, "microscopic" examination of my sample's complete data set: line-by-line and paragraph-by-paragraph review to determine the potential significance and interpretation of key passages (Strauss and Corbin 1998). Such passages included, for example, descriptions of neighborhood and interview settings, respondents' and ethnographers' impressions and feelings during their encounters, interactions between household members, disclosures and silences, accounts and memories of events.

I identified this potentially relevant data manually, selecting liberally from the field notes and transcripts passages related to my research questions. If in doubt about a passage's relevance, I selected it: my intent was to avoid prematurely excluding data whose meaning or significance I might not immediately recognize. Individual excerpts ranged in length from a sentence or two to a few paragraphs. Contextual information surrounding a selected passage was included, to retain respondents'—and, also important, interviewers'—voices (Mauthner and Doucet 2003), and details of the natural setting. In addition, I excerpted passages related to a respondent's particular situation, relationships, emotions, aspirations, and reflections on these conditions and their material circumstances, including both ethnographer observations and quotations of the respondent's own words.

This process allowed me to capture data that met my study's purposes even when it was not identified as an aspect of household resource processes in the Three-City Study design. Furthermore, it facilitated iterative probing of the data, in keeping with the study's adaptation of grounded theory's constant-comparison protocol (Glaser and Strauss 1987; Strauss and Corbin 1998).

Coding

In a grounded theory analysis, coding is a "dynamic and fluid process" (Strauss and Corbin 1998) that progresses iteratively from identification of specific incidents and concepts in the data, to category development, through a process of constant comparison (Glaser and Strauss 1987). Coding procedures begin with open, or "in vivo" coding—identification of salient expressions or incidents—through axial coding, in which categories and properties are developed, and finally selective coding, in which categories are integrated and refined into theory.

Open coding

My initial coding generated dozens of potential concepts. I identified incidents in which cash, goods, or services were transferred formally and informally, and exchanges of information, compliments, or criticisms. I noted expressions respondents used to describe their neighborhoods and apartments; their relationships with kin, social and institutional contacts, intimates, and children. I followed sequences of events related to employment, rent and residence changes, and assistance use, among others. Some examples of these are shown in Table 3-2, below.

Notice that some open codes are derived from respondents' own words. One indication of a coding category's salience was repetition of certain wordings, either exactly or in variation. Such repetitions were found between cases and within them. For example, the notion of "place" as a salient concept for natal-family co-resident respondents arose repeatedly, over time, among respondents; and the idea of "going to a shelter" (which I later term "the shelter strategy") appeared in several respondents' interviews.

Table 3-2
Open coding (examples)

Transfers	Expressions	Events
intimate partner buys furniture	"if I could just get a place"	rent increases / decreases
respondent's mother provides child care	"I ought to be proud, but…"	housing authority errors
respondent contributes half her welfare check	"addicts get services, but my daughter gets nothing"	cousin moves in temporarily
respondent's father expects housecleaning	"she says I shouldn't have spent the money"	respondent reports domestic violence
child's father says he will pay private school tuition	"my man taught me that"	extended family holiday celebration
partner does grocery shopping	"he doesn't have a key"	intimate relationship ends
respondent's mother provides transportation	"I don't love him"	pregnancy
birthday cake purchase	"I'm the boss"	job starts or ends

Axial coding

In axial coding, properties of categories are identified based on varied instances of a single concept (Strauss and Corbin 1998). As categories and their properties are assembled and refined, the researcher engages in "theoretical sampling" to explore additional aspects of the category (Glaser and Strauss 1987). In standard grounded theory, theoretical sampling is conducted by interviewing new respondents, selected for the purpose of filling out, or saturating, the categories with their properties.

This study, however, was a secondary analysis of an existing data set. In this form of modified grounded theory, the data are revisited to discover whether additional instances of categories' phenomena exist that may not have been identified in earlier rounds of coding. This step proved important as an interpretive process. For example, in open coding I began to distinguish resource transfers that were initiated by respondents from those initiated by others; in axial coding, I returned to the data to explore the notion of control. In doing so I found, for

example, that some contributions chosen *for* a respondent—even in the case of large or expensive items—were less meaningful than those chosen *by* a respondent. Similarly, I was able to distinguish between contributions respondents made that they considered reasonable, or equitable, and those they made reluctantly, in order to maintain household harmony.

Through this combined coding/interpretive process, I developed a more nuanced understanding of access to housing—*e.g,* the higher value lone-mother respondents were placing on Section 8 assistance as opposed to public housing.

Respondents' meaning-making

This set of interpretive categories most intimately represents respondents' own voices, where possible in their own words. Ethnographic and grounded theory methodologies call for the perspectives of respondents—*their perceptions, opinions, and emotions*—to be prominent in the analysis. Feminist methodology calls attention to gendered aspects of interpersonal and social relationships and to respondents' consciousness of their structural location. The goal of this analytic stage was to discover thematic threads through close reading of the data, so qualities for the categories were generated during the descriptive analysis. They are discussed along with the analysis results in Chapters 4, 5, and 6.

Respondents' everyday experiences and voices

The voices of respondents are the primary source of interpretive authority for this study, and it is from their expressed or implied understandings of their experiences that categories of interpretive analysis were developed. Where their opinions or understandings may differ from my own, I present both points of view for consideration.

`

Limitations of the design and methodological advantages

Although the structure and timing of the Three-City Study relative to this research meant that I was unable to conduct "member checks" with respondents, my close association with the study allowed me to interact with the other ethnographers as key informants with whom I discussed both interpretations of respondents' actions and ideas that resulted in this research topic. In addition, I enlisted other sources of information that shed light on the data. I used interview transcripts and "family profiles" created by the Three-City Study's ethnography staff at the Pennsylvania State University to gauge the extent to which ethnographers' field notes reflected respondents' voices as transcribed.

The interdisciplinary nature of this study suggests that potentially contributes to more than one stream of literature. As discussed earlier, its ability to do so is circumscribed by its reliance on qualitative methods and the limitations inherent in conducting this type of inquiry with data gathered by others and for other purposes. On the other hand, some features of the dissertation study that depart from typical approaches to the study of low-income U.S. families' strategies for material survival can be seen as methodological advantages that circumvent limitations of other research in the field.

The extraordinary depth and breadth of the data source offer a unique vantage point for the dissertation study that would be unavailable in a more targeted investigation. The Three-City Study's wide-angle inquiry allows for a richly contextualized analysis in several ways. This interdisciplinary approach, supplemented by the addition of a feminist epistemology, provides multiple angles of analysis whose convergence clarifies and strengthens the study's conclusions. Although these features do not render the study results generalizable, they do increase confidence in their significance and provide a pathway for future studies of similar nature.

CHAPTER FOUR
PLACE IN THE NATAL HOUSEHOLD

> I just kinda turned around and said, "Ok, you know, I gotta do somethin' right for me." So I moved back in with my Dad, not that that's the greatest thing in the world, but at least it's a house. I mean, we were livin' up in a room [with Tony], you know? I'm just like, I don't need this…I'm tryin to do what's right for my daughter.
>
> *Blair, a 20-year-old mother of one*

> My mother yells at me if I don't buy enough for the rest of the family. If I don't, she says I'm selfish. [My son's father] gave me $100. I used part of it to pay my tuition for the phlebotomy class and when I was out running errands yesterday, I stopped and got some takeout for breakfast. She yelled at me for not getting anything for the rest of the family and for taking the phlebotomy class that costs money. She told me I should have found something free.
>
> *Dericia, 21-year-old African-American mother of one*

> Now their father being an addict, there is everything out there available to him because he is a drug addict...housing, funds, everything. Nothing out there for her with children. She doesn't have an apartment. She is never going to have an apartment unless she takes my grandkids, goes into a shelter, lives with a bunch of strangers… there is just everything out there for someone like him and nothing out there for her.
>
> *Annette, mother of Carrie, 23-year-old European-American mother of two*

Teenage mothers often are unready to form an independent household, either with a romantic partner or as a lone mother; remaining in the natal family may be their best or only option. When this happens, the family realigns in a new generational structure; and new family processes must emerge to address how or whether the young mother will continue her education, who will care for the new baby, how the baby's father will be involved, how new expenses will be met. In low-income families, these processes may be complicated by public assistance regulations associated with income and housing. A young mother's receipt of TANF may bring new funds but affect household eligibility for other means-tested assistance. If the family is living in subsidized housing, the enlarged household may become officially crowded, with implications for occupancy and rent.

This chapter examines how young low-income mothers fare while living in the natal household. Using the lens of resource theory to identify flows of material, social, and interpersonal resources, I examine the experiences of six young women who gave birth as teenagers and remained living with their low-income natal families in subsidized housing. Through grounded theory analysis of longitudinal ethnographic data and participant observations gathered for *Welfare, Children, and Families: A Three-City Study* (Three-City Study), I identify three processes that shaped the young women's experiences with natal family co-residence (NFC) after a first birth: *complex membership, beliefs, bonds and binds,* and *impatient longing.*

Complex membership describes how the young woman and her family negotiate her multiple allegiances as daughter, mother, and partner in a parenting relationship that may or may not endure. The *beliefs, bonds and binds* process describes how values are asserted to define "right" choices for mother and child. *Impatient longing* describes the young mother's approaches to constructing a "located" future. These three processes contribute to the young low-income mother's experience of *Place* in the natal household, and shape her ability to resolve the material, social, and personal challenges of early motherhood.

Natal family co-residency

A young low-income mother who remains in her natal household does so for any of several reasons. TANF regulations may require it;[29] she may be financially or emotionally unready to establish an independent or cohabiting household; she may find the natal household safe and supportive; she may be unable to obtain affordable housing of her own. Natal-family co-residence (NFC) is most successful when the mother is very young (Chase-Lansdale, Brooks-

---

[29] Acs and Koball find that minor-age mothers are significantly less likely to receive cash assistance since enactment of welfare reform. Acs, Gregory and Heather Koball. 2003. "TANF and the Status of Teen Mothers under Age 18." The Urban Institute, Washington, D.C.

Gunn, and Zamsky 1994) and least successful when she perceives her own mother's involvement as intrusive (Eshbaugh and Luze 2007; Spencer, Kalil, Larson, Spieker, and Gilchrist 2002). It may extend, by choice or necessity, beyond the time when such circumstances obtain; or it may end precipitously in response to triggers such as the grandparent's desire to discontinue the arrangement; the young mother finding the household environment feeling untenable (Collins and Mayer 2006; Lawson Clark, Burton, and Flippen 2011); or the birth of a second child that overtaxes the natal household's resources (Trent and Harlan 1994).

NFC typically lowers a young low-income mother's outlays for rent and other basics of material survival (Brown and Lichter 2004; Gordon 1999; Gordon, Chase-Lansdale, Matjasko, and Brooks-Gunn 1997; Magnuson and Smeeding 2005b; Mutchler and Baker 2009; Winkler 1993). In addition to financial relief, NFC facilitates a young mother's receipt of instrumental and expressive supports, such as child care (Henly 1997), and may help the young mother to ease into parenting by observing how her mother cares for the child (Apfel and Seitz 1991). NFC enhances young mothers' likelihood of continuing their education; and it may deter repeat pregnancies (Sandfort and Hill 1996). NFC also may set the stage for continued kin support when the young mother leaves the natal household (Furstenberg and Crawford 1978).

These instrumental benefits of NFC are counterbalanced, however, by "dizzyingly unstable" support structures in multigenerational families (Oliker 1995). For example, kin-provided child care tends to be less reliable than paid care (Henly and Lyons 2000; Parish, Hao, and Hogan 1991); and parenting quality is lower in extended households (Chase-Lansdale, Brooks-Gunn, and Zamsky 1994; Contreras 2004; Wakschlag, Chase-Lansdale, and Brooks-Gunn 1996). Overwhelming reciprocity debts can inhibit the young mother's ability to focus her energies on schooling or work (Oliker 1995; Parish, Hao, and Hogan 1991; Roschelle 1997;

Stack 1997 [1974]; Stack and Burton 1993). Her contributions of earnings, TANF or WIC benefits may increase the household's financial stability; but the young mother may feel emotional, temporal, or normative pressures to form her own household, which almost certainly would be less financially secure.

In sum, the trade-offs of help and hindrance in natal family households are mediated by structural and economic determinants, family norms and beliefs, and the young mother's perceptions about future possibilities.

Sample for this chapter

The six young, low-income mothers whose resource flows are examined in this chapter were selected from among Boston participants in the Three-City Study ethnography based on the depth and duration of their participation, so as to afford the most richly detailed accounts of NFC mothers over time. All had given birth as teenagers. Upon entry into the Three-City Study their ages ranged from 18 to 23. One respondent was African-American, two were European-American, and three were Latina. These women were the youngest in the duration-drawn sample. Given their ages, their willingness to sustain intensive participation (9 to 26 interviews, mean 17.1) over many months (25 to 38, mean 33.6) was impressive. All juggled daunting schedules and responsibilities, residential or employment instability, and/or immense personal distress. That even the most harried and most troubled were able to commit themselves to a long period of intimate self-disclosure speaks to strengths their circumstances would not have predicted. Characteristics of the sample are summarized in Table 4-1, below.

Within this small sample we can find patterns and outliers. Five of the six respondents appeared on the lease of the apartment where they lived. The sixth reported her aunt's address on her TAFDC claim but actually lived with her mother and stepfather. Two had tried living

109

independently, but returned to the natal household. Three of the women lived in Section 8 properties their parents had obtained with portable vouchers; the others lived in public housing developments. All six were on one or more waiting lists for housing of their own.

Four of the women had one child; the others had two. Two were employed full-time; each of them had a high school diploma and some postsecondary education or training but no further degree. The two respondents who worked part-time held secondary school qualifications (diploma or GED). The two who were not employed had dropped out of high school and had not obtained the GED, although one participated irregularly in a GED program operated by a neighborhood nonprofit organization.

Three of the women received cash grants through TAFDC, as did one of their mothers. One respondent's mother received SSI on her own account; one respondent received an SSI grant because of her older son's developmental delays. All but one, who lived sometimes with her own mother and sometimes with her fiancé's, contributed to household expenses. None of the fathers of these women's children joined their households, although one, who lived in another New England state, occasionally visited for several days at a time.

All the women discussed in this chapter gave birth as teenagers, after enactment of welfare reform, whose provisions require minor-age mothers to reside with a parent or other responsible adult as a condition of TAFDC receipt,[30] however, two gave birth after turning 18 and would not have been subject to the rule. Although by the time of their enrollment in the Three-City Study, all the women had aged out of the TAFDC co-residency rule, the three

[30] Welfare reform came to Massachusetts a year before enactment of the PRWORA. As a state that mounted pre-PRWORA welfare demonstration projects, the state operated under a waiver of AFDC regulations (in Massachusetts, TANF is still delivered as TAFDC). See http://www.mass.gov/eohhs/gov/departments/dta/cash-assistance.html.

Table 4-1
Natal family co-resident respondents

NAME (pseud.)	AGE entry / primiparity	RACE or ETHNICITY	HOUSEHOLD	HOUSING TYPE	EDUCATION	INCOME rsp (household)	CHILD CARE	CHILD SUPPORT
Saige	18 / 16	Latina	rsp + 1 child → 2 mom, dad, brother 4 BR	public housing → private with FAB	in associate's degree program	full-time employment (employment)	in-home: mom preschool	*2 fathers* #1: no support #2: social support
Maris	20 / 14	Latina	rsp + 2 children mom, sis 3 related children 5 BR	public housing	h.s. diploma	TAFDC part-time employment (employment)	in-home: mom, sis	*1 father* informal → formal
Nalda	20 / 17	Latina	rsp + 1 child → 2 mom, 2 siblings 4 BR	priv. subsidized (unstable) → priv. subsidized with FAB → lone mother	GED	part-time employment	in-home: FAB's mom in-home: mom preschool	*1 father* informal
Blair	20 / 18	European-American	rsp + 1 child dad BR undetermined (unstable)	Section 8 → own Section 8 (lone)	"gave up" in 4th social promotions dropped out 9tth no GED	TANF (father's SSI)	sporadic preschool	*1 father* formal
Dericia	21 / 19	African-American	rsp + 1 child → 2 mom, sis	Section 8 → own Section 8 (lone)	h.s. diploma phlebotomy training	full-time employment (mother's SSI, TANF)	in-home	*1 father* informal
Carrie	23 / 17	European-American	rsp + 2 children mom, stepdad, sis 2 BR (shadowed in household)	public → illegal public sublet	dropped out 10th (age 16) no GED	TANF (mother's SSI)	in-home and preschool	*1 father* informal

All respondents are never-married.
Initial housing: all leases is name of respondent's parent(s).
All respondents named on parent lease except as noted.
FAB = biological father of child(ren).

respondents who received cash assistance were subject to its time limits or to conditional exemption from them.

All the women but one had some degree of contact with their child(ren)'s father, and received informal cash and in-kind child support whose amounts and consistency fluctuated. The remaining respondent, who was abandoned by her baby's father during the pregnancy, had no contact and received no support.

Resource flows in the natal co-resident household

A teenage mother straddles the threshold between adolescence and adulthood. As the accounts of young low-income NFC mothers in this chapter document, loss of symbolic resources associated with the teen years may bee keenly felt. Bearing a child may have rendered a young mother ineligible for culturally defined rituals, such as prom night or *quinceañera*/Sweet Sixteen parties that mark coming-of-age passages. The concerns of motherhood may distance her from peers (Richardson, Barbour, and Bubenzer 1991). For certain low-income teen mothers, the most relevant institution in their lives changes from the principal's office to the welfare office. Yet teenage pregnancy does not invariably trigger a family crisis. For example a family's temporal norms surrounding fertility and generational age-compression play an important part in determining how its support for a teenage mother is activated (Burton 1990; Burton 1996; Gordon, Chase-Lansdale, Matjasko, and Brooks-Gunn 1997; Henly 1997). A family may marshal material, instrumental, and emotional resources to protect the young mother's journey through education and early career development. In the absence of such supports, the young mother may feel she has lost her place in the mainstream of opportunities for economic survival. More important, she may experience a loss of respect or rootedness in her natal household, even as she remains co-resident there.

It is a sense of place around these women's experiences coalesce. Place-identity and place-meaning derive from the sum of physical, spatial, social, and personal locations. Place meaning "develops from an array of emotions and experiences, both positive and negative" (Manzo 2005, p.67). Large-scale physical spaces such as landscape and the built environment influence place-identity (Cuba and Hummon 1993). But fundamentally, place-meanings are constructed through interaction (Proshansky, Fabian, and Kaminoff 1983).

Among the most intimate and powerful sites of place-experience is the homeplace, which comprises:

> …a multilayered, nuanced family process anchored in a bounded geographic space that elicits feelings of empowerment, commitment, rootedness, ownership, safety, and renewal among family members (Burton and Lawson Clark 2005, p.166).

The symbolic resource of status was crucial in study respondents' attachment to place in their natal households. For adolescents, status conferred by parents is an overriding need whose importance outweighs even that of love (Teichman, Glaubman, and Garner 1993). Some had experienced the natal home as a site of anxiety long before becoming mothers. For others, attempting to raise a child in the natal household had loosened their sense of homeplace security. Some felt a shift in the nature of their membership in family and household, from unconditional to conditional. Most developed a critical perspective on homeplace practices and beliefs. All began to orient themselves toward constructing homeplaces they would inhabit in the future.

In the three chapter sections following, I analyze respondents' accounts of resources they received in their natal family environments. All respondents lived in low-income households, in which a parent headed the lease on a subsidized apartment. Most of the young mothers contributed cash resources to the household, but did not feel that this investment yielded a sense of ownership or influence. All but one received instrumental resources, primarily childcare, provided by their mother. But for these young mothers, status and love resources took center

113

stage. They longed for their families' respect, and several struggled to reconcile their families' beliefs or perspectives with values and attitudes they acquired from others outside the household. Each held a vision of what having her own physical "place"—an independent residence with a partner or alone—would mean, and some had begun to implement that vision during the period of their study participation.

The three processes that characterized respondents' experiences of *Place* in the natal family are examined below. Discussion in each section is focused on respondents for whom that process was especially crucial to well-being or mobility, but it is important to note that all respondents were participants in all the processes. From these young women's accounts, we can derive a complex picture of "structural conditions, individual response, timing and chance" (Thomson, Bell, Holland, Henderson, McGrellis, and Sharpe 2002, p.336) associated with NFC.

Complex membership

Persons who share a household participate in it in varying capacities. Some manage its everyday operations, some fund them, some may be physically present but absent in spirit, or the reverse. Through explicit or tacit agreement, residents negotiate their particular "terms of membership," with household head(s) exercising greater influence. Such terms define, for example, which contributions are obligatory and which voluntary, as well as which behaviors are permissible and which proscribed.

A daughter who resides with her child(ren) in a parent's household thus finds her membership in it dictated to a certain extent by the parent. A defining characteristic of young mothers' natal family co-residence is a shift in terms of household membership from "daughter" to "mother-of-grandchild." In low-income families, this shift may be less pronounced, because a

daughter's labor often contributes to the household's survival long before she brings a child into it or reaches adulthood (Dodson and Dickert 2004).

Nevertheless, the new child/grandchild's presence in a household requires an increase in its resources. Responsibility for providing them accrues at least in part to the child's mother (and father, regardless of presence), adding a layer of complexity to the terms of her household membership. Her parent's attitude toward the pregnancy adds yet further complexity.

This section of the chapter investigates how study respondents' membership in the natal household was enacted. Problems they confronted include stresses on physical space, distribution of financial and other responsibilities, and adherence to terms and norms established by their parents. Each of the six respondents experienced the shift to more-complex household membership that these problems represent. I focus here on the cases of two young mothers, Saige and Blair, whose experiences illustrate markedly different solutions. In the chapter sections following this one, which highlight other dimensions of NFC, household-membership complexities of the other respondents are identified as they emerge in the discussion.

Saige: I didn't want people to point

Saige was an 18-year-old Latina mother of one child. She lived with her parents and brother in a four-bedroom apartment in a large public housing development. Born in the Dominican Republic, Saige had been in the U.S. since age five. Her parents, like many U.S. immigrants (Dominguez 2011), instilled high expectations and enforced strict discipline that in the short term, backfired:

> We came to the U.S. for you to have a better life, more opportunities. You are not going to blow it.
> …
> My mother didn't like the guy I was dating…She told me I didn't deserve a *quiñceaneras.* All it did at the time was to push me closer to him. I ended up pregnant [at 15].

The baby's father quickly disappeared from her life. Against her family's advice, Saige continued the pregnancy, laying aside the modeling portfolio developed for her by a New York agency. A new boyfriend, Dominic, stood by her side prenatally and offered to act as the child's social father. As a result, Saige and Dominic's relationship deepened, and they remained a couple.

Saige's family rallied to support her instrumentally, but maintained their high expectations. They provided what we might call *conditional household membership*. Their high expectations served as an information resource for Saige about goals she might achieve, with effort. Their approval (a status resource that Saige valued highly) was contingent on her meeting those goals. Knowing her parents' approval was conditional motivated Saige to complete high school and establish herself in the workforce:

> I didn't want people to point at me [thinking] "Look at you...and you quit school." I did it for [all my friends and my family, particularly my sister…and for me, for my daughter. I do it as an example [that means I can say to her] "I did a mistake but I didn't let the mistake eat me.

Saige experienced considerable stress as she sought to outperform expectations.

> I remember at the time, I was in high school and I had no job and I was looking because [Mariana] was growing and I needed money because I was becoming a *estorbo* (bother) to my parents...so I needed to get a job.

She worked nearly full-time while completing high school, spending long hours away from her baby. Saige's early experience using a neighbor for child care proved unsuccessful:

> I came to pick up [my daughter Mariana] early one day and I could hear her crying all the way from the street. When I reached the apartment, the door was open and she was crying on the car seat, she was wearing the same clothes I left her with and her diaper was ready to pop. I realized that the babysitter was in the kitchen smoking and on the phone talking with her back to Maria. I waited a bit and realized she was having a conversation. I picked up my baby and never went back.

When another, similar arrangement failed, Saige's reduced her own work schedule and began caring for Mariana at home; two years later, she obtained a family day care license. Saige and

her mother traded a symbolic resource (Saige's respect for her family's high expectations) for service (child care). In the process, both incurred costs—her mother by forfeiting income for a time, Saige by relinquishing primary parenting responsibility:

> I got home [from work] around 11 p.m...It was terrible. I had the hugest [circles under my eyes]. I was so sad because when I got home, Mariana didn't really know me and she preferred to be with my mother. I used to be jealous of my mom and we used to get into fights about it.

In such circumstances, mother/grandmother role confusion is not uncommon (Apfel and Seitz 1991).

After she began a job with regular hours, Saige was able to increase her presence in Mariana's life. NFC provided her with stable housing and child care at minimal cost (she contributed $200 per month to the household), allowing her to be selective about her career moves. Working as a bank teller, she began climbing that occupation's career ladder, increasing her hourly pay by 40 percent in one year and taking advantage of employer-subsidized college courses.

Saige's experience with NFC conforms to welfare policymakers' ideal for teenage mothers: live at home, finish school, find a good job and keep it, gain economic mobility. In this context, it is important to notice that although household income in this family was low enough to qualify for housing subsidy, the family was able to withstand Saige's mother reducing her own income, without relying cash assistance. Had their circumstances been different, Saige's trajectory might have been different as well.

Like the paths of some welfare-leavers that that wind backward at times, Saige's journey took a different direction. She became pregnant again, by Dominic. Rather than again confront her parents' disapproval, she moved with him into an apartment owned by his father, who charged them a below-market rent of $500. Saige continued her career development after her

second child's birth, with the understanding that Dominic would cover the rent; but she ended up bearing all the household costs when he was unemployed for several months. By the time Saige completed her participation in the Three-City Study, she was thinking of returning to her family's home.

Blair: Lucky I have a roof over my head

In sharp contrast with the combination of steady pressure and support that characterized Saige's conditional membership in the natal household, 22-year-old Blair experienced *stigmatized membership* in her father's household. A TAFDC-reliant European-American with one child, Blair had become pregnant at 18, hiding her pregnancy until the eighth month because she feared her 66=year-old father Ernie's reaction. Rightly so: as soon as he learned of it, he publicly called her a whore, announced he was disowning her, and threw her out of the house.

Blair fled to her mother, Colleen. She and Ernie had divorced, and Colleen lived in a subsidized senior-citizen development that did not allow young families. Lacking other options, Blair returned to her father's home, where she established an address-of-record for welfare receipt. Her father collected half of Blair's check as payment for room and board. "I swear when he looks at me he sees dollar bills," she said.

Three years later, when Blair entered the Three-City Study, she and her daughter Maddie were spending as little time as possible at Ernie's. Blair was nominally enrolled in a program for low-income mothers at a local multiservice center, where she sporadically attended GED preparation classes. Maddie attended the center's 9:30–2:30 Montessori preschool program. Thereafter, mother and daughter spent a couple of hours at Ernie's, where Maddie played and ran around while Blair cleaned the apartment. At 5:00 they left to spend the night with Tony, Maddie's father, in his poorly equipped rented room.. They divided the weekend between

118

Colleen's and Tony's because Ernie, an alcoholic, spent it drinking. Blair often wondered

whether she would find him dead when she returned. Her ethnographer termed Blair and Maddie

"pseudo-homeless."

At 22, Blair was no longer required to live with a parent (or other responsible party) as a

condition of welfare receipt; but she could not find housing of her own. She considered declaring

herself homeless, but was intimidated by her interview at a homeless shelter:

> They told me we couldn't go out, they'd be watching me, watching Maddie for bruises to
> see if they had to take her away from me. They also told me I would be the only white
> girl there.

Tony's rooming house was unsuitable for Maddie, and the young parents continually argued.

Blair explained:

> I'm goin through a lot of problems with [Tony] right now, and just, um, we've separated,
> so, he's harassin' me, and I don't know if the next step is to get a restrainin' order or not.
> You know, I really don't want to because I never wanted it to come down to, like, a war
> type of thing, and that's what's happening…And I just kinda turned around and said,
> "Ok, you know, I gotta do somethin' right for me." So I moved back in with my Dad, not
> that that's the greatest thing in the world, but at least it's a house. I mean, we were livin'
> up in a room [with Tony], you know? I'm just like, I don't need this…I'm tryin to do
> what's right for my daughter.

At Ernie's Blair could prepare healthy dinners, give Maddie a tub bath, and enforce a realistic

bedtime. Ernie continued his invective, calling Blair "impure" and "a failure," but he was in poor

health; Blair felt an obligation as his daughter.

Enraged by Blair's departure, Tony became abusive. He filed a complaint with the

Department of Social Services (DSS), alleging child neglect. Blair's stress escalated to the point

that:

> I can't even dream right anymore. The dream I keep having right now is that I'm gonna
> be 30 years old and still on welfare and struggling to get by or, you know, living in a
> cardboard box. I mean, I used to be able to go to sleep and dream of, like, some big
> house, and you know, [Maddie] having her own room and a playroom and all the toys in
> the world. Well, it just seems to block out right now…I should just be lucky I have a roof
> over my head.

Into this crisis stepped an astute social worker, who arranged an emergency Section 8 voucher.

Having her own apartment did not solve all Blair's problems. Ernie seethed because she had slipped beyond his control. Tony tried to break down the door. Colleen wanted to spend two nights a week. Blair acquired a stream of friends and suitors who wanted to share her new place. But as we shall see in Chapter 6, the door of a lone mother's apartment serves as a defensible boundary. Perhaps for the first time in her life, Blair was in a place where she could reflect on her future:

> I really didn't think about it much until now, that…like, I missed out on my prom and stuff like that…But I think about things to come, and it's worth it…I can't dwell on the past, because it's not gonna help me, so I just think of what I can do, and I can still go to college if I want to…maybe not work on Wall Street (laugh) but, I can work at some business, they'll want me someplace…It's just um, I don't know what I want to do now, at all, I don't know what I want for a career…

NFC had exposed Blair to a barrage of resource deficits. Her father, Ernie, appropriated a disproportionate share of her TAFDC check. He provided no services, but expected them from Blair. The only information he conveyed diminished her status. His alcoholism left him no room for love.

A similar pattern played out with Tony. He worked in a restaurant but insisted that Blair buy food for their dinners. Mandated to pay child support, he took half his wages under the table. He argued against taking his child on weekend outings. He retaliated against Blair's leaving by reporting her to authorities—unwittingly setting in motion a welcome institutional intervention.

Blair's continuing story, like Saige's, lay beyond the reach of the data, but in these cases we can notice the following: Saige's movement from a resource-rich environment of conditional safety to a path of uncertainty occurred at a point when the journey toward economic security her parents prescribed had become well established. At that point, Saige perhaps asked herself "what next?" Securing romance and residence may have seemed logical next steps.

Blair's circumstances had also reached a critical juncture, though of a vastly different sort. Tony's abusiveness was escalating. Meanwhile Blair had begun charting her own course by returning to the NFC environment that was emotionally difficult but richer in basic resources of well-being—a kitchen, a bathtub, and a more reasonable bedtime for her daughter.

Such turning points may seldom be planned. But cases like Saige's and Blair's remind us to remain alert to signals of their approach. What can we learn as a result? First, that critical moments (Thomson et al. 2002) may not afford access to intervention. The trust Saige placed in Dominic's promise as a fiancé and father was "compartmentalized." Compartmentalized trust is characterized by investigation of a potential partner's worthiness in limited areas (Burton, Cherlin, Winn, Estacion, and Holder-Taylor 2009). For Saige, those areas were "no humiliation, no abuse, no violence." Dominic met these criteria; his record of emotional support during her first pregnancy sealed the deal. What she did not consider was the discrepancy between her established career ladder and Dominic's less stable career path.

In contrast, Blair had misplaced her trust in Tony (Burton et al. 2009), incorrectly construing him as a counterweight to her father's harshness. As this trust eroded, the relationship reached a crisis. We see a similar process unfold in Carrie's case, discussed in the next section of the chapter.

Nalda: I ended up here

For Nalda, a 20-year-old Latina mother of one child, household membership was *distributed.* Sometimes, Nalda and her four-year-old son Miguel lived with her mother Eva and two siblings, in a four-bedroom privately owned publicly funded townhouse located in a largely Puerto Rican neighborhood. At other times, Nalda and Miguel joined Estevan, his mother, and his three siblings in a crowded household two miles away. Nalda had known Estevan (who was

five years older) since she was 12. Although they were not formally engaged, Nalda called him her fiancé, and his mother Luisa, her "mother-in-law." Floating between households for weeks or months at a time meant that combined NFC with a kind of quasi-cohabitation. Nalda gave no reason for the back-and-forth, but hinted at a more peaceful relationship with this woman than she had with her own mother:

> Oh yeah but, [my mother-in-law's] not—see I would never have nothing bad to say about her. Like your friends, you argue with them, your mother you argue. Or you could get mad at them, I don't ever see myself getting mad at her. *Your mother and his mother know each other?* Everybody knows each other.

Adding to the fluidity of Nalda's natal/nuclear family relations, Estevan's two-year-old son Jorge by another woman visited frequently; he and Miguel identified as brothers; eventually Miguel gets bunk beds so Jorge can sleep over. All these people were active in Miguel's life, and he seemed to thrive on the attention: he was outgoing, articulate for his age, and astute about differentiating which rules belonged to which household.

The semi-commitment implied in Nalda's household arrangements was reflected in her relationship with Estevan and also in her educational and employment paths. In just under three years, Nadia held four different jobs, separated by periods of voluntary unemployment. She received no public assistance, relying on informal child support from Estevan to meet personal expenses. A cost of this pervasive "weak attachment" is seen when she obtained an office job with a good starting salary and full benefits, including reimbursement for college courses. Nalda occupied this position for four months, beginning in April and quitting in July.

> I worked from nine to six…It was, like, too much pressure…I had a mean supervisor, and I wanted to change my hours, like either could I come in later…or leave earlier, like, that I could make it home on time because that's like most—like *all day*. Like I'll get home and all I want to do is relax and go to sleep. And then sometimes I would have to cook, or I would have to wash clothes…You want to go out, you have to go shopping, and I didn't have time for that…She was like, "Well, you didn't get hired for them hours, so we can't change them." Like—it was something that should've been told in the beginning! Like—everything was, like, I needed the job because it paid good. Everything was great about it, and it had benefits, and it had 401K, like it had everything. It would've been a good job.

It's a great job! But I don't know, the thing is, I went from, like, what I used to do [working in retail], to that—like all professional…Everybody there was married, everybody was older than me—I was the youngest one in the whole company…These are people that have careers!... Like this is what they're gonna be doing for probably the rest of their lives.

In this account, Nalda appears unwilling to commit to stable employment. She does not provide context for her actions, which emerged only by inference or by comparison with reports in later interviews of events contemporaneous with the end of the job. It is unclear whether in another telling, she would have provided a fuller picture.

Like many working mothers, Nadia had child care whose hours were incompatible with her work schedule. Including travel time, Nalda's workday lasted from about 8 a.m. to 7 p.m.; Miguel's bilingual preschool met from 8 a.m. to 5 p.m., so she was never able to drop him off or pick him up—her mother, Estevan's mother, or Estevan himself. The close association between families in this two-household arrangement meant that back-up transportation for Miguel was always available.

In July, when Nalda left this job, Miguel's preschool was not in session; Estevan's mother took him to Disney World, staying most of that month in Florida. Nalda was left to manage her household and all its tasks for Estevan and his brother. Her fatigue and resentment were understandable. She vacationed in Miami.

Finally, in that "good job" Nalda gained important but disheartening information about the long-term career path she hoped to pursue. In 14 interviews over 34 months, Nalda repeatedly mentioned her interest in a social services career. She had completed her GED while participating in City Year, a nonprofit education and service organization whose purpose is to promote student retention through comprehensive in-school programming beginning early in a child's school career. Working in the 10-month program, Nalda mentored a first-grade child and coordinated community projects. She called it the best experience of her life.

123

It was just everything, like you see they talk about different things, you get to open up to a lot of things that you probably wouldn't open up to…how we feel about homeless people, about gay people…STD's, domestic violence, everything. So it's like you get to learn but at the same time you get to know…what you think of it, or what other people think of it.

The experience with at-risk children, and her own experience during adolescence participating in a "girls group," led her to consider becoming a psychotherapist.

The "good job" exposed her to administrative aspects of therapy practice. Her job involved identifying mental health providers for insured potential patients.

We authorized the [patient] evaluations…and when you have that insurance you can only do a certain amount of visits and you [the therapist] got to get the papers authorized. If you don't, you don't get paid for it. So, I noticed that it is hard work. You see the patient and on top you might not get paid for seeing that patient. You have to do a lot of paperwork and writing; a lot of distressful. I would have to put evaluations in to the computer, data entry. There were times I wanted to cry. I would sit there and read [about] three-year-old girls get molested and, Oh, my God. I won't want to be a therapist!

Just before taking her "good job," Nalda had excitedly described a college that interested her:

It's an all women's school. And they major in social work. And that's what I wanna major in. So when I heard of it, I figured that's what I need, an all women's school, I don't have to worry about nothing. Because, there's a, they did a study, on self-esteem, and with women, on women. When they go to an all women's school, their self-esteem goes up. When they go to a man and woman school their self-esteem goes down… And you know, when I heard it I'm like, well, I don't need to be put down, I wanna go up, be proud of myself, feel good…You know it's all women, I don't have to impress nobody, I don't have to be looking for nobody. But first, I need to get a scholarship; I can't afford to go there. They had a scholarship in City Year. I know I would've gotten it. I had to write an essay, saying why I wanted, what was it? Who has been an influence towards me, a positive, it was something like…I know that I wrote a real good essay. And I lost it. And then I was like, I'm not writing another one.

She was at a loss to explain what had happened. "I went from going straight [toward my goal and] I, like, ended over here. It was too..." After leaving the "good job" and returning from Miami, Nalda got a job in a Levi's store.

Not long afterward, Nalda gained possession of her mother's apartment when Eva and Nalda's two siblings moved to another part of the city. Within a month Nalda was relocated in a two-bedroom unit not far away, where she shadowed Estevan. Nearly two years later, before

124

their second child was born, the relationship had ended. Nalda's mother again became the primary source of instrumental support.

Nalda experienced a number of near-turning points during the year in which she began and ended her "good job." What resources did she derive from her distributed membership in two natal households? Comparing her experiences with Saige's and Blair's, we can gain perspective on Nalda's apparently haphazard journey.

Saige enjoyed a stable household, where she received consistent instrumental support/service and clear information about what her strict but loving parents expected: continue your education, contribute financially to the household, elevate your economic status, and we will help you become a good mother.

In contrast, Nalda lacked many of these advantages. As the link between two caring families, she received plenty of instrumental support from her child's grandmothers; but neither of these women expected her to meet financial or other expectations: receiving and giving were almost totally asymmetrical. When it came to processing her experiences in the workforce and setting goals, she was on her own, and she wandered through a period of uncertainty in which her status—future student? retail worker? potential social worker?—remained ambiguous. If she got an endeavor got off the ground, there would be no lights on the runway to guide an eventual landing.

Blair had plenty of guidelines, but the routes they outlined led to resource disproportion in the other direction: all roads led to fulfilling her parents' needs at the expense of her own and her daughter's. She split herself among three residences—her father's, her mother's, and her boyfriend's rented room—but there was no real place for her in any of them. She gave a great deal, but received little in return except criticism that eroded her self-confidence.

Nalda was far more fortunate than Blair in a number of respects. Her relationships with both her mother and Estevan's mother were positive. The status resources that flowed to her in both households provided a foundation for career decision-making when Nalda was ready to undertake it. Like Blair's, Nalda's critical moment arose outside her control, precipitated by her mother's decision to move and Nalda's taking possession of the apartment. Because Blair had sought to become a lone mother, the transition may have been easier for her than it was for Nalda. Nalda had anticipated moving from NFC into a cohabitation long in the making. When that future failed to materialize, Nalda was fortunate that her distributed household membership allowed her to retrieve her mother's support.

The three cases

Taken together, these three cases remind us that young low-income mothers' co-residence in the natal household is a potentially rich but eminently uncertain proposition. In certain respects Saige, Blair, and Nalda were quite fortunate. None presented histories of corporal or sexual abuse, as is the case in some families whose daughters long to escape the natal household (Lawson Clark, Burton, and Flippen 2011). On the other hand, none enjoyed ongoing institutionally provided social/emotional supports such as those previously found effective by Olds, *et al.* (Olds, Henderson Jr., Tatelbaum, and Chamberlin 1988).

Although the program in which Blair was enrolled offered myriad services at a single site within walking distance of her home, Blair was too encumbered by the demands of her parents—and those of her peripatetic existence—to take sufficient advantage of it. In Chapter 6, we see this same program from a different perspective. Jacolin—an older, lone mother—was far better positioned to benefit from the interventions this program supplied.

In the next section of this chapter, I focus on three more young NFC mothers—Carrie, Dericia, and Maris—examining the informational resources provided in their households.

Beliefs, bonds and binds

A persistent trope in attacks on AFDC was the strategic teenager, who purportedly used pregnancy as a ticket to welfare, despite evidence to the contrary (Gordon 1999). When welfare reform replaced AFDC with TANF, eligibility rules were drawn specifically to stymie this maneuver, making cash assistance to teenage mothers contingent upon residence in the natal household (or approved substitute). This requirement was designed to reduce public assistance costs, because (1) these minor parents were no longer eligible for housing assistance; and (2) household income is considered against resident minors' TANF eligibility. In terms of changing teenage mothers' residency patterns, and at the same time, reducing school drop-outs, the regulation appears to have been successful (Acs and Koball 2003; Koball 2007). The SNAP program may also have realized savings, given that persons under age 22 who are not heads of household cannot file an individual SNAP claim.

Natal family co-residence (NFC)[31] increases the likelihood a teen mother will receive both financial and in-kind help from those in the household (Eshbaugh and Luze 2007; Hao and Brinton 1997; Kalil and Danziger 2000), although the extent to which this is possible is contingent on the household's capacity to provide these assists (Hofferth 1984). Unaddressed in these calculations, however, are relational circumstances in the natal household that may mitigate the material and instrumental opportunities NFC presumably provides. Unfortunately, these are not uncommon (Kalil and Danziger 2000). Most obviously detrimental are situations in which the young mother is a target of physical or sexual abuse, or in which members of the household

---

[31] For simplicity, I include an "other responsible adult" in this acronym.

engage in illegal activities (Offer 2010b). But teenage mothers also suffer emotionally under less dramatically dire circumstances, such as when family cohesion is poor (Kalil, Spencer, Spieker, and Gilchrist 1998). Moreover, identifying family patterns that warrant may be difficult. Blair's case, discussed above, illustrates how a young NFC mother, although struggling with family relations, may not identify emotional manipulation as abusive because the family has normalized it. Not until the child protective services department was summoned to examine Blair's daughter was it discovered that Blair herself was in reality the child in need of services.

Another way in which NFC shapes young mothers' well-being and mobility is through the type of information parents convey about how to address existential issues of conduct and life planning. Beliefs and norms about "how the world works" and one's expected location in it are conveyed directly through advice and warnings about "what to expect" as the young mother constructs her future (Apfel and Seitz 1991), and indirectly through assistance or encumbrance as the young mother seeks to fulfill personal aspirations. Information the young NFC mother receives in this fashion can powerfully influence her own beliefs and decisions. It may create conflict in the household if parents' demand adherence to norms the young mother finds constraining.

This section of the chapter examines how three NFC mothers responded to their parents' normative prescriptions. We have already seen how parental expectations drove Saige's determination to achieve educational and economic progress; how Blair struggled to hear her own voice amid her father's barrage of criticism and dictates; and how the absence of guidance left Nalda adrift. Here, we see how Carrie succumbed to her mother's legacy of bitter futility; how Dericia struggled to resist the obligations her mother's incapacity imposed; and how Maris attempted to adopt a new norm of economic independence. In each of these cases, the women

experienced tensions, or "binds," between gratitude for material and instrumental supports, constraints arising from household norms, and their desires to establish independence.

Carrie: This is what we were taught, you know?

Among this chapter's six respondents, Carrie, a 23-year-old, TANF-reliant European-American mother of two daughters, experienced an especially poignant form of NFC. Like Blair, Carrie had not completed high school and had minimal work experience. Unlike her, Carrie lived in only one household, where she was welcome and in which she received considerable material support. Paradoxically, however, it was Carrie's embeddedness in her immediate and extended natal family that left her with a profound sense of displacement in the world.

In every interview conducted over a period of two and one-half years, Carrie wished desperately for an apartment of her own. She had once briefly attempted to cohabit with Greg, her children's father, in a project-based Section 8 apartment. They failed to sustain their fledgling household, running up a $2,000 deficit on the bill for electric heating before being evicted. As she looked back, Carrie acknowledged,

> I started to screw up purposefully so I could come back with my mother…I could have came to my mother's anytime I wanted to and still had my own apartment. But I wanted to be here permanently. It wasn't good enough that I could come here and sleep here whenever I wanted to. For weeks, and just have my own house, get the hell out of [my mother's place] when I felt like it. Which, which I would give anything to do right now. It's like, it wasn't good enough. I literally had to lose it. And it was like, at first it was okay, I was comfortable with that, and then it was just like I started beating myself up, "What the fuck did I do?" You know? Because I grew up, I matured, and I, I realized what the hell... and you know, I also realized that maybe my chance, you know, because housing doesn't come by very often anymore. Maybe my chance is past. Maybe I will be living like this forever.

The lost apartment represented the first time in Carrie's life that she had not lived in "the projects." She began to see "getting a place" as:

> …the only place to start anything—if you wanna work, if you wanna go to school. I need that first, I mean, I need to know that I'm coming home to, you know, something that belongs to me and not, you know, screaming and yelling every night. I need to know

what to expect. When it's my place, I'll know what to expect when I'm coming home…[I would be] building a future for my children.

As Carrie's ethnographer observed:

It is as if there is a lack of personal existence, no psychic place in the world, or something, without a physical surrounding to call home.

This conceptualization of place as crucial to identity was achingly vivid.

Carrie and her two daughters were living with her mother, step-father, and younger sister in a two-bedroom apartment, in a public housing development. Although this six-person household was terribly overcrowded, in the eyes of the public assistance system, Carrie was adequately housed. She had used her aunt's address, in another part of the city, when applying for TAFDC and SNAP benefits. Carrie was unofficially "shadowed" in her mother Jeannie's home. Her intense longing for "a place" arose from the tenuousness she felt there: "It is [my mother's] place. Not mine. They make it very clear." Jeannie's partner, known as "Poppy," also was shadowed. Jeannie and Barbara, Carrie's sister, were the only official residents.

Carrie's presence in the household threatened her mother's lease and Carrie's TAFDC. The family viewed these arrangements as a necessary accommodation to the inadequacy of public assistance. Carrie said:

Welfare certainly doesn't do enough to provide for my children. They don't give me enough money to actually make it so that my children never have to go without something. If it wasn't for my mother, my children would go without things, a lot of things.

Jeannie concurred: "Welfare thinks they're doing something fabulous by putting food in their mouths."

These were not only grievances about the inadequacy of TAFDC benefits compared with the cost of living. They were also a defense of assistance receipt, under which lay two assumptions: first, that it was the welfare system's duty to fully support Carrie's children; and second, that welfare-reliance was inevitable.

130

These premises were central to the family's ideology of dignity. Carrie's ethnographer documents the extent to which they permeated her understanding of how the world works:

> *[Carrie] said that for herself and her girlfriends, their goal was to turn 18 and put their names on the Boston Housing Authority list for apartments. There was never a concept that one could get a private apartment and pay market rates. This was not even on the radar screen. [She] said that as a child she would watch TV and see people living in houses. She thought that those people were not real; that people didn't really live in houses. Everyone lived in the projects. This may seem like the limited perspective of all children, but it seemed to go beyond that. [Carrie] believed that TV was make-believe and that [the idea of] people living in houses was make-believe. She also came to feel that if there was a way to live in a house, the people who did that were very different and not at all like her.*

Carrie said that everyone she knew at that time lived in "the projects." In this construction poverty was normalized; income adequacy, the exception

A corollary belief, one Jeannie often evinced, was that the welfare and social services system was biased in favor of people who break the rules. Addicts were a convenient target in these complaints; they were ubiquitous. Alcoholism and drug use were endemic in Jeannie's family. Carrie's brother was incarcerated on a drug charge. Sean, the father of Carrie's children, was trying unsuccessfully to get off heroin (his informal child support contributions were minimal and erratic). Carrie recalled seeing her grandfather sleeping on the streets as she walked to school. She would give him a kiss, and continue on her way.

> Looking back, I think: how could the adults in our family let us think that that was normal? How couldn't they have taught us that this isn't the way it is supposed to be, you know?

Carrie was plagued by such thoughts, and the harshness of lessons she continued to learn. Her ethnographer observed:

> *[Carrie] feels that having learned at such a young age that this is what is out there for her—that she would not be any better than any of the rest of them—has really scarred her. She feels that even though she is older now and knows there are other ways to go and that she can have higher expectations, she has this hopelessness and worthlessness stamped on her heart.*

Her precarious housing status felt emblematic of all that had gone wrong in her life. "We knew what we were taught. We did what we were taught, I guess," she said.

Carrie had agonized over whether she should declare herself homeless to gain housing priority. "Legally, I'm homeless." She would have to bring her children and all their belongings to the welfare office and wait for a shelter placement. If none could be found, they'd be sent to a dormitory-style overnight facility.

> I would never do that! I'd rather sleep outside. *Furious, she continued:* That is *so* humiliating! That's what they are all about [at the welfare office], just downgradin' people and humiliatin' us. That is, that is—that is all they are about. If they could, they'd frigging stamp our heads with frigging stamps that say "I get public assistance." …As far as welfare goes, as far as helping people find homes and stuff like that...it's kind of like you have to go by their rules. They don't understand that, how my feelings are toward putting my daughters in a strange place with strange people with women who are possibly drug addicts themselves and in whatever situations…Maybe [I'm] being silly, but I don't want to drag my children through the mud.

When she told a friend about this, the friend gave this advice: "Just tell [the housing authority] you're an addict. I'm getting a Section 8 [certificate] in two months."

Jeannie was reluctant to see Carrie disrupt her and her children's lives by taking extreme measures.

> To have them go into a shelter, that would break my heart. She is my daughter. They are my grandchildren. What kind of a person would that make me? I should give her the push so that she gets responsible but somehow, I don't feel that is the right thing to do. I am not going to tell her she can't stay here, I'll never do that.

"The push so that she gets responsible" seems just what Carrie needed—not necessarily with respect to declaring homelessness, but certainly on an everyday basis. Jeannie worried about her daughter. Carrie was clinically depressed: she needed counseling, child care, and a job, as well as housing. Jeannie did not believe such services were available Carrie. Because she stayed home with her children, raising them properly and not doing drugs, she was on her own.

> Now their father being an addict, there is everything out there available to him because he is a drug addict...housing, funds, everything. Nothing out there for her with children.

> She doesn't have an apartment. She is never going to have an apartment unless she takes my grandkids, goes into a shelter, and lives with a bunch of strangers.

Eventually, Carrie seemed to have absorbed her mother's beliefs about who could get help. She began taking Oxycontin to mitigate stress. Sean once injected her with heroin, and it hooked her. She was unable to stay clean long enough to qualify for a residential rehab program. Eventually, Jeannie obtained custody of her grandchildren, while Carrie moved with a cousin to an illegal sublet in another housing project.

Even as Carrie succumbed to an ineluctable culture of resentment and despair, she remained remarkably articulate and reflective. She played inventively with her children. She understood that her mother's beliefs were born of Jeannie's own childhood in grinding poverty. She longed to escape the "junkie-infested rat-hole" of the projects, for her daughters' sake and her own.

> I mean, when you grow up in the projects and stuff like that, you don't really mature the way a young woman should and stuff like that. You have a different outlook on life.

Living in "the projects" represented for Carrie a Sartrean place of "no exit" that had profoundly influenced her being and her opportunities. Martin (Martin 2005) argues that place attachment is more instrumental than symbolic among the economically marginalized—"attachment to the symbolic meanings of place is a preoccupation mainly for those in relatively middle-class positions" (p.87). Carrie's experience contests that claim. For her, as for some of the other women we meet in later chapters, the environment they confronted for them beyond the confines of their households contributed to constructing their sense of what was possible in their lives,

For Carrie, NFC offered the worst possible environment. Materially and instrumentally, she received needed resources for survival, within the marginalizing constraints of her official household membership. Her mother and step-father did not reproach her for dropping out of school and bearing children young; in this respect, they protected her status to an important

degree. They supported her, imposing no expectations, likely because they, too, were unable to envision mobility.

From this complex NFC relationship, it is also instructive to tease out structural factors that may have entered into the family's decision-making. Two stand out: first, the fact that Jeannie was shadowing four people in the household—her partner, as well as Carrie and Carrie's daughters—weighed heavily against her taking any action that would have invited administrative scrutiny. Exacerbating this situation, Jeannie had accumulated rent arrears. Second, this financial fragility suggests that Carrie's presence in the household may have been crucial to its budget. Carrie contributed just over $250 per month from her TAFDC check (about half), and all of her $180 in SNAP benefits; the total represented a significant boost to Jeannie's $600-per-month SSI benefit (Poppy's contribution from wages is undetermined).

Eshbaugh (2008) emphasizes the importance of including families, especially grandmothers, in programming to mitigate NFC risks, and in Carrie's case, this strategy would have been desirable. So, too, might access to rehabilitation have given Carrie tools for everyday coping and plotting a productive future. Carrie's most important resource deficit was information. She was open to suggestion, but the lack of a reference group outside the household severely limited her exposure to new ideas that could challenge her assumptions and promote self-efficacy. We turn now to Dericia's case, in which parental ideology also inveighed against mobility, but was moderated by influences outside the household.

Dericia: My mother says I'm selfish

Dericia, a 21-year-old employed African-American mother of one son, was better positioned than Carrie to critically evaluate the flow of resources in her natal household, but she, too, lacked the ability to counter them by taking action to live independently. Dericia's

134

circumstances were substantially more favorable than Carrie's: she was older when first giving

birth (19, to Carrie's 17); before becoming a mother she had obtained her high school diploma

and full-time employment. Moreover, Dericia had not been raised in "the projects," but lived in a

Section 8 apartment with her son Joey, her mother Joyce, her sister, and a cousin.[32] The

apartment was dark, roach-infested, and in poor repair. Although Dericia took note of "hot"

(dangerous) spaces (Gotham and Brumley 2002) within the vicinity of her family's apartment,

she did not feel mired in them, as Carrie did.

Dericia worked the 3 p.m. to 11 p.m. shift as a dietary aide at a major hospital, earning

$10.50 per hour, a job she had held since finish high school. Among her co-workers were

college-bound graduates working to save money before going off to school. The group was

close-knit and mutually supportive. They gave one another rides, shared food brought from

home, borrowed and repaid small sums of money. They encouraged Dericia to continue her

education, too, and she was grateful for this support:

> Everybody's motivated about going to school. A lot of them are starting school in
> September. And then sometimes I think, "Oh, I'm going to be the only one stuck down
> here!" But I know [it won't be like that]. They may be before me, but I know that I'm
> leaving, too.

Although Dericia had no immediate plans for a college degree, she was purposeful about

exploring other possible careers in the medical field. The account of her experience completing a

training course in phlebotomy provides insight into how, in the NFC environment, "coping"

support and leveraging deterrence may intertwine (Henly, Danziger, and Offer 2005).

Dericia had learned that by working as a certified hospital phlebotomist she could

increase her current wages by about 70 percent, while retaining the relative job security and

---

[32] As we shall see in Chapter 6, most African-American respondents in this study held Section 8 vouchers, in
contrast with European-American and, especially, Latina respondents.

employee benefits she already enjoyed. She eagerly embarked on a training course, conspicuously lacking her mother's support:

> [My son's father] gave me $100. I used part of it to pay [some of] my tuition for the phlebotomy class and when I was out running errands yesterday, I stopped and got some take-out [food] for breakfast. [My mother] yelled at me for not getting anything for the rest of the family and for taking the phlebotomy class that costs money. She told me I should have found something free.

It was clear that Dericia felt hurt by this reaction. However, she was able to discount her mother's argument, attributing her mother's demands to:

> …the "welfare mentality," where she's very comfortable just collecting the check. My mother yells at me if I don't buy enough for the rest of the family. If I don't, she says I'm selfish...I tune her out.

Dericia's financial and instrumental contributions to the household were substantial. Listed on the lease, she was responsible for half the rent ($268 of $536). She also bought and prepared all the food for the four-person household, covered miscellaneous expenses, and paid the phone bill—the latter a particular irritant because her sister, cousin, and nonresident extended family members ran up long distance charges each month. Dericia's older sister had assumed these responsibilities before moving to her own apartment. Joyce, who received SSI on her own behalf and TAFDC for her younger daughter, paid the remaining rent and utility bills.

Dericia said her mother expected her to contribute everything she earned to supporting the household. She felt this as a burden, although she provided care for Joey, then nearly three years old, since birth. The quality of that care was dubious. Joyce was quite immobile, due to obesity and advanced diabetes; she rarely left the living room sofa, and Joey spent hours in front of the television.

The household was not conducive to homework. Dericia had to do most of her studying for the phlebotomy course while at work; it was difficult to find time and quiet space at home. Nevertheless, she passed the course and began an internship at the hospital, training in the

phlebotomy lab from 9 a.m. to 3 p.m., then working her usual 3 p.m. to 11 p.m. shift in the dietary department.

During the internship, Dericia was dismayed by how much she disliked drawing blood. After four weeks, she had met about 200 patients. Still uncertain of her skills, she was too anxious to put patients at ease, an important aspect of the job. Patients were fearful and rude; sometimes they asked to have someone else draw their blood. Staff in the lab encouraged Dericia, assuring her she would improve with practice, but her anxiety remained high and the double shift was fatiguing. She said also that she felt more comfortable among her friends in dietary, although she realized she should not base a career decision on relationships with short-term colleagues. She began investigating other types of training, obtaining an application for "a course in surgical technician" offered at a community college. Prior to working at the hospital, Dericia had earned a Certified Nursing Assistant qualification and worked in a nursing home. Her ethnographer observed:

> *She hears about many different training programs. Each time we interview, there seems to be another one. I know that she wants to move up and get another job but it is clear that she has no one steering her and advising her on how to find something that she likes and will stick with. I don't get the impression that she is trying to "program hop." I think that she is just having difficulty figuring out what she wants to do as a career.*

Dericia knew she wanted to make more money.

> I do want a better job; I want to get some more education …I know that I'm not the type of person that's going to just settle for dietary. I want stuff for my kids[33] and I think about that every day, you know, what I'm going to do with myself. I know right now I just am kind of tired a lot. I just have to get out of it and push it out of the way and just get up and do what I have to do...I wasn't a morning person but I forced myself to do it [for the phlebotomy courses]. And I can do it [forcing herself to do things] again…I can make the money that I want to raise my boys …to treat them to …some of the good things in life. If I can, I want to set up something, if they want to go to college.

---

[33] By the end of Dericia's participation in the study, she had had another child with Joey's father.

Unlike Saige, who had a job with a clear career ladder and an employer willing to subsidize a related degree program, Dericia unfortunately had no built-in goals associated with her employment. It was undetermined whether she received a tuition remission benefit.

The demands placed on Dericia by NFC were considerable. In effect, she managed the household, while juggling motherhood, full-time work, and education. Joyce was opinionated, querulous, and intrusive. From her perch on the living room sofa, she contributed (uninvited) to Dericia's interviews with her ethnographer, which were held in the kitchen. She argued with Dericia about how to discipline Joey. Like the other young mothers who appear in this chapter, Dericia wanted to move out of NFC and into her own apartment. Like Blair, and Carrie, she raised the subject repeatedly:

> I just feel like I need to get a lot of things in place. It's time for me to really get on my own because I'm getting older. My child is getting older and I want to have somewhere for just me and him. That's like my biggest goal to accomplish…[*and later, after her second child was born*]: I want a place on my own and to be able to raise my kids the way *I* want to.

Like these other respondents, Dericia saw having "a place" as a crucial stepping stone to her and children's future. She, too, investigated entering a homeless shelter, and attempted unsuccessfully to file a claim of homelessness, but was stymied when the housing authority contacted her landlord.

Two critical events contributed to Dericia's leaving the natal household. First, she unexpectedly became pregnant with her child's father when their contraception (condoms) failed. Dericia made several appointments to have the pregnancy terminated but found herself unable to follow through; she had wanted another child, just not yet. The pregnancy inspired her to intensify her quest for a separate residence. Late in her pregnancy, she was on the point of interviewing for an apartment in an affordable housing complex elsewhere in the city when her mother suddenly passed away. Dericia and her sister "inherited" the Section 8 apartment, which

had become too large for their needs. The landlord offered Dericia a Section 8 lease at one of his other properties, which was better maintained.

Dericia moved there with her children, her younger sister, and an aunt who served as a source of social support. Their older sister lived in the same building. Dericia's turning point, or "critical moment" (Thomson et al. 2002), like Blair's, arose in part by chance. Having achieved "a place" of her own, Dericia slowed down her restive search for a new career, deciding to remain in her dietary job until her baby was two years old and she would feel comfortable placing him in full-time day care. Although she remained friendly with her children's father, she declined to live with him.

Maris, introduced next, remained in NFC throughout her participation in the study. Unlike several of the other respondents in this chapter, she did not experience a turning point that led her into independent residence or cohabitation. Rather, her case illustrates an attempt to reconcile beliefs and practices in the natal household with her own expectations, her perception of societal expectations, and her boyfriend's standards.

Maris: I don't have hopes and dreams

Maris was a 20-year-old Latina mother of two who cycled in and out of employment. She and her children lived with her mother Sofia, her sister Luisa (age 25), Luisa's baby, and the oldest sister's two pre-adolescent nephews living in Sofia's custody. This large extended family shared a five-bedroom apartment in a public housing development. Her parents were separated. Luisa, Maris, and their two brothers were born in rural Puerto Rico and lived there until Luisa was eleven, and Maris, six years old. At that time their parents separated, and Sofia brought her children to Boston.

Following a familial pattern of early fertility, Maris had her first child at age 14, her second at 17. Her mother would have supported terminating the first pregnancy, but by the time Maris disclosed it, she was too far along. Her children had different fathers, but her boyfriend throughout this period, Alfredo, acknowledged both children as his. The two were no longer together. Maris's current boyfriend, Jorge, regularly gave Maris informal financial help— "whatever I need, he gives it to me [and] he doesn't ask why"—but consistent with Latino fatherhood norms, he did not contribute to supporting Maris's children's financially or instrumentally:

> [Jorge] has nothing to do with my kids…I support my kids and they have a father…Yeah, [Jorge] takes them places and buys things, but try to be their father? That is a big no-no. They already have a father… I would never take that away from [Alfredo]...he may have been an asshole to me, cheating on me and everything, but he has been there for his kids and I would never take that away from him. It ain't like I am living with [Jorge].

The children visited Alfredo on weekends; when he moved some 50 miles away to Fall River, he and Maris planned on his taking the children all summer.

Maris's membership and status in the household were secure. Money was tight, and the three women engaged in a project of mutual support. Sofia was welfare-reliant for a number of years, remaining out of the labor force to care for the children of her two elder daughters. Eventually she obtained employment outside the home as a child care worker. Luisa cycled between employment and welfare. It appeared that she and Maris alternated periods of work and welfare receipt, in effect exchanging roles working and mothering. Recently, Maris had been the more consistent job-holder.

Consistent with research showing poorer parenting skills among NFC mothers (Chase-Lansdale, Brooks-Gunn, and Zamsky 1994; Gordon 1999), the children's most basic needs were met, but they appeared more managed than nurtured. The environment was far from child-

centered; as the ethnographer observed, warmth was not displayed and children were not seen playing with toys. Maris disclosed:

> I don't like toys, I don't buy them, their father buys them and if I see them on the floor, I throw them out.

In the absence of ordinary childhood props such as blocks, dolls, and trucks, Maris's children engaged in dramatic play. They acted out games Maris identified as "angel and wrestler," "playfight," and "striptease." Maris did not describe the first two but said that the point of the last one was indeed for the children to mimic exotic dancing. Maris, who periodically worked as a coat checker and cocktail waitress at a Latin dance club, taught her children the moves. She laughed as she described how awkwardly her son "danced," and did not appear to have considered whether this sexualized game was appropriate for children. In another instance of poorly informed childrearing, Maris's son had lost his front teeth to decay that likely had been induced by *ad lib* use of baby bottles, which sometimes contained sugary juices or Coke. From these and other accounts and observations recorded by Maris's ethnographer, it appears that a *laissez-faire* approach to mothering was a norm in this extended family, whose children were not neglected, but rather were swept along in the stream of household activity.

In the areas of education, income, and employment, family beliefs steered Maris away from strategies for mobility. Perhaps surprisingly, given the young age at which she embarked on motherhood, Maris received the support necessary to finish high school.

> I can't say that I had a bad childhood. If it weren't for my mother I would not have finished school. She raised my kids while I was in school. I was talking to her about this and was crying because I thank her so much for being by my side…She did not say, "Well, you are pregnant—get out."

Alfredo, who was four years older than Maris, pushed her to drop out:

> I never listened to him, though...he wanted me to stay with him all the time...I would have never gotten anywhere if I had listened to him…It was my mother and me...I wanted to stay in school.

Like Saige, Maris was combined high school studies and employment:

> It was, like, school and work and school and work…my mother was home and she was a full time baby sitter.

Among the entire generation of Maris's extended family in the U.S. and Puerto Rico, she and Luisa were the only ones to have graduated from high school.

Maris expressed interest in attending college, nevertheless realizing that to do so would evoke a negative reaction among some kin members:

> They would be jealous and they [wouldn't] talk to me anymore. [My mother's side of the family is] a bunch of jealous people. My mother or [my siblings], we can't have anything better [than what they have] because they are so jealous…They would talk about us. I don't care about them. I don't get anything from them.

This ideology of generalized antipathy to education outstripped even the more limited admonishment Dericia received about the cost of her phlebotomy program. It was not surprising that, in contrast with Dericia, Maris had not tried obtaining non-college certifications or trainings and did not appear to understand the potential benefits of labor-force attachment or career planning. Although she felt that receiving welfare was stigmatizing, she had followed her mother and older sisters' path, relying on TAFDC while working a few weekend hours for informal wages at the dance club.

It was Jorge who persuaded Maris that she should raise her ambitions about earning a living. Soon after they met, Jorge talked about not liking women who depended on welfare. Jorge was the first person in Maris's life who talked like this. Because she wanted to impress him, Maris began to think and talk about employment in a new way:

> You have to make something of yourself. You know who made me this way? My man! He has no patience for young women on welfare. He is always telling my sister, "Come on! You are young…Before him, I didn't think about it...he lifted me up and he is right…It feels so much better to be able to answer "So what do you do?" [with] "Oh, I work at [the airport]."

Of course, dramatic change is never simple, and it is instructive to examine both Maris's

employment trajectory and Jorge's behavior in response, which betrayed a more complex

ideology than Maris had anticipated.

Maris took a job with a seafood wholesaler and kept it for two years, until she was laid

off. She received unemployment for six weeks, then took a job in currency exchange at Boston's

airport. Shortly thereafter, Jorge's mother took her own life. Maris quit her job so she stand by

him, returning to TAFDC for just two months. She continued to cycle in and out of the

workforce in different occupations.

Maris conceptualized holding a job only as earning a paycheck. She did not understand

that frequent moves in and out of the labor force could hurt her employability down the road.

And she did not envision employment as offering a path that extended over time, or a ladder she

could climb to gain more satisfying positions and higher wages. As a result, although she readily

found jobs in the robust economy of the time, she did not seem able to assess the relative value

of one opportunity as opposed to another. She said:

> All these jobs are the same. They all pay around $10 to $11 an hour and that's it. I want
> something more. I want a real good job.

Unfortunately, Maris did not make the connection between education or experience and higher

earnings.

For example, she took a job as a bank teller—the same position from which Saige won

substantial salary increases within a year. Like Saige, Maris enjoyed full benefits. In fact, she

was quickly offered a promotion to Customer Service—a move that opened the potential for

commission earnings in addition to salary, and one that Saige maneuvered for more than a year

to obtain—but turned it down.

> To tell you the truth, I am not interested [in promotions]. They were going to promote me
> to Customer Service and I said no. I didn't want to deal with people complaining about

their accounts. I am intelligent but I didn't want that added responsibility. [Answering the ethnographer's question]: Well, if they trained me and I could do the job and I felt good about it, then I would. But I don't really have the patience to deal with people complaining. I [would] want to tell them, "Get over it!"

Maris left the banking job five months later, saying she would stay home with her children from December until they entered school and preschool the following September. Meanwhile she turned down the offer of a telephone operator position at the Registry of Motor Vehicles, probably a job with many headaches but also one with that potentially promised job security. After observing a similar pattern over the course of more than a year, her ethnographer wrote:

> [Maris] often quits her jobs after four or so months, just when she is starting to develop relationships and networks. She often sabotages her position by doing something that will get her fired, such as not showing up for work.

Maris remained unemployed for several months. During that time her sister found work and Maris provided child care. Maris also returned to the dance club, working once a week from 9:30 p.m. to 1:00 a.m. and earning about $100 total in wages and tips. The effort-to-reward ratio in that line of work was obviously quite favorable—again, Maris prioritized immediate pay above long-term earning potential.

She brought a similar short-term, transactional orientation to her relationship with Jorge. She conducted her relationship with Jorge from a position of "suspended" trust, in which she managed the schedule and depth of their interactions and their knowledge of one another, with little romanticism and little commitment (Burton et al. 2009)—it was difficult for Maris to trust men, but she also did not trust herself. Alfredo had hurt her deeply by his cheating; when she learned he was to be married, she obtained a court order for child support.

The emotional aloofness that prevailed in her natal household, along with Alfredo's betrayal, had made her wary of committing to both life-goals and long-term relationship. Yet Jorge had begun to penetrate Maris's shell. He had softened her attitudes toward welfare and

144

work; slowly, she began to soften toward him. Realizing that the dance club job represented not only a buffer against occupational growth, but also a venue for flirting that kept Jorge at bay, she decided to quit "before something would happen." She returned to work in customer service, this time at an airline baggage department.

Like the other women in this chapter, NFC had established a "place" for Maris in which ideas and practices characteristic of her family and its history had deterred her mobility. Through her interactions with Jorge she experienced an attenuated "critical moment" that allowed her to reflect upon where she had been and where she wanted to go. She did not leave the natal household during the period of her participation in the study, but sought a Section 8 voucher that would allow her to form an independent, lone-mother household.

> I am not ready for marriage yet. I love him and everything but I want to be alone, you know?...[Yes], I am with [Jorge], and I don't want to talk to anyone else…He gives me everything I want and I don't have the time or reason to be looking for someone else…He is a good influence on my kids…I am not the type of person that hopes and dreams. I am the type of person that if it's there, let's go.

The three cases

In this section of the chapter, we have considered the cases of three young low-income mothers whose "place" experience in the natal household compromised their ability to establish a "place" in the world. Each was exposed to flows of information and beliefs that skewed their perception of how the world worked, narrowing their horizons.

Carrie's mother Jeannie contended repeatedly that addicts and others who violate social norms receive preferential treatment from the public welfare system. Dericia's mother Joyce called her selfish for routing to an occupational training program moneys that Joyce believed should stay in the household. In Maris's case, it was her mother's missing advice that stands out: Sofia stood silent as Maris led her children in inappropriate play and forfeited promising employment opportunities in favor of under-the-table employment at a dance club.

145

In each of these cases, we can best explain these mother/grandmothers' counter-mobility stances by understanding their own social position. Jeannie, herself a product of unalleviated extreme poverty, had witnessed the economic and social conquest of her tight working-class neighborhood by organized, violent drug traffickers, including the kingpin of them all, Whitey Bulger. The helplessness of ordinary community members in the face of these powerful forces understandably brewed a blend of fear, injustice, and despair, which Jeannie fashioned into a doctrine of what we might call "addicts' privilege."

Joyce's demand that material resources remain collective, as opposed to individual, reflects kin-scription (Dallas, Kavanaugh, Dancy, and Cassata 2009; Stack and Burton 1993), a process of assigning kin-work designed to support the survival of the family as a whole. Joyce did not contest Dericia's desire to undertake occupational training—it was the diversion of resources to an individual project that she opposed. Joyce's demands for Dericia's instrumental support must be viewed from the perspective of a morbidly ill woman, who nevertheless provided well-meaning, if substandard, child care to facilitate Dericia's wage-earning. Dericia's derision of her mother's "welfare mentality" reflected not only her youthful ambition but also a particular historical context: one that afforded broader opportunities for African-Americans and women than Joyce would have known, and one in which a public discourse of "dependency" had obscured the structural constituents of poverty.

Finally, Sofia's failure to nurture her daughters' ambitions, and her inattention to their childrearing inadequacies, may well have reflected the limitations of her own experience. Growing up in a poor, rural environment, Sofia may have learned, of necessity, to keep the focus on material survival; under such circumstances, even young children are seen as workers, not players.

146

Surely it would have been surprising if Carrie, Dericia, and Maris had concurred with their mothers' viewpoints. In this chapter's next section, I examine a third component of the *Place* construct, *impatient longing*.

Impatient longing

Each of the women who appear in this chapter wished to head her own household. Some felt unready to do so. Others took steps to do so, but were unable literally to find "a place," due to the scarcity of subsidized housing units. All adopted an attitude of *impatient longing*, characterized by an envisioned future of income, housing, and relational security. In this final section of the chapter, I highlight two processes associated with impatient longing: invoking *the "shelter strategy"* and *auditioning partners*.

The "shelter strategy"

Five of this chapter's six respondents exited NFC during the course of their participation in the Three-City Study. Maris, who did not, was seeking a portable Section 8 voucher. She was the respondent who was youngest at primiparity. By the conclusion of the study period she had strengthened her relationship with Jorge and was receiving formal child support from Alfredo, but she was only beginning to exercise agency with respect to other next steps.

Blair, Carrie, and Dericia considered moving to a homeless shelter to raise their priority status for housing assistance. None of them did so. For them, the "shelter strategy," which each woman brought up in multiple interviews, served as a vehicle for stress relief—a "place" to which she could mentally retreat when the pressures of NFC became unbearable. The shelter strategy served this purpose in three ways.

First, the shelter strategy figured in a reverie in which independent housing was quickly obtained. Each of the women reported knowing someone who had successfully implemented it.

Second, the strategy evoked opposition from the woman's primary parent, from whom she desired to separate herself; it was a means of inciting a small but manageable conflict. In these two ways the strategy was a reminder that if NFC became truly unbearable, there existed a last resort. The third purpose of the shelter strategy, paradoxically, was persuading the respondent not to implement it. In this iteration, respondents pondered practical details of moving into a strange environment for an unknown duration. This exercise relegated the strategy to the realm of the impossible, thereby relieving the respondent of an imperative to implement it, by transferring responsibility for its impossibility onto the heartless and/or hopeless bureaucracy of the housing authority. This effect reassured the respondent that her current circumstances were bearable, after all.

Carrie's shelter strategy story, perhaps predictably, involved addicts, whose presence in a shelter posed a strong deterrent to entry:

> *[from field notes]: [Carrie] told the story of a friend of hers who is a drug addict who [advised],* "Just tell them you're an addict. I'm getting a Section 8 (certificate) in two months." *[Carrie] said the friend has a room in the "Y" with her child. She doesn't have to live in a shelter* "with strangers." *[Carrie] said that the friend can't keep her eyes open because of her drug habit, but there she is on her own* "strolling her baby" *and [Carrie] has* "nothing."

A second deterrent in this story is race, seen in the code phrase "with strangers." Race was a highly salient concept for both Carrie and Blair, who lived their whole lives in neighborhoods that were nearly 90 percent European-American, but which they perceived as becoming overrun with minorities.

Blair's shelter story actually recounted a memory of having gone to a shelter seeking admission:

> *[from field notes]: She described the shelter staff as being like "the Gestapo"—they told her she couldn't go out, they'd be watching her, they'd be watching her daughter for bruises to see if they had to take her away from her. All this was during the interview. They also told her she would be the only white girl in there...[Blair] reports that she really wanted to give the shelter a chance. She had thought about it for a month*

148

beforehand, but that the interview made her decide that she should just stick it out with her father and [Tony]. She reported that her aunt got a Section 8 in three months, because of domestic violence, and is now living in a townhouse in [a nearby town].

This story involves double deterrents of race and child protective services.

Dericia's shelter story includes three themes of deterrence: the racially biased housing authority, her landlord, and public housing:

> *[from field note]: [Dericia] went to the Boston Housing Authority to try to get public housing. The staff told her that she would be put on the priority list, after she reported to them that she was homeless and had her aunt, sister, and landlord agree that she was. She told them that she stayed with her mother occasionally. [Dericia] complained about the caseworker, a white woman who she described as prejudiced, who crosschecked the information with [Dericia's] landlord, although [Dericia] came in with a letter from him. The landlord [changed his story and] told the caseworker that [Dericia] permanently lived her mother. The caseworker wrote to her saying that she was not homeless and said that she could appeal the decision if she wanted to. As [Dericia] is not excited about moving to the projects anyway and potentially being placed somewhere that she does not want to be, she decided not to.*

Each of these women obtained independent housing without using the shelter strategy. Carrie moved with a cousin as an illegal sublettor in public housing. For Blair and Dericia, patience paid off: events beyond their control resulted in obtaining the prized Section 8 certificate.

For Blair, the Department of Social Services (DSS, child protection unit) became a force for good when Tony filed a false report that Blair was neglecting their daughter. The astute investigator recognized the degree of emotional abuse—and with respect to Tony, potential physical abuse—Blair was experiencing, and arranged a priority housing transfer. For Dericia, her mother's death meant that she "inherited" the household Section 8 certificate as sole holder.

Auditioning partners

Five of this chapter's respondents engaged in another process of preparation for independent housing: the "auditioned" one or more men as a potential life-partner. Auditioning was enacted in two ways. First, it involved testing a current partner (usually a child's biological father, or FAB) in the role; second (in some cases), it involved testing an alternative partner in

addition to the FAB. An outcome of the audition process for three respondents was a second child with the "audition-winning" partner.

Like the shelter strategy, auditioning partners was a temporizing process that respondents used to contemplate life beyond NFC before actually moving out of it. For Maris, Nalda, and Saige, auditioning was a process of delaying commitment. Maris continued her "audition" of Jorge as the study was ending. Nalda, too, auditioned a single partner, her son's father Estevan, through trial periods of cohabitation Nalda alternated between living in her natal household and living at her "mother-in-law's" home. However, Nalda's move to cohabitation, precipitated as it was by events outside her relationship with Estevan, presented a high-stakes test that proved the couple's undoing when a second child was added to the mix. In her case, the audition ended too soon, perhaps because it had been too precipitous to begin with.

As we have seen, Saige was deliberate in plotting her career, but less so in thoroughly "vetting" Dominic. Nevertheless, she developed her relationship with him for five years while she remained with her natal family. She believed that Dominic's steadfastness, despite the fact that he was not Mariana's father, qualified him for a permanent place in her life:

> I think he is a good parent figure. He has been really good to me. He has been there through a lot. He has been there when I needed him. He is generous. We have talked about having children. You know, whenever God sends them…Our relationship is healthy: no humiliation, no abuse, no violence.

The baseline criteria expressed in the last sentence—"no humiliation, no abuse, no violence"— derived from Saige's experiences with philandering and violence by her own father and her child's father. Dominic obviously lacked Saige's career ambition, but he had been steadily employed; Saige had no reason to expect that she would end up paying all their bills. Unexpectedly becoming pregnant with Dominic led Saige to feel that she had violated the conditions of her NFC membership, thus creating an expeditious emergency that the couple

addressed by moving into the apartment owned by Dominic's father, at a reduced rent. "Having [another] child won't stop me from school. A child doesn't have to be a barrier," Saige insisted. When Saige's participation in the study ended, she had interrupted her schooling for a maternity leave, but was planning to resume it when the new academic year began several months later.

Dericia conducted two partner auditions during the three years of her study participation: one with her first child's father, Sam; another with Aaron, a slightly older man she had met at work. Dericia cited numerous examples of Sam's financial, social, and paternal immaturity. An only child, he lived with a controlling mother who resented his contributing anything to Dericia and his son. The double demands of employment and NFC created an expedient "speed bump" in Dericia and Sam's relationship.

Aaron's appearance in Dericia's life presented her with a contrasting vision of what a long-term partnership could look like. Aaron, who was five years older than Sam, had come to the U.S. two years earlier from Jamaica, where he had a daughter from a prior relationship. Whereas Sam was inconsistent and self-centered, Aaron quietly became a caring, steady presence. He doted on Dericia, frequently presenting her with stuffed animals and other modest gifts; making sure she returned home safely after their shift ended at 11 p.m.; making her a "nice breakfast" on Valentine's Day. Dericia was uncertain, because "I have always said I don't need a man" and because she worried that Aaron would someday want return to Jamaica.

It was difficult for Dericia to sort out her feelings. When her ethnographer asked Dericia about contraception as a means of evoking Dericia's thoughts about the impact a pregnancy might have on her plans to career and independent housing, Dericia replied: "I never thought of it like that. See, I don't have anyone to talk to about this stuff."

Sam and Aaron's auditions did in fact end with Dericia's becoming pregnant, an unintended and, at first, unwelcome turn of events. Ultimately, however, the new baby (whose father was Sam) and Dericia's nearly simultaneous move to a new apartment restored equilibrium that the auditions had disrupted. Neither man "won" a cohabiting role in Dericia's life. Rather, she returned to her position that she didn't need a man. She now lived in the same building as her sister.

Place in context

NFC proved to be a mixed blessing for the six women whose cases are examined in this chapter. No single model of NFC membership emerged; rather, relationships and resource flows reflected the specific circumstances of respondents and their families. In some situations, like Saige's, NFC facilitated the flow of status resources important to maturation. In others, like Blair's, NFC served as a base from which missiles of status diminishment were launched.

NFC also kept respondents exposed to the very family ideologies that may have contributed to their early pregnancies in the first place. This dynamic emerged as a negative in a number of cases. Surely Carrie, for example, would have been better served by an environment in which public services to addicts were relentlessly interpreted as superior.

Household membership and family ideologies were mutually constitutive processes shaped by structural constraints. The availability of housing assistance and the terms of cash assistance diminished these young women's ability to choose independent residence, which all said they preferred. Yet in examining the women's NFC accounts, it becomes clear that *not* being able to live independently (or to cohabit) bought them time to consider how they wanted to construct adult places in the world.

In Chapter 7, the policy implications of NFC are examined, along with those of intimate-partner cohabitation (Chapter 5) and lone motherhood (Chapter 6), with a view to developing an integrated view of how housing policy and household composition operate in varying configurations.

CHAPTER FIVE
FACE IN THE COHABITING HOUSEHOLD

I would like to be alone but when problems arrive if one doesn't have somebody to help us, it can become difficult. [We got married because] just in case something happens to him I must have the right to get his benefits. [And] because the day that I am not able to pay for the rent, he will have to get it for me. The day I cannot do the food shopping, he will have to get it for me.

Leva, a 34-year-old Latina mother of seven children

The help I give him besides being the housekeeper is that we only pay $127.00 dollars for rent. I provide the food because I get food stamps. I have MassHealth [Medicaid] so he doesn't pay any money for medicine or doctor services. I get a discount of $11.00 in the telephone bill. I am saving him money. These are the helps he gets from me.

Jovina, a 22-year-old Latina mother of one child

If I went to welfare and told them the truth about my common-law husband they would slap him down and tear him down. They would try to garnish his paycheck and all kinds of things. No. He supports us just fine.

Laqueta, a 35-year-old mother of five children

I am secure enough in myself that if I ever found out he's cheating, he would be gone, out the door, no matter how much it hurt.

Trista, a 29-year-old European-American mother of two children

In low-income cohabiting households, material, social, and interpersonal resources flow in characteristic patterns unlike those seen in kin co-resident or lone-mother households. Two key factors distinguish cohabiting households from other forms of household composition: the benefits and costs associated with the intimate partner's presence in the home; and the reality that wage- and/or welfare-reliant mothers who receive housing assistance rarely disclose the partner's presence to housing or welfare authorities. This type of informal arrangement keeps income-calibrated rent low and reserves for the woman a measure of control over household membership; but it also entails financial and relational risks.

This chapter examines how nine low-income, housing-assisted mothers living in Boston managed resource flows, relationships, and risks associated with concealed-partner cohabitation. A grounded-theory analysis, framed by resource theory and a feminist-economic interpretation of

relative resource values, identified three processes central to material survival, family well-being, and mobility in cohabiting households: *pragmatic partnering, relative provisioning,* and *imposing terms and conditions*. The three processes operated concurrently and reciprocally between the cohabiting partners, shaping their individual and contributions to the household, as well as the tenor and duration of the cohabiting relationship.

Cohabitating in subsidized housing

A low-wage-earning or TANF-reliant mother who cohabits with a male partner becomes "less poor" as a result (Acs and Nelson 2002; Bauman and Downs 2000; Brown and Lichter 2004), making cohabitation a financially pragmatic alternative to lone motherhood. But for poor women, cohabitation is often short-lived; and is much less often a step in the transition to marriage than it is for nonpoor women (Lichter, Qian, and Mellott 2006).

In the general population, the incidence of unmarried cohabiters with children under age 18 nearly doubled between 2000 (1.563 families) and 2010 (2.843 families) (U.S. Census Bureau 2010; U.S. Department of Commerce 2001). In more than half of such families, both partners have a high school diploma or less; and in nearly half, one partner (usually the female) has no earnings (Bumpass and Lu 1998; U.S. Census Bureau 2010). For these families, in particular, the financial costs of marrying (and potentially, divorcing) are prohibitive (Carlson, Garfinkel, McLanahan, Mincy, and Primus 2004; Edin and Kefalas 2005; Gibson-Davis, Edin, and McLanahan 2005), although the symbolic ideal of marrying remains strong (Cherlin 2004; Edin and Kefalas 2005). Nevertheless, cohabitation is not (yet) established as a social institution (Cherlin 2004); its norms are vague, and it lacks a differentiated idiom (Manning and Smock 2005). "Cohabitation" is essentially a blanket term, applied to a number of co-residential formats ranging from "visiting" (Carlson, McLanahan, and England 2004) to informal marriage.

155

Transitions into and out of cohabitation often occur through "sliding" rather than "deciding" (Kamp Dush 2010; Manning and Smock 2005). Couples may gradually—almost incidentally—ease into living together, with each partner at first nominally retaining a separate residence, or spending most, but not all, nights under the same roof. Cohabiters may refer to one another as girl/boyfriend, my man/lady, or fiancé(e), depending on the discursive context (Manning and Smock 2005). Among young couples and those with higher education—who have strong incentives to delay marriage—cohabitation may serve as a temporary alternative to singlehood, an intense form of dating, or a stage in a relationship's progression to the altar (Lichter, Qian, and Mellott 2006; Manning and Smock 2005).

To sum, deliberateness, degree of commitment, and explicitness of practical arrangements in cohabiting relationships may vary considerably. Although close scrutiny of many marriages' everyday realities might yield the same conclusion, the structural features of marriage—the normative prescriptions and legal obligations associated with it—impose a socially recognized standardization of roles and expectations. Cohabitation, on the other hand, lacks such certainties, at both entry and exit points: ambiguous norms during cohabiting may give way to ambiguous cohabiting dissolution, especially among low-income African-American mothers, who are more likely than European-Americans or Latinas to retain a romantic relationship with a partner who has moved out (Kamp Dush 2010).

Income and policy constraints shape cohabitation's forms and meaning in different ways among poor and nonpoor women, but these differences have often been obscured by disproportionate focus on low-income mothers' low incidence of marriage, a major theme in debates concerning welfare reform. A conceptual framework of cohabitation as a precursor to marriage—derived primarily from an increasing trend among young, childless middle- and

156

upper-income couples—configured the welfare-reform debate. While the PRWORA sociopolitically constructed marriage as the ideal family form (Gring-Pemble 2003); much attention—and approximately a billion dollars—were directed toward configuring welfare eligibility and child support enforcement in such as way as to create a tipping point that would incentivize low-income couples to marry rather than cohabit (Bitler, Gelbach, and Hoynes 2002; Carlson, McLanahan, and England 2004; Moffitt, Reville, and Winkler 1998).

Missing in that discussion was recognition of the multiple structural barriers to marriage that shape low-income parents' cohabitation choices (Forste 2006; Joshi, Quane, and Cherlin 2009). Subsequent research has shown that welfare reform did not increase single mothers' marriage rates (Graefe and Lichter 2008); and that for a substantial proportion of low-income mothers, marriage also proves temporary (Cherlin and Fomby 2002). The less-enduring nature of both cohabiting and marital unions among the poor arises from a number of factors. Burton and her colleagues found that nearly all low-income mothers across the full Three-City Study ethnography sample voiced a generalized distrust of men, but that this did not deter them from forming romantic unions in specific instances; however, only about one-quarter of the women enacted an "integrated" form of trust that was conducive to stable relationships over time (Burton and Tucker 2009). Estacion and Cherlin (2010) observed that among low-income minority women, those who cohabit showed a greater degree of generalized gender distrust than those who married (lone mothers showed the most distrust). Addressing partnering patterns from another angle, Burton and Tucker found that among the economically insecure, uncertainty born of "pervasive absence of predictability about the future" deters formation of durable romantic unions (Burton and Tucker 2009). Although these authors focus on African-American women,

one of the sources of uncertainty they point to arises from the scarcity of affordable housing, a factor that affects low-income mothers in other racial or ethnic groups, as well.

Risk joins distrust and uncertainty in a triad of constraints associated with low-income mothers' cohabitation in subsidized housing. Although it is now more than 40 years since AFDC's "man in the house" rule (denying welfare assistance to needy cohabiting mothers) was struck down, its moralistic residue infused the welfare reform debates of the 1990s. Meanwhile, housing assistance has been undergoing its own reform as subsidy shifts from public developments to privately owned properties supported by Section 8 vouchers (see Chapter 1). In this policy arena, the man-in-the-house reappears as a "shadowed" cohabiting partner, who unofficially occupies the home as a contributing member but whose presence is concealed from housing and public assistance authorities.

The practice of shadowing entails both public and private complexities. At the simplest administrative level, shadowing an undeclared household member/contributor risks repercussions for housing assistance benefits, just as it does for cash assistance (Curtis 2007). Reporting an employed cohabiting partner's earnings could well push household income above the eligibility level for either of these means-tested programs. But in the case of housing, the consequences of exceeding the eligibility threshold are far more dire: cash assistance, if lost, can be reinstated far more quickly; subsidized housing, if lost, can take years to replace (Rollins, Saris, and Johnston-Robledo 2001). Given the instability of low-income women's cohabiting relationships (Burton and Tucker 2009; Cooper, Beck, and Hognas 2011; Osborne, Manning, and Smock 2007) and the glaring unaffordability of market-rate rent for low-income renters, shadowing makes good economic sense despite the potential hazard of discovery.

Shadowing also shapes interpersonal complexities. On the one hand, it allows the woman a relative degree of control over her household membership, particularly if her partner has no other housing options, making housing assistance a valued relational resource (Lawson Clark, Burton, and Flippen 2011). The "pay to stay" condition many low-income mothers impose also illustrates this empowering effect for women (Edin and Lein 1997). On the other hand, the informality of the shadowing arrangement frees the cohabiting partner from legal responsibility for rent payments, with the result that the amount or incidence of his contributions may fluctuate (Lawson Clark, Burton, and Flippen 2011). These dynamics create similarly opposing forces to those observed when child support is informal: potentially greater contribution than the formalized TANF pass-through would yield, and preservation of the mother's lower income-eligibility for assistance, in exchange for lesser reliability (Waller and Plotnick 1999).

Finally, the forces that make shadowing a realistic choice for low-income mothers also deprive them of a relational signal available to more financially secure cohabiters. As discussed above, the standards that govern cohabitation are ambiguous and situationally variable, from "visiting" to "moving in" to "living together." Under these circumstances, market-rate rent or property ownership provides a structural marker along the cohabitation continuum: signing a lease—or indeed, purchasing real estate together—marks a stronger, and socially recognizable, commitment than one party's moving in with the other. Absent such a marker, shadowing cohabitation may stall at the more-fluid "moving in" stage, at which commitment to material, social/parental, and relational resources typically is tepid at best. The remainder of this chapter focuses on how shadowing shaped flows of such resources in cohabiting respondents' households.

Sample for this chapter

The eight women whose resource flows are examined in this chapter enacted cohabitation in varying ways. The sample, drawn based on the duration of the women's participation in the Three-City Study Boston ethnography, is approximately two-thirds Latina, consistent with low-income Latina women's greater tendency to prefer cohabitation to lone motherhood (similarly, the sample of lone mothers in Chapter 6 is three-quarters African-American). Two respondents were European-American; one respondent was African-American. The women lived in cohabiting relationships with a single partner throughout their study participation, providing an excellent opportunity to track relational dynamics over time. Characteristics of the sample are summarized in Table 5-1.

Four Latina respondents and the two European-American respondents lived in public housing. The one African-American respondent had a portable Section 8 voucher; notably, this was also the prevalent housing type among the predominantly African-American sample discussed in Chapter 6. All the Latina respondents were born outside the U.S.; future research might examine whether, with increasing duration of residence in the U.S., low-income Latina mothers also tend to obtain Section 8 housing.

The respondents ranged in age from 22 to 36; in other words they were somewhat older than the NFC respondents in Chapter 4, and somewhat younger than the lone mothers in Chapter 6. This pattern invites a future line of inquiry concerning low-income mothers' parity, life-course stages, and their decisions about household composition. Respondents' ages at first birth ranged from 16 to 27, somewhat older than the NFC respondents and similar to the lone-mother respondents in this study. The number of children in cohabiting families was slightly higher than the number in lone-mother families (see Table 3-1). Three of the cohabiting mothers had borne

children with more than one man, compared with four among the lone mothers; again, the difference was slight. Except with respect to age, then, the cohabiting and lone-mother samples were similar with respect to partnership and parity, although differing along the lines of race/ethnicity.

In contrast with the instability of cohabiting relationships reported in other research (Burton and Tucker 2009; Cherlin 2004; Cooper, Beck, and Hognas 2011), these respondents' partnerships were quite stable and of long duration. Cohabitation periods ranged from just over two years to 19 years (the latter for two respondents); the mean duration was just over nine years. Three respondents were legally married, for periods ranging from three to 19 years. Three respondents reported being in a common-law marriage; these relationships ranged in duration from six to 19 years. One respondent considered her partner to be an informal fiancé; they had been together for four years. One woman used the term "boyfriend" to describe her partner; the couple's cohabiting relationship had begun shortly after their toddler's birth (just over two years). Although the length of these cohabiting relationships was atypical, the sample offers a rare opportunity to explore the conduct of such partnerships over time.

Three women, however—two married and one common-law wife—were in the process of planning to end their relationships. Each of these women was partnered with a man much older than she (10, 16, and 22 years' discrepancy); each keenly felt a loss of her own youth as a result, and hoped to regain an opportunity for a life of greater vitality. The boyfriend of the youngest respondent in this sample, Kacie (age 22), was 10 years her senior; their two-year-old relationship was stormy and foundering, although the two remained intermittently together at the end of the study period.

161

Table 5-1
Cohabiting mother respondents

NAME (pseud.)	RACE ETHNICITY *(nat'l origin)*	AGES entry / primiparity *(partner age /entry)*	CHILDREN *(# fathers)* - non-resid. children -	NON-RES. FATHER SUPPORT	CURRENT RELATIONSHIP *(duration yrs.)* cohabitation form	HOUSING	RSP. INCOME *(all partners were employed)*	INFIDELITY rsp / partner	VIOLENCE
Jovina	Latina *(D.R.)* English = Y	22 / 16 *(32)*	3 *(1)* - 3 -	N / A	husband *(9)* rsp. plans divorce	public	EITC based on friend's use of rsp. SS#	yes / no	no
Kacie	European-American English = Y	22 / 20 *(34)*	1 *(1)* - 1 -	N / A	boyfriend *(2+)* inconsistent	public	sporadic employment	no / undeterm.	yes
Yoana	Latina *(P.R.)* English = N	24 / 17 *(24)*	5 *(1)* - none -	N / A	common-law *(9)* consistent	public	full-time employment TANF	yes / yes	yes
Carlita	Latina *(D.R.)* English = Y	27 / 24 *(43)*	1 *(1)* - 5 [3 deceased] -	N / A	common-law *(6)* *relationship ends*	public	TANF SSI (disabled child)	no / no	no
Trista	European-American English = Y	29 / 25 *(undetermined)*	2 *(2)* - none -	yes	informal fiancé *(4)* consistent	public	sporadic employment TANF	no / no	yes
Leva	Latina *(P.R.)* English = N	34 / 17 *(54)*	7 *(6)* - 4 [2 deceased] -	no	husband *(3)* rsp. plans divorce	public	TANF SSI (for 2 children)	no / yes	yes
Laqueta	African-American English = &	35 / 19 *(35)*	5 *(1)* - none -	N / A	common-law *(19)* consistent	Sec. 8	part-time employment TANF	no / no	no
Jenesia	Latina *(Honduras)* English = poor	36 / 24 *(42)*	3 *(1)* - none -	N / A	divorced prior husband *(19)* inconsistent	public	employment	no / no	no

In addition to relational duration and age discrepancy, two other characteristics in this sample deserve mention: infidelity and violence. Two women experienced both these forms of betrayal. Leva (age 34), married for three years to a 54-year-old man, planned to divorce; Yoana (age 24), the common-law wife of a same-age man, worked full-time, also received TANF, and had five children; remained with her partner of nine years throughout the study. The 34-year-old boyfriend of Kacie, mentioned just above, also was violent. As discussed later in the chapter, though she wanted the relationship to end, she seemed at a loss about how to keep the man from returning. In a reversal of the typical pattern, Jovina was the unfaithful partner in her household. Like Kacie, she was 22 years old; but as one of the women who had experienced a truncated adolescence, she had been married for nearly nine years to a much older man, and had formed a new extramarital liaison to which she planned to transition.

Clearly these women's stories are highly complex, and fascinating; one wishes to peer beyond the end of the study. As this summary of the sample characteristics suggests, longitudinal ethnography afforded an extraordinary view of these women's relational trajectories over time. In every instance, the importance of partner selection, material contributions, and interpersonal boundaries emerges. The resource theory and feminist frameworks used in the analysis below offer unique perspectives on how these women pursued goals of survival, well-being, and personal or economic mobility while managing stresses of private romance and public constraint.

Resource flows in the cohabiting household

Low-income mothers cohabiting with a shadowed partner (CSP) in subsidized housing live a double reality as they maintain one type of household privately and

another type publicly. Privately—in their own homes, and in the eyes of family and

friends—their households function as modern-day nuclear families: they live with a man

to whom they are romantically attached, and who is father to at least one of their children.

Publicly—in their interactions with administrative authorities—they are single mothers,

romantically unattached, whose children's father is absent or unidentified. The women

discussed in this chapter, most of whom have legal or informal spouses of several years'

duration, provide an especially clear example of the tensions this double reality imposes.

I use the concept of *Face* to characterize the constellation of resource processes specific

to this household form.

Face is the identity one presents in social interaction. Goffman (Goffman 1999

[1959]) develops the notion of interpersonal contact as "performance," the "front stage"

enactment of social role—"rights and duties attached to a given status" (Goffman 1999

[1959], p.35); and identifies performance as a normative display:

> [W]hen the individual presents himself before others, his performance will tend
> to incorporate and exemplify the officially accredited values of the society…

For the low-income mother cohabiting with a shadowed partner, her periodic eligibility

meetings with housing authority officials require performative demonstrations of need—a

"poverty show" (Goffman 1999 [1959]) that low-income mothers describe as a

degrading ritual of "proving you're poor" by acceding to repetitive demands for

documentation.

Such performances, familiar in accounts of onerous welfare-office encounters

(Clampet-Lundquist 2003; Watkins 2006), exact a delicate balance of need and

normativity displays calibrated to convey deservingness-without-dependency (Fraser and

Gordon 1994) while retaining dignity in a context of stigma (Goffman 1963; Reutter,

Stewart, Veenstra, Love, Raphael, and Makwarimba 2009). Of necessity, poor mothers develop "habits of hiding" (Dodson and Schmalzbauer 2005) that are only intensified when "backstage" reality includes a shadowed partner. The shadowing process creates a paradoxical double reality in which the woman privately adopts a normative family household at the cost of maintaining a public "face" of deviance. In the analysis that follows I define three *Face* processes characteristic of low-income mothers' CSP households: *pragmatic partnering, relative provisioning, and terms and conditions.*

Pragmatic partnering describes the process of entering into or maintaining a CSP relationship to achieve material survival. Pragmatic partnerships may involve (or may once have involved) romantic feelings; but material and instrumental aspects—*i.e.,* transfers of money, goods, and services—are integral to the liaison. Pragmatic adaptation to multiple constraints is essential to low-income mothers' quest for survival (Almgren, Yamashiro, and Ferguson 2002; Dodson 1998; Edin and Lein 1997; Hartmann, Spalter-Roth, and Sills 2003; Zucchino 1997). In this section of the analysis, respondents' CSP choices are examined as an aspect of this quest.

Relative provisioning addresses the nature and extent of the resources each partner contributes. The term *provisioning* conceptualizes monetary and nonmonetary resources as comparably valuable. Feminist economists employ *provisioning* as an analytic construct to highlight the productive value of the so-called reproductive activities traditionally performed by women, for example, homemaking and caring labors (Blood and Wolfe 1960; Folbre 1995; Nelson 1993; Neysmith, Reitsma-Street, Collins, and Porter 2004; Power 2004).

In the context of this study, *relative* provisioning draws additional significance from resource theory (Foa 1971; Foa and Foa 1974; Sabatelli and Shehan 1993; Safilios-Rothschild 1976) and its corollary framework, relative resource theory (Blood and Wolfe 1960; Clark-Nicolas and Gray-Little 1991; Sprecher, Schmeeckle, and Felmlee 2006). Resource theory defines exchange value as the significance subjectively assigned to resources by the parties to a transfer; values and meanings thus vary depending on each party's needs and on the circumstances of the transaction. Relative resource theory identifies proportional contribution and distribution of resources as a vehicle for power in relationship. In low-income households, as in partnered relationships in general, power is expressed through exploitation of disparities, for example, through money, gender, service, cooperation, and the like (Komter 1989; Lawson Clark, Burton, and Flippen 2011; Zipp, Prohaska, and Bemiller 2004). In the analysis for this chapter, the *relative provisioning* construct sheds light on how CSP mothers recruit their partners not only for parental duty (Roy and Burton 2007) but also for other material and instrumental resources. In addition to power and parenting activities, this perspective highlights the mutual effects of public assistance—a key source of CSP women's household contributions—and contributions by her shadowed partner.

Terms and conditions refers to processes through which the low-income mother conditions cohabitation on particular behavioral thresholds. Perhaps the simplest illustration of how terms and conditions operate is the "pay to stay" policy of many mothers interviewed for *Making Ends Meet* (Edin and Lein 1997). "Pay to stay" premises the cohabiting (male) partner's presence in the household upon his contributing to its expenses. The bargains low-income mothers and their cohabiting partners effect,

166

however, differ depending on other circumstances in the household, for example, the woman's needs and alternative sources of contribution and/or companionship; her risk-to-reward calculations; and her partner's fidelity, jealousy, or violence. In sum, the *terms and conditions* analysis sheds light on the boundaries respondents set on the cohabiting relationship over time.

Each of these three processes operates reciprocally between the intimate partners, but because this study examines accounts by female respondents, the analysis focuses on how the study respondents, low-income mothers shadowing a cohabiting partner in a subsidized dwelling, understood them and gave them meaning.

Pragmatic partnering

The bargain low-income mothers strike when they shadow a male partner is inherently pragmatic: CSP nearly always brings additional material resources (goods and money) into the household while controlling the amount of income against which subsidized rent is assessed. Simply having an extra adult in the household, to fill gaps in child care, provide transportation, or serve as a sounding board, adds important service resources, as well. But what goes on "behind the curtains" of CSP households? How and why do low-income mothers establish CSP relationships? How satisfactory—and how personally satisfying—are they? What keeps them together, or causes them to fall apart?

Twenty-four-year-old Yoana's expedited romantic union follows a pattern prevalent among young Puerto Rican women who feel imprisoned by the rigid controls imposed in the natal household (Lawson Clark, Burton, and Flippen 2011). Her story begins in Puerto Rico, summarized by her terse recollection a dozen years later of the desperate yet dispassionate choice that led her to a low-income life in Boston with a

shadowed cohabiting partner. It continues in the following section of this chapter with an account of relevant provisioning practices through which she and her common-law husband support their five young children. The experiences of Leva (age 34) and Carlita (age 27) take us down paths to pragmatic CSP relationships forged in adulthood.

Trista: He makes up for a lot

Trista, a 29-year-old European-American mother of two children, met her "informal fiancé," Robert, about four months after giving birth at age 25 to Susie, her first child. She had been "in and out" with Susie's father for twelve years, "asking for my ring and everything," but the relationship never solidified. When their baby was born, he denied paternity. They broke up a month after the birth. As Trista recalls, "I got sick of fighting him." Three months later, Robert entered the picture. Within six months they "were serious." Three years later they had a child of their own.

Susie's father Tom had been emotionally abusive, but Trista, who was severely beaten throughout her childhood, had no frame of reference for understanding cruelty that did not leave bruises. When Tom told her "you'll never get anybody better than me," she believed him, until she realized that Susie's birth would not lead him to a lasting commitment. Tom became an absentee father, who met his court-ordered child support obligation most of the time, but periodically fell behind on tuition payments for Susie's preschool. On more than one occasion she was turned away at the door because the bill was unpaid. Tom was similarly unreliable in his relationship with Susie. Time and again, Trista would wait with her at the window, in vain. Trista had made many excuses for him, but when she heard Susie cry, "He lied again, Mama!" Trista replied, "Yeah, he did." Trista and Tom were locked in a continual state of conflict as he continued to

manipulate both mother and daughter. "He loves her, but not enough to put her first," Trista observed.

She saw Robert as someone who attempted to fill the void in Susie's life and her own: "He makes up for a lot." Trista and Robert lived in a two-bedroom garden-style apartment in a public housing development. Robert had no home of his own. Trista was initially circumspect about disclosing Robert's shadowed presence in the home. At first she said he "stayed a few nights a week," but eventually acknowledged, "This is more or less our own place now," adding quietly, "it's just in my name."

Trista received TAFDC for the first two years of Susie's life then, in keeping with Massachusetts' "two years in five" eligibility rule, was cut off. She had completed a computer skills course during her TAFDC spell, but had a real interest in teaching young children. For a time, she worked per diem as a substitute at Susie's preschool; but eventually cycled through a number of retail positions before returning to TAFDC when she again became eligible. Robert worked more or less consistently as a plumber's helper, contributing to the household on a voluntary, as-needed basis, an arrangement Trista found satisfactory.

> If it wasn't for him, I wouldn't have food or anything. He is really good. If I
> don't have any cash, he'll give me some. He throws me some money toward the
> rent because he is here four nights a week. If it wasn't for him, I don't know what
> I would have done…He just does it."

Robert entered Trista's life at just the right time. Trista's relationship with her family was understandably poor. Tom had deserted her. Trista pinned her hopes for a different future on Robert. She was not short of plans, but it was unclear to what extent Robert participated in formulating them.

Trista envisioned two scenarios for her life with Robert. In one, they would obtain subsidized housing in a suburb south of Boston.

> If I get that, I am out of here… The public schools are excellent. They have more activities to offer the children, and there is (just) more out there for them.

Trista had applied and was 37th on the waiting list for housing there. She had informed Robert of this intention. The second scenario entailed Robert enlisting in whichever branch of the military offered the largest sign-up bonus. Trista and Robert would marry, she would stop working, and their family of five—including Trista's daughter, their son, and a baby on the way—would enjoy housing, health care, income, and life insurance. At the time she described this plan, the U.S. had not yet invaded Afghanistan, and she could not envision Robert in danger.

> But it scares me knowing that I have no life insurance, I have no retirement fund. What is going to happen if anything happens to me? I have nothing to leave to my children.

She said Robert could not enlist until he could find his lost Social Security card.

Plainly speaking, Trista was a woman with a plan and a man. Her natal family was not poor; she could conceptualize and aspire to a modest working- or middle-class life. But her long sojourn with a manipulative, abandoning partner, and the relentless struggle they sustained, had made it difficult for her to realistically assess Robert's suitability as a long-term partner. She invested misplaced trust (Burton et al. 2009) in a partner whose behavior belied her perception of him.

Through Trista's story we can understand the fragility of pragmatic partnering. The crisis of Tom's defaulting on a relationship she had rationalized as adequate propelled her into a precipitous new union with Robert, to which she transferred her unmet desires. Her goals were not unreasonable. She had twice tried a semester in college

170

with only passable results, but her long-term involvement with Tom likely diminished her performance, and she blamed him for her decision to drop out. She had acquired fundamental computer skills, and had begun accumulating work experience in a field that interested her, early childhood education.

Trista wanted to stay home with her children while they were young, and re-enter college with a foundation of financial security. She knew where she wanted to go, but not who might successfully accompany her along the road, a reality she half-acknowledged: "I don't care if [moving to the suburbs] is okay with [Robert] or not. I am thinking about my kids. If he wants to come, he is welcome. If he doesn't, [he can] stay here."

Yoana: It wasn't because of my heart

Yoana, a 24-year-old Latina mother of five children, immigrated to the U.S. at age 19 with her two children. Ernesto, her boyfriend and the children's father, was the same age. His cheating with another woman led her to leave Puerto Rico. Yoana offered this account the couple's early relationship:

> Listen, I left my home when I was 15 years old, okay. When I run away with him it wasn't because of 'this' [pointing to her heart], because if I didn't have problems at home I still would have been home with my mother. I would have completed my education…What made me run away with my husband was my father. We couldn't have any friends. We couldn't bring any friends over. So when my other sisters didn't want to do their chores I became the slave of my house…this made me feel like if I was drowning. I met [Ernesto] when were going to school, and what was happening at home pushed me to run away with him.

Eventually Ernesto followed Yoana to the U.S.; they reunited as common-law spouses and had three more children together. He asked Yoana to marry him but she refused. In Boston, after some early difficulty obtaining housing, the family lived in a four-bedroom townhouse-style apartment in a public housing development, with Ernesto shadowed.

When Yoana reached her TAFDC time limit in 2000, the low-wage service economy was booming in Boston. Despite having no work experience at all and no knowledge of English, she found a full-time unionized position working nights at a company contracted to provide airline meals. After the terrorist attacks of September 11, 2001, she was laid off for six months. Ernesto remained shadowed until 2002, when Yoana brought the children with her to a routine income review at the housing authority. When asked, she named the household's members, omitting Ernesto. A small voice insisted, "Papi!"…thereafter Ernesto appeared on the lease

Yoana's path was not ambitious, but it was considered. As a teenager, she realized that Ernesto provided an opportunity for her to leave her natal family and join another (they lived with his parents until Yoana emigrated). In the U.S., she realized that reuniting with her children's father benefited both them and her. She was a full-time mother as long as possible, relying on TAFDC, housing assistance, and other means-tested benefits to cover routine bills, and shadowing Ernesto, who contributed to major expenditures. Her story conforms to the one welfare-reformists sought to disrupt, and did, by imposing time limits on cash assistance. At the same time, it highlights risk junctures at which a low-income mother's pragmatic partnering decisions reflect the paucity of their alternatives.

Leva's account of her partnership with Michael, and their eventual marriage, reveals a similar set of pragmatic junctures.

Leva: I would rather be alone, but…

Leva, a 34-year-old Latina mother of seven children, had lived both partnered and solo during the 17 years since her first child was born. She drew a clear contrast between the two:

> To be honest with you, it is like comparing heaven and earth—it is a big change when you raise them with the support of the father in comparison to raising them alone. It is not the same to raise a child alone because no matter what, one as a mother, is weak and the man are stronger and more strict…I would like to be alone, but when problems arrive if one doesn't have somebody to help us, it can become difficult.

When Leva began her participation in the Three-City Study, she had lived with her current partner, Michael, for three years, although they had been intimate for seven. Growing up on a farm in Puerto Rico, Leva had a tumultuous youth that included physical violence and emotional abuse; for a time, she lived on the streets. Since having her first baby at age 17, she had borne three more children, each with a different father. Before she was 30, she had been both widowed and divorced.

Michael, also Puerto Rican, was 20 years older than Leva; they had three children together, two while they were living apart and once since living together. He had followed her to the U.S.

> What's good about him is that he treats [all my children] the same. He's like a father to all of them. If he's going to buy for his [own children], he buys for all; if he doesn't buy for one, he doesn't buy for any….I'm content that I can say to him, "look, I want this," and he knows I don't really need it and he still makes the effort for me to get it.

Leva and Michael created for their children the life against which Yoana had rebelled. Leva isolated herself socially, by choice, and restricted her children's opportunities for friendship, as well. Michael believed that "you cannot give children a lot of freedom." Leva agreed: "when there are friends around, it causes problems and *bochinches* [gossip, rumors, ruckus]…I would prefer [that my children] don't have any friends to bring home

173

or see them outside at all." Leva and Michael tried to keep the children entertained with family activities and outings: "this way we are looking what they are doing and what they don't do." They spent five hours each Sunday in church. Leva relied on Michael to help enforce these rules.

The relationship functioned largely on this basis, Leva saying that she related to Michael "almost always as the father of my two youngest daughters," a friend and companion. Initially she had loved him, but a string of lies and infidelities cooled her affection, even after Michael had settled down and continued to love her. Nevertheless, after living together for five years, Leva and Michael married in a civil ceremony:

> …because the day that I am not able to pay for the rent, he will have to get it for me; the day I cannot do the food shopping, he will have to get it for me. [We got married] just in case something happens to him. I must have the right to get his benefits.

Leva's TAFDC had been cut at that same time because she had dropped out of a GED class and was not working, speculating that she might have stayed off welfare even without marrying:

> Welfare demands too much from you. And they give little. Too many questions, too many appointments, too many papers involved. They demand you go to school and there are times that one cannot do it. The children have to go a child care and there are not always people that know how to take care of children.

She remained out of the workforce and off welfare. Both before and after the marriage, Leva shadowed Michael; they lived in a large public housing development. Their socially isolated lifestyle meant there was little chance Michael's presence would be reported to the housing authority.

Leva's journey through childhood abuse and multiple romantic relationships had, as she admitted, taught her to "have a hard heart," and Michael's infidelity during the early years of their involvement left her wary of commitment. She described their union

174

as companionable, centered on parenting and financial support. Asked whether she still loved him, she replied that she was "content" with his contributions. Within the first 18 months of their marriage, she had packed his bags three times, telling him to leave because she wanted him to know she could live without him. She confided that she was considering divorce. She sometimes chafed at their age difference. Yet unlike the other men she had been involved with, Michael had pursued her over time and had shown himself to be a reliable provider. She spoke of her marriage as an insurance policy.

But on the other side of Leva's balance sheet was her understandable aversion to dealing with the welfare bureaucracy. Having borne children with five different men, Leva was understandably uncomfortable with repeated demands that she detail this history, and with the disapproval her answers likely evoked. Moreover, as a mother of several young children, she felt unable to meet the work requirement that welfare receipt imposed. Though Leva struggled in her relationship with Michael, her decision to marry him had been calculated, and she lived with it.

Leva's story, with its themes of romantic disappointment, existential weariness, and quest for material security sheds light on circumstances that lead low-income mothers to partner pragmatically and provides clues about how even long-lasting pragmatic partnerships may exhaust themselves. Leva was trapped by her personal history and financial incapacity, on the one hand, and by an inability to prove herself sufficiently "deserving" to receive assistance, on the other.

Carlita: I have to continue living

Carlita, a 27-year-old Latina mother of one child, was trapped by circumstances of a different sort: her young child's precluded taking rigidly scheduled employment; but

175

TAFDC rules blocked her attempt to obtain postsecondary education. Like Leva, Carlita was partnered with a much older man, Leo (age 43), whom she shadowed in public housing. These three concerns—health, age, and welfare rules—led Carlita to nurture the relationship past the point of its viability.

Carlita and Leo had lived together for six years, their only child, three-year-old Ricky, was born with multiple disabilities. Ricky needed all-day, all-night care. Although able to attend preschool in a special needs classroom, he took nearly all nourishment through a gastronomy tube in several daily sessions that took, in total, more than 12 hours around the clock. Ricky had undergone several surgeries and was hospitalized at least once a month; his home treatment for this and other problems involved procedures only Carlita knew how to perform. A relentlessly devoted mother, Carlita described Ricky as "my everything."

> I try to resign myself to adapt, like he has also adapted to his condition. Learn to survive under my limitations and his. And try to help him as much as I can so that he some day can have a better life.

The intensity of Ricky's needs precluded Carlita's holding a job. The family relied on TAFDC, SSI, and Leo's fluctuating income from construction work.

Carlita's access to housing and other assistance provided crucial financial ballast for the family. Leo was content with this arrangement. Carlita said that like other Latino men in the U.S. Leo had absorbed the rhetoric, but not the spirit, of gender equality:

> So when he tells me fifty/fifty to pay the house's expenses [it] is because he says that woman wants to be equal to a man…now I think that if [it] is fifty/fifty he should help me with [Ricky's] appointments, take care of [Ricky], deal with the doctors; sleep in the hospital, etc. That's what I called fifty/fifty but he doesn't want to accept it…for him we are equal in the economic area but not in the personal area.

Leo argued that he didn't need to help Carlita with Ricky or with household tasks because she wasn't working. Carlita fumed:

> So I don't know what the definition of work is for him! Because I work every day, the house, and the 24 hours I take care of [Ricky].

Like Leva, Carlita was immured by household responsibilities; and like Leva, she had begun to count the pluses and minuses of her relationship with a much older man.

> My relationship is a desperate one because it had its changes, and it has became a monotony…I couldn't define it an abusive relationship; it's just a routinely [sic]; [it] is the same thing from Monday to Sunday. He is not a bad man; he is a man full of inferiority complex and limitations. He is not an odious man either; he can be a sweet person…I never meant to say that it is all his fault…We can blame it to the life's changes, to health, as a matter of fact we could blame it to 'health,' my son's health and his health; my mental health also. I have so little energy that I don't even know how to find a solution or a formula to better our relationship or how to talk with him. I don't think he is willing to change the relationship because I don't think he is capable in doing it. He doesn't have the energy.

For Ricky's sake, Carlita tried to save the relationship, although she had withdrawn from it emotionally, much as Leva had done in her relationship with Michael.

Unlike Leva, Carlita could rely on continuing income from TAFDC and SSI, and because of Ricky's health problems, she was exempt from time limits and work requirements. Yet finances were a constant struggle, and Carlita was vulnerable in a way that Leva was not: Leo had begun his own pragmatic assessment of their relationship, and he left her.

> Sometimes when a person doesn't find use for certain things or certain people, they desert them. In this case this is what I've been, I'm not much use anymore, so I am deserted…Now he is completely removed from [Ricky's] life and mine. He doesn't want to support him financially. The latest I heard was that there was a woman pregnant in Santo Domingo. He is not interested in speaking to me or knowing anything about Ricky. He started a new life somewhere else.

Leo's loss of interest in his son's welfare after leaving the relationship is consistent with results from prior research on father involvement (Edin, Tach, and Mincy 2009). In addition, Leo's departure proved financially costly for Carlita. She filed for child support

and was awarded $75 per week, considerably less than Leo had been contributing on average while he was in the household. But as a result of the imputed child support income, Carlita lost an equivalent amount in benefits: her rent increased by $100, and SSI decreased by $200.

Subsequently Carlita—and her housing assistance—attracted the attention of other men. Her ethnographer writes:

> Carlita states that she has two admirers. One is a mechanic but doesn't have a car and expects Carlita to pick him up when he wants to take her out to Burger King or McDonald's. The other one is promising Carlita the whole world as long as he can move in with her.

She dismissed these offers as "toys for nothing." Feeling burned by Max's absconding, Carlita was determined to carefully screen potential partners:

> I believe that the key would be that they get close to [Ricky] first … And that person is going to have to understand my child's situation and give me the space that belongs to [Ricky] and will be his always. [That person] needs to understand that there are times in which I have to stop tending to [him] and tend to [Ricky's] needs…Intimate relationship? None! I would rather be alone than in bad company.

Carlita expressed a desire to marry in the future, but Ricky's serious medical problems made her an unlikely candidate (Manning, Trella, and Lyons 2008). Her circumstances raise hard questions about the fate of children like her son in a climate of continuing pressure on social expenditures.

Most relevant to this discussion are questions concerning access to appropriate affordable housing. Carlita waited nearly four years to obtain a subsidized apartment; at the time of her application, she was informed that the housing authority had eliminated disability as a criterion for priority placement. Fortunately she was able to marshal documentation and support from her son's medical providers, attesting to the seriousness of Ricky's condition and Carlita's resulting inability to hold a job. How would the family

178

have survived without housing subsidy after Leo left? How will the dwindling supply of publicly owned housing affect families like Carlita's? How many private landlords would accept a Section 8 certificate from a family with a child so severely disabled? How many private apartments would offer the handicapped-accessible features a potentially wheelchair-bound child like Ricky would require?

Yoana, Leva, and Carlita each attempted to pragmatically approximate a nuclear family under conditions of material hardship and daunting personal circumstances. Yoana's lack of human capital, Leva's large family, and Carlita's extraordinary caretaking obligations created obstacles to their individual mobility and detracted from their ability to sustain strong intimate partnerships. None of them was able to leverage her access to housing as a sufficiently valued resource to successfully assert relational power. In the next section of this chapter, the relative contributions of respondents and their CSPs to the household economy, broadly construed, is examined.

Relative provisioning

Relative resource theory predicts that women's empowerment or disempowerment in couples derives from proportional control of a full range resources (Hesse-Biber and Williamson 1984; Oropesa, Landale, and Kenkre 2003), including cash and goods, instrumental assistance, and love (Blood and Wolfe 1960; Cromwell and Olson 1973; Safilios-Rothschild 1976). In CSP households, housing itself may serve as an empowering resource (Lawson Clark, Burton, and Flippen 2011). At the same time, low-income mothers value nonmaterial fathering contributions and may take extraordinary measures to obtain them (Haney and March 2003; Roy and Burton 2007).

A cohabiting partner's contributions, not only in dollars but also in child care and household labor, can leverage a low-income mother's well-being and mobility by allowing her to pursue educational or occupational advancement (Brown and Lichter 2004). On the other hand, a cohabiting male can assert broad social or culturally shaped gender norms to curtail his partner's activities, enforcing control through excessive surveillance or violence. Affection itself can operate as a relative resource, with the least interested partner holding an advantage in power (Sprecher, Schmeeckle, and Felmlee 2006).

Pooling income improves relationship stability, and about half of low-income mothers say that their cohabiting household operates along these lines (Kenney 2006; Oropesa, Landale, and Kenkre 2003), although male cohabitants are likely to provide the majority of financial support (Magnuson and Smeeding 2005b). As in nonpoor households, low-income cohabiting partners disagree about expenditures, child care, housework, and who's in charge of decision-making. Such conflicts have the unfortunate effect of decreasing father involvement (Coley and Hernandez 2006) and negatively impact relationship stability (Hohmann-Marriott 2006). Perhaps predictably, partners also differ in their accounts of who provides what (Coley and Morris 2002; Mikelson 2008).

In the CSP households discussed in this chapter, respondents most often reported that care resources—tending to children's needs, disciplining them, doing housework—split along traditional gendered lines. Respondents varied in their assessment of who was "boss" in the family: some claimed this power outright, others acknowledged taking a softer approach, in which her male partner may have occupied the "throne," while she retained power in the background. Only one respondent, Yoana (discussed above) said

Table 5-2
Power distribution in cohabiting respondents' households

	Who's the boss?	Who makes decisions?	Who pays the bills?	Who cares for and disciplines the children?	Who does the housework?
Jovina	"I am the boss."	"I have told him not to make any decisions without me. (laughs)." "I am the one that gives orders now!"	partner; separate bank accounts	both	respondent
Kacie	respondent	purchases are discussed	partner respondent manages money	respondent	respondent
Yoana	both	husband makes final decisions in all aspects	respondent pays household expenses partner pays for large purchases	respondent (partner undermines)	respondent
Carlita	both "I let him believe he is the boss"	both	both pay bills money is held and spent separately	respondent	respondent
Trista	respondent	respondent	varies; fluid, informal arrangements partner "drops the financial ball"	respondent	respondent
Leva	"I try not to do the things he doesn't like"	both	respondent pays most bills partner provides money as needed	both (primarily respondent)	respondent
Laqueta	respondent	both	both	both	both
Jenesia	partner is symbolic boss	both	both joint checking account	"on weekends he takes over"	"of course he helps!"
Yadra	respondent "lets" partner be in charge when he is home	both	partner; spending is discussed	respondent, primarily some disagreements	respondent, partner assists

she routinely defers to her partner's decisions. And contrary to prior research on income pooling, only one respondent said that she and her partner held a joint checking account. The latter result raises questions about how CSP couples share expenses at a micro level. Even in the several longstanding relationships respondents maintained, contributions tended to be divided by category, with one partner responsible for household bills, for example, while another covered major purchases. Table 5-2 summarizes these results.

This chapter's sample, although small, provides insight into household resource flows in circumstances not typically addressed in research of this type. The longitudinal nature of the study allows for respondent disclosures and ethnographer observations of resource flows and power relations over time. This approach has several advantages. Partner relationships evolved during the three years of the study period; ethnographers were able to follow trajectories of harmony, conflict, dissolution, and resolution. A number of families made major purchases during the study: automobile, furniture, and the like, giving ethnographers an opportunity to learn how decisions to acquire these items were made, and how the required funds were accumulated or borrowed. Some respondents moved in and out of the labor force, presenting opportunity to discover how these changes affected financial arrangements and power dynamics.

Jovina: I am saving him money

Jovina, a 22-year-old Latina mother of three children, confidently claimed she was "the boss" in her household. This was not always the case. Like Yoana, Jovina had married an older man to escape a tumultuous natal family environment. She was separated from her mother at age nine, when she and her father moved to the U.S. (her sister and brother later followed). Unlike Yoana, who chafed against constant surveillance and harsh discipline, Jovina recalled a lonely childhood playing with dolls. At age 15, she married Hernan, who was 10 years her senior, later

becoming pregnant. She did not attend high school, but nevertheless earned her GED at age 16. Jovina and Hernan had two more children; Hernan had three children from a prior relationship, who lived in Santo Domingo.

Hernan provided the household's only steady income. At times he worked two jobs—day shift and night shift—earning during the study period between $300 and $500 per week. The family received SNAP benefits and MassHealth (Medicaid). They lived in a two-bedroom apartment in public housing, with their children and Jovina's younger (adult) brother, who covered his personal expenses but did not contribute to the household economy.

Jovina and Hernan conducted their life together along traditionally gendered lines. Hernan did not want Jovina to work, and she didn't. She said he did not want her to leave the house, be independent or "waste her time doing anything else aside from housework." Jovina had no employment and did not receive TAFDC, saying "it's not worth it" to apply because "they have to keep track of your life all of the time…they have to know every detail." She used two strategies to qualify for housing assistance: she reported receiving $100 per month in informal child support (Hernan was shadowed in the household); and she presented a friend's pay stubs as evidence of income. The friend was using Jovina's Social Security number to qualify for employment; Jovina received the" EITC refund of $2,000 to $3,000 per year (once, as much as $5,000). This subterfuge likely explains Jovina's reluctance to submit to questioning by the welfare department.

Jovina was quick to point out that although she was not employed, her contributions to the family had cash value:

> The help I give [Hernan] besides being the housekeeper is that we only pay $127.00 dollars for rent, I provide the food because I get food stamps, I have MassHealth so he doesn't pay any money for medicine, or doctor services. I get a discount of $11.00 in the telephone bill. I am saving him money.

183

Jovina believed this division of labor lent stability to the household. Indeed, she and Hernan had

lived together without interruption for nearly 10 years.

> My mother tells me, "take care of him, he is a good man, take care of him."…He has
> never in his life raised a hand against me. He doesn't have any addictions. He works; he
> comes home and stays here with his family.

But despite this apparently functional balance of income, responsibility, and power, Jovina was

despondent in her marriage.

As a teenager, Jovina struggled with self-esteem. She attributed her decision to drop out

of school to feeling "out of place" as a married "woman." In retrospect, she realized, "I didn't

know what I was doing":

> I was fifteen and I was already married—married! I am 26 years old and my life sucks. I
> became a mother 11 days before my 15 birthdays; when I was supposed to be planning
> my sweet sixteen. I was getting married… If I have known what was going to happen I
> would have never married… In all the ways; I thought it was going to be different.

During the 10 years of her marriage, however, the balance of power in the relationship shifted. "I

am the one that gives orders now!" she said. Paradoxically, Jovina had been emboldened by

acknowledging the depression she felt in her restricted life:

> I have seen husbands, "maridos," going out with their wives. They take them to the
> movies, dancing, to eat, you know, but not here.

Jovina also acquired tacit marital power by becoming the partner with "least interest," a dynamic

in which "less emotionally involved partners perceived themselves as having more control over

the continuation of their relationships" (Sprecher, Schmeeckle, and Felmlee 2006). The source of

this power was long-distance love affair Jovina had been conducting with a man in Santo

Domingo, Marcial, whom she had known since age 11. Romantic but long nonsexual, the

relationship shifted in the year before Jovina joined the study, when the two became intimate.

> He made me feel like myself. And I acted my self; I didn't have to pretend anything or to
> put a wall at front of me. That was all about it. It was me without pretentious. I acted the
> way I was.

Jovina called Marcial, who was nearer her age, the love of her life. By the time Jovina's participation in the Three-City Study ended, she had sought legal aid in drawing up divorce papers.

Jovina's long-distance love affair had an aura of caprice and naïveté. Quite likely, her trust in Marcial was misplaced. Burton, *et al.*, describe misplaced trust as based on fantasy, hope, and "self-contrived, often inaccurate stories of [a partner's] virtues" rather than on evidence (Burton et al. 2009). Jovina believed her husband was unaware of her relationship with Marcial, although she had disclosed it to family members in Boston and Santo Domingo. She planned to lie to Hernan, who did not speak or read English, to get him to sign divorce papers, and (inaccurately) believed she could legally end her marriage within a few weeks without a court appearance. Like Leva and Carlita, who were also partnered with older men, Jovina eventually determined that the material security Hernan provided was an insufficiently valuable resource when weighed against her need for romantic companionship—resources of status and love. For Jovina, the resource equity of the relationship had altered over time (Berg, Piner, and Frank 1993; Converse and Foa 1993).

Like Leva, who also had partnered early in life to escape a tumultuous childhood, Jovina had missed out on the developmental rituals of adolescent romance. In contrast with Carlita, Jovina was unable to separate her desire for a more satisfying relationship from the process of pragmatic partner selection. Would Jovina have been able to do so if she had been less socially isolated? Why did her transnational ties (Dominguez and Lubitow 2008) fail to protect her from potential disappointment? Jovina's wariness of institutional contacts was driven, in part, by the informal bargain she had struck with the friend who used her social security number. Although

she was able to shadow Hernan in public housing, she might have been less successful concealing her marital status from welfare authorities.

Jenesia: Of course he helps

Jenesia, a 36-year-old Latina mother of three, and her husband Luis had developed a partnership that was based in traditional norms, but was growing more egalitarian as they worked through a conflict about whether they would return to their native Honduras. Jenesia had doubts about this goal. Two of the children were girls, and Jenesia valued their exposure to the relatively more equal status of men and women found in the U.S.:

> I want my girls to grow up believing that they can do anything and that is more possible here than in Honduras. Women have fewer opportunities there. But things are changing a bit. When I was young, women depended on men and they were submissive. I don't want my girls to grow up like that.

At the same time, she wanted to instill in them values consistent with their heritage. They maintained strong transnational ties with their families (Dominguez and Lubitow 2008), and sought to give their children a critical distance from American materialism:

> In the U.S. there is an abundance that spoils children. I want them to see what it is to live with basics and having to do with little. I think they need to see and experience that.

This ambivalence was an underlying objective in the family's financial planning.

Jenesia and Luis's marriage was a 19-year love match that the couple had nurtured pragmatically. Jenesia had entered the U.S. initially on a tourist visa and remained here undocumented for three years. Luis obtained residency, and they married immediately afterward to legalize Jenesia's status. A number of factors contributed to the balance of power in their relationship. Both had trained in Honduras as accountants, but came to the U.S. "willing to adapt to survive." Luis worked 25 miles south of the city as a mason; Jenesia held a series of full-time hotel housekeeping jobs, joining the workers' union and changing employers as she found higher-paid positions.

186

"Adapting to survive" meant that Jenesia and Luis each contributed a rich array of resources to the household and to one another. Their long-term relationship was built upon "interdependent connectedness," which is characterized by a continuous and practically never-ending exchange of resources" (L'Abate and Harel 1993). For example, in order to maximize financial resources, each party needed to contribute. This required Luis to accept a change in Jenesia's status, from full-time homemaker to co-earner:

> At first he didn't like me working because before I was home and everything was done. He came home and food was ready. But now, he likes for me to work because he likes for me to be independent.

When Jenesia was not employed, Luis would give her a weekly allowance. After she began earning income of her own, they discontinued this practice, each depositing funds into a joint checking account.

Through employment, Jenesia gained disproportionate economic power in the relationship—she earned more than Luis did. At the same time, Jenesia's long hours doing strenuous housecleaning meant that she could not perform the same amount of housework as she had before. Both changes ran counter to the traditional gender norms that had once governed their relationship.

> Of course he helps! On Saturdays and Sundays he cooks and cares for the children when I work…He is the one that shops for food, I can't get that done. On Fridays he gets paid and goes food shopping. He also does the laundry when I am not able to or I am too tired. He also washes all the dishes during the weekend…He does this voluntarily. He understands that we both have to work and that we have to help each other.

Luis might well have interpreted these changes as a forfeiture of masculine pride. But the couple balanced these shifts by observing gender norms in other areas.

Jenesia remained responsible for "running the household," including decision-making, while Luis remained the "symbolic boss" of the family. He also performed the traditional Latino role of instilling "character," meaning values and self-discipline.

[How does he help with the children?] Let's say it is in the character part. I deal with all the school activity, etc. [Luis] works away all day so I do that. But on weekends, he takes over. We understand each other really well in this area. If I bother him, it's because I need for him to exert some control over the children. All that has to do with character, it's him.

In addition, Jenesia and Luis remained romantically faithful and trusting, as befit the long-term nature of their relationship (Fosse 2010):

I don't go looking at who has called him in the cellular phone. I am not going to dirty my mind like that. He doesn't get involved with mine either.

Their placid contentment contrasts with the tumult that suffused the relationship of Yoana (introduced earlier in this chapter) and her common-law husband Ernesto.

Yoana and Ernesto's relationship was conflictual in all the areas in which Jenesia and Luis were harmonious. Ernesto, who had cheated with multiple women, continually interrogated Yoana about whom she interacted with while working at her airline catering job:

Sometimes he even goes to my work unexpectedly, to see if he would see me with another man…that's why I don't have any friends of any kind. The people in charge of carrying the carts are men and they bring those to the airplane. They pick them up when we are done. I have to do everything so that they don't have to talk to me, not even a question, just in case he shows up and think[s] it is something bad…He checks the cellular [caller ID] to see whom I called and whom I talked to…I told him that I am exhausted; that I cannot put up with it anymore.

Unfortunately, Ernesto's behavior became a self-fulfilling prophecy when he discovered that Yoana had indeed been phoning a paramour. Given only Yoana's account, it is of course difficult to know what motivated Ernesto's initial suspicions of her; Fosse (2010) finds that low-income men who distrust their partners tend to be unfaithful themselves. This sparked an incident of domestic violence in which the police were called and Yoana obtained a restraining order. Unlike Jenesia and Luis, Yoana and Ernesto did not pool their income. Although they were still together when Yoana's participation in the Three-City Study ended, their ten-year relationship remained unstable.

The harmonious relational flow that Jenesia and Luis maintained became especially important when Luis began laying groundwork in earnest for a return to Honduras. Jenesia's ambivalence could have resulted in dissolution of the relationship. Instead, Jenesia confided:

> [Luis] worries that when he is ready to go back to Honduras I won't be. He thinks that I will say that the children are still too young. He is scared about this. But I will go. I won't let go of my resident status and will have to come back once a year. What if things didn't work out there and we have to return? But I will go with him.

In this and other matters, Jenesia cultivated an additional resource outside the household: her husband's mother. The women's mutual appreciation meant that Jenesia could turn to her mother-in-law for advice—and that, as Jenesia jokingly observed, when necessary, Luis's mother "usually straightens him out."

Jenesia's and Yoana's experiences illustrate, respectively, a virtuous and a vicious cycle of household resource flows in long-term relationships, involving not only cash flow but also information about their daily lives, and processes of respect. Significantly, the trust that allowed Luis to support Jenesia's employment facilitated her developing skills she eventually leverage for economic mobility:

> [My] job has opened up opportunities for me. I am *desenvolviendo* (unfolding) there, with my coworkers and with English. It is the first place where I have worked where I have to get along in English. I can speak Spanish downstairs [in areas of the hotel reserved for housekeeping staff] but once I go up to the floors, nobody speaks Spanish…If I could dominate better the English, then yes, I wouldn't have to work weekends…[I could get] a less heavy job, sitting at a desk in [an] air condition[ed] room. If I knew English [more fluently], I would never have to lower my head again.

The disharmony between Yoana and Ernesto closed off such opportunity for her, deterring her development of English-speaking skill and, potentially, greater earning capacity.

Laqueta's story, presented next, is in a number of ways comparable to Jenesia's, shedding light on long-term relational resource flows in an African-American family.

Laqueta: We'll both have eight hours

Laqueta, a 35-year-old African-American mother of five children, classified her common-law partner, Roger, as "friend, significant other, partner, and husband…[and] a good man." Like Jenesia and Luis, they had been together for 19 years. They met in a high school art class immediately became a couple, and stayed together without interruption or infidelity. Laqueta never had another boyfriend.

Laqueta had worked for many years as a corporate cook, having apprenticed with her father, an executive chef. When Laqueta began her participation in the Three-City Study, the family had recently returned to Boston from New Orleans, where they had followed her father when he transferred to a job at the convention center there. They lived in a five-bedroom Section 8-subsidized apartment in which Roger was shadowed. Given Boston's high-cost rental market, in Laqueta's opinion, the Section 8 voucher was "far more valuable" than TAFDC cash assistance.

Like Jenesia and Luis, Laqueta and Roger maintained a predictable, cooperative flow of multiple categories of resources, along traditionally gendered but flexible norms. Roger was the primary breadwinner, working in shipping and receiving for a supermarket chain that transferred him between locations as needed. When Laqueta joined the study she was working as a monitor on a school bus that transported minority children from Boston to one of the wealthiest communities in the state, located 15 miles west of the city; and as a lunch monitor in the same school system. Subsequently she obtained a 20-hour-per-week cashier position at a supermarket near the family's home.

In addition to this income, Laqueta received TAFDC until reaching her time limit, evading paternity reporting regulations by claiming that each of her (and Roger's) five children

had a different father. She considered this a "face" strategy to protect the family income and

Roger's self-respect.

> If I went to welfare and told them the truth about my common-law husband they would slap him down and tear him down. They would try to garnish his paycheck and all kinds of things. No, he supports us just fine.

She instilled in her children a message of self-respect:

> You are not poor! You have a roof over your head and you have something to eat. You have clothes on your back and you get money to go to the store every day, so you're not poor. There are people who don't have that!

They celebrated their teenage son, an honor roll student, discussing various routes to college.

Laqueta said she treated Roger like a king, preparing his dinner, doing his laundry, and babying him on the rare occasions that he was sick. In return, he waited on her as though she were a queen. They pooled their income and wrote out their bills together. Their mutual affection and respect were evident.

Roger "did the guy stuff" around the house, doing repairs and taking out the garbage "if you bug him enough [chuckling]." When Laqueta worked evening hours, he cooked dinner and prepared the children for bed. Their division of labor changed depending on whether or how many hours Laqueta worked, but Laqueta insisted on equitable contributions:

> I'm not gonna have eight hours here [at home] and eight hours there [at work]. We'll both have eight hours there and we'll share here.

Laqueta and Roger's story, like Jenesia and Luis's, is one of steadfast daily endeavor, facilitated by material, interpersonal, and household reciprocity practiced over many years. Their households were free of substance abuse, infidelity, and domestic violence. Their perceptions of relational equality reduced conflict. These couples defied stereotypes of relational instability in cohabiting households, buttressed by access to housing assistance and other public resources that

191

allowed them to stretch their earnings from low-wage employment. Absent these supports, it is unclear what their trajectories would have been.

Kacie: I gave him a chance

Kacie, a 22-year-old mother of one young child (and another born during her study participation), presented a provisioning puzzle. As a young child, she had grown up with two brothers, both parents, and involved grandparents, in a "nice, normal family" in a middle-class suburban Boston community. Kacie identified as European-American, however, her father, like her child's father, was Dominican. Her parents later separated but remained cordial; her mother drank heavily. Kacie disclosed little about else about her parents.

Diagnosed as a child with ADHD and an unspecified "chemical imbalance," Kacie was a bit of a self-described "wild child." She attended eight schools before dropping out of tenth grade at age 17, "exhausted," she said, by the high school popularity imperatives and a culture of physical fighting among girl groups. Her circle of friends was primarily poor and Hispanic. She later earned a GED while participating in Job Corps. During her three-year participation in the Three-City Study, Kacie bounced around in various training programs and in the job market, sometimes combining these activities with TAFDC receipt, never quite committing to a program or a plan.

Kacie was living in one of the city's oldest public housing developments with her toddler daughter and, intermittently, the child's father Marco, an undocumented Dominican immigrant 12 years her senior, whom she shadowed there. They lived in one of Boston's "tight, White" neighborhoods. Marco had a son by a former girlfriend, for whom he provided irregular informal support; the two families were acquainted. Frank worked long hours at a mini-mart in another

part of the city, making about $400 per week. When Kacie was not working, Mark supported the household, an arrangement Kacie said he resented.

On one level, money was tight, and Kacie and Marco fought about it. On the other, Kacie described her mother's family as "loaded," and her many reports of receiving cash—almost always without expectation of repayment—from her grandfather (and less frequently or generously, her mother and brothers) bore this out. Some examples: $20 to $40 for no particular reason; $600 to cover bounced checks; $3,000 toward purchase of a car, and the down payment for its insurance. Kacie's ethnographer observed, "If [Kacie] needs extra help, she can ask her family." It was unclear to what extent Kacie's family contributed to periodic purchases of furniture and electronics in Kacie's apartment

The discrepancy between Marco's income and Kacie's ready access to significant amounts of cash sounded a note of dissonance in the relationship that Kacie did not acknowledge; unfortunately the data represent her perspective only, since Marco was not present during any of the interviews and the ethnographer could not observe their interactions. Certainly in financial terms alone, Kacie held what we might call "unrequited power," and she exercised it, perhaps naïvely—that is, without recognizing the potential impact on Marco of his straining to meet household expenses while Kacie enjoyed a private safety net.

But whatever relative power Kacie's financial independence conferred was more than offset by Marco's periodic resort to physical violence. Kacie revealed that on more than one occasion, she had summoned police. Although Marco was never charged—enabling his undocumented immigration status to remain undisclosed—intervention by law enforcement served as a temporary deterrent. In a familiar pattern for domestic abusers (Jasinski 2004), Marco tended to be triggered when Kacie was pregnant. Not long after the birth of their second child, a

climactic incident erupted, wherein Marco unsuccessfully tried to prevent Kacie from going out

for the evening with a female friend. Upon her return, Kacie discovered that Marco had "gone

crazy, and ransacked the place." He had slashed furniture and clothing, broken the bedroom set,

and poured bleach on the mattress—typical forms of retaliation in the abuse victim's absence.

Yet again, Kacie declined to take out a restraining order, say she did not feel immediately

endangered; however, she initiated paperwork for an emergency housing transfer.

> I'm so sick of his crap. He called, and I was like, "no, leave me alone." Then I gave him a
> chance, then he was just back.

Perhaps prophetically, prior to this episode Kacie had begun emotionally withdrawing from the

relationship. A few weeks earlier, she had told her ethnographer:

> No, I don't wanna get married…Oh, to *him?* Oh yes, I wanna get married. I just waited
> too long, I don't want to get married to *him*.

The dangerous distribution of goods and status in Kacie's relationship with Marco evokes sadly

familiar questions about the symbolic significance material resources acquire in intimate

partnerships. Did Marco interpret the furnishings and other big-ticket items Kacie purchased

with her family's financial contributions as an affront to his ability to materially support the

family? How did the birth of the couple's second child (who was Marco's third) upset the

balance of power in their relationship?

Also implicated in this precarious union were gender, cultural, and institutional relations

that contextualized it. Kacie maintained that Marco did not adhere to traditional norms of Latino

patriarchy. Yet Kacie's status as a European-American woman who was financially dependent,

while at the same time financially dominant, may have seemed to Marco an insufferable

imbalance, one that he sought to rectify through violence. His undocumented immigration status

perhaps served as an additional, tacit weakness that Kacie could exploit at her prerogative; yet

Kacie's own weakness lay in her violation of housing regulations by shadowing her partner. The

rubrics that governed this relationship were complex and unstable. The next section of the chapter examines other intersections of resources and relational rubrics in cohabiting partnerships.

Terms and conditions

All relationships are shaped by norms and limits that hold particular meanings for the parties involved. Some such rubrics are sacrosanct—adherence is crucial, violation fatal to the relationship. In intimate partnerships, fidelity may serve as one of these; respect—and its dramatic opposite, violence—may be another. A partner may manipulate either or both of these norms to exert a measure of control over the other. At a step removed from these fundamental values lie norms surrounding contraception, dress, drinking or drugs, spending, privacy, and opposite-sex friendship: behaviors that ought to become the subject of negotiation, but that often emerge preemptively, again with consequences for the relationship's strength and duration.

This section of the chapter examines how such behavioral triggers, and the limits respondents and their partners set concerning them, operate over time in their relationships. I call this category of activity *terms and conditions*, to emphasize their contingent nature and their capacity to fulfill or disrupt the relational contract. The *terms and conditions* that respondents described typically "troubled" gender norms, to borrow a trope from Butler (1999). However, it is instructive also to notice how other axes of structure, such as race/ethnicity, interacts with gender to shape terms and conditions in these low-income cohabiting couples' relationships. For example, although terms and conditions related to possessiveness—which invokes both gender and violence—appear in both Latina and European-American respondents' accounts, they are elaborated somewhat differently. Latina respondents describe their partners' extending this normative realm to include attire and even employment, while European-American respondents

conceptualize possessiveness more narrowly and negatively, distinguishing among varieties of physical violence.

Similarly, respect may be operationalized in culturally contingent ways. A claim such as Leva's—"I do what I want" (rather than looking to her husband's preferences)—might reflect a boast that he trusts her, or a signal that she is indifferent to him. (In her case, it is the latter.) Respect in a context of social marginalization is seen when Laqueta contends that acknowledging Roger's paternity to welfare authorities would lead them to "slap him down." *Terms and conditions* are thus dual in nature; they can arise from, for example, liberation or confinement, affection or hostility, dignity or marginalization.

Examining romantic partners' relational terms and conditions thus sheds light on the nature of both constructive and destructive practices as resources of status and love (Foa 1971). The substitutability of resources, in general and especially in intimate relationships (Roloff, Janiszewski, McGrath, Burns, and Manrai 1988), offers scope for examining these practices as actions and reactions that represent either reciprocity or retaliation (or both, simultaneously). On another front, we can discern how particularist resources such as love and status may yield returns in goods and money. For example, Luis's willingness to adapt his culturally gendered attitude concerning women's activity outside the home so that he could support Jenesia's employment allowed her to develop her English-speaking skill and potentially obtain higher-paid employment, benefiting them both.

Considerable research and policy concern about the dissolution of low-income romantic unions (Brandon and Fisher 2001; Kamp Dush 2010; Lichter, Qian, and Mellott 2006) more readily directs our attention toward the deficit side of the interpersonal resource ledger. Resource theory reinforces the legitimacy of this perspective; resource losses are more keenly felt than

resource gains (Converse and Foa 1993). Yet lived experience encompasses both; and it is incumbent upon researchers to keep faith with marginalized subjects by seeking interpretations that account for both, as I endeavor to do below. Terms and conditions are, finally, expressions of *Face*. They often mark boundaries between private (backstage) lives and public (frontstage) representations of them (Goffman 1999 [1959]). As such, they form complex expressions not only of partners' beliefs and values concerning the world and each other, but also of their social and political location and their relations with public institutions.

For low-income cohabiting mothers, housing subsidy forms an important underpinning of the terms and conditions they can set in relationship, and also of the terms and conditions they will accept. As discussed earlier in this chapter, shadowing a partner allows a low-income mother to enforce terms and conditions that may end a cohabitancy, without risking homelessness: as a solo lease-holder, it is she who determines household membership. (This issue is further explored in Chapter 6). The ability to do so can save her pocketbook, her dignity, or her life.

CHAPTER SIX
SPACE IN THE LONE-MOTHER HOUSEHOLD

I got enough space, I don't know what I want right now,,,I'm not ready, I'm young. I never partied as a teenager because I was worried about mummy.

Jill, a 22-year-old African-American mother of one son

He didn't want to work…I suggested that he go out and get a job and he had the nerve to tell me to go out and get one. I said I can't take this anymore. I can't. I just can't. Any income that was coming into the house was because of me. He didn't want to work so I gave him his walking shoes. I told him to get out… I had to get this man out of my house.

Benita, 35-year-old African-American mother of three daughters and one son

We have been through anxiety, saying how am I gonna feed my kids because it's all been left up to me as the mom? A lot of us don't have family support. A lot of us don't have other sources to link with.

Tressa, a 35-year-old African-American mother of six sons

You just get so tired o' makin' all the decisions, when you're by yourself. You have no one to bounce 'em off, and you don't know if you're making the right decision. And it's just constant - left or right, up or down? And it's all the time. And sometimes that just overwhelms me.

Jacolin, a 33-year-old European-American mother of one son

Low-income women live as lone mothers for disparate reasons; yet their experiences reveal common features distinctive to this form of household composition. This chapter examines housing and household processes in nine low-income families, focusing on two areas of activity: how the women managed choices about housing and household membership; and how their household status shaped the resources they obtained to support survival, well-being, and growth or mobility. Findings of the grounded theory analysis are, first, that lone motherhood allowed the women to erect physical, legal, and symbolic boundaries to secure their home space; and second, that although the women endured material and social privations, most constructed creative social and institutional connections to mitigate these hardships.

Lone motherhood

More than 20 percent of U.S. children live with a lone mother, and 70 percent of those children are in households with income less than 200 percent of the federal poverty threshold, and lone mothers constitute about 40 percent of unmarried low-income mothers (Mather 2010; U.S. Department of Health and Human Services 2011). These women confront a number of disadvantages that shape their access to resources for their families' material survival and well-being (Edin and Kissane 2010; Folk 1996).

Unlike low-income mothers who live in an extended household or with a consistent male partner, lone mothers lack the built-in safety net of financial, in-kind, or instrumental supports that these other forms of household composition afford. Yet in states where TANF grants are (relatively) higher, and housing assistance is (relatively) available, the incidence of lone motherhood is higher, as well (Brown and Lichter 2004; Winkler 1992), suggesting that low-income mothers discern advantages to lone motherhood that at least partially counterbalance its drawbacks.

Lone motherhood hinders labor force participation (Cohen 2002), because without another adult in the household, it is difficult to access off-hours or emergency child care (Ciabattari 2007). This is particularly the case for older lone mothers, who receive less kin support than their younger or kin-resident counterparts (Chin 2002; Eshbaugh and Luze 2007; Hogan, Hao, and Parish 1990). Although children of multipartnered mothers potentially belong to larger kin networks, but the strength of these ties is weak, and they produce little in the way of instrumental support (Harknett and Knab 2007).

Women whose childhoods were splintered by abuse or deprivation may be unable to draw upon assistance from kin (Collins and Mayer 2006). Some lone mothers form support

networks outside conventional kin relations (Reid 2009); this is particularly the case among

Latinas, whose fictive kin, or *comadres*, share childrearing and child care responsibilities (Lopez

1999). When such networks are effective, they can promote labor-force participation

(Dominguez and Watkins 2003). But lone mothers—who tend to be time-poor as well as

resource-poor—may lose network support if they are unable to reciprocate resources or favors

(Bauman and Downs 2000; Oliker 1995).Yet another deterrent to both labor force participation

and network support is lone mothers' relatively poorer health (Harknett and Knab 2007;

Michaela 1998). These factors may be cumulative, leaving low-income lone mothers with a

dearth of the very resources they need to increase self-sufficiency.

Although child support can provide an economic buffer (Sorensen and Zibman 2000),

many lone mothers do not receive consistently, or at all. Father involvement is associated with

financial and in-kind child support (Garasky, Stewart, Gundersen, and Lohman 2010). But a

nonresident father is less likely to remain involved with his child(ren), particularly if his

relationship with the mother is conflictual (Cabrera et al. 2008; Coley and Hernandez 2006), or if

the mother has borne children with multiple partners (Cancian and Meyer 2010; Harknett and

Knab 2007).

A father who lacks formal employment or steady income, or who has re-partnered, is also

less likely to contribute financially (Acs and Nelson 2002; Cancian and Meyer 2005; Coley and

Hernandez 2006); under such circumstances, effective enforcement of child support obligation is

difficult (Bartfeld and Meyer 2003). Moreover, many low-income mothers are reluctant to

pursue formal support, believing that to do so would incite conflict or undermine involvement

(Waller and Plotnick 2001). Mothers who live independently after leaving a violent partner are

less likely to seek child support. In addition, the domestic violence exemption from TANF rules

regarding child support requires more extensive documentation than many welfare applicants can provide (Bell 2003; Pearson, Thoennes, and Griswold 1999). Most low-income lone mothers thus anticipate and receive poor material support from their child(ren)'s father(s).

Lone mothers report that solo childrearing is a major source of emotional as well as economic stress (Olson and Banyard 1993); and they report greater levels of depression (Targosz, Bebbington, Lewis, Brugha, Jenkins, Farrell, and Meltzer 2003) associated with lack of material and social resources. They experience feelings of loss, isolation, deprivation, and stigma (Keating-Lefler, Hudson, Campbell-Grossman, Fleck, and Westfall 2004; McIntyre, Officer, and Robinson 2003). Yet some low-income mothers prefer to live independently with their children (Oliker 1995). For them, despondency is mitigated by positive experiences of transition, resilience, righteousness, and defiance (Dodson 2007; Keating-Lefler et al. 2004; McIntyre, Officer, and Robinson 2003).

Low-income lone mothers change residence less frequently than those who are kin co-resident of cohabiting (London 2000). To compensate for deficits in social supports, they access institutional resources such as food pantries (Clampet-Lundquist et al. 2003; Parish, Hao, and Hogan 1991) and nonprofit helping organizations (Biggerstaff, Morris, and Nichols-Casebolt 2002; Edin and Lein 1998). They draw upon considerable ingenuity to devise strategies for making ends meet (Edin and Lein 1997). As this study finds, low-income lone mothers also claim pride in their accomplishments and determination in their autonomy.

Sample for this chapter

The nine lone mothers whose experiences are examined in this chapter are those from the Three-City Study Boston ethnography population whose participation in that study was of longest duration. They therefore provided the best opportunity to track changes in their receipt of

material, social, and personal resources over time. Characteristics of the sample are summarized in Table 6-1.

Seven respondents are African-American, and two European-American. This proportion reflects two trends in the Three-City Study sample: the difficulty of recruiting and maintaining participation of European-American women in Boston; and differences in household composition between African-American and Latina study respondents, as comparison with the cohabiting subsample in Chapter 5 (one African-American, two European-Americans, and six Latinas) demonstrates.

As is the case for this study as a whole, this chapter's respondents are fortunate with respect to housing: all received some form of housing assistance public housing, Section 8, or privately subsidized property. In comparison, only 20 percent of low-income lone mothers nationwide receive this benefit (U.S. Department of Health and Human Services 2011); the sample thus reflects the relatively greater degree of access to housing assistance in Boston (see Chapter 1).

The incidence of public-housing residence is lower among the lone-mother group than among the other groups in the study: only two respondents lived in a traditional public housing development; one lived in a mixed-income public development, and one in a project-based Section 8 unit. Four of the remaining five respondents lived in a privately subsidized apartment, and one held a portable Section 8 voucher. The distribution of housing types across the entire dissertation sample suggests that this characteristic may reflect race or ethnicity rather than household composition. Among the nine African-Americans in the complete dissertation sample, only one lived in a traditional public housing development. Four of the six European-American and respondents did so, as did eight of the nine Latinas. A number of the African-American had

lived in large public housing developments as a child, and were strongly determined that their children not have this experience. All the Latina respondents had been born outside the U.S., however, and few had experienced U.S. public housing as children. Experiences and preferences among the European-American women in this regard were mixed.

Ages in the lone-mother group ranged from 22 to 42: two African-American respondents were in their 20s, four were in their 30s, and one was age 40; one of the European-American respondents was in her 30s, the other was the oldest sample participant, at age 42. These women were therefore substantially older than the kin co-resident respondents in Chapter 4 (ages 18-23), and somewhat older than the cohabiting respondents in Chapter 5 (ages 22-37, with five of the women in their 20s). Because the study population was not randomly selected, it is not possible to postulate an age trajectory in household composition by any characteristic. However, the lone mothers' stories suggested a progression, with age, from cohabitation to lone motherhood: the two youngest respondents in this chapter had transitioned from the natal home to independent headship; the remaining seven had been married or had cohabited prior to living singly.

This chapter's respondents also bore their first child at a later age than those in the other chapters: respondents' ages at primiparity range from 17-31, as compared with 14-19 for the kin co-resident sample in Chapter 4, and 16-30 for the cohabiting sample in Chapter 5. Again, although the samples were not random, a pattern of age progression is suggested. More of the respondents discussed in this chapter had children with multiple partners (mean 1.5) than those in Chapter 4 (mean 1.0) or Chapter 5 (mean 1.2). This characteristic is consistent with research showing a lower incidence of kin and father support under these circumstances (Cancian and Meyer 2010; Harknett and Knab 2007): men are reluctant to support another man's child.

Table 6-1
Lone-mother respondents

NAME pseudonym	AGE study entry (primiparity)	RACE or ETHNICITY	FORMAL INCOME	CHILDREN (# fathers) marital status; child support $	HOUSING TYPE / HOUSEHOLD
Jill	22 (19)	African-American	employment (full-time)	1 child (1) never married; informal	privately subsidized
Shawna	26 (21)	African-American	employment (full-time+)	2 children (1) divorced; support via FAB's SSI rescinded due to his fraud	public housing
Jacolin	33 (30)	European-American	SSI	1 child (1) divorced; formal order	portable Section 8
Chevelle	34 (31)	African-American	TANF, SSI	1 child (1) never married; none	project-based Section 8
Benita	35 (23)	African-American	employment (part-time)	4 children (2) never married; none	privately subsidized
Tressa	39 (18)	African-American	TANF, SSI	6 children (2) never married; none	subsidized townhouse, low-income development
Diana	39 (36)	African-American	TANF	3 children (3) (1 consistently resident) never married; irregular informal	privately subsidized
Talisha	40 (17)	African-American	TANF	3 children (3) (2 resident) divorced; informal, FASOC	privately subsidized
Leslie	42 (19)	European-American	SSI fostering stipend	2 children (1) (1 consistently resident) fostering 2 divorced; none	public housing

Three of the nine respondents in this chapter had income from employment: two full-time, one part-time. The remaining six women received TANF (2 respondents), SSI (2 respondents), or both (2 respondents). One of the SSI recipients received supplementary income

from state foster-care stipends for two young boys. The incidence of SSI receipt is highest in the lone-mother group (6 respondents)—consistent with literature showing poorer health status among lone mothers (Michaela 1998), but far higher than the incidence of double participation (9.7 percent) among low-income households with children nationally (Wu and Eamon 2007).

Resource flows in the lone-mother household

Resource flows in lone-mother households represent a special case. Unlike mothers in kin co-resident and cohabiting arrangements, who typically share material and instrumental resources with other household members, lone mothers must create their own resource channels. As a result, they often rely more heavily on non-kin and non-partner sources. Some low-income mothers bring resource suppliers into their households temporarily or intermittently; these may be kin, friends or boyfriends, or nonprofit service providers. Some rely on ingenuity and talent to forge home-based income streams. And some use multiservice centers as, in effect, satellite homes in which they receive a blend of material, social, and personal resources.

As was the case for natal family co-resident mothers in Chapters 4 and cohabiting mothers in Chapter 5, bringing the resource theory framework to analysis of resources related to housing and household shed light on resource flows and needs characteristic of low-income lone mothers. As the women discussed in this chapter gathered money and goods, services and information, and personal resources of love and status, the significance of housing and household emerges.

Restricted household membership

Even as low-income lone mothers struggle to obtain and maintain housing independent of parents or partners, and confront greater pressures to makes ends meet, their solo status enables them to use their household space as leverage to obtain informal financial and instrumental

support. Among respondents in this study, one such strategy included forms of *restricted household membership* (RHM)—temporary, purposive bargains conducted at varying degrees of arms-length, over which the woman as head-of-household retained control. Restricted household membership was an arrangement that lay between visitation and co-residency or cohabitation; it was conceptually adjacent to, but distinct from, roommate agreements, cohabitation, and social support. The RHM party might be a friend, relative, or romantic interest, as long as the defining feature of the arrangement—restriction controlled by the householder—was observed.

As a material or instrumental resource strategy, RHM provided cash or in-kind transfer to the low-income mother in exchange for shelter, narrowly construed. RHM expectations were limited in terms of time and terms; and the arrangement could be terminated with fewer consequences to the lone mother and her family.

RHM was a tit-for-tat strategy not intended to invoke future reciprocity-obligation. Alternatively, the bargain could be asymmetrical. In this instance—particularly if the arrangement involved kin—it resembled social support, but was distinguished by the defining features of limited-time shelter-provision and explicit purpose. Although by definition, RHM could be implemented in any household formation, it was particularly beneficial for lone mothers, whose ability to repay such debts is constrained by time and resource limitations (Oliker 1995).

Unlike a roommate arrangement, RHM did not grant the restricted party equal rights, nor did it entail leasehold or other legal contractual responsibility. In contrast with open-ended or intermittent cohabitation (Cross-Barnet, Cherlin, and Burton 2011), RHM was not a partnership; it was an explicit agreement, intended to preclude ongoing bargaining or power struggle. In this

respect, the mother who invoked it incurred a degree of vulnerability to unanticipated exploitation; RHM thus entailed a judgment call rooted in trust (Burton et al. 2009).

There was considerable variation in the contours of such arrangements, in terms of both the material benefit to the lone mother and the nature of her relationship to the RHM participant. The consistent element in these differing arrangements is the lone mother's command of her homespace. In each instance, it was the respondent at whose option an arrangement was initiated and/or terminated.

Five of the lone mothers in the study sample introduced some form of RHM into their households. The remainder of this section focuses on four of them. Diana alternately occupied one side or the other of the permeable border between cohabitation and lone motherhood. Talisha imposed RHM on the father of one of her children; her case illustrates the distinction between RHM and cohabitation. Shawna used RHM as a vehicle for obtaining service resources (child care and transportation); her case illuminates risks of doing so. Tressa, too, used RHM to obtain services; in her case, but by recruiting her brother into the temporary role of father-figure and role model (Roy and Burton 2007). In the section following this one, we meet Jill, whose use of RHM as a vehicle for "auditioning" a future partner illustrates the function of a defensible boundary.

Diana: intermittent RHM

Diana, a 39-year-old African-American woman with three children (of whom only the youngest residing with her), provides a clear example of RHM as a financial management strategy. Diana received $343 per month in TAFDC as her only income (she also received food stamps). With her portable Section 8 voucher, she paid $46 per month in rent. Living

intermittently as a lone mother, Diana used RHM as a strategy for income-replacement during times when her paramour, Grant, was unavailable as a cohabiting partner.

Diana's story illustrates how RHM may form an interim strategy between periods of intermittent cohabitation (Cherlin 2004). At the outset of Diana's participation in the Three-City Study, Grant, the father of Diana's youngest child, was present in the home as a cohabiting partner, providing $80 per week "when he could." A few months later, Grant was incarcerated on a charge of domestic violence perpetrated against Diana. During George's absence, Diana brought her uncle and his wife, and for a brief period, their daughter and grandchild into the household as RHMs. In return, she received $250 per month as an unofficial "rent" payment. This arrangement obtained for approximately a year, or the majority of Grant's imprisonment.

The uncle and his family departed shortly before Grant re-entered the home and was able to resume contributing to the household. Diana was hesitant about readmitting Grant to her home.

> I didn't want to get back together. But his son was here so, I just took it like that. I hate it but…*[here the ethnographer observes that Diana's body language shows ambivalence].* I just hate it, I hate him. [With him here] I don't have—I can't do what I want to do. You know what I mean? If I were married to him it would be something else, but—there's no feeling for him though, there's no feelings. I have no feelings for him anymore. It's just the things that he put me through. I went through a lot with him. [Since he's been back here] he's been good, he's working and stuff like that, but it's just in him.

Within a year, Grant was re-imprisoned, having injured both Diana and their son. At that time, Diana's adult daughter moved into the home—again as an RHM rather than a permanent co-resident—making an unspecified contribution to the household budget.

Diana's shifting household composition was driven by her need for financial means to supplement her TAFDC check. In displaying ambivalence about re-admitting Grant as a cohabiting father, Diana echoed the ambivalence expressed by some of the cohabiting mothers in Chapter 5. Like those women, Diana accounted for Grant's re-entry into the household in

normative terms ("his son was here"). Like them, she readily admitted lacking affection for her child's father based on his behavior. Her willingness to press charges for domestic abuse, triggering Grant's return to prison, supports this claim. It was clear that the presence of Diana's uncle and his family, and later, her adult daughter (whose own cohabiting relationship had just ended)—represented an RHM strategy to obtain additional income. In contrast, Grant's status between incarcerations represented a resumption of, or an intermittent form of, cohabitation—in other words, a less-restrictive status—in that Grant's ability-to-pay determined his financial contribution.

Talisha: RHM as a child-support strategy

Talisha, a similar-age (40) African-American lone mother who also had three children (two of them resident in the household) further illustrates the distinction between cohabitation and RHM. Each of Talisha's daughters had a different father. The eldest, age 22, lived independently with the father of her own child; this woman's father was deceased. Talisha was divorced from the father of the middle daughter, age 16. He provided no child support to Talisha, but occasionally gave money or goods directly to his daughter. The father of Talisha's youngest daughter, age 4, had renounced responsibility for the child; another man, Raymond, with whom Talisha was intermittently romantically involved (but who did not cohabit) had assumed limited social fatherhood for the girl, providing cash contributions primarily upon request, and toys or clothing at her birthday and holidays. Occasionally these contributions were substantial—a hundred dollars or more to redeem layaway items at Christmastime. Talisha estimated that these contributions averaged out to $30 or $40 per week, but in practice they were unreliable in frequency and amount.

Talisha had acute financial needs. Reliant long-term on AFDC/TAFDC, she was

exempt from time limits due to disabling depression; her education had ended shortly

before high school graduation, and she had not obtained a GED, so her employability was

extremely low. Yet she was adamant about not living in "the projects," where she had

grown up. Her family had moved into public housing when she was a young child, after

her parents' divorce. She recalled the place as an environment of chaos and bad

influences that her mother tried vainly to combat.

Talisha lived in a privately owned state-subsidized apartment for which she paid

$350 per month, which we calculated left her only $124 per month in income from her

TAFDC grant; in addition, she paid on her own for electricity and gas, bills on which she

was chronically in arrears. Her fourth-floor walk-up apartment was in poor repair—the

kitchen linoleum was worn through to the backing, cupboard doors were missing hinges,

portions of walls were covered in contact paper. Based on the amount of her welfare

grant, if Talisha and her two resident children had lived in public housing, her rent would

have been at least $200 less per month, with no utility costs. Talisha refused to do so.

> I don't want to live in no projects no more, no way! I lived in them projects all my
> life, and I know how it is. I don't want my kids in there…I like it where I'm at here. I'll
> fight the bills for light and gas, I don't care. I don't want to live in no projects no more,
> no way. I did everything to get this place.

What mattered most to Talisha was the fact that, although she remained welfare-reliant and

deeply impoverished, she had risen above "project" living: her neighborhood was laced with

illegal drug activity and its associated violence, but her hallway was not.

Leveraging the circumscribed geographic and social environment she inhabited, Talisha

had devised a curiously effective means of obtaining much-needed supplemental cash on a

regular basis. She remained in contact with her youngest daughter's biological father, Charlie,

who worked nights, slept days, and had lost his berth at a rooming-house. For $50 per week,

Talisha allowed Charlie to sleep in her living room. He did not have a key to the apartment; she did not cook for him. Her financial straits made her extremely stringent about groceries—she refused to feed her teenage daughter's boyfriend, refused to host holiday dinners for her mother and sisters, and resented it when, visiting, one sister "tore into" a hefty portion of Talisha's Sunday leftovers. She held to the same principle regarding Charlie:

> That's my kids' food. I don't like to be stingy, but...when he had his little [rooming-house] room, he was down there starvin'. These are my kids'
> food stamps! No men are eatin' my kids' food stamps.

So Charlie's RHM was extremely restricted indeed. His continuing refusal to acknowledge her daughter, while socially fathering his other children, kept her firm in this resolve. She deemed their relationship friendly rather than romantic. "He's too childish—we don't even sleep together," she said. Having interviewed Talisha myself for more than two years, I tended to believe her. She spoke of Raymond with affection, and Charlie with contempt. Regardless of whether they were intimate, it was plain that Charlie was not a cohabiter: the purpose of his presence was monetary.

Shawna: RHM for the childcare gap

Shawna, a 26-year-old employed mother of two, initiated RHM with a friend, Tamara, to provide preschool transportation for her children. Shawna's work schedule precluded her delivering or picking up the children herself; her workday began at 6:30 a.m. and sometimes ended late in the evening. Shawna had been unsuccessful in finding a different arrangement. She lived in a neighborhood that was 74 percent white and known for its racism, where she encountered several forms of individually directed marginalization—not being waited on in the Post Office, rudeness in a local market, receiving no response to applications for child care When she tried to find private transportation to take her children to preschool in a more racially

diverse setting outside the neighborhood, she couldn't, despite being willing to pay $80/week: no company from the majority-White neighborhood would deliver children to a majority-Black one, and no company from the Black neighborhood would pick up in the White one. For a time, Shawna turned to a friend, whom she paid $60/week; but the friend's car was unreliable, and on multiple occasions Shawna had to leave work to pick up the children herself. Enter Tamara, who resided in the home for about six months.

By introducing Tamara into her household, Shawna risked eviction from her apartment in a public housing development. She initiated the RMH as what turned out to be a next-to-last-resort strategy. From a policy perspective, it is enlightening to consider not only the precipitating context of the RMH arrangement but also Shawna's reason for terminating it.

Because her income changed fairly frequently, Shawna was vulnerable to the housing authority's inefficiency in calibrating her subsidized rent with her income as she gained promotions and raises. At one point, she was presented with a bill for $1200 in back rent. In a mad scramble to retire this debt, Shawna decided to obtain additional part-time jobs, committing herself to working as many as 80 hours per week. Under these circumstances, Shawna would barely see her children, and she considered care by a friend an inadequate childrearing strategy. Desperate, she sent her children to live with their grandmother in Trinidad, sending $100/week for the children's expenses. She feared that her growing income would cause her to lose child care subsidy when the children returned. As if these distortions of work and household were not enough, Shawna discovered that the back rent bill was in error—only to receive another such notice three months later for $1500. The children remained in Trinidad for a year, until they were eligible for public school.

Shawna's case was especially poignant because she had tried to build the human

capital that would lead her to a 9 to 5 workday, receiving TAFDC so she could attend an

associate's degree program and then transfer to a four-year college. Because she was

having trouble surviving on the welfare grant, she requested job training; because she

then had a child under age two and was work-exempt, the request was denied.

Fortunately at that point the economy was robust; tenacious and ambitious, she was able

to obtain employment, eventually rising from corporate cafeteria work to an office

position, whereupon she confronted the conundrum of balancing employment and

housing assistance:

> It's like the more I'm makin', the more I have to pay out, 'cause if I'm makin' more
> money, then I have to pay, like…when I was workin' [at Burger King] makin' $6 an
> hour, then I would be able to take the kids to [pre-]school 'cause it was more flexible, it's
> like…I'm makin' more money, it's like, there's more responsibility, it's like, you have to
> be there to work at 6:30 [a.m.], no ifs, ands or buts about it, you know, so I can't get the
> kids to school, so I have to bring somebody here to put them on the bus in the morning,
> then I have to pay for a bus, then, if I choose to work extra hours I have to pay somebody
> to watch
> them extra, so…it gets more, every time it just gets more and more complicated.

Understandably discouraged, she considered giving up on housing assistance:

> I was thinking, maybe, you know, it'd be better to just pay market rent, if you pay like,
> $600-700 a month, you won't have to get a bill, like in three or four months that's like
> $1500 or $2000 'cause they didn't do what they were supposed to.

If she had moved to the private housing market, her net income would have plummeted to an

unsustainable level. Under more ordinary circumstances, RMH provided Shawna adequate (yet

prohibited) coverage for the working mother's childcare gap.

Tressa: recruitment to RHM

At the other end of the RHM continuum lay very-short term arrangements such as

Tressa's, which was invoked to provide respite during a stressful time. Although her brother had

housing of his own, he was temporarily *home*less in the sense that he was missing elements of

homi*ness*: particularistic interaction with social affiliates, and the sharing of household meals

that is so elemental in human interaction. Temporarily joining his sister's home constituted an asymmetric exchange of urgent support for certain components of home (albeit in a dysfunctioning setting). In this instance, recruitment to the household constituted a weak form of RHM in comparison with the strong-RHM practices seen in Diana's, Talisha's, Shawna's stories, but one that illuminates the margins of this residential strategy. Tressa used the strategy of kin-scription (Stack and Burton 1993) to recruit her brother Warren into a quasi-partnership role, in which he could "stand in" for both her children's absent fathers and also for their emotionally exhausted mother (Roy and Burton 2007).

Tressa was a 39-year-old African-American mother of six sons, who ranged in age from two to 21 years old. She received no child support from any of the four men with whom she had borne children. One of the men had severely battered her; due to post-traumatic depression and permanent bodily injury sustained as a result, Tressa received SSI on her own behalf, and TAFDC for her two middle sons; her young twins were "family cap" babies and were not included in the welfare grant. Tressa's two adult sons, both diagnosed with paranoid schizophrenia, received SSI benefits of their own; how much they contributed to the household budget, if anything, was undetermined. These young men resided in the home sporadically, so at a minimum, the household held five members, at a maximum, seven. Fortunately, Tressa and her family lived in a three-story townhouse—carefully decorated and maintained in spotless condition—in a low-income residential development, whose rent was under $400. During the initial year of Tressa's participation in the Three-City Study, she was not employed, though as discussed later in this chapter, she eventually pieced together three part-time positions to work 30 hours per week, leveraging network efforts, persistence, and human capital that included secretarial training as well work experience that preceded her injuries.

Tressa's household could be chaotic. Tressa herself was a determined household manager, but her emotional health was precarious, exacerbated by the demands of lone motherhood and maternal anguish concerning her elder sons' serious disabilities:

> You know what I get too, with the absence of their father? I get the anger. I get the anger from all of the kids. For the older kids, it'll be the tone of voice and body language. For the younger, it'll be the attention needs. Instead of them venting or putting their resentment in words, they'll show me. I then have to break it down to them. I say, "I know that you're hurt, embarrassed, ashamed, angry, and I'm going to get it because I'm the one that's here." I tell them that I didn't come up with my father around a lot either.

> You know I have this son who is going on 23 and he won't be saying to me, "You know I'm doing great on my job, I'm getting a raise." Or "I learned a lot from my work from the day I walked in." or "I had to take my car into the shop." Or "I got something else for my apartment." Just things like that. I used to cry, really cry around that. And then I had to look at, for whoever he is, he's still my son and I love him a great deal and he's battling with it and I'm not. It's happening to him. I'm coping...then I start seeing a lot of his strengths...He's not working because he gets too paranoid. But he's not out there robbing people. He, first of all, isn't giving me a hard time. He's not treating me with street behavior…He's not trying to harm his brothers. He's not stopping me from being comfortable, really. The only time I'm really uncomfortable is when he has his worse days, his crying, his rocking back and forth, mumbling to whatever is in his head. And then that laughter. I'm like, "Wow, look at what he's dealing with when there's people who don't really have much at all wrong with them and they're able to get up and go to work, but they treat people awful."

The second son's mental health was especially unstable, and Tressa eventually recruited (Roy and Burton 2007) her 41-year-old brother Warren, a military veteran enrolled in a job-training program, into short-term residence and role-modeling for the troubled young man.

> I called him and I said Warren, I need you to stay here, and he said where? I said well, there's a couch in my storage room.

Tressa's call came at a juncture in Warren's life where he could benefit from residential kin-scription (Stack and Burton 1993). He was able to stay for several weeks, giving Tressa a much-needed respite from solo parenting and giving Warren "room and board" for the duration of his stay.

Tressa's use of RHM to obtain social support was made possible by a strong kinship bond. From a resource theory perspective, this service-to-service interaction reflected the service

215

segment's proximity to love on the Foa and Foa resource "wheel" (Foa and Foa 1974). The characteristic that distinguished these supportive arrangements as RHM was the lone mother's use of her housing (and household "home-ing") to provide room-and-board assistance as a reciprocal return.

Defensible boundary

Availability of subsidized housing is associated positively with lone motherhood (Curtis 2007), despite the considerable economic challenges this household formation entails. For the low-income women in this study, a countervailing benefit of lone motherhood was the ability to control whom they admitted into their household space, and when or how they did so. In other words, they sought to make their household—as physically represented by their apartment—a defensible space.

Defensible space theory originated as an environmental architectural concept that linked spatial design to the incidence of crime (Newman 1973). The theory comprises four central concepts: demarcated of influence that promote territoriality; provision for surveillance of the surroundings; structural resistance to vulnerability; spatial and architectural minimization of threat (Newman 1973). Defensible space typically refers to a zone surrounding an apartment or building within a housing development that is designed so as to deter crime.

In her qualitative investigation of whether a particular defensible space will, in fact, be defended in an emergency, Merry (Merry 1981) identified five processes that produce a defense intervention: observation of the event; interpretation of the event as an emergency; assumption of responsibility to intervene; decision-making to form an intervention plan; and plan implementation. For such processes to occur, however, certain features of social organization must obtain: the observer must understand what constitutes an intrusion-emergency; and must be

216

able to trust that intervening will summon back-up assistance (such as by other bystanders or by police) without risking injury, indifference, or later retaliation (Merry 1981).

Merry discovered that welfare-reliant lone mothers were among the most "energetic" spatial defenders. Similarly, Gotham and Brumley (Gotham and Brumley 2002) found that public housing residents use spatial agency to satisfy material needs, obtain services, and construct safety. Residents readily identified symbolically "safe" spaces as those in which influence could be exercised and dignity maintained; and "hot" spaces as those in which they suffered social marginalization and loss of dignity.

A number of respondents in the dissertation study (all chapters) identified such areas of safety or danger in their neighborhoods and, on a smaller scale, areas of their immediate environment—for example, the rooftop of a public housing building, sections of a housing development, a nearby playground or street where drug dealers were said to congregate, precipitating violence. Talisha recalled the housing project into which her family had moved following her parents' divorce as an environment of chaos and bad influences that her mother tried in vain to combat.

> When we got to them projects, everything broke. We just went wild… I don't want to live in no projects no more, no way! I lived in them projects all my life, and I know how it is. I don't want my kids in there.

Jacolin, introduced below, expressed similar sentiments about "the projects" a different neighborhood.

> The projects I grew up in, I wouldn't let [my son] even play in the playground there. That's why I fought so hard to stay here - I don't want him growin' up in the projects. *What might happen if he did?* The same thing that happened to me. Just a lot of bad livin' situations, with no hope [and drugs everywhere].

During the period of this study, both these women resided within walking distance of the housing developments they had lived in as children. Like many people, they conceptualized

"neighborhood" as a highly localized section of their communities. To Talisha, that space that was mottled with hazards. She refused to let her youngest child attend a free day camp two blocks from their home, because the park in which it was held was a magnet for illegal activities and violence. On her daily rounds she circumvented particular streets because, as a recovering crack addict, she sought to avoid encountering dealers:

> I don't like to go that way, because in the back is all drugs and I don't wanna go near that [stuff] no more.

Talisha had lived in her current neighborhood for ten years. Although she knew some of the people who lived nearby, she did not visit neighbors, nor allow them into her home. "It's best that way, it's peaceful."

Like public housing residents in Merry's study (1981), some respondents in this study tended to consider as suspect unknown individuals and/or persons whose race or ethnicity differed from their own. Asked whom they would turn to in an emergency, they typically named kinfolk or friends—who usually lived outside the immediate environment—rather than nearby neighbors who could have been on the scene much more quickly. In these responses and in other ethnographic encounters, the women illustrated significant social isolation: even the "regulars" in their surroundings were viewed as potentially dangerous, as Leslie, for example—who did not mention the One Strike law by name, but showed awareness of its effect—argued:

> You never know. I don't know actually what goes on in [my neighbors'] house[s]. Someone could be the nicest person in the world, and still be dealing drugs. I could be sitting in that person's home having a cup of tea, when the house gets raided. I don't want to take that chance.

Such lack of meaningful interaction among neighbors increased the population of suspect persons, and left respondents' near-environment spaces undefended. In addition, such anonymity creates a deficit of particularist-resource exchanges that ultimately erodes the social environment and disempowers social actors (Foa 1971; Putnam 2000).

218

As a result of such social isolation, lone mothers in this study "used" their apartment as a "safe" space (Gotham and Brumley 2002), which they protected by conceptually constructing a defensible boundary between "inside" and "outside." The most common physical manifestation of this boundary was the lockable apartment door, which represented separations both absolute and conditional, as elaborated below. NFC and cohabiting respondents lacked this form of individual autonomous control; although "inside" household spaces might be generally defensible against nonresidents, the mother herself was relatively defenseless against persons outside—or within—the household whom she considered unsafe. The individually defensible-household boundary, which secured the homeplace/housing resource for those who dwelled within, was thus a distinguishing feature of the lone-mother household.

The purposes of household defensible boundary were several. As a matter of course, they included the defensible-space goal of deterring criminal activity. But the more salient intrusions the lone mothers sought to deter principally concerned those by men they considered dangerous or disruptive, whether physically, relationally, economically, or emotionally. Defensible boundaries were most secure when strengthened by legal authority. Diana (see above) and Benita, for example, augmented the defensible door with the (temporary) certainty of prison bars; each had filed charges against a paramour who was subsequently imprisoned; Diana had obtained a restraining order, as well. Along with Diana, three other divorced lone mothers—Jacolin, Shawna (see above), and Benita—had obtained restraining orders against their ex-husbands. Jacolin had also changed her phone number to prevent her ex-husband from harassing her by phone. For these women, the physical boundary was secondarily supported by a greater or lesser degree of legal force.

In contrast with these strong forms of defensible boundary, which were enforced against men with whom a relationship had ended, a weaker form of defensible boundary deterred some lone mothers from extending a current intimate relationship. In these cases, the physical boundary was secondary; it symbolically supported the lone mother's intention to remain in control of her lone-mother household and life-space by curtailing romantic involvement. Jill, for example, erected a defensible boundary of this type as she sought to figure out what she wanted in a partner and in her career.

Jacolin: the stairway and the restraining order

On alternate Fridays, Jacolin, a 33-year-old European-American mother of one, led her son down the stairs from her second-floor apartment to the front door, where he met his father, Brian; who would bring him back on Sunday. Brian never came up the stairs to Jacolin's apartment door. The two had been divorced for about a year. "I got rid o' him! I have a restraining order so I don't have to be afraid in my own house," Jacolin said. She had erected a double boundary to keep Brian out of her home—the practice of meeting him at the exterior door to her building, and the legal power of the restraining order.

Citing her ex-husband's history of domestic violence, Jacolin had obtained priority status for a portable Section 8 voucher. Doing so had required strenuous self-advocacy and assistance from Greater Boston Legal Services, a nonprofit organization that provides free service to needy persons. The terms of domestic violence housing priority normally require relocation, but Jacolin strongly preferred to remain in the apartment in which Brian had lived with her. She faced two hurdles: challenging the terms of the voucher, which required her to relocate so that her ex-husband would not know her address; and persuading her landlord to accept the voucher.

> This is the only home me and [my son] have known together. With everything that was goin' on, I couldn't have managed to pack up everything and move. I was in no shape to do that, so I was so happy when my landlord was so nice.

The process took a year, during which Jacolin paid full rent on the apartment of $850 per month—more than 75 percent of her only income at that time, child support. The court-ordered support was $30 per month too high for Jacolin to quality for TAFDC.

For Jacolin, obtaining Section 8 assistance was critical to her financial survival. Keeping her child in a consistent home, one that was located in a familiar neighborhood and nearby her parents and the multiservice organization where she was getting an array of supports, including free child care (see the next section of this chapter), was critical to the family's well-being.

Benita: outside the defensible door, vulnerability

Benita, too, had a restraining order against a violent partner. Jackson was the father of three of Benita's children. Benita was a 35-year-old employed African-American mother of four. She cycled on and off TAFDC because her job, with an after-school program, was part-time during the school year and full-time during the summer months. Whether she was working or receiving cash assistance, her income was $550 to 600 per month. She received no child support.

In Benita's case a restraining order was not enough to keep her safe. Jackson violated it, and when Benita picked up the phone to call 911, he wrestled the phone away from her. Fortunately the line had been open long enough for police to determine her location. Jackson was arrested and served time.

After his release, he appeared one night at the apartment and insisted that Benita let him in. Worried that he would awaken her children and her neighbors, she slipped through the door, intending to talk with him. He raped her in the hallway.

> I was so afraid and so embarrassed. I didn't scream because I didn't want the neighbors come out and see what he was doing. I was so embarrassed.

Benita was uncertain about whether to press charges. Her initial ambivalence reflected confusion about whether what had happened really constituted rape, since she had opened her door to Jackson, and he was a father to her children.

> It took me a while to press charges. I wasn't sure if it was rape or what. I was confused. But I did it.

Benita also felt vulnerable in the face of the criminal justice system, expecting that her own credibility would be under attack. Initially it was. Police tried to dissuade her from pressing charges, since Jackson denied he'd been to the apartment. But Benita had become pregnant as a result of the rape. She lost the fetus, but DNA testing identified Jackson as the father. In addition, Benita feared her credibility would be impugned at trial:

> I know what happens. The other side [the defense attorney] asks you about your life and what you did. I know how it works.

Aggravating the situation was the fact that while Benita was hospitalized recovering from the miscarriage, Jackson returned to the apartment and raped one of his teenage daughters. Benita decided to testify in court.

> I know it's important. He hurt me. He hurt me before. He's gonna do it again or to somebody else, somebody else's child. I know it's the right thing.

Jackson was imprisoned for about a year.

The boundaries available to Benita—her lockable apartment door, and criminal sanctions—should have better protected her. Neither functioned as intended. Benita herself shrank from defending her homespace, because she presumed that both her neighbors and the police would ignore the disturbance or, worse, blame her for it. Like Merry's respondentS (1981), Benita considered the space immediately outside her door to be safest; like them, she was wrong. Benita's experiences and fears also reflected race and gender biases that undermine poor and minority women's safety.

Benita, her daughter Karin, and other members of the family suffered considerably in the aftermath of Jackson's assaults. Karin became suicidal and was hospitalized on several occasions. Benita quit her job to care for her daughter. Benita reached her welfare time limit, and for a time, household income dropped to $75 in child support that Benita had managed to obtain from the father of her fourth child through a court order. The Salvation Army contributed to paying Benita's rent. She hoped to receive unemployment compensation since she had left her job due to an emergency. The family was relocated to a subsidized townhouse in a different part of the city. Benita's brother stayed with the family occasionally and contributed money "here and there." Benita was afraid that Jackson would retaliate against her when he was released from prison. She summed up her resolve to remain a lone mother:

> Right now, I'm focusing on getting myself established…I'm not trying to fall back…A man in my life will make me fall back…I have no time or interest in men. They cause too much trouble. And I don't like having any men around my children, after what has happened. I don't even want them in my house. I don't meet a lot of guys and when they try to talk to me, I just keep on walking. I'm not interested. I have no interest in men right now.

Benita had already determined, by the time Jackson assaulted her and her daughter, that the relationship with Jackson was over. Like Diana (see above), she had at first wanted to keep her children's father in their lives, though he was no longer part of the household. Eventually, both women accepted that they and their children would suffer as a result—that lone motherhood was the better option for everyone.

Jill: boundary uncertainty

Jill, a 22-year-old African-American employed mother of one, exemplified a lone mother's weak-boundary challenge. Jill was at a similar point in her life to Dericia (Chapter 4). Each young woman was wavering about a career direction; and each was sustaining a tepid relationship with her child's father while she explored other romantic involvements.

But Dericia, who lived in the natal household with her mother and sister as well as her preschool-age son, had been unsuccessful in obtaining her own housing subsidy. Her NFC household structure precluded either of the men she dated moving into her home. Her extensive kinscription obligations (Stack and Burton 1993) deterred a precipitous exit into cohabitation (Lawson Clark, Burton, and Flippen 2011). By the time Dericia was able to obtain an apartment of her own, she had borne a second child with her original paramour; but her experiences with parenting and dating had given her enough perspective to reject the father's appeals to cohabit. She had come to realize that she preferred the greater autonomy she enjoyed through lone motherhood.

Jill, on the other hand—who had lived independently since shortly after she had borne her daughter at age 19—had to erect a similar barrier-to-cohabitation on her own. She did so by limiting herself to "hosting" paramours whom she was considering as candidates for a longer-term relationship. Cohen (Cohen 2002) identifies hosting, guesting, and cohabiting as distinct forms of household extension; in brief, a host is a householder who admits other live-ins (as Diana did, above), whereas a cohabiter enacts a partnering relationship. In Jill's case (and somewhat similarly, in Talisha's RHM strategy), hosting rather than cohabiting allowed her to end a live-in arrangement without losing the relationship itself. For Talisha, reserving the apartment key, and in effect locking Charlie out of the household pantry and refrigerator, symbolized his restricted status, whereas Jill formed co-residing relationships that mimicked partnership but allowed her to retain control of her space.

In contrast with the other respondents discussed in this chapter, Jill—who was considerably younger than most of them—represented lone motherhood as a potentially transitional state. Like the young respondents in Chapter 4, she relied on her mother—who lived

some 20 miles away—for substantial instrumental support, while struggling to come to terms with lone motherhood. Although at first Jill was "so psyched" to have her own apartment, for the first three months she was afraid to stay alone at night and returned to her mother's home to sleep. Later on, allowing a boyfriend to stay provided a similar sense of security.

Yet Jill felt confined by having a live-in boyfriend. She began to rebel, going out to dancing clubs with her cousin, initiating a romantic phone relationship through a dating service, and letting her finances slide. She explained her decision to end the relationship:

> I'm not ready. I'm young. ..I needed my space because I don't know what I want right now.

Looking to the future, Jill said she wanted to learn to be happy with herself, and by herself, before finding a long-term partner. Despite her fears about violence in the neighborhood and strange noises in the night, Jill decided against moving nearer to her mother's home and focused on establishing herself in the city.

"Strive"

Living as lone mothers enabled five of the low-income women in this chapter to widen their social or institutional networks so they could focus personal growth. This component of *Space* decreased isolation for those most vulnerable to it; facilitated accepting beneficial interventions; and supported self-efficacy and dignity. Women implementing "strive" strategies were in their 30s and 40s, pointing to a potential developmental link between age, household composition, and low-income mothers' characteristic needs (Eshbaugh and Luze 2007). All were assistance-reliant: Tressa, Jacolin, Chevelle, and Leslie received SSI; Talisha, who had a TAFDC time-limit waiver because of severe depression, would likely have met SSI eligibility criteria. All were receiving medication and/or treatment for mental health problems; all but Talisha were limited by physical health conditions, as well. Tressa and Talisha had borne children with

225

multiple partners. These women thus embodied empirically established demographic criteria that limited their prospects for marriage (Manning, Trella, and Lyons 2008; Manning, Trella, Lyons, and Du Toit 2010). In addition, as a result of abuse in their natal families or by past partners, they expressed gender distrust, identified in Manning, *et al.*'s 2010 qualitative work as an indicator of women's likelihood of not marrying.

At the same time, by virtue of their lone motherhood, this chapter's "strivers," in contrast with NFC or cohabiting mothers, possessed the physical, emotional, and psychological *Space* to implement life-changing ideas (Eshbaugh and Luze 2007). "Strivers" indeed were isolated by poverty (McIntyre, Officer, and Robinson 2003) and health challenges; and they lacked the looser social networks that their employed counterparts could leverage (Dominguez 2011; Dominguez and Watkins 2003). Yet each, in her own way, established institutional connections from which she derived material, social, and personal resources. Moreover, for all but Talisha— who in some respects represents a counter-example—these connections served as a source of particularist interactions that offset some of the social remoteness harsh urban environments can engender (Foa 1971).

Receiving multiple services from a single source proved synergistic for some women. Jacolin and Tressa, who became deeply involved with the respective multiservice organizations that supported their "strive," survival, and development, gained not only material and instrumental resources, but also participated in the life of the organizations in ways that yielded personal resources (status and love) and durable positive effects. Similarly, Leslie's frequent interaction with the Department of Social Services (DSS), which supervised and supported her care of two foster children, led her to discover new abilities that she augmented over time. In contrast, Talisha and Chevelle accessed goods and services from several sources, from which

226

they received valuable support for material survival—and in Chevelle's case, for well-being, too. But the direction of their encounters was largely one-way—they received help, but did not reciprocate it. These services helped them maintain their economic status, but did not reduce emotional isolation or promote personal growth, a result consistent with prior research on the contributions of social support (Henly, Danziger, and Offer 2005)—in contrast with social-network activation (Dominguez 2011; Dominguez and Watkins 2003), and a noteworthy distinction for policy design.

Jacolin: "I'm gonna be somebody"

Jacolin, the 33-year-old European-American mother of one introduced in the previous section, underwent a remarkable evolution in skill development, self-efficacy, and accomplishment during her two and one-half years of participation in the Three-City Study. Throughout that period, Jacolin attended an array of classes at St. Helen's Hearth, a nonprofit multiservice center directed by an order of nuns in her community, while her son attended the Montessori preschool program there. St. Helen's Hearth operated on what might be called a "there's an app for that" principle in designing its program for low-income mothers. In addition to providing child care/preschool, the center offered preparation for GED testing and college admission; parenting, homemaking, and crafts classes; group and individual therapy; other supports particularized to the needs of its regular attendees.

Among those "regulars," Jacolin was a star. Although she pointed to significant successes of other program alumnae, in contrast with women Jacolin described who attended sporadically—for example, Blair (Chapter 4), whose demanding NFC obligations kept her from effectively accessing the center's program offerings—Jacolin received an outsize share of individual attention and material support. Such disparate treatment raises ancillary questions

227

about equity in distributions by by secular and faith-based voluntary organizations (Edin and Lein 1998; Joshi, Hawkins, Novey, and RTI International 2008), given their enhanced role post-PRWORA in providing goods and services to low-income mothers and their families (Reingold, Pirog, and Brady 2007).

.Early on in Jacolin's association with St. Helen's Hearth, she applied the same terminology to both her own attendance at the center's programs and her son's: four days a week, they went to "school." During her divorce and the financial chaos into which it threw Jacolin, St. Helen's Hearth helped organize her life: getting there, on time, was an accomplishment. "It's a very supportive, safe, comfortable atmosphere," she said. Staff at the center encouraged Jacolin to undertake an undergraduate degree, and helped her prepare the application; when she was accepted, they helped her learn to study and write effectively, providing training and access to a computer. In important ways, the nuns and their associates provided the type of guidance that the economically advantaged receive from their families and schools while growing up. St. Helen's Hearth served as a home, in which women like Jacolin could find restoration and nurturance.

Eventually, Jacolin's status at St. Helen's Hearth shifted—no longer was it "school," but rather a place where Jacolin could exercise her growing skills. She was asked to teach the crafts class, with a budget and free rein to design the sessions.

> I want to give back, and I really encourage the other women to, 'cause I didn't have any dreams when I went there. I didn't have any goals, either. I was just gettin' through the day.

Within a year, Jacolin had the St. Helen's Hearth advisory board, speaking publicly on its behalf at a State House hearing on adult learning, and on local television. "Someday," she predicted, "I'm gonna be somebody."

As a lone mother, Jacolin was able to pursue her self-development goals at her own initiative and pace. The support she received at St. Helen's Hearth mitigated some of the hardships she had experienced as a solo parent:

> You just get so tired o' makin' all the decisions when you're by yourself. You have no one to bounce 'em off, and you don't know if you're making the right decision. And it's just constant—left or right, up or down? And it's all the time. And sometimes that just overwhelms me.

And the warmth of social connection she experienced through the center allowed her to think about intimate partnership in a more discerning way:

> A lot of my friends can't be without somebody, but [that somebody] usually end[s] up being baggage instead of a partner.

Tressa: "that's where my strive is"

Tressa, the 39-year-old African-American mother of six introduced in the RHM section of this chapter, similarly immersed herself in a community nonprofit organization. The Drake multiservice center adjacent to her subsidized housing development likewise provided Early Head Start, child care, and parenting programs, in addition to psychotherapy, medical care and an array of other services. Tressa spent as much time there as she could. Her relationship with Drake was overtly reciprocal. Because her income was so low—about $650 per month, not including unspecified contributions from her two older sons' SSI benefits—she received all services free. In return, she volunteered at the Early Intervention Center there, and encouraged other parents to participate as well.

> I can be supportive. I can give back. I'm not paying for their day care and I have twins! It really didn't have to be that way. I want to help because I want them to hang around.

Like Jacolin, Tressa received particularized assistance from the Drake staff. For example, because she knew she sometimes had trouble keeping food on the table, once or twice a month they would give Tressa and her family cooked meals—extras from food served at the center—

packaged in freezable containers. Tressa was extremely wary about disclosing details of her financial and family circumstances to anyone working in an institutional capacity. At Drake she was already well-known. There was no bureaucratic procedure and no "explaining how you got where you're at to need [economic assistance]." Instead, Tressa felt her presence and contributions were valued; for example, she was invited to participate in interviewing candidates for a nursing position with the center's Head Start program.

Tressa's connection with Drake facilitated two important transitions in her life. The first was her return to paid employment after a four-year absence from the labor force. When Tressa felt ready to go back to work, she thought first of Drake:

> The twins are gonna be back at school and that place is right here. I'm not catching the bus, I don't drive...I said I will get a job here [at Drake] and I did, thank you God.

In fact, Tressa applied for three part-time positions—security, food service, and receptionist duties—and was hired for all of them (food service was her principal responsibility). She had been concerned about experiencing racial discrimination in an unknown workplace, and about not having the flexibility she needed to care for her family.

Comfortable in the Drake community, Tressa felt able to present her scheduling needs in her interviews, emphasizing that her children came first. When she was introduced as a candidate for the positions, her interviewer commented that he'd thought she was already working there because he had frequently seen her on the Drake campus. Perhaps as a result, she said, the interview was almost a formality:

> My boss asked me if I could cook. I said, "I have six boys!" He said, "I have no further questions!" He told me that he needed help with security and I said, "I'm not into wrestling. But I survived domestic abuse."

She was hired at $9 per hour. The experience restored her spirit, which had been abraded over years of childhood abuse, adult domestic violence, and the enervating responsibility of caring for two mentally disturbed sons (see above).

> This new millennium, it's about me, because I already know I'm a good parent, so I don't have to worry about where I stand with that, I can identify myself very well with that with pride, I need to blossom. The woman needs to blossom. The parent blossomed already. I as a woman need to blossom. I said I have to give more to me… it's time to do satisfaction for me. To take care of my needs. And not to always let myself be last.

Tressa's gentle, and successful, re-introduction to the workforce gave her the confidence to pursue her real passion: home decorating. This second life-change led Tressa to begin taking courses at a nearby community college.

> I'm on a new journey…I want to highlight my talent that's into home decorating. I don't have a lot of information like names of colors, like all these other colors instead of the simple ones. I'd like to learn about the different types of wood and glues and jewelry, and fabrics. I want to throw art in it, because that's where my *strive* is.

Tressa's biggest dream was to own a small crafts and decorating business.

The progress that Jacolin and Tressa made with the holistic program of material, social, and personal resources offered by St. Helen's Hearth and the Drake center attests to the power of organizations' partnering with low-income mothers to improve their life-chances. At the same time, it is important to note these two quite different women, Jacolin and Tressa, was each in her own way a good candidate for such intervention, thanks to a track record of overcoming obstacles.

Jacolin and Tressa each had left a relationship with a violent intimate partner; each had a history of substance abuse and successful rehabilitation; each had dropped out of high school and subsequently earned a GED; each had had experience in the labor force; and each was committed to undertaking postsecondary education as a means to pursue a better future. Moreover, each sustained an internalized identity of distinctiveness—a conviction that her efforts to overcome

231

her current circumstances would succeed. Burton and Jarrett discuss a similar construct, an

ideology of distinctiveness as:

> …one of the strategies employed by families to survive and thrive in high-risk
> environments is to believe and act as though they are distinct from their neighbors
> (Burton and Jarrett 2000).

Jacolin and Tressa used this self-concept as an opening into which the praise and

encouragement—*i.e.,* status resources (Foa, Tornblom, Foa, and Converse 1993)—they obtained

by affiliating with staff and mentors in their respective programs could flow.

> Resource theory sheds light on the processes involved in the flow:

> [F]actors which set the state for [an] exchange: the state of the individual, the institutional
> setting and the properties of the resources exchanged. A person will tend to enter
> exchanges which reduce [her] needs and are compatible with [her] power. Social
> institutions are seen as channels providing opportunity for exchange, while imposing
> restraints on the type of transaction which may take place (Foa and Foa 1974).

Both conditions—need reduction and compatibility with the power of their distinctiveness

identity.

Lone motherhood further heightened these women's receptivity to the service and status

resources their programs provided, first, because the positive messages they accepted were

unmitigated by contradictory messages or power struggles within their households; and second,

because the women needed the particularized social interaction through which the messages were

delivered. Whether an identity of distinctiveness—and with it, receptivity to status resources and

motivation for "strive"—can be *created* through holistic service delivery is an appropriate

question for further investigation.

Leslie: "I'm actually helpin' DSS"

Leslie's experience suggests that, under favorable circumstances, "strive" and

distinctiveness can be implanted. A 42-year-old European-American mother of an adult daughter

and son, Leslie found "strive," by happenstance, through services coordinated by the Department

of Social Services (DSS). Leslie had agreed to take custody of two preschool-age boys, grandsons of a neighbor two floors down from her in a large public housing building. DSS had removed the children from their home, finding they had been grossly neglected; the grandmother, hoping to keep the boys nearby but unable to take custody, proposed Leslie as a potential caretaker. Leslie believed she was agreeing to a six-month proposition. But the biological parents' failure to meet criteria for their children's return extended the fostering for a further six months.

Leslie was receiving $540 per month from SSI; fostering the two boys increased her income by about $900 per month. Her SSI status reflected physical and mental health concerns: she suffered from a genetic form of anemia, a condition that left her chronically fatigued; her depression exacerbated this effect. As a result, she had no work experience. But Leslie was an extraordinarily talented foster mother for Richard (age 4) and Timothy (age 3), providing matter-of-fact, consistent care the boys desperately needed. She calmly set about their long-delayed toilet training, taming their fears of food insecurity and abandonment, and implementing a comprehensive program of psychological treatment and educational services. Under her care the boys slowly began to develop trust, self-regulation, and age-appropriate skills.

Becoming a foster parent to Richard and Timothy required Leslie to collaborate intensively with social workers, therapists, teachers, and physicians—in other words, a raft of institutional providers—and to advocate for appropriate services by conveying her careful observations of the boys' behaviors. Although the several services were delivered by different providers, DSS served as Leslie's point of contact and service convergence. The experiences changed her opinion of the child protective agency:

> Growin' up and everything else, I always knew that DSS was just somethin' that you were—you didn't want to get involved with. [But I've learned that

233

they're not really these bad people that I presumed they would be...Maybe because I'm not in the same situation that their mother is in—I'm actually *helpin'* DSS.

Leslie also had to wrestle with delicate parenting issues, such as how to handle the boys' experimenting with calling her "mom"; and learn to interpret the emotional subtexts of their play.

> *The therapist has a hot air balloon model, with a wicker basket, hanging on her door. Unbeknownst to one another, when they are ready to leave, each boy routinely finds among the various play figures in the therapist's office a baby and a kitten, and places them in the wicker basket. When they return the next week, this is the first place they go to. Their play during therapy often involves rescues of the baby or kitten by an ambulance or fire truck. Leslie was working with the therapist to decipher the symbolism in this shared scenario.* "We can't figure out right now what that means."

It was relentless, difficult work, but Leslie found herself rising to the challenge.

> There's days when it's just like—I don't want to do this no more. I've had many of those days. And then, it's like "but if you don't, who else will? You're not doin' it for you, you're doin' it for them."…It's really not about me – it's all about them.

Leslie's accounts of her collaborative work with the DSS coordinators and service providers strengthened her alliance with the institution, leading her to change her identity-status and empowerment in these exchanges (Foa and Foa 1974; Foa, Tornblom, Foa, and Converse 1993).

Furthermore, her success in fostering fulfilled a personal need for Leslie, by allowing her to repair and reconstruct her self-image as a parent. The older of Leslie's biological children, Michael, had posed continual challenges; severe ADHD led him to act out, sometimes destructively, earning a stream of suspensions and expulsions. This experience eroded Leslie's self-efficacy as a mother ("somethin' with me and Michael, it just never—was never there"); and it impaired her relation with her daughter. At the same time, it gave Leslie experience—albeit negative—dealing with institutional actors. Working with DSS in a constructive capacity allowed Leslie to leverage this unfortunate experience for a productive purpose, aligning her personal need with the needs of Richard and Timothy, and the mission of DSS on their behalf.

Finally, successful exchange of service and status resources with DSS burnished Leslie's sense of distinctiveness, interposing distance between her values and those of Richard and Timothy's parents and grandparents. And it led her to strengthen her relationship with her own mother, who provided significant instrumental support and, when she was able, cash in an emergency. Her mother, whose own parenting had been deficient in many respects, participated in the reclamation and distinctiveness processes as well, thus illustrating secondary benefits of Leslie's growth.

Talisha and Chevelle: "so many people"

Talisha, introduced earlier in this chapter, and Chevelle, a 34-year-old assistance-reliant African-American mother of one child, provide a counter-example of the association between services and "strive." Talisha, whose economic struggles forced her to implement multiple survival strategies, was a regular client at multiple food pantries around the city and took advantage of opportunities to obtain clothing and gift donations at Christmastime. In addition, her health history—which included multiple trauma experiences, addiction developed during the 1980s crack-cocaine epidemic (overcome through a durable recovery), and depression—led her to have frequent contacts with her physician and a psychotherapist. Chevelle, who was HIV positive and under DSS supervision to improve her parenting skills, accessed a panoply of services within her home, from social workers, counselors, and nutrition-support organizations, and respite-child care providers; and she attended a monthly HIV support group at the Drake center, with which Tressa had formed such a strong alliance. One of Chevelle's social workers, encountering Chevelle's ethnographer in the course of a home visit, murmured, "so many people."

Yet despite Talisha and Chevelle's contacts with numerous service providers, neither experienced the spark of synergy that had activated Jacolin, Tressa, and Leslie's "strive." A number of circumstances potentially account for this contrast. First, although Talisha and Chevelle had participated in drug rehabilitation programs—as had Jacolin and Tressa—neither had assimilated the cognitive framing strategies that had stimulated Jacolin and Tressa's "strive." Jacolin and Tressa reflected analytically on their emotions and social interactions, often using "therapy language" to explain them. Jacolin used this skill to discuss her marriage, her "three-year plan," and her ideology of distinctiveness:

> [My ex-husband] took care of everything. Told me I didn't have to work, told me I didn't have to think, he'd do that for me and all that good stuff, you know. And, you know—now it's what do I want?...I have all these goals and dreams, you know [that were] put by the wayside. I picked 'em back up, brushed 'em off, you know. I need to get from here to there. And this is what I have to do right now in order to get where I wanna be… I've just always felt different from other people growin' up in the projects...I always had a job, always went to school—no one else did...There's things I always wanted.

Tressa sometimes referred to needs originating from "the little girl within" and the hazards she must negotiate in order to keep them from sapping what her ethnographer referred to as Tressa's "dignity and pride":

> Being a female, woman, a mom, I have an issue. One of my issues is that in a certain period of time with me just being with myself and my children that if a man that I'm attracted to is giving me some attention I have to really make sure that I don't let myself become so vulnerable to...I know what I like, I know what I'm missing and that's touch. Because with that touch, then I can start to stop working on myself.

In contrast, Talisha relied on cognitive and behavioral avoidance strategies to make her way through her days and her life. She circumvented certain streets in her neighborhood where drug dealers congregated:

> I don't like to go that way, because in the back is all drugs and I don't wanna go near that [stuff] no more.

Her stock phrase for minimizing the strenuous efforts involved in coping with hardship was "It's not too bad."

236

Although one of the food pantries Talisha frequented was located at a nonprofit center for multiple services to low-income women, whose offerings roughly paralleled those of St. Helen's Hearth and the Drake center, she did not access the children's activities, connections to medical care and advocacy groups, a crafts cooperative, and GED test preparation service. The only ancillary benefit she derived from this provider was an occasional (free) lunch.

Talisha was surviving in this fashion; but Chevelle was overwhelmed by the needs of her own "little girl within" for attention and love. Speaking of a boyfriend with whom she frequently broke up, she said:

> I miss [him]…and I don't want to tell him that because it's not good to tell a man that you miss him because they'll think that they got the power over you. And I'm going to give him the benefit of the doubt of getting power over me. I miss his company. I miss the loving. I miss the cooking. I miss him helping me with my daughter. Even though he aggravates me all the time…It's not healthy. I need to take this time for myself and my daughter, without a man. I can do it. I *can* do it, but I don't *want* to. I want to be with somebody. I don't want to be by myself. My daughter loves me and I love her but she can't give me what I really need… Am I ever gonna get married? I'm 35 years old...I want to get married, badly. [I want someone who will] love me for me.

Although Chevelle framed her deep longing for connection in terms of romantic love, it is worth researching whether women expressing desires such as hers could satisfy their needs through other types of particularist relationships.

A notable difference between the service-access experiences of Jacolin and Tressa, versus Talisha and Chevelle, was the shape of resource flows: multiple services from a unified provider, versus multiple services from discrete providers. The services Talisha obtained were delivered through a universalist model, *i.e.,* the transfers were not customized (particularized) to Talisha's circumstances, and did not allow for holistic analysis of her needs. The same was largely true of Chevelle's service receipt, despite the fact that she received most such transfers in her home. Although comprehensive investigation of these processes lies beyond the scope of this

investigation, these women's experiences point to a potentially fruitful avenue for service-policy design.

CHAPTER SEVEN
CONCLUSIONS AND IMPLICATIONS
FOR RESEARCH AND POLICY

This study has investigated how housing assistance and household composition shaped access to material, instrumental, and symbolic resources for 23 low-income African-American, European-American, and Latina mothers in Boston who were living in subsidized housing. The objectives were to describe how young mothers residing with their natal families, mothers cohabiting with a male partner, and lone mothers acquired resources through members of their households; and to discover how housing-assistance access and regulations mediated these resource flows.

Using a resource theory framework to examine interpersonal exchanges revealed that symbolic resources of status and information were important complements to material and instrumental resources in shaping the women's efforts to achieve well-being and economic mobility. The processes of distributing these resources varied in the different household configurations, forming distinctive patterns. The patterns were seen in qualities of the women's household membership, their efforts to regulate positive and negative resource flows, and their decisions in response to structural constraints, opportunities, and critical events. In addition, these patterns reflected the varying priorities women in differing household formations placed on their developmental, social, and economic needs.

Housing assistance gave these women choices they otherwise would not have had about how to fulfill such needs. It was a crucial resource that cohabiting and lone mothers prized, and natal family co-resident mothers craved. By giving women choices, access to housing assistance allowed those who had it to exercise some degree of control over other resources they obtained. The extent to which both their access and their control were constrained speaks to a critical issue

in public assistance policy, one that is heightened by the shift in housing subsidy provision from publicly owned housing developments to privately owned properties.

This study thus contributes to distinguishing how needs of low-income mothers and their families vary under differing social and institutional circumstances. Findings shed light on the complex functions of housing assistance as a resource for low-income mothers and their families. Such knowledge can inform policy design and practice by pointing to optimum selection and timing of assistance interventions.

Place, *Face*, and *Space*: patterns of household resource processes

As I traced respondents' accounts of receiving material resources (money and goods), instrumental resources (information and service), and symbolic resources (status and love) throughout the two to three years of their study participation, a distinctive pattern of resource processes emerged for each household type. I use the constructs *Place, Face,* and *Space* to designate these patterns. Each of these patterns comprises three family processes—household membership, resource transfers, and agency in the regulation and use of resources—that my analysis showed were constituted through resource flows. The processes were enacted differently in the three household formations, as examined in Chapters 4, 5, and 6. We can summarize the patterns and processes across all respondents as shown in Table 7-1, below.

Table 7-1
Household composition and resource processes

Chapter	Household form	Membership	Resource flows	Agency	Pattern
4	**Natal family**	Unsettled	Beliefs, bonds, binds	Impatient longing	**Place**
5	**Cohabiting**	Pragmatic	Relative provisioning	Terms and conditions	**Face**
6	**Lone mother**	Restricted	Defensible boundary	"Strive"	**Space**

Reading across the rows in Table 7-1, we see the characteristics of membership, resource flow, and agency processes discussed in each of the chapters. Reading down the columns, we can see how the processes align in each category for all respondents.

The *Place* pattern

In respondents' natal family households (Chapter 4), resource processes formed the pattern *Place.* In prior research, place appears as a multidimensional concept encompassing spatial, sociological, and psychological phenomena; it is defined by physical location, status, and identity (Fried 1982; Gieryn 2000; Proshansky, Fabian, and Kaminoff 1983). Homeplace signifies:

> …the construction of social and cultural identity, the procurement of privacy and power and control, and the development and maintenance of family routines and legacies (Burton and Lawson Clark 2005, p.166).

For respondents living with their natal families, their *Place* as household members was unsettled. Motherhood had indelibly changed these young women's status, but their transitions to that status were incomplete. Completion was not necessarily contingent upon a woman heading her own household, but five of the six respondents had just entered their 20s (ages 20-23) at study enrollment, an age when separation from the natal family frequently occurs (Gordon, Chase-Lansdale, Matjasko, and Brooks-Gunn 1997); all six respondents held separation as a goal.

Motherhood had shifted young respondents' purview beyond the natal household. They said they had begun to see themselves as their children might see them in the future, to ask themselves what example they wanted to set and to think about whether they wanted to emulate their own mothers or raise their children differently. As they sought to negotiate parenting responsibilities with their children's fathers, they also began to incorporate the young men's

ideas and values, not only about childrearing, but also more globally. Maris, for example, proudly pointed out that it was her boyfriend who had persuaded her to get off welfare.

Respondents who were steadily employed were incorporating new ideas and goals. Saige, a bank teller, observed that there were many more resources for children in the wealthy town where she worked than there were in her low-income neighborhood and began to think about getting ahead in these terms (Dominguez 2011); this is consistent with the pattern identified by Gordon and her colleagues of young mothers living independently when they could do so in a more resource-rich environment (Gordon, Chase-Lansdale, Matjasko, and Brooks-Gunn 1997). For all the respondents discussed in Chapter 4, the ordinary developmental tasks of adolescent identity-development had been reoriented toward inhabiting the role of motherhood, loosening old bonds with natal family and—potentially—retying them in new ways. In contrast the two respondents who held no employment during the study remained tightly bound to the natal context and were strongly influenced by negative status messages and dysfunctional ideologies in the household. The young women incorporated housing into this development process as a valued identity-resource (Stets and Cast 2007).

These young mothers knew they were priced out of the private rental market for the foreseeable future, even if they worked steadily at their current pay level or lived jointly with their current partner; and knew it might be years until their names would rise to the top of subsidized-housing wait-lists. Yet each construed getting housing assistance in her own name a necessary rite of passage—indeed, some considered having "a place" to be a prerequisite for taking on other adult obligations, such as employment. This reverse logic reflected impatience and longing for not only a physical "place" (one's own apartment), but also a social "place" from which they could launch an adult life. The "shelter strategy" some of these women ruminated

upon (declaring homelessness in order to gain higher priority on housing assistance wait-lists)

reflected what they described as an emotional sense of homelessness.

Resource flows in these natal households contributed to respondents' tenuousness. Most

drifted, either spatially or vocationally; some felt drained by family demands for financial

contribution or caretaking. Some experienced residential instability even as they nominally

resided in family households: with her child in tow, one woman bounced between two

households, another split each day between locations. One was shadowed—a situation that

occasionally disrupted TAFDC receipt, but more important, one that the respondent experienced

as a displacement. Only two of the NFC mothers worked steadily for a single employer. Two

bounced from job to job; two dropped out of trainings. Most received material and instrumental

assistance, but little to no guidance about how to progress toward their goals. NFC respondents'

longing for "a place" appeared to be a wish for anchorage as much as for independence. Status—

understood as identity, position, and esteem—is a resource of overriding value at any age, but

particularly in adolescence (Teichman, Glaubman, and Garner 1993). These young mothers'

unsettled household membership left them with status vulnerabilities that hindered economic and

personal growth.

These findings are important because they shed light on how women who gave birth as

teenagers fare as their children grow into preschool and early school years. Respondents in this

study were on the cusp of heading their own households, but most lacked supports to do so

successfully. Low-income mothers more often receive coping support but little assistance in

leveraging it for mobility (Henly, Danziger, and Offer 2005). Mentorship outside the family

(Klaw, Rhodes, and Fitzgerald 2003), key relationships (Sosulski, Cunningham, and Sellers

2006), faith-based connections (Barthle, Makar, and Hercik 2008), and multiservice assistance

243

packages (Gordon, Chase-Lansdale, Matjasko, and Brooks-Gunn 1997) offer potential effective

next-step assistance for young mothers past the immediate postpartum years, but timing and

access can be difficult. This study provides a detailed examination of resource successes,

failures, and critical moments at which appropriately targeted institutional interventions might

make a crucial difference for young low-income mothers.

The *Face* pattern

I use *Face* to characterize the pattern of resource flows in cohabiting mothers'

households. Face is:

> …the positive social value a person effectively claims for himself by the line others
> assume he has taken during a particular contact. Face is an image of self delineated in
> terms of approved social attributes. (Goffman and Best 2005).

In sociological and cultural theory, face denotes one's own reputation and its effect on the

reputations of others. As an attribute of individual and social standing, face is associated with

positive qualities such as dignity, normativity, and trustworthiness (good face), and negative

qualities such as shame, deviance, and stigma (bad face). Good face derives from socially

approved actions (conformity with norms), bad face from norm violations. Socially constructed

qualities such as dignity or stigma manifest face (Goffman 1963; Link and Phelan 2001). Face

also implies a distinction between private reality and public appearance, between backstage and

front-stage performance (Goffman 1999 [1959]). In sum, face is a vulnerable status resource that

may be threatened or enhanced, in interaction and conflict, in public and intimate relationships

(Oetzel, Ting-Toomey, Yokochi, Masumoto, and Takai 2000).

The low-income mothers in this study confronted two types of face issues when they

shadowed a partner in subsidized housing. Public face issues arose from the normative paradox

inherent in shadowing: in attempting to create a two-parent family, the shadowing mother

violates the law (Neysmith, Reitsma-Street, Collins, and Porter 2004). Either way, she appears stigmatized (Dodson and Schmalzbauer 2005; Fineman 1991)—inaccurately, as a mother without a father for her children, or accurately, as a mother in a two-parent household who has dared to violate a welfare rule. This face issue invoked the "double game" of conforming-but-disobeying (Bourdieu 1990; Dodson and Schmalzbauer 2005)—although as Yoana discovered when her toddler insisted at the housing office that "Papi!" lived with the family, the game is risky.

A private face issue arose from the dynamic that shadowing established in the women's households: "ownership" of the lease allowed them to impose certain conditions—for example, "pay to stay" (Edin and Lein 1997)—but exercising that power violated culturally determined gender norms (Lawson Clark, Burton, and Flippen 2011). This norm was resolved through "facework" that built the shadowed partner's esteem (Oetzel et al. 2000). Laqueta used this strategy in constructing the counterstory (Villenas 2001) that shadowing her common-law husband was a means of protecting him from degradation by the welfare system.

Resource flows in cohabiting households reflected dynamics such as these. The pragmatic partnering women had done cost some women their youth. Half of the cohabiting mothers discussed in Chapter 5 had partnered with men who were ten or more years older. These unions had been relatively stable; at study entry, they had lasted for between two and nine years. In keeping with Lawson Clark, *et al.*'s findings (Lawson Clark, Burton, and Flippen 2011), the two unions begun when respondents were youngest had been formed to liberate the women from oppressive natal families. For these women, household was a vehicle for material survival and childrearing stability; they frankly acknowledged not loving (or no longer loving) their partners.

If initially they had sought a surrogate father, over time they had outgrown that need; the unions destabilized as a result.

Other respondents reported having selected a partner because he had shown himself to be supportive, and they trusted him. In some instances, such trust was undeserved. Applying the framework of situated trust types developed by Burton, *et al.* (Burton et al. 2009), we can say that some cohabiting mothers in this study misplaced trust by granting it too easily; some compartmentalized trust by ignoring disqualifying evidence; some suspended trust by limiting themselves to a transactional relationship; and some progressively developed integrated, criteria-based trust.[34] Regardless of how trust had been invested, however, this study's cohabiting mothers generally emphasized pragmatism, as opposed to romance, in describing their partner choices (Burton and Tucker 2009).

Nevertheless, respondents sought to create balance and avoid conflict at home. Most complied with traditional gender norms for allocating housework (five of the eight respondents did it all), and most allowed the male partner to be the household's "symbolic boss." In several families, this deference extended to childrearing: mothers handled maintenance tasks, but fathers were responsible for "character," *i.e.,* discipline; however, conflicts arose in this area, and some women felt their authority was undermined. Only one respondent said she ceded all final decision-making power; some others wielded power by pretending to do so, allowing their partners to be the "symbolic boss."

---

[34] Burton and her colleagues reference trust criteria of predictability, dependability, and faith identified by Rempel, J.K., J.G. Holmes, and M.P. Zanna. 1985. "Trust in Close Relationships." *Journal of Personality and Social Psychology* 49.Another set of trust criteria—calculation, prediction, intentionality, capability, and transference— were identified within the context of intercultural relationships by Doney, Patricia M., Joseph P. Cannon, and Michael R. Mullen. 1998. "Understanding the Influence of National Culture on the Development of Trust." *Academy of Management Review* 23:601-620.

But how financial obligations were distributed in a cohabiting household sometimes belied respondents' claims about equitable power distribution. For example, Yoana, who said her husband made all decisions, was responsible for paying routine household expenses; her partner paid for the couple's occasional "large purchases." Carlita, who "let [her common-law husband, Leo] believe he is the boss" also said that the two shared expenses; but Leo retained control of any money he had beyond what he contributed to the household, allocating it as he wished. This practice created a disproportionate power distribution: since Carlita's contributions consumed nearly all her income from TAFDC and SSI, whereas Leo's did not. In contrast, Kacie's boyfriend Marco paid the household bills, but her claim that she was "boss" rang true in light of the fact that through her family, she could access significant amounts of cash for personal use. Unfortunately, her experience exemplified gender resource theory's linkage of women's financial control with the likelihood of their suffering domestic violence (Atkinson, Greenstein, and Monahan Lang 2005). In the households of the three other respondents who reported domestic abuse, arrangements for male partners' financial contributions were ambiguous.

Did these men use violence as a resource to redress financial "face threats," assert relational power (Blood and Wolfe 1960), or enhance self-verification (Stets and Cast 2007)? Did they perceive respondents' relational pragmatism as indicative of "least-interest" control (Sprecher, Schmeeckle, and Felmlee 2006)? Does the relationship between resource deficit and anger or depression found among low-income women (Hobfoll, Johnson, Ennis, and Jackson 2003) operate similarly among low-income men, and does women's control of housing exacerbate this dynamic? Answers to these specific questions lie beyond the scope of this study, but bear upon related questions concerning under what conditions cohabiting partnerships dissolve or endure. The relatively long duration of some partnerships seen in this sample

suggests that the power dynamics of such relationships, and the role of public vs. informal resource allocations in mediating them, are complex and worthy of investigation.

The *Space* pattern

I use the construct *Space* to describe lone-mother respondents' regulation of resource flows into and within their homes. Like place, space is multidimensional; it is environmental, architectural, and emotional, physical and metaphorical. Environmental spaces are ascribed greater or lesser social value: inner-city public housing is a "refuse space" characterized by marginality, urban-dwellers designate unsafe spaces as "hot" (Gotham and Brumley 2002). Spaces are social and mental (Lefebvre 1991), productive and unproductive (Gottdiener 1994), hospitable and inhospitable (Villenas 2001; Wilson 1987); raced, gendered, and classed (Manzo 2005). Spaces are mutually constitutive of agency, identity, and resistance (Brunson, Kuo, and Sullivan 2001; Gotham and Brumley 2002; Newman 1973), culture, class, ethnicity, symbolism, and striving (Dominguez 2011; Flint 2011); inclusion and segregation (Flint 2011; Orfield and McArdle 2006). The homeplace space affords privacy, control, renewal, and power (Burton and Lawson Clark 2005; Burton, Winn, Stevenson, and Clark 2004). According to Debussy, music is made in the spaces between notes.

In the lives of this study's lone-mother respondents, space was a fundamental and highly valued resource. These women restricted entry to their space, defended its boundaries, and used mental spaces created through such subtractions from physical space to regulate their lives and relationships, and to create themselves anew. All but the youngest woman in the lone-mother group were ex-cohabiters who had experienced domestic violence or childhood sexual abuse. Remember that these women were not purposively selected for study based on this characteristic;

248

rather, like the respondents in Chapters 4 and 5, Chapter 6 respondents were simply lone mothers

recruited for the Three-City Study ethnography whose period of participation was longest.

The lone mothers whose resource flows were examined in Chapter 6 determined their

household membership by restriction. Only three women in this lone-mother group (including

the youngest) said she was intimate with any man. One was disengaging from a cohabiting

partner who had been incarcerated after beating her. The other two invited men into their homes

on a "visiting" basis (Kamp Dush 2010), allowing a romantic interest to "stay over" but not fully

join with the household. These women were auditioning potential partners by, in effect, bringing

them in on probation. Unlike NFC mothers who auditioned potential cohabitation-partners, lone

mothers could introduce a man into a limited period of "trial cohabitation," during which time

they could develop evidence that allowed them to assess trustworthiness. More commonly, the

somewhat older mothers in this group (in their 30s and early 40s) were living alone and intended

to remain so, by choice.

Loneness left these mothers more materially vulnerable than NFC or CSP mothers. Some

mitigated hardship through creative informal means, others through frequent access of

institutional and organizational supports. Talisha provides an example of a creative twist on

restricted membership: she extracted informal "child support" from an ex-partner in the form of

"room and board," by allowing him to sleep off his night-shift employment in her living room;

she did not allow him to participate as a family member or carry a key. Similarly, when

Shawna—who was racially constrained as an African-American mother in an overwhelmingly

European-American neighborhood—could not find private, paid transportation to preschool, lone

motherhood afforded her space to temporarily shelter a friend in exchange for providing this

service.

Leslie turned an unused bedroom in her public housing apartment[35] from an empty space into a productive one, when unexpectedly she was asked to temporarily foster two preschool boys. Her story is particularly important from a policy perspective. Fostering placed Leslie in close contact with multiple institutional service providers—a Department of Social Services (child protection authority) social worker, the boys' guardian *ad litem*, their psychologist, and special education school personnel, all of whom joined her in focusing on care of the fostered boys.

On paper, Leslie was someone who had lived in "dependency" on welfare or disability benefits for more than two decades. She had less than a high school education; she suffered from depression, severe anemia, and agoraphobia. In practice, Leslie became a superb foster mother whose consistency and patience likely spared two severely neglected, developmentally delayed children from long-term institutionalization, in the process saving the state thousands of dollars per year. At the same time, she increased her household income by several hundred dollars a month in fostering stipends. Her case may have been exceptional; that is something this study cannot determine; nor is it possible to determine whether the boys she fostered would have been "better off" in a more economically advantaged, two-parent household. But it is evident that as a lone mother, Leslie had physical, mental, and emotional space to devote undivided attention to an endeavor that benefited her as well as her foster sons.[36]

Several others of the lone-mother respondents connected intensively with multiple service providers, with similarly positive results: for example, one was offered employment at the providing agency, the other a volunteer role that built soft skills essential for career mobility.

---

[35] Having an extra bedroom, as a result of her adult daughter moving out of the household, made Leslie vulnerable to an administrative classification of being "overhoused"—meaning that she could have been relocated.

[36] Leslie eventually adopted the boys, who likely would have been hard to place in another permanent home.

Supported by their respective nonprofit multiservice organizations, these two women entered college programs selected to develop their existing individual talents.

Other lone mothers maintained contact with several single-service providers. These contacts supported survival, but provided no leverage to skill-building or mobility. It appeared that having a single source for multiple services was synergistic in promoting what one of the college-bound women termed "my strive." Here, too, we find potentially fruitful opportunities for further investigation. The experiences of all these lone mothers bear out Gilbert's (1998) assertion that spatially bounded low-income women are not necessarily spatially entrapped—that small spaces rich in desired resources (and defended against undesirable intrusions) can serve as a resource for economic security and, in the best case, mobility.

Contributions and limitations of the research

This study extends prior research into the strengths and hardships of low-income families, by focusing on the household resource flows of natal-family co-resident, cohabiting, and lone low-income mothers living in subsidized housing. Most studies addressing household composition focus on a single configuration, or a single racial/ethnic classification (Albelda, Himmelweit, and Humphries 2004; Gordon, Chase-Lansdale, Matjasko, and Brooks-Gunn 1997; Lichter and Qian 2008; Manning and Smock 2005; McIntyre, Officer, and Robinson 2003; Nicholson, Williams, and Sassler 2008; Pittman and Boswell 2008; Spencer et al. 2002). This study provides a comparative perspective. The theme of partner-"auditioning" strategies by NFC and lone mothers illustrates how such comparisons can allow for imbrications in our understanding. Similarly, the articulation of household membership as a complex, purposive process across respondent groups emerged from this comparative investigation.

The exceptionally rich and wide-ranging longitudinal data set generated by the Three-City Study provided an unusual opportunity to locate my specific research questions in a natural context, and to observe how the women in my sample managed resources in their households over time. Absent this scope, important developments such as punctuations in employment, the cumulative weight of intergenerational and intimate conflicts, imagined but unimplemented "shelter strategies," or the synergistic bonus of multiservice provisions could not have emerged as they did. The depth of experience my study documents

At the same time, the study is bounded by several limitations. Most prominent among these is its small sample size. Patterns and outliers were found in each of the three respondent groups, but these are at best indicative of possibilities whose reliability remains to be further investigated.

The study is also limited by its single location. Boston is in some respects an advantageous research locale: it is the largest city in New England; and its collection of distinct, historically segregated, and still fairly homogeneous neighborhoods presents an interesting setting in which to examine racial and ethnic relations among gradually integrating populations. Boston and Massachusetts are atypical, however, economically and in terms of welfare provisions. Composite living costs are more than 30 percent above the nationwide average on nearly all measures, and housing costs more than 50 percent higher (Statistical Abstract of the United States 2012); the level of TANF benefits equals about 50 percent of HUD's fair-market rent estimate for the area (Schott and Finch 2010). But Massachusetts' TAFDC and food stamp benefits are comparatively high; and a tough time-limit policy (two years in any five) is somewhat mitigated by a web of exemption and extension options (Department of Transitional Assistance 2007). A family cap policy is in effect.

Policy implications and recommendations

This study invites a number of questions about the effectiveness of existing supports for low-income families, and points to several opportunities for better targeting and serving them. Throughout the dissertation I have drawn attention to many of these points. I gather them here, along with additional thoughts applicable to the three family formations examined.

Young low-income mothers: residential options

The analysis in Chapter 4 finds that natal family co-residence (NFC) is materially beneficial for young low-income mothers, providing them a safety net of goods and services including shelter, food, and often child care, at little to no financial cost. These arrangements should conceivably free young mothers to pursue education or training, and/or to be selective about finding employment that provides benefits and opportunities for advancement—in other words, it should allow them to build foundations for their futures. The reality for this study's respondents, however, was quite different. Only two of the six young mothers were well and steadily employed and pursuing education or training. Moreover, one of these two had been scolded by her mother for spending money on tuition.

Of the remaining four respondents, two drifted in and out of employment, apparently without differentiating promising opportunities from mediocre ones and without recognizing the potential detriment of a short-term, sporadic work experience for future employability. These women lacked good advice; and again, there was deterrence—one of the women expected that she would be excluded by her extended family if she were to continue her education. The final two respondents were mired in dysfunctional families that clearly stymied their ability to grow.

Overall, five of the six NFC respondents moved out of their natal households into cohabitation or lone motherhood, where their access to supports diminished and their social

isolation increased. Like some of the cohabiting mothers seen in Chapter 5, some of the NFC-leavers would likely lament their lost youth.

More-advantaged young women in their age bracket would likely be found in college dormitories—costly but effective environments designed to promote socialization, maturation, and future productivity. What might a counterpart be for low-income mothers? A few of the 23 study respondents had attended residential drug-rehabilitation programs, from which they had "graduated" to halfway houses; they had internalized the lessons of these programs, and were among those to successfully leverage later affiliations with multiservice providers into human- and social-capital gains.

A program design for young low-income mothers should fall somewhere along the continuum between the college dorm and the residential drug rehab environment. Job Corps would appear to fill this niche; it serves about 60,000 students per year (U.S. Department of Labor 2011). A number of this study's respondents mentioned knowing someone who had participated in Job Corps, but often in the context of the participant having dropped out of the program. What could be done differently? I propose that smaller-scale, community-based residential programming could be sited in multifamily dwellings. Designed for groups of perhaps a dozen women and their children, such centers would have to provide a less focused curriculum than Job Corps, but in a more individualized format, and serving a somewhat broader age range.

Cohabiting mothers: delicate balancing

An apparent inefficiency in the provision of housing assistance is the shadowing of male partners, and it would seem obvious that more aggressive enforcement of household composition reporting would remedy the defect. Yet shadowing is like a well-worn track in a grassy park that

shortcuts between paved pathways. Such informal tracks develop in places where walkers have agreed that the formal paths are inadequate; as a result, informal paths are difficult to eliminate.

Shadowing exists because women benefit from it. It typically eases rent because the male partner's earnings are unreported in the eligibility assessment. It avoids bureaucratic complications in the event that romantic unions are unstable. And perhaps most important, it allows low-income mothers to exercise a degree of interpersonal power in setting terms and conditions of their partners' residency; it offers women a valuable resource for relational bargaining.

Shadowing practice is threatened, however, not by tightening regulatory oversight but by the changing nature of housing assistance provision. As discussed in Chapter 1, HUD is divesting itself of publicly owned properties, replacing units lost to housing project decommissioning by increasing issuance of portable Section 8 vouchers. In privately owned properties, however, tenants are, almost by definition, subject to closer oversight. How will the power balance in cohabiting women's partnering relationships change if shadowing becomes more difficult? This may be an instance in which inefficiency is preferable.

On the other hand, as Eshbaugh and Luze point out, providing training or other interventions for cohabiting mothers, as for NFC mothers, is delicate, since "the support of the spouse or partner is likely to moderate the relationship between programming advice and implementation" (Eshbaugh and Luze 2007, pp. 1046-1047). In the more openly spousal environment of early public housing developments, stay-at-home mothers created their own informal support groups—groups that eventually developed advocacy skills, as well as social cohesion (Roessner 2000). How could such experiences be replicated in contemporary environments? It is difficult to imagine: long-ago public housing populations were

demographically quite homogeneous; gender role division was enforced; more men were steadily

employed, and fewer women held jobs outside the home; people more readily knew and trusted

at least some of their neighbors. President Obama has proposed opening public school facilities

to community groups; could they become gathering places for today's low-income mothers?

Lone mothers: intervention potential

Several of the lone mothers introduced in Chapter 6 had forged relationships with

nonprofit service providers, through which they gained educational and employment

preparedness in addition to social connection. The most successful format in this regard was the

multiservice provider, and it seems obvious more such providers are needed. What would draw

otherwise reticent women to these providers? Here the question becomes more difficult.

Talisha, who appears in Chapter 6, illustrates the challenge. She was perhaps the poorest

respondent in this sample, and a regular client at several food pantries around the city—in other

words, she accessed material assistance from discrete single-service organizations. But one of

these organizations *was* a multiservice provider, with programming designed specifically for

low-income mothers in need of social support and pre-employment training. In one of the more

moving encounters I had as an ethnographer, I observed Talisha, her two sisters, and their several

children gather with great excitement at the prospect of getting together for an old-fashion

"ladies' lunch." It emerged that they were making a special occasion of visiting this very

multiservice provider's dining room, where they would obtain a free meal served restaurant-

style. Surrounding them would have been evidence of the organizations many other programs

and services, none of which Talisha or her sisters accessed, and some of which seemed quite

appropriate to her or her sisters' needs. Perhaps program capacity, or outreach, was limited.

Future research might consider what triggers are most effective for low-income mothers' uptake of offerings like these.

Assessing service needs

Most respondents in this study would have benefited from more carefully targeted assistance. How can we determine the emotional contours of a young mother's natal household? The needs of a cohabiting woman feeling trapped in the wrong relationship? How can we identify the potential of women such as Leslie, the diligent lone-mother foster parent? Finding such answers requires something like detective work. Low-income women frequently feel demeaned by the investigative processes of eligibility assessment for public assistance (Watkins 2006); longstanding, self-protective "habits of hiding" lead them to disclose as few personal details as possible to case workers or housing administrators (Dodson and Schmalzbauer 2005). Perhaps it is possible to develop an electronic self-assessment instrument that would allow women to identify their own needs so they can be matched with appropriately targeted assistance. Further research in this direction could yield actionable results.

The future of housing in the welfare regime

It is important to remember that the women whose experiences are analyzed in this study were intelligent, resourceful, and aspirational. They cared about being good mothers, good daughters, good partners. Some did not know where to begin in order to achieve these goals. Others approached brinks of success—places from which they would have to leap—not simply journey—to the next step; and some shrank from this point because they lacked confidence in their ability to do so. Much of the discourse surrounding welfare reform, some of which has been re-activated in the current discourse of economic equality, individualizes the outcomes of those

257

deemed unsuccessful according to middle-class (or indeed, elite) socioeconomic norms while ignoring the overwhelming influence of structural constraints.

Housing assistance, as a component of the larger welfare regime, represents a crucial, constraining structural element in low-income families' lives. The first of these constraints is on access: less than 25 percent of eligible families receive assistance; and as the experiences of this study's respondents illustrate, the principal reason for this mismatch is supply. Although the raw number of subsidized apartment units has risen in the past decade, this increase represents a shift in the provision of housing subsidy from publicly to privately owned properties. This change is potentially troubling. Large-scale public housing developments have a well-documented history as a source of socioeconomic marginalization and a site for criminal activity and violence. At the same time, they have constituted an enduring vehicle for shelter, if only because the process of decommissioning them has been so complex. The shift to smaller, privately owned units and developments brings flexibility—in economic terms, supply elasticity—to the housing subsidy system. At the same time, it renders assisted housing vulnerable to the same sort of devolution as occurred when AFDC was "re-formed." This threat is as yet nascent, but the idea of dismantling HUD already has been floated on occasion. Should HUD's functions be redistributed, it is unlikely that housing assistance would be discontinued altogether—about half of subsidized tenants are elderly or disabled—but the provision of subsidy to low-income families would almost certainly be affected.

A second constraint entailed in housing assistance concerns occupancy. As this study, along with a great deal of other research, documents, low-income mothers with children, as subsidized housing leaseholders, have long been held to terms of household composition that restrict formation of cohabiting unions in general, and marital unions in particular. Although as

258

we have seen, an unintended consequence of this structural arrangement is that it confers on cohabiting women a measure of control over household composition, the overriding deterrent effect on union formation is unfortunate.

A third constraint concerns calculations of eligibility and income-calibration. As this study—again, among others—illustrates, employed low-income mothers must balance income security against housing security. The threat of losing eligibility leads some mothers to curtail their earnings, an eminently rational strategy given the precariousness of employment and the gap between the top end of income-calibrated rent and the low end of market-rate rent. This perverse anti-mobility incentive is particularly troubling in light of time limits on cash assistance receipt.

The absence of a U.S. right to housing speaks particularly to the material, political, and theoretical disempowerment of women and children (Sen 1995). In the so-called postfeminist era, house/home remains the nexus of nurture and growth—of the caring labor that is still primarily women's uncompensated work (Folbre 1995). That work comprises "services which are essential to the continuation of society but which the formal economy does not directly recognize or reward" (Hutchinson 1995)—chiefly, the rearing of children who, as constituents of future society, are rightly considered a public good (Folbre 1994). For low-income mothers such work may include "claims making for services from family, agencies, and the state [and]…innovative, manipulative and illegal pursuits" when necessary to support their children's survival, safety, and well-being (Neysmith, Reitsma-Street, Collins, and Porter 2004). In the course of such endeavors, women enact a broadened, feminist construction of citizenship that straddles the traditional boundary between private and public activity (Nelson 1984; Prokhovnik 1998).

259

REFERENCES

Aalbers, Manuel B. 2011. *Place, Exclusion, and Mortgage Markets*. Chichester, UK: Wiley-Blackwell.

Acs, Gregory and Heather Koball. 2003. "TANF and the Status of Teen Mothers under Age 18." The Urban Institute, Washington, D.C.

Acs, Gregory and Sandi Nelson. 2002. "Assessing the Relationship between Welfare Policies and Changes in Living Arrangements of Low-Income Families and Children in the Late 1990s." Urban Institute, Washington, D.C.

Adams, Kristen David. 2009. "Do We Need a Right to Housing?" *Nevada Law Journal* 9 Nev. L.J. 275:275-324.

Ahrentzen, Sherry. 2003. "Double Indemnity or Double Delight? The Health Consequences of Shared Housing and "Doubling Up"." *Journal of Social Issues* 59:547-568.

Albelda, Randy, Susan Himmelweit, and Jane Humphries. 2004. "The Dilemmas of Lone Motherhood: Key Issues for Feminist Economics." *Feminist Economics* 10:1-7.

Allard, Mary Ann, Robert Bucci, Donna Haig Friedman, Joe Green, Michelle Hayes, Theresa Mason, Maggie Space, Vicky Steinitz, Michael Stone, and Elaine Werby. 1997. "Over the Edge: Cuts and Changes in Housing, Income Support, and Homeless Assistance Programs in Massachusetts." University of Massachusetts Boston: The center for Social Policy Research, McCormack Institute, Boston.

Almgren, Gunnar, Greg Yamashiro, and Miguel Ferguson. 2002. "Beyond Welfare or Work: Teen Mothers, Household Subsistence Strategies, and Child Development Outcomes." *Journal of Sociology and Social Welfare* XXIX:125-149.

Ames, Daniel R., Francis J. Flynn, and Elke U. Weber. 2004. "It's the Thought That Counts: On Perceiving How Helpers Decide to Lend a Hand." *Personality and Social Psychology Bulletin* 30:461-474.

Angel, Ronald and Laura Lein. 2006. "Living on a Poverty Income: The Role of Non-Governmental Agencies in the Scramble for Resources." *20 Wash. U. Journal of Law and Policy*:75-99.

Apfel, Nancy H. and Victoria Seitz. 1991. "Four Models of Adolescent Mother-Grandmother Relationships in Black Inner-City Families." *Family Relations* 40:421-429.

Atkinson, Maxine P., Theodore N. Greenstein, and Molly Monahan Lang. 2005. "For Women, Breadwinning Can Be Dangerous: Gendered Resource Theory and Wife Abuse." *Journal of Marriage and Family* 67:1137-1148.

Baker, Charlene K., Sarah L. Cook, and Fran H. Norris. 2003. "Domestic Violence and Housing Problems: A Contextual Analysis of Women's Help-seeking, Received Informal Support, and Formal System Response." *Violence Against Women* 9:754-783.

Bartfeld, Judi and Daniel R. Meyer. 2003. "Child Support Compliance among Discretionary and Nondiscretionary Obligors." *The Social Service Review* 77:347-372.

Barthle, Courtney J., Rebecca M. Makar, and Jeanette M. Hercik. 2008. "Partnerships That Work: Perliminary Findings from the TANF Faith-Based Community Organization Initiative." Pp. 61-78 in *Innovations in Effective Compassion:*, edited by P. Joshi, S.

Hawkins, J. Novey, and RTI International. Washington, D.C.: U.S. Department of Health and Human Services.

Bauman, Kurt J. and Barbara A. Downs. 2000. "Measures of Help Available to Households in Need: Their Relation to Well-being, Welfare, and Work." Population Division, U.S. Census Bureau, Washington, D.C.

Beck, Paula. 1996. "Fighting Section 8 Discrimination: The Fair Housing Act's New Frontier." *Harvard Civil Rights-Civil Liberties Law Review* 31:155-.

Bell, Holly. 2003. "Cycles within Cycles: Domestic Violence, Welfare, and Low-Wage Work." *Violence Against Women* 9:1245-1262.

Berg, John H., Kelly E. Piner, and Steven M. Frank. 1993. "Resource Theory and Close Relationships." Pp. 169-195 in *Resource Theory: Explorations and Applications*, edited by U. G. Foa, J. Converse, Jr., K. Y. Tornblom, and E. B. Foa. San Diego: Academic Press.

Berrick, Jill Duerr. 2005. "Marriage, Motherhood and Welfare Reform." *Social Policy and Society* 4:133-145.

Biggerstaff, Marilyn A., Patricia McGrath Morris, and Ann Nichols-Casebolt. 2002. "Living on the Edge: Examination of People Attending Food Pantries and Soup Kitchens." *Social Work* 47:267-277.

Bitler, Marianne P., Jonah B. Gelbach, and Hilary W. Hoynes. 2002. "The Impact of Welfare Reform on Living Arrangements." National Bureau of Economic Research, Cambridge, MA.

—. 2006. "Welfare Reform and Children's Living Arrangements." *The Journal of Human Resources* 41:1-27.

Bitler, Marianne P., Jonah Gelbach, and Hilary W. Hoynes. 2004. "Welfare Reform and Children's Living Arrangements." *Journal of Economic Literature*.

Blau, Francine D. 1981. "On the Role of Values in Feminist Scholarship." *Signs: Journal of Women in Culture and Society* 6:538-540.

Blood, Robert O. and Donald M. Wolfe. 1960. *Husbands and Wives: The Dynamics of Married Living*. New York: Free Press.

Bluestone, Barry and Mary Huff Stevenson. 2000. *The Boston Renaissance: Race, Space, and Economic Change in an American Metropolis*, vol. 4. New York: Russell Sage Foundation.

Bogdon, Amy S. 1999. "What Can We Learn from Previous Housing-Based Self-Sufficiency Programs?" Pp. 148-174 in *The Home Front: Implications of Welfare Reform for Housing Policy*, edited by S. J. Newman. Washington, D.C.: The Urban Institute Press.

Boston Redevelopment Authority. 2011. "City of Boston Racial and Ethnic Distribution by Neighborhood, 2010 Census Population." Boston, MA: City of Boston.

Bourdieu, Pierre. 1990. *In Other Words: Essays Towards a Reflexive Sociology*. Stanford, CA: Stanford University Press.

Bowser, A.R. 2003. "One Strike and You're out-or Are You: Rucker's Influence on Future Eviction Proceedings for Section 8 and Public Housing." *Penn St. L. Rev.* 108:611.

Brandon, Peter D. and Gene A. Fisher. 2001. "The Dissolution of Joint Living Arrangements among Single Parents and Children: Does Welfare Make a Difference?" *Social Science Quarterly (Blackwell Publishing Limited)* 82:1.

Bratt, Rachel G. 2002. "Housing and Family Well-being." *Housing Studies* 17:13-26.

Brewster, Karin L. and Irene Padavic. 2002. "No More Kin Care? Change in Black Mothers' Reliance on Relatives for Child Care, 1977-94." *Gender and Society* 16:546-563.

Briggs, Xavier de Souza. 1998. "Brown kids in white suburbs: Housing mobility and the many faces of social capital." *Housing Policy Debate* 9:177-221.

—. 2006. "Entrenched Poverty, Social Mixing, and the "Geography of Opportunity": Lessons for Policy and Unanswered Questions." *Georgetown Journal on Poverty Law & Policy* XIII:403-413.

Brinberg, David and Pat Castell. 1982. "A resource exchange theory approach to interpersonal interactions: A test of Foa's theory." *Journal of Personality and Social Psychology* 43:260-269.

Brooks, Margaret G. and John C. Buckner. 1996. "Work and Welfare: Job Histories, Barriers to Employment, and Predictors of Work Among Low-Income Single Mothers." *American Journal of Orthopsychiatry* 66:526-537.

Brown, J. Brian and Daniel T. Lichter. 2004. "Poverty, Welfare, and the Livelihood Strategies of Nonmetropolitan Single Mothers." *Rural Sociology* 69:282-301.

Brubaker, Pamela K. 1999. "Making Women and Children Matter: Feminist Ethics Confronts Welfare Policy." *Journal of Poverty* 3:21-42.

Brunson, Liesette, Frances E. Kuo, and William C. Sullivan. 2001. "Resident Appropriation of Defensible Space in Public Housing." *Environment and Behavior* 33:626-652.

Bumpass, Larry and Hsien-Hen Lu. 1998. "Trends in Cohabitation and Implications for Children's Family Contexts." Center for Demography and Ecology, Univesity of Wisconsin-Madison, Madison.

Burton, Linda. 1990. "Teenage childbearing as an alternative life-course strategy in multigeneration black families." *Human Nature* 1:123-143.

Burton, Linda M. 1996. "Age Norms, the Timing of Family Role Transitions, and Intergenerational Caregiving Among Aging African American Women." *The Gerontologist* 36:199-208.

Burton, Linda M., Andrew Cherlin, Donna-Marie Winn, Angela Estacion, and Clara Holder-Taylor. 2009. "The Role of Trust in Low-Income Mothers' Intimate Unions." *Journal of Marriage and Family* 71:1107-1124.

Burton, Linda M. and Robin L. Jarrett. 2000. "In the Mix, Yet on the Margins: The Place of Families in Urban Neighborhood and Child Development Research." *Journal of Marriage and Family* 62:1114-1135.

Burton, Linda M., Robin Jarrett, Laura Lein, Steven Matthews, James Quane, Deborah Skinner, and et al. 2001. ""Structured Discovery": Ethnography, Welfare Reform, and the Assessment of Neighborhoods, Families, and Children." in *Biennial Meeting of the Society for Research in Child Development*. Minneapolis, MN.

Burton, Linda M. and Sherri Lawson Clark. 2005. "Homeplace and housing in the lives of low-income urban African American families." Pp. 166-210 in *African American Family Life:*

Ecological and Cultural Diversity, edited by V. C. McLoyd, N. E. Hill, and K. A. Dodge. New York: The Guilford Press.

Burton, Linda M. and M. Belinda Tucker. 2009. "Romantic Unions in an Era of Uncertainty: A Post-Moynihan Perspective on African American Women and Marriage." *The ANNALS of the American Academy of Political and Social Science* 621:132-148.

Burton, Linda M., Donna-Marie Winn, Howard Stevenson, and Sherri Lawson Clark. 2004. "Working with African American Clients: Considering the "homeplace" in marriage and family therapy practices." *Journal of Marital and Family Therapy* 30:397-410.

Butler, Judith. 1999. *Gender Trouble: Feminism and the Subversion of Identity*. London: Routledge.

Cabrera, Natasha J., Rebecca M. Ryan, Stephanie J. Mitchell, Jacqueline D. Shannon, and Catherine S. Tamis-LeMonda. 2008. "Low-income, nonresident father involvement with their toddlers: Variation by fathers' race and ethnicity." *Journal of Family Psychology* 22:643-647.

Caldwell, Cleopatra Howard, Toni C. Antonucci, and James S. Jackson. 1998. "Supportive/Conflictual Family Relations and Depressive Symptomatology: Teenage Mother and Grandmother Perspectives." *Family Relations* 47:395-402.

Cancian, Maria and Daniel R. Meyer. 2004. "Fathers of Children Receiving Welfare: Can They Provide More Child Support?"

—. 2005. "Child Support in the United States: An Uncertain and Irregular Income Source?" Institute for Research on Poverty, Washington, D.C.

—. 2010. ""I'm Not Supporting His Kids": Noncustodial Fathers' Contributions When Mothers Have Children with New Partners." University of Wisconsin, Madison.

Carlos, Marcia, Irwin Garfinkel, Sara McLanahan, Ronald Mincy, and Wendell Primus. 2004. "The effects welfare and child support policies on union formation." *Population Research & Policy Review* 23:513-542.

Carlson, Marcia, Irwin Garfinkel, Sara McLanahan, Ronald Mincy, and Wendell Primus. 2004. "The effects welfare and child support policies on union formation." *Population Research & Policy Review* 23:513-542.

Carlson, Marcia, Sara McLanahan, and Paula England. 2004. "Union Formation in Fragile Families." *Demography* 41:237-261.

Caron, Jean. 2011. "Predictors of Quality of Life in Economically Disadvantaged Populations in Montreal." Pp. 1-17 in *Social Indicators Research*: Springer Netherlands.

Charmaz, Kathy. 2003. "Objectivist and Constructionist Methods." Pp. 249-291 in *Strategies of Qualitative Inquiry*, edited by N. K. Denzin and Y. S. Lincoln. Thousand Oaks, CA: Sage Publications.

Chase-Lansdale, P. Lindsay, Jeanne Brooks-Gunn, and Elise S. Zamsky. 1994. "Young African-American Multigenerational Families in Poverty: Quality of Mothering and Grandmothering." *Child Development* 65:373-393.

Cherlin, A.J. and P. Fomby. 2002. "A closer look at changes in children's living arrangements in low-income families."

Cherlin, Andrew J. 2004. "The Deinstitutionalization of American Marriage." *Journal of Marriage and Family* 66:848-861.

Chin, Meejung. 2002. "Longitudinal Patterns of Financial Kin Support and Welfare to Single Mother Families." *Journal of Korean Home Economics Association English Edition* 3:37-54.

Ciabattari, Teresa. 2007. "Single Mothers, Social Capital, and Work-Family Conflict." *Journal of Family Issues* 28:34-60.

Clampet-Lundquist, Susan. 2003. "Finding and Keeping Affordable Housing:Analyzing the Experiences of Single-Mother Families in North Philadelphia." *Journal of Sociology & Social Welfare* 30:123-140.

Clampet-Lundquist, Susan, Kathryn Edin, Andrew S. London, Ellen K. Scott, and Vicki Hunter. 2003. ""Making a Way Out of No Way": How Mothers Meet Basic Family Needs While Moving from Welfare to Work." Manpower Demonstration Research Corporation, New York.

Clapham, David. 2010. "Happiness, Well-Being and Housing Policy." *Policy & Politics* 38:253-267.

Clark, Margaret S. and Judson Mills. 1979. "Interpersonal attraction in exchange and communal relationships." *Journal of Personality and Social Psychology* 37:12-24.

Clark-Nicolas, Patricia and Bernadette Gray-Little. 1991. "Effect of Economic Resources on Marital Quality in Black Married Couples." *Journal of Marriage and Family* 53:645-655.

Cohen, Melissa A. 2009. "Vindicating the Matriarch: A Fair Housing Challenge to Federal No-Fault Evictions from Public Housing." *16 Mich. J. Gender & L. 299*.

Cohen, Philip N. 2002. "Extended Households at Work: Living Arrangements and Inequality in Single Mothers' Employment." *Sociological Forum* 17:445-463.

Cole, Charles L. 1992. "Interpersonal and economic resources and marital quality." Pp. 421-433 in *Journal of Family and Economic Issues*, vol. 13: Springer Netherlands.

Coley, Rebekah Levine and Daphne C. Hernandez. 2006. "Predictors of paternal involvement for resident and nonresident low-income fathers." *Developmental Psychology* 42:1041-1056.

Coley, Rebekah Levine and Jodi Eileen Morris. 2002. "Comparing Father and Mother Reports of Father Involvement among Low-Income Minority Families." *Journal of Marriage and Family* 64:982-997.

Collins, Jane and Victoria Mayer. 2006. "Mothers' Family Networks and Livelihood in the Context of Child Support Enforcement Policy." University of Wisconsin Institute for Research on Poverty, Madison, Wisconsin.

Collins, Patricia Hill. 1990. *Black Feminist Thought: Knowledge, Consciousness, and the Politics of Empowerment"*. Boston, MA: Unwin Hyman.

Contreras, Josefina M. 2004. "Parenting Behaviors Among Mainland Puerto Rican Adolescent Mothers: The Role of Grandmother and Partner Involvement." *Journal of Research on Adolescence (Blackwell Publishing Limited)* 14:341-368.

Converse, John, Jr. and Uriel G. Foa. 1993. "Some Principles of Equity in Interpersonal Exchanges." Pp. 31-39 in *Resource Theory: Explorations and Applications*, edited by U. G. Foa, J. Converse, Jr., K. Tornblom, and E. B. Foa. San Diego: Academic Press.

Cooney, Rosemary Santana, Lloyd H. Rogler, Rose Marie Hurrell, and Vilma Ortiz. 1982. "Decision Making in Intergenerational Puerto Rican Families." *Journal of Marriage and Family* 44:621-631.

Cooper, Carey E., Audrey N. Beck, and Robin Hognas. 2011. "Maternal Partnership Instability and Coparenting among Fragile Families." University of Wisconsin, Madison.

Creswell, John W. 1994. *Research Design: Qualitative & Quantitative Approaches*. Thousand Oaks, CA: Sage Publications.

—. 1998. *Qualitative Inquiry and Research Design: Choosing Among Five Traditions*. Thousand Oaks, California: Sage Publications.

Cromwell, Ronald E. and David H. Olson. 1973. "Power in Families." Kansas City: University of Missouri.

Cross-Barnet, Caitlin, Andrew Cherlin, and Linda Burton. 2011. "Bound by Children: Intermittent Cohabitation and Living Together Apart." *Family Relations* 60:633-647.

Cuba, Lee and David M. Hummon. 1993. "A Place to Call Home: Identification with Dwelling, Community, and Region." *The Sociological Quarterly* 34:111-131.

Curley, Alexandra M. 2005. "Theories of Urban Poverty and Implications for Public Housing Policy." *Journal of Sociology & Social Welfare* 32:97-119.

Curtis, Marah A. 2007. "Subsidized Housing, Housing Prices, and the Living Arrangements of Unmarried Mothers." *Housing Policy Debate* 18:145-170.

—. 2011. "The Impact of Housing Subsidies and Prices on Mothers' Living Arrangements: Evidence from the Census." *Housing Studies* 26:747-765.

Dallas, Constance M., Karen Kavanaugh, Barbara Dancy, and Linda Cassata. 2009. "Using Data from a Qualitative Study of Adolescent Fatherhood to Create Population-Specific Operational Definitions for the Kinscripts Conceptual Framework." Pp. theoretical / methodological, vol. 2011. Chicago: Southern Online Journal of Nursing Research.

Dantzer-Rosenthal, Marya. 2002a. "Economic Perspectives on Massachusetts' Work Requirement Policy Under Welfare Reform." in *Unpublished manuscript*. Boston, MA.

—. 2002b. "The New Recession, Low-Wage Work, and Two Challenges to Public Policy in Massachusetts." in *Unpublished manuscript*. Boston, MA.

Danziger, sandra K., Mary Corcoran, Sheldon Danziger, Colleen Heflin, Ariel Kalil, Judith Levine, Daniel Rosen, Kristin S. Seefeldt, Kristine Siefert, and Richard Tolman. 1999. "Barriers to the Employment of Welfare Recipients." Poverty Research and Training Center, School of Social Work, University of Michigan, Ann Arbor, Michigan.

Davis, Anita A. 2002. "Younger and Older African American Adolescent Mothers' Relationships with Their Mothers and Female Peers." *Journal of Adolescent Research* 17:491-508.

Denzin, Norman K. 2003. "The Call to Performance." *Symbolic Interaction* 26:187-207.

Denzin, Norman K. and Yvonna S. Lincoln. 1998. "The Landscape of Qualitative Research: Theories and Issues." Pp. 470 in *Handbook of Qualitative Research*, vol. 1. Thousand Oaks, California: Sage Publications.

—. 2003. "Strategies of Qualitative Inquiry." Thousand Oaks, CA: Sage Publications.

Department of Transitional Assistance. 2007. "Massachusetts State Plan for Temporary Assistance for Need Families (TANF)." Commonwealth of Massachusetts Executive Office of Health and Human Services, Boston, MA.

DeVault, Marjorie L. 1996. "Talking Back to Sociology: Distinctive Contributions of Feminist Methodology." *Annual Reviews of Sociology* 22:29-50.

Dixon, Patricia. 1998. "Employment Factors in Conflict in African American Heterosexual Relationships: Some Perceptions of Women." *Journal of Black Studies* 28:491-505.

Dodson, L and L Schmalzbauer. 2005. "Poor Mothers and Habits of Hiding: Participatory Methods in Poverty Research." *Journal of Marriage and Family* 67:949-959.

Dodson, Lisa. 1998. *Don't Call Us Out of Name: The Untold Lives of Women and Girls in Poor America*. Boston: Beacon Press.

—. 2007. "Wage-Poor Mothers and Moral Economy." *Social Politics: International Studies in Gender, State & Society* 14:258-280.

Dodson, Lisa and Jillian Dickert. 2004. "Girls' Family Labor in Low Income Households: A Decade of Qualitative Research." *Journal of Marriage and Family* 66:318-332.

Dollahite, David C. 1991. "Family resource management and family stress theories: Toward a conceptual integration." Pp. 361-377 in *Journal of Family and Economic Issues*, vol. 12: Springer Netherlands.

Dominguez, S. and A. Lubitow. 2008. "Transnational Ties, Poverty, and Identity: Latin American Immigrant Women in Public Housing." *Family Relations* 57:419-430.

Dominguez, Silvia. 2011. *Getting Ahead: Social Mobility, Public Housing, and Immigrant Networks*: New York University Press.

Dominguez, Silvia and Celeste Watkins. 2003. "Creating Networks for Survival and Mobility; Social Capital Among African-American and Latin-American Low-Income Mothers." *Social Problems* 50:111-135.

Doney, Patricia M., Joseph P. Cannon, and Michael R. Mullen. 1998. "Understanding the Influence of National Culture on the Development of Trust." *Academy of Management Review* 23:601-620.

Donnenwerth, Gregory V. and Uriel G. Foa. 1974. "Effect of resource class on retaliation to injustice in interpersonal exchange." *Journal of Personality and Social Psychology* 29:785-793.

Edin, Kathryn and Maria J. Kefalas. 2005. *Promises I Can Keep: Why Poor Women Pub Motherhood Before Marriage*. Berkeley, CA: University of California Press.

Edin, Kathryn and Rebecca Joyce Kissane. 2010. "Poverty and the American Family: A Decade in Review." *Journal of Marriage and Family* 72:460-479.

Edin, Kathryn and Laura Lein. 1997. *Making Ends Meet: How Single Mothers Survive Welfare and Low-Wage Work*. New York: Russell Sage Foundation.

—. 1998. "The Private Safety Net: The Role of Charitable Organizations in the Lives of the Poor." *Housing Policy Debate* 9:541-573.

Edin, Kathryn, Laura Tach, and Ronald Mincy. 2009. "Claiming Fatherhood: Race and the Dynamics of Paternal Involvement among Unmarried Men." *The ANNALS of the American Academy of Political and Social Science* 621:149-177.

Ellickson, Robert C. 1992. "The Untenable Case for an Unconditional Right to Shelter." *Harvard Journal of Law & Public Policy* 17:17-34.

—. 2003. "The Household: The Law, Economics, and Sociology of an Underexamined Institution, paper presented at the Harvard-MIT Organizational Economics seminar." Cambridge, Massachusetts.

Ellison, Nick. 1999. "Beyond universalism and particularism: rethinking contemporary welfare theory." *Critical Social Policy* 19:57-85.

Emerson, Robert M., Rachel I. Fretz, and Linda L. Shaw. 1995. *Writing Ethnographic Field Notes*: University of Chicago Press.

Eshbaugh, Elaine. 2008. "Potential Positive and Negative Consequences of Coresidence for Teen Mothers and their Children in Adult-Supervised Households." *Journal of Child & Family Studies* 17:98-108.

Eshbaugh, Elaine M. and Gayle J. Luze. 2007. "Adolescent and adult low-income mothers: How do needs and resources differ?" *Journal of Community Psychology* 35:1037-1052.

Estacion, Angela and Andrew Cherlin. 2010. "Gender Distrust and Intimate Unions Among Low-Income Hispanic and African American Women." *Journal of Family Issues* 31:475-498.

Fertig, Angela R. and David A. Reingold. 2007. "Public housing, health, and health behaviors: Is there a connection?" *Journal of Policy Analysis & Management* 26:831-860.

Fine, Michelle, Lois Weis, Susan Weseen, and Loonmun Wong. 2000. "For Whom? Qualitative Research, Representations, and Social Responsibility." Pp. 107-131 in *Handbook of Qualitative Research*, edited by N. K. Denzin and Y. S. Lincoln. Thousand Oaks, CA: Sage.

Fineman, Martha L. 1991. "Images of Mothers in Poverty Discourses." *Duke Law Journal* 1991:274-295 CR - Copyright © 1991 Duke University School of Law.

Fisher, Gordon M. 1997. "The Development and History of the U.S. Poverty Thresholds -- A Brief Overview." *GSS/SSS Newsletter [Newsletter of the Government Statistics Section and the Social Statistics Section of the American Statistical Association]*:6-7.

Flint, John. 2011. "Housing Studies, Social Class and Being Towards Dwelling." *Housing, Theory and Society* 28:75-91.

Foa, Uriel G. 1971. "Interpersonal and Economic Resources." *Science* 171:345-351 CR - Copyright © 1971 American Association for the Advancement of Science.

Foa, Uriel G. and Edna B. Foa. 1974. *Societal Structures of the Mind*. Springfield, IL: Charles C. Thompson.

Foa, Uriel G., Kjell Y. Tornblom, Edna B. Foa, and John Converse, Jr. 1993. "Introduction." Pp. 1-10 in *Resource Theory: Explorations and Applications*, edited by U. G. Foa, J. Converse, Jr., K. Tornblom, and E. B. Foa. San Diego: Academic Press.

Folbre, Nancy. 1994. "Children as Public Goods." *The American Economic Review: Papers and Proceedings of the Sixth Annual Meeting of the American Economic Association* 84:86-90.

—. 1995. ""Holding Hands at Midnight": The Paradox of Caring Labor." *Feminist Economics* 1:73-92.

Folk, Karen Fox. 1996. "Single Mothers in Various Living Arrangements: Differences in Economic and Time Resources." *American Journal of Economics & Sociology* 55:277.

Forste, Renata. 2006. "Maybe Someday: Marriage and Cohabitation among Low Income Fathers." Pp. 189-209 in *Fragile families and the marriage agenda.*, edited by L. Kowaleski-Jones, N. H. Wolfinger, L. E. Kowaleski-Jones, and N. H. E. Wolfinger. New York, NY US: Springer Science + Business Media.

Fosse, Nathan E. 2010. "The Repertoire of Infidelity among Low-Income Men: Doubt, Duty, and Destiny." *The ANNALS of the American Academy of Political and Social Science* 629:125-143.

Fraser, Nancy and Linda Gordon. 1994. "Dependency Demystified: Inscriptions of Power in a Keyword of the Welfare State." *Social Politics* 1:4-31.

Freeman, Lance. 2005a. "Does Housing Assistance Lead to Dependency?" *Cityscape: A Journal of Policy Development and Research* 8:115-134.

—. 2005b. "Household Composition and Housing Assistance: Examining the Link." *Cityscape: A Journal of Policy Development and Research* 8:49-67.

Fremstad, Shawn. 2008. "Measuring Poverty and Economic Inclusion: The Current Poverty Measure, the NAS Alternative, and the Case for a Truly New Approach." Center for Economic and Policy Research, Washington, D.C.

Fried, Marc. 1982. "Residential Attachment: Sources of Residential and Community Satisfaction." *Journal of Social Issues* 38:107-119.

Furstenberg, Frank F., Jr. and Albert G. Crawford. 1978. "Family Support: Helping Teenage Mothers to Cope." *Family Planning Perspectives* 10:322-333

CR - Copyright © 1978 Guttmacher Institute.

Garasky, Steven, Susan Stewart, Craig Gundersen, and Brenda Lohman. 2010. "Toward a Fuller Understanding of Nonresident Father Involvement: An Examination of Child Support, In-Kind Support, and Visitation." Pp. 363-393 in *Population Research and Policy Review*, vol. 29: Springer Netherlands.

Geertz, Clifford. 1975. *The Interpretation of Cultures*. London: Hutchinson.

Gibson-Davis, Christina M., Kathryn Edin, and Sara McLanahan. 2005. "High Hopes but Even Higher Expectations: The Retreat from Marriage among Low-Income Couples." *Journal of Marriage and Family* 67:1301-1312.

Gieryn, Thomas F. 2000. "A Space for Place in Sociology." *Annual Review of Sociology* 26:463-496.

Gilbert, Melissa R. 1998. ""Race," Space, and Power: The Survival Strategies of Working Poor Women." *Annals of the Association of American Geographers* 88:595-621.

Glaser, Barney G. and Anselm L. Strauss. 1987. *The Discovery of Grounded Theory: Strategies for Qualitative Research*. New York: Aldine Publishing Company.

Glesne, Corrine and Alan Peshkin. 1992. *Becoming Qualitative Researchers: An Introduction*. White Plains, NYn: Longman.

Goffman, Erving. 1963. *Stigma: Notes on the Management of Spoiled Identity*. New York: Simon & Schuster.

—. 1999 [1959]. *The Presentation of Self in Everyday Life*. Gloucester, MA: Peter Smith Publisher Inc.

Goffman, Erving and Joel Best. 2005. *Interaction Ritual: Essays in Face-to-Face Behavior*. Piscataway, NJ: Aldine Transaction.

Gonzalez de la Rocha, Mercedes. 2001. "From the Resources of Poverty to the Poverty of Resources? The Erosion of a Survival Model." *Latin American Perspectives* 28 (4):72-100.

Goodman, Catherine Chase and Merril Silverstein. 2006. "Grandmothers Raising Grandchildren." *Journal of Family Issues* 27:1605-1626.

Goodman, Michael, James Palma, and et al. 2004. "Winners and Losers in the Massachusetts Housing Market: Recent Changes in Housing Demand, Supply, and Affordablity." UMass Donahue Institute, Boston, Massachusetts.

Gordon, Rachel A. 1999. "Multigenerational coresidence and welfare policy." *Journal of Community Psychology* 27:525-549.

Gordon, Rachel A., P. Lindsay Chase-Lansdale, Jennifer L. Matjasko, and Jeanne Brooks-Gunn. 1997. "Young Mothers Living with Grandmothers and Living Apart: How Neighborhood and Household Contexts Relate to Multigenerational Coresidence in African American Families." *Applied Developmental Science* 1:89.

Gotham, Kevin Fox and Krista Brumley. 2002. "Using Space: Agency and Identity in a Public-Housing Development." *City & Community* 1:267-280.

Gottdiener, M. 1994. *The Social Production of Urban Space*. Austin, TX: University of Texas Press.

Gouldner, Alvin W. 1960. "The Norm of Reciprocity: A Preliminary Statement." *American Sociological Review* 25:161-178.

Graefe, Deborah Roempke and Daniel T. Lichter. 2008. "Marriage Patterns among Unwed Mothers: Before and After PRWORA." *Journal of Policy Analysis & Management* 27:479-497.

Greckhamer, Thomas and Koro-Ljungberg. 2005. "The Erosion of a Method: Examples from Grounded Theory." *International Journal of Qualitative Studies in Education* 18:729-750.

Gring-Pemble, Lisa M. 2003. "Legislating a "Normal, Classic Family": The Rhetorical Construction of Families in American Welfare Policy." *Political Communication* 20:473 - 498.

Guhathakurta, Subhrajit and Alvin Mushkatel. 2002. "Race, Ethnicity, and Household Characteristics of Section 8 Housing Clients and their Impact on Adjacent Housing Quality." *Urban Affairs Review* 37:521-542.

Guo, Baorong. 2010. "Beyond the Public Safety Net: The Role of Nonprofits in Addressing Material Hardship of Low-Income Households." *Nonprofit and Voluntary Sector Quarterly* 39:784-801.

Haider, Steven J. and Kathleen M. McGarry. 2005. "Recent Trends in Resource Sharing among the Poor." National Bureau of Economic Research, Cambridge, Massachusetts.

Hall, J.C. and M. Ryan. 2009. "The Economics of Government Housing Assistance for the Poor." in *Housing America: Building Out of a Crisis*. New Brunswick, NJ: Transaction Publishers.

Hallett, Ronald E. 2010. "Living Doubled-Up: Influence of Residential Environment on Educational Participation." *Education and Urban Society*.

Halse, Christine and Anne Honey. 2005. "Unraveling Ethics: Illuminating the Moral Dilemmas of Research Ethics." *Signs: Journal of Women in Culture and Society* 30:2141-2162.

Hammersley, Martyn. 1990. "What's Wrong with Ethnography? The Myth of Theoretical Description." *Sociology* 24:597-615.

Hammersley, Martyn and Paul Atkinson. 1995. *Ethnography*. New York: Routledge.

Haney, Lynne and Miranda March. 2003. "Married Fathers and Caring Daddies: Welfare Reform and the Discursive Politics of Paternity." *Social Problems* 50:461-481.

Hao, Lingxin and Mary C. Brinton. 1997. "Productive Activities and Support Systems of Single Mothers." *American Journal of Sociology* 102:1305-1344.

Harknett, Kristen and Jean Knab. 2007. "More Kin, Less Support: Multipartnered Fertility and Perceived Support Among Mothers." *Journal of Marriage and Family* 69:237-253.

Hartman, Chester. 1998. "The Case for a Right to Housing." *Housing Policy Debate* 9:223-246.

Hartmann, Heidi, Roberta Spalter-Roth, and Melissa Sills. 2003. "Survival at the Bottom: The Income Packages of Low-Income Families with Children." Institute for Women's Policy Research, Washisngton, D.C.

Hays, William C. and Charles H. Mindel. 1973. "Extended Kinship Relations in Black and White Families." *Journal of Marriage and Family* 35:51-57.

Heer, David M. 1963. "The Measurement and Bases of Family Power: An Overview." *Marriage and Family Living* 25:133-139.

Hendrickson, Cara. 2002. "Racial Desegregation and Income Deconcentration in Public Housing." *Georgetown Journal of Poverty & Policy* 9:35-99.

Henly, Julia R. 1997. "The Complexity of Support: The Impact of Family Structure and Provisional Support on African American and White Adolescent Mothers' Well-Being." *American Journal of Community Psychology* 25:629-655.

Henly, Julia R., Sandra K. Danziger, and Shira Offer. 2005. "The contribution of social support to the material well-being of low-income families." *Journal of Marriage and Family* 67:122-140.

Henly, Julia R. and Sandra Lyons. 2000. "The Negotiation of Child Care and Employment Demands Among Low-Income Parents." *Journal of Social Issues* 56:683-706.

Hesse-Biber, Sharlene and John Williamson. 1984. "Resource Theory and Power in Families: Life Cycle Considerations." *Family Process* 23:261-278.

Hirsch, Arnold R. 1983. *Making the Second Ghetto: Race and Housing in Chicago, 1940-1960*: Cambridge University Press.

Hobfoll, Stevan E., Robert J. Johnson, Nicole Ennis, and Anita P. Jackson. 2003. "Resource loss, resource gain, and emotional outcomes among inner city women." *Journal of Personality and Social Psychology* 84:632-643.

Hofferth, Sandra L. 1984. "Kin Networks, Race, and Family Structure." *Journal of Marriage and Family* 46:791-806.

Hogan, Dennis P., Ling-Xin Hao, and William L. Parish. 1990. "Race, Kin Networks, and Assistance to Mother-Headed Families." *Social Forces* 68:797-812.

Hohmann-Marriott, Bryndl E. 2006. "Shared Beliefs and the Union Stability of Married and Cohabiting Couples." *Journal of Marriage and Family* 68:1015-1028.

Howard, Madeline. 2007. "Subsidized Housing Policy: Defining the Family." *Berkeley J. Gender L. & Just.* 22:97.

Huffman, Sonya Kostova and Helen H. Jensen. 2008. "Food Assistance Programs and Outcomes in the Context of Welfare Reform." *Social Science Quarterly (Blackwell Publishing Limited)* 89:95-115.

Hutchinson, Frances. 1995. "A Heretical View of Economic Growth and Income Distribution." Pp. 35-50 in *Out of the Margin: Feminist Perspectives on Economics*, edited by E. Kuiper and J. Sap. New York: Routledge.

Janesick, Valerie J. 2003. "The Choreography of Qualitative Research Design: Minuets, Improvisations, and Crystallization." Pp. 46-79 in *Strategies of Qualitative Inquiry*, edited by N. K. Denzin and Y. S. Lincoln. Thousand Oaks, CA: Sage Publications.

Jasinski, Jana L. 2004. "Pregnancy and Domestic Violence: A Review of the Literature." *Trauma, Violence, and Abuse* 5:47-64.

Joshi, P., J. M. Quane, and A. J. Cherlin. 2009. "Contemporary Work and Family Issues Affecting Marriage and Cohabitation Among Low-Income Single Mothers." *Family Relations* 58:647-661.

Joshi, Pamela, Stephanie Hawkins, Jeffrey Novey, and RTI International. 2008. "Innovations in Effective Compassion: Compendium of Research Papers presented at the Faith-Based and Community Initiatives Conference on Research, Outcomes, and Evaluation." Washington, D.C.: U.S. Department of Health and Human Services.

Kaiser, Lucia. 2007. "Why do low-income women not use food stamps? Findings from the California Women's Health Survey." *Public Health Nutrition* 11:1288-1295.

Kalil, Ariel and sandra K. Danziger. 2000. "How Teen Mothers are Faring Under Welfare Reform." *Journal of Social Issues* 56:775-798.

Kalil, Ariel, Thomas DeLeire, Rukmalie Jayakody, and Meejung Chin. 2001. "Living Arrangements of Single-Mother Families: Variations, Transitions, and Child Development Outcomes."

Kalil, Ariel, Michael S. Spencer, Susan J. Spieker, and Lewayne D. Gilchrist. 1998. "Effects of Grandmother Coresidence and Quality of Family Relationships on Depressive Symptoms in Adolescent Mothers." *Family Relations* 47:433-441.

Kamo, Yoshinori. 2000. "Racial and Ethnic Differences in Extended Family Households." *Sociological Perspectives* 43:211-229.

Kamp Dush, Claire M. 2010. ""Sliding" Out? Cohabitation Dissolution in Low-Income Families." Ohio State University, Columbus, Ohio.

Katz, B. and M.A. Turner. 2007. "Rethinking US Rental Housing Policy." *Washington, DC: The Brookings Institution*.

Katz, Lawrence F., Jeffrey R. Kling, and Jeffrey B. Liebman. 2001. "Moving to Opportunity in Boston: Early Results of a Randomized Mobility Experiment." *The Quarterly Journal of Economics* 116:607-654.

Keating-Lefler, R, DB Hudson, C Campbell-Grossman, MO Fleck, and J Westfall. 2004. "Needs, concerns, and social support of single, low-income mothers." *Issues in Mental Health Nursing* 25:381-401.

Kelle, Udo. 2001. "Sociological Explanations between Micro and Macro and the Integration of Qualitative and Quantitative Methods." *Forum Qualitative Sozialforschung/Forum: Qualitative Social Research [Online Journal]* 2.

Kenney, Catherine. 2002. "Household Economies: Money Management and Resource Allocation Among Married and Cohabiting Parents." Woodrow Wilson School, Princeton University, Princeton, NJ.

Kenney, Catherine T. 2006. "The Power of the Purse: Allocative Systems and Inequality in Couple Households." *Gender and Society* 20:354-381.

Kincheloe, Joe L. 2001. "Describing the Bricolage: Conceptualizing a New Rigor in Qualitative Research." *Qualitative Inquiry* 7:679-692.

Kingsley, G. Thomas, Jennifer Johnson, and Kathryn L.S. Pettit. 2003. "Patterns of Section 8 Relocation in the Hope VI Program." *Journal of Urban Affairs* 25:427.

Kissane, Rebecca Joyce. 2003. "What's Need Got to Do with It? Barriers to Use of Nonprofit Social Services." *Journal of Sociology and Social Welfare* XXX:127-148.

Klaw, Elena L., Jean E. Rhodes, and Louise F. Fitzgerald. 2003. "Natural Mentors in the Lives of African American Adolescent Mothers: Tracking Relationships Over Time." Pp. 223-232 in *Journal of Youth and Adolescence*, vol. 32: Springer Netherlands.

Kling, Jeffrey R., Jeffrey B. Liebman, and Lawrence F. Katz. 2006. "Experimental Analysis of Neighborhood Effects." *Econometrica* forthcoming:1-41.

Koball, Heather. 2007. "Living Arrangements and School Dropout Among Minor Mothers Following Welfare Reform." *Social Science Quarterly (Blackwell Publishing Limited)* 88:1374-1391.

Koebel, C. Theodore and Margaret S. Murray. 1999. "Extended Families and Their Housing in the US." *Housing Studies* 14:125-143.

Komter, Aafke. 1989. "Hidden Power in Marriage." *Gender and Society* 3:187-216.

Krumer-Nevo. 2005. "Reading a Poor Woman's Life: Issues and Dilemmas." *Affilia* 20:87-102.

L'Abate, Luciano and Tamar Harel. 1993. "Driving, Developiong, and Expanding a Theory of Developmental Competence from Resource Exchange Theory." Pp. 233-269 in *Resource Theory: Explorations and Applications*, edited by U. G. Foa, J. J. Converse, K. Y. Tornblom, and E. B. Foa. New York: Academic Press / Harcourt Brace Jovanovich.

LaRossa, Ralph. 2005. "Grounded Theory Methods and Qualitative Family Research." *Journal of Marriage and the Family* 67:837-857.

Lawson Clark, Sherri. 2010. "Housing Instability: Toward a Better Understanding of Frequent Residential Mobility among America's Urban Poor."

Lawson Clark, Sherri, Linda M. Burton, and Chenoa A. Flippen. 2011. "Housing Dependence and Intimate Relationships in the Lives of Low-Income Puerto Rican Mothers." *Journal of Family Issues* 32:369-393.

LeCompte, Margaret. 2002. "The Transformation of Ethnographic Practice, Past and Current Challenges." *Qualitative Research* 2:283-299.

Lefebvre, Henri. 1991. *The Production of Space*. Cambridge, MA: Blackwell.

Lein, Laura, Alan F. Benjamin, Monica McManus, and Kevin Roy. 2002. "Economic Roulette: When is a Job not a Job?" in *American Sociological Association Annual Meeting*. Chicago, Illinois.

—. 2006. "Economic Roulette: When is a Job not a Job?" *Community, Work & Family* 8:359-378.

Lein, Laura, Susan E. Jacquet, Carol M. Lewis, Patricia R. Cole, and Bernice B. Williams. 2001. "With the Best Intentions: Family Violence Option and Abused Women's Needs." *Violence Against Women* 7:193-210.

Lewin, Amy, Stephanie J. Mitchell, Stacy Hodgkinson, Lori Burrell, Lee S.A. Beers, and Anne K. Duggan. 2011. "Parental Nurturance and the Mental Health and Parenting of Urban African American Adolescent Mothers." *Journal of Family Social Work* 14:311-325.

Lichter, Daniel T. and Zhenchao Qian. 2008. "Serial Cohabitation and the Marital Life Course." *Journal of Marriage and Family* 70:861-878.

Lichter, Daniel T., Zhenchao Qian, and Leannam M. Mellott. 2006. "Marriage or Dissolution? Union Transitions among Poor Cohabiting Women." *Demography* 43:223-240.

Lincoln, Yvonna S. and Egon G. Guba. 1985. *Naturalistic Inquiry*. Newbury Park, CA: Sage Publications.

Link, Bruce G. and Jo C. Phelan. 2001. "Conceptualizing Stigma." *Annual Review of Sociology* 27:363-385.

Lipman, Barbara J. 2005. "Something's Gotta Give: Working Families and the Cost of Housing." Center for Housing Policy.

Littlefield, Marci B. 2010. "Social Services, Faith-Based Organizations, and the Poor." *Nonprofit and Voluntary Sector Quarterly* 39:1014-1026.

London, Rebecca A. 2000. "The dynamics of single mothers' living arrangements." Pp. 73-96 in *Population Research and Policy Review*, vol. 19: Springer Netherlands.

London, Rebecca A. and Robert W. Fairlie. 2005. "Economic Conditions and Children's Living Arrangements." National Poverty Center

University of California, Santa Cruz, Santa Cruz.

Lopez, Rebecca A. 1999. "*Las Comadres* as a Social Support System." *Affilia* 14:24-41.

Lukas, J. Anthony. 1986. *Common Ground*.

Magnuson, K. and T. Smeeding. 2005a. "Earnings, Transfers and Living Arrangements in Low-income Families: Who Pays the Bills?" in *National Poverty Center conference "Mixed Methods Research on Economic Conditions, Public Policy, and Family and Child Well-being, Ann Arbor, MI*: Citeseer.

Magnuson, Katherine and Timothy Smeeding. 2005b. "Earnings, Transfers and Living Arrangements in Low-income Families: Who Pays the Bills?" in *Mixed Methods Research on Economic Conditions, Public Policy, and Family and Child Well-Being*. Ann Arbor, Michigan.

Malaspina, Mark A. 1996. "Demanding the Best: How to Restructure the Section 8 Household-Based Rental Assistance Program." *Yale Law & Policy Review* 14:287-351 CR - Copyright © 1996 Yale Law & Policy Review, Inc.

Manning, W., D. Trella, and H. Lyons. 2008. "Marriageable Women: Challenges in a Disadvantaged Community."

Manning, Wendy D. and Pamela J. Smock. 2005. "Measuring and Modeling Cohabitation: New Perspectives from Qualitative Data." *Journal of Marriage and Family* 67:989-1002.

Manning, Wendy D., Deanna Trella, Heidi Lyons, and Nola Cora Du Toit. 2010. "Marriageable Women: A Focus on Participants in a Community Healthy Marriage Program." *Family Relations* 59:87-102.

Manzo, Lynne C. 2003. "Beyond House and Haven: Toward a Revisioning of Emotional Relationships with Places." *Journal of Environmental Psychology* 23:47-61.

—. 2005. "For Better or Worse: Exploring Multiple Dimensions of Place Meaning." *Journal of Environmental Psychology* 25.

Marcuse, Peter. 1986. "The Beginnings of Public Housing in New York." *Journal of Urban History* 12:353-390.

Martin, Graham P. 2005. "Narratives Great and Small: Neighbourhood Change, Place and Identity in Notting Hill." *International Journal of Urban and Regional Research* 29:67-88.

Massey, Douglas S. and Nancy A. Denton. 1993. *American Apartheid: Segregation and the Making of the Underclass*. Cambridge, Massachusetts: Harvard University Press.

Massey, Douglas S. and Shawn M. Kanaiaupuni. 1993. "Public Housing and the Concentration of Poverty." *Social Science Quarterly (University of Texas Press)* 74:109-122.

Mather, Mark. 2010. "U.S. Children in Single-Mother Families." Population Reference Bureau, Washington, D.C.

Mauthner, Natasha S. and Andrea Doucet. 2003. "Reflexive Accounts and Accounts of Reflexivity in Qualitative Data Analysis." *Sociology* 37:413-431.

Maxwell, Joseph A. 1996. *Qualitative Research Design: An Interactive Approach*, vol. 41. Thousand Oaks, CA: Sage Publications.

Mbulu, Dan Nnamdi. 2000. "Affordable Housing: How Effective Are Existing Federal Laws in Addressing the Housing Needs of Lower Income Families." *American University Journal of Gender Social Policy and Law* 8:387-426.

McArdle, Nancy. 2003. "Beyond Poverty: Race and Concentrated-Poverty Neighborhoods in Metro Boston." Harvard University, Cambridge, MA.

McDonald, Gerald W. 1980. "Family Power: The Assessment of a Decade of Theory and Research, 1970-1979." *Journal of Marriage and Family* 42:841-854.

McIntyre, Lynn, Suzanne Officer, and Lynne M. Robinson. 2003. "Feeling Poor: The Felt Experience Low-Income Lone Mothers." *Affilia* 18:316-331.

McLanahan, Sara and Audrey N. Beck. 2010. "Parental Relationships in Fragile Families." *The Future of Children* 20:17-37.

Menard, Anne. 2001. "Domestic Violence and Housing: Key Policy and Program Challenges." *Violence Against Women* 7:707-720.

Merry, Sally E. 1981. "Defensible Space Undefended." *Urban Affairs Review* 16:397-422.

Michaela, Benzeval. 1998. "The self-reported health status of lone parents." *Social Science & Medicine* 46:1337-1353.

Mikelson, K. S. 2008. "He Said, She Said: Comparing Mother and Father Reports of Father Involvement." *Journal of Marriage and Family* 70:613-624.

Miles, Matthew B. and Michael Huberman. 1994. *Qualitative Data Analysis: An Expanded Sourcebook*. Thousand Oaks, CA: Sage Publications.

Miller, Cynthia and Virginia Knox. 2001. "The Challenge of Helping Low-Income Fathers Support Their Children:

Final Lessons from Parents' Fair Share." Manpower Demonstration Research Corporation.

Miranne, Kristine B. 1998. "Income Packaging as a Survival Strategy for Welfare Mothers." *Affilia* 13:211.

Moffitt, R.A., R.T. Reville, A.E. Winkler, and J.M.C. Burstain. 2008. "Cohabitation and Marriage Rules in State TANF Programs."

Moffitt, Robert A., Robert Reville, and Anne E. Winkler. 1998. "Beyond Single Mothers: Cohabitation and Marriage in the AFDC Program." *Demography* 35:259-278.

Mollborn, Stefanie, Paula Fomby, and Jeff Dennis. 2011. "Who Matters for Children's Early Development? Race/Ethnicity and Extended Household Structures in the United States." Pp. 389-411 in *Child Indicators Research*, vol. 4: Springer Netherlands.

Morse, Janice M., Michael Barrett, Maria Mayan, Karia Olson, and Jude Spiers. 2002. "Verification Strategies for Establishing Reliability and Validity in Qualitative Research." *International Journal of Qualitative Methods* 1:1-19.

Murray, Charles. 1984. *Losing Ground: American Social Policy, 1950-1980*. New York: Basic Books.

Mutchler, Jan E. and Lindsey A. Baker. 2009. "The Implications of Grandparent Coresidence for Economic Hardship Among Children in Mother-Only Families." *Journal of Family Issues* 30:1576-1597.

Nelson, Barbara J. 1984. "Women's Poverty and Women's Citizenship: Some Political Consequences of Economic Marginality." *Signs* 10:209-231.

Nelson, Julie A. 1993. "Gender and Economic Ideologies." *Review of Social Econoy* 51:287-301.

Nelson, Margaret K. 2000. "Single Mothers and Social Support: the Commitment to, and Retreat from, Reciprocity." *Qualitative Sociology* 23:291-317.

Nelson, Sandi, Sheila Zedlewski, Kathryn Edin, Heather Koball, Kate Pomper, and Tracy Roberts. 2003. "Families Coping without Earnings or Government Cash Assistance." The Urban Institute, Washington, D.C.

Newman, Katherine S. 2000. *No Shame in My Game: The Working Poor in the Inner City*. New York: Knopf Publishing Group.

Newman, Oscar. 1973. *Defensible Space: Crime Prevention Through Urban Design*. New York: Macmillan.

Newman, Sandra, C. Scott Holupka, and Joseph Harkness. 2009. "The long-term effects of housing assistance on work and welfare." *Journal of Policy Analysis and Management* 28:81-101.

Newman, Sandra J. 2008. "Does housing matter for poor families? A critical summary of research and issues still to be resolved." *Journal of Policy Analysis and Management* 27:895-925.

Newman, Sandra J. and Joseph M. Harkness. 2002. "The Long-Term Effects of Public Housing on Self-Sufficiency." *Journal of Policy Analysis & Management* 21:21-43.

Neysmith, Sheila, Marge Reitsma-Street, Stephanie Baker Collins, and Elaine Porter. 2004. "Provisioning: Thinking About All of Women's Work." *Canadian Woman Studies/les cahiers de la femme* 23:192-198.

Nicholson, L.M., K. Williams, and S. Sassler. 2008. "For Better or For Worse? The Consequences of Marriage and Cohabitation for Single Mothers." *Social Forces* 86:1481-1511.

Oetzel, John G., Stella Ting-Toomey, Yumiko Yokochi, Tomoko Masumoto, and Jiro Takai. 2000. "A typology of facework behaviors in conflicts with best friends and relative strangers." *Communication Quarterly* 48:397-419.

Offer, S. 2010a. "Agency-Based Support: A "Last-Resort" Strategy for Low-Income Families?" *Social Science Quarterly* 91:284-300.

Offer, Shira. 2010b. "Barriers to Social Support among Low-Income Women." Pp. 1-47.

Olds, David L., Charles R. Henderson Jr., Robert Tatelbaum, and Robert Chamberlin. 1988. "Improving the Life-Course Development of Socially Disadvantaged Mothers: A Randomized Trial of Nurse Home Visitation." *American Journal of Public Health* 78:1436.

Oliker, Stacey J. 1995. "The Proximate Contexts of Welfare and Work: A Framework for Studying Poor Women's Economic Chioces." *The Sociological Quarterly* 36:251-272.

Olsen, Edgar O., Catherine A. Tyler, Jonathan W. King, and Paul E. Carrillo. 2004. "The Effects of Different Types of Housing Assistance on Earnings and Employment." *SSRN eLibrary*.

Olson, Sheryl L. and Victoria Banyard. 1993. ""Stop the World So I Can Get off for a While": Sources of Daily Stress in the Lives of Low-Income Single Mothers of Young Children." *Family Relations* 42:50-56.

Ong, Paul M. 1996. "Subsidized Housing and Work Among Welfare Recipients."

Orfield, Gary and Nancy McArdle. 2006. "The Vicious Cycle: Segregated Housing, Schools and Intergenerational Inequality." Joint Center for Housing Studies, Harvard University, Cambridge, MA.

Orlando, Alva. 1987. "Exclusive Possession of the Family Home: The Plight of Battered Cohabitees." *University of Toronto Faculty of Law Review* 45:153-178.

Oropesa, R. S., Nancy S. Landale, and Tanya Kenkre. 2003. "Income Allocation in Marital and Cohabiting Unions: The Case of Mainland Puerto Ricans." *Journal of Marriage and Family* 65:910-926.

Osborne, Cynthia. 2005. "Marriage Following the Birth of a Child among Cohabiting and Visiting Parents." *Journal of Marriage and Family* 67:14-26.

Osborne, Cynthia, Wendy D. Manning, and Pamela J. Smock. 2007. "Married and Cohabiting Parents' Relationship Stability: A Focus on Race and Ethnicity." *Journal of Marriage and Family* 69:1345-1366.

Parish, William L., Lingxin Hao, and Dennis P. Hogan. 1991. "Family Support Networks, Welfare, and Work among Young Mothers." *Journal of Marriage and the Family* 53:203-215.

Parsons, Talcott. 1951. *Toward a General Theory of Action: Theoretical Foundations for the Social Sciences*. Cambridge, MA: Harvard University Press.

Pearson, Jessica, Nancy Thoennes, and Esther Ann Griswold. 1999. "Child Support and Domestic Violence: The Victims Speak Out." *Violence Against Women* 5:427-448.

Pendall, Rolf. 2000. "Why Voucher and Certificate Users Live in Distressed Neighbors." *Housing Policy Debate* 11:881-910.

Phinney, Robin, Sheldon Danziger, Harold A. Pollack, and Kristin Seefeldt. 2007. "Housing Instability Among Current and Former Welfare Recipients." *American Journal of Public Health* 97:832-837.

Pinsoneault, Laura. 2006. "Rethinking Self-Sufficiency Through the Shared Housing Experience: Shared Housing Among Low-Income Families." Master of Science Thesis, Human Development and Family Studies, University of Wisconsin, Madison.

Pittman, Laura D. and Michelle K. Boswell. 2007. "The Role of Grandmothers in the Lives of Preschoolers Growing Up in Urban Poverty." *Applied Developmental Science* 11:20-42.

—. 2008. "Low-Income Multigenerational Households." *Journal of Family Issues* 29:851-881.

Popkin, Susan J., Larry F. Buron, Diane K. Levy, and Mary K. Cunningham. 2000. "The Gautreau Legacy: What Might Mixed-Income and Dispersal Strategies amean for the Poorest Public Housing Tenants?" *Housing Policy Debate* 11:911-942.

Power, Marilyn. 2004. "Social Provisioning as a Starting Point for feminist Economics." *Feminist Economics* 10:3-19.

Pritchett, Wendell E. 2003. "The "Public Menace" of Blight: Urban Renewal and the Private Uses of Eminent Domain." *Yale Law & Policy Review* 21:1-52.

Prokhovnik, Raia. 1998. "Public and Private Citizenship: From Gender Invisibility to Feminist Inclusiveness." *Feminist Review*:84-104.

Proshansky, Harold M., Abbe K. Fabian, and Robert Kaminoff. 1983. "Place-Identity: Physical World: Socialization of the the Self." *Journal of Environmental Psychology* 3:57-83.

Putnam, Robert D. 2000. *Bowling Alone: The Collapse and Revival of American Community*. New York: Simon & Schuster.

Quane, James M., Bruce H. Rankin, and Pamela Joshi. 2002. "Housing Assistance, Housing Costs, and Welfare Reform." Three-City Study of Welfare, Children, and Families, Baltimore, Maryland.

Reid, A.H. 2009. "The garden of eves: Non-kin social support among low-income African American single mothers in a public housing community." University of Illinois at Urbana-Champaign.

Reingold, David A. 1997. "Does inner city public housing exacerbate the employment problems of its tenants?" *Journal of Urban Affairs* 19:469.

Reingold, David A., Maureen Pirog, and David Brady. 2007. "Empirical Evidence on Faith-Based Organizations in an Era of Welfare Reform." *Social Service Review* June.

Reinharz, Shulamit. 1992. *Feminist Methods in Social Research*: Oxford University Press.

Rempel, J.K., J.G. Holmes, and M.P. Zanna. 1985. "Trust in Close Relationships." *Journal of Personality and Social Psychology* 49.

Reutter, Linda I., Miriam J. Stewart, Gerry Veenstra, Rhonda Love, Dennis Raphael, and Edward Makwarimba. 2009. ""Who Do They Think We Are, Anyway?": Perceptions of and Responses to Poverty Stigma." *Qualitative Health Research* 19:297-311.

Riccio, James A. 2006. "Subsidized Housing and Employment: Building Evidence About What Works to Improve Self-Sufficiency." in *Revisiting Rental Housing: A National Policy Summit*. Harvard University, Cambridge, Massachusetts: Manpower Demonstration Research Corporation.

Richardson, Rhonda A., Nancy Benham Barbour, and Donal L. Bubenzer. 1991. "Bittersweet Connection: Informal Social Networks as Sources of Support and Interference for Adolescent Mothers." *Family Relations* 40:430-434.

Roberts, P., M. Greenberg, and Center for Law and Social Policy. 2005. *Marriage and the TANF Rules: A Discussion Paper*: Center for Law and Social Policy.

Rodman, H. 1972. "Marital Power and the Theory of Resources in Cultural Context." *Journal of Comparative Family Studies* 3:50-69.

Roessner, Jane. 2000. *A Decent Place to Live: From Columbia Point to Harbor Point, a Community History*. Boston, MA: Northeastern University Press.

Rollins, Joan H., Renee N. Saris, and Ingrid Johnston-Robledo. 2001. "Low-Income Women Speak Out About Housing: A High-Stakes Game of Musical Chairs." *Journal of Social Issues* 57:277-298.

Roloff, Michael E., Chris A. Janiszewski, Mary Anne McGrath, Cynthia S. Burns, and Lalita A. Manrai. 1988. "Acquiring Resources from Intimates When Obligation Substitutes for Persuasion." *Human Communication Research* 14:364-396.

Roschelle, Anne R. 1997. *No More Kin: Exploring Race, Class, and Gender in Family Networks*, Edited by B. N. Adams and D. M. Klein. Thousand Oaks, CA: Sage Publications.

Roy, K. and L. Burton. 2007. "Mothering Through Recruitment: Kinscription of Nonresidential Fathers and Father Figures in Low-Income Families." *Family Relations* 56:24-39.

Roy, Kevin. 1999. "Low-Income Single Fathers in an African American Community and the Requirements of Welfare Reform." *Journal of Family Issues* 20:432-457.

Roy, Kevin and Linda M. Burton. 2009. "Show Me You Can Be A Father: Maternal Monitoring and Recruitment of Fathers for Involvement in Low-Income Families." in *Who's Watching: Daily Practices of Surveillance among Contemporary Families*, edited by M. K. Nelson and A. I. Garey: Vanderbilt University Press.

Roy, Kevin M., Nicolle Buckmiller, and April McDowell. 2008. "Together but Not "Together: Trajectories of Relationship Suspension for Low-Income Unmarried Parents." *Family Relations* 57:198-210.

Ryan, Rebecca M., Ariel Kalil, and Lindsey Leininger. 2009. "Low-Income Mothers' Private Safety Nets and Children's Socioemotional Well-Being." *Journal of Marriage and Family* 71:278-297.

Ryan, Rebecca M., Ariel Kalil, and Kathleen M. Ziol-Guest. 2008. "Longitudinal Patterns of Nonresident Fathers' Involvement: The Role of Resources and Relations." *Journal of Marriage and Family* 70:962-977.

Sabatelli, Ronald M. and Constance L. Shehan. 1993. "Exchange and Resource Theories." Pp. 385-417 in *Sourcebook of Family Theories and Methods*, edited by P. Boss, W. J. Doherty, R. LaRossa, W. R. Schumm, and S. K. Steinmetz: Springer US.

Saegert, Susan and Helene Clark. 2006. "Opening Doors: What a Right to Housing Means for Women." Pp. 296-315 in *A Right to Housing: Foundation for a New Social Agenda*, edited by R. G. Bratt, M. Stone, and C. Hartman. Philadelphia, PA: Temple University Press.

Safilios-Rothschild, Constantina. 1976. "A Macro- and Micro-Examination of Family Power and Love: An Exchange Model." *Journal of Marriage and Family* 38:355-362 CR - Copyright © 1976 National Council on Family Relations.

Sampson, Robert J., Jeffrey D. Morenoff, and Thomas Gannon-Rowley. 2002. "Assessing "Neighborhood Effects": Social Processes and New Directions in Research." *Annual Review of Sociology* 28:443-478.

Sandfort, Jodi R. and Martha S. Hill. 1996. "Assisting Young, Unmarried Mothers to Become Self-Sufficient: The Effects of Different Types of Early Economic Support." *Journal of Marriage and Family* 58:311-326.

Sassler, Sharon, Fenaba Addo, and Elizabeth Hartmann. 2010. "The tempo of relationship progression among low-income couples." *Social Science Research*

Marriage and Family in the New Millenium:Papers in Honor of Steven L. Nock 39:831-844.

Schensul, Stephen L., Jean J. Schensul, and Margaret D. LeCompte. 1999. *Essential Ethnographic Methods*, vol. 2, Edited by J. J. Schensul and M. D. LeCompte. Walnut Creek, CA: AltaMira Press/Sage.

Schott, Liz and Ife Finch. 2010. "TANF Benefits are Low and Have Not Kept Pace with Inflation: Benefits Are Not Enough to Meet Families' Basic Needs." Center on Budget and Policy Priorities, Washington, D.C.

Sen, Amartya K>. 1995. "Varieties of Deprivation." Pp. 51-58 in *Out of the Margin: Feminist Perspectives on Economics*, edited by E. Kuiper and J. Sap. New York: Routledge.

Shroder, Mark. 2002. "Does housing assistance perversely affect self-sufficiency? A review essay." *Journal of Housing Economics* 11:381-417.

Sigle-Rushton, Wendy and Sara McLanahan. 2002. "The Living Arrangements of New Unmarried Mothers." *Demography* 39:415-433.

Small, Mario Luis. 2006. "Neighborhood Institutions as Resource Brokers: Childcare Centers, Interorganizational Ties, and Resource Access among the Poor." *Social Problems* 53:274-292.

Sobolewski, J. M. and V. King. 2005. "The Importance of the Coparental Relationship for Nonresident Fathers' Ties to Children." *Journal of Marriage and Family* 67:1196-1212.

Sorensen, Elaine and Chava Zibman. 2000. "Child Support Offers Some Protection against Poverty." The Urban Institute, Washington, D.C.

Sosulski, Marya R., Angela Cunningham, and Sherrill L. Sellers. 2006. "Fostering HOPE: A Narrative Case Analysis of One Teenage Mother's Pursuit of a College Education." *Affilia* 21:320-335.

Spencer, Michael S., Ariel Kalil, Nancy C. Larson, Susan J. Spieker, and Lewayne D. Gilchrist. 2002. "Multigenerational Coresidence and Childrearing Conflict: Links to Parenting Stress in Teenage Mothers Across the First Two Years Postpartum." *Applied Developmental Science* 6:157-170.

Sprecher, Susan, Maria Schmeeckle, and Diane Felmlee. 2006. "The Principle of Least Interest." *Journal of Family Issues* 27:1255-1280.

Stack, Carol. 1997 [1974]. *All Our Kin*. New York: BasicBooks.

Stack, Carol B. and Linda M. Burton. 1993. "Kinscripts." *Journal of Comparative Family Studies* 24:157-171.

Statistical Abstract of the United States. 2012. "Table 728. Cost of Living Index - Selected Urban Areas, Annual Average: 2010." vol. 2012. Washington, D.C.: U.S. Bureau of the Census.

Stets, Jan E. and Alicia D. Cast. 2007. "Resources and Identity Verification from an Identity Theory Perspective." *Sociological Perspectives* 50:517-543.

Stoloff, J.A. 2004. "A Brief History of Public Housing." Washington, D.C.: U.S. Department of Housing and Urban Development.

Strauss, Anselm and Juliet Corbin. 1998. *Basics of Qualitative Research: Techniques and Procedures for Developing Grounded Theory*. Thousand Oaks, CA: Sage Publications.

Sugarman, Stephen D. 2008. "What Is a "Family"? Conflicting Messages from Our Public Programs." *Family Law Quarterly* 42:231-261.

Susin, Scott J. 2005. "Longitudinal Outcomes of Subsidized Housing Recipients in Matched Survey and Administrative Data." *Cityscape: A Journal of Policy Development and Research, Office of Policy Development and Research, U.S. Dept. of Housing and Urban Development* 8.

Targosz, S., P. Bebbington, G. Lewis, T. Brugha, R. Jenkins, M. Farrell, and H. Meltzer. 2003. "Lone mothers, social exclusion and depression." *Psychological Medicine* 33:715-722.

Tavernise, Sabrina. 2011. "Married Couples are No Longer a Majority, Census Finds." Pp. 22 in *New York Times*. New York.

Teachman, Jay. 2003. "Childhood Living Arrangements and the Formation of Coresidential Unions." *Journal of Marriage and Family* 65:507-524.

Tedlock, Barbara. 2003. "Ethnography and Ethnographic Representation." Pp. 165-213 in *Strategies of Qualitative Inquiry:*, edited by N. K. Denzin and Y. S. Lincoln. Thousand Oaks, CA: Sage Publications.

Teichman, Meir and Uriel G. Foa. 1975. "Effect of Resources Similarity on Satisfaction with Exchange." *Social Behavior & Personality: An International Journal* 3:213-224.

Teichman, Meir, Hanania Glaubman, and Miriam Garner. 1993. "From Early Adolescence to Middle-Age Adulthood: The Perceived Need for Interpersonal Resources in Four Developmental Stages." Pp. 157-165 in *Resource Theory: Explorations and Applications*, edited by U. G. Foa, J. J. Converse, K. Y. Tornblom, and E. B. Foa. New York: Academic Press / Harcourt Brace Jovanovich.

Thomson, Rachel, Robert Bell, Janet Holland, Sheila Henderson, Sheena McGrellis, and Sue Sharpe. 2002. "Critical Moments: Choice, Chance and Opportunity in Young People's Narratives of Transition

10.1177/0038038502036002006." *Sociology* 36:335-354.

Thorne. 1993. "Secondary Analysis in Qualitative Research: Issues and Implications." Pp. 263-279 in *Critical Issues in Qualitative Research Methods*, edited by J. M. Morse. Thousand Oaks, CA: Sage Publications.

Trent, Katherine and Sharon L. Harlan. 1994. "Teenage Mothers in Nuclear and Extended Households." *Journal of Family Issues* 15:309-337.

Turetsky, Micki. 2000. "Realistic Child Support Policies for Low Income Fathers." Center for Law and Social Policy, Washington, D.C.

Turner, Jim L., Edna B. Foa, and Uriel G. Foa. 1971. "Interpersonal reinforcers: Classification, interrelationship, and some differential properties." *Journal of Personality and Social Psychology* 19:168-180.

Turner, Margery Austin and G. Thomas Kingsley. 2008. "Federal Programs for Addressing Low-Income Housing Needs: A Policy Primer." The Urban Institute, Washington, D.C.

U.S. Bureau of Labor Statistics. 2011. "Table A-2. Employment of the civilian population by race, sex, and age." Washington, D.C.: U.S. Department of Labor.

U.S. Census Bureau. 2010. "Table UC3:   Opposite Sex Unmarried Couples by Presence of Biological Children." vol. 2012, edited by F. F. S. B. Housing and Household Economic Statistics Division. Washington, D.C.: U.S. Census Bureau.

U.S. Department of Commerce, Economics and Statistics Administration. 2001. "America's Families and Living Arrangements: 2000." U.S. Census Bureau, Washington, D.C.

U.S. Department of Health and Human Services. 2011. "Low-Income Single Mothers Disconnected From Work and Public Assistance." in *ASPE Research Brief*, vol. 2012.

U.S. Department of Housing and Urban Development. 2000. "A Picture of Subsidized Households - 2000." Washington, D.C.

—. 2008. "A Picture of Subsidized Households - 2008." Washington, D.C.

—. 2011. "Programs of HUD." vol. 2011. Washington, D.C.

U.S. Department of Labor. 2011. "What is Job Corps?"

Uehara, Edwina. 1990. "Dual Exchange Theory, Social Networks, and Informal Social Support." *American Journal of Sociology* 96:521-557.

Uttal, Lynet. 1999. "Using Kin for Child Care: Embedment in the Socioeconomic Networks of Extended Families." *Journal of Marriage and Family* 61:845-857.

Villenas, S. 2001. "Latina Mothers and Small-Town Racisms:Creating Narratives of Dignity and Moral Education in North Carolina." *Anthropology & Education Quarterly* 32:3-28.

Vrettos, T.M. 2002. "Victimizing the Victim: Evicting Domestic Violence Victims from Public Housing Based on the Zero-Tolerance Policy." *Cardozo Women's LJ* 9:97.

Wakschlag, Lauren S., P. Lindsay Chase-Lansdale, and Jeanne Brooks-Gunn. 1996. "Not Just "Ghosts in the Nursery": Contemporaneous Intergenerational Relationships and Parenting in Young African-American Families." *Child Development* 67:2131-2147.

Waller, Maureen and Robert Plotnick. 1999. *Child Support and Low-Income Families: Perceptions, Practices, and Policy*. San Francisco: Public Policy Institute of California.

Waller, Maureen R. and Robert Plotnick. 2001. "Effective Child Support Policy for Low-Income Families: Evidence from Street Level Research." *Journal of Policy Analysis and Management* 20:89-110.

Waller, Willard. 1937. "The Rating and Dating Complex." *American Sociological Review* 2:727-734.

Warren, Carol A.B. 2000. "Writing the Other, Writing the Self." *Qualitative Sociology* 25:183-199.

Watkins, Celeste. 2006. "It's Not Just About the Money: Governmentality and Resistance in Post-Reform Welfare Offices." Pp. 1-46. Ann Arbor, Michigan.

Wesely, Jennifer K. and James D. Wright. 2005. "The Pertinence of Partners: Examining Intersections Between Women's Homelessness and Their Adult Relationships." *American Behavioral Scientist* 48:1082-1101.

Wherry, L. and K. Finegold. 2004. "Marriage promotion and the living arrangements of black, Hispanic, and white children." *Assessing the New Federalism Policy Brief No. B-61. Washington, DC: The Urban Institute*.

Wilson, William Julius. 1987. *The Truly Disadvantaged: The Inner City, the Underclass, and Public Policy*. Chicago, Illinois: University of Chicago Press.

—. 2010. "Why Both Social Structure and Culture Matter in a Holistic Analysis of Inner-City Poverty

10.1177/0002716209357403." *The ANNALS of the American Academy of Political and Social Science* 629:200-219.

Winkler, Anne E. 1992. "The impact of housing costs on the living arrangements of single mothers." *Journal of Urban Economics* 32:388-403.

—. 1993. "The Living Arrangements of Single Mothers With Dependent Children." *American Journal of Economics & Sociology* 52:1-18.

Winston, P., Ronald Angel, P.L. Chase-Lansdale, A.J. Cherlin, R.A. Moffitt, and W.J. Wilson. 1999. "Welfare, Children, and Families: Overview and Design."

Wood, Michelle, Jennifer Turnham, and Gregory Mills. 2008. "Housing Affordability and Family Well-Being: Results from the Housing Voucher Evaluation." *Housing Policy Debate* 19:367-412.

Wright, Bradley R. Entner, Avshalom Caspi, Terrie E. Moffitt, and Phil A. Silva. 1998. "Factors Associated with Doubled-Up Housing: A Common Precursor to Homelessness." *The Social Service Review* 72:92-111.

Wu, Chi-Fang and Mary Keegan Eamon. 2007. "Public and Private Sources of Assistance for Low-Income Households." *Journal of Sociology & Social Welfare* 34:121-149.

Zedlewski, Sheila. 2002. "The Importance of Housing Benefits to Welfare Success." Brookings Institution Center on Urban and Metropolitan Policy, The Urban Institute.

Zedlewski, Sheila R. and Donald W. Alderson. 2001. "Before and After Reform: How Have Families on Welfare Changed?" The Urban Institute, Washington, D.C.

Zipp, John F., Ariane Prohaska, and Michelle Bemiller. 2004. "Wives, Husbands, and Hidden Power in Marriage." *Journal of Family Issues* 25:923-948.

Zippay, Allison. 2002. "Dynamics of Income Packaging: A 10-Year Longitudinal Study." *Social Work* 47:291-300.

Zucchino, David. 1997. *Myth of the Welfare Queen*. New York: Scribner.