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# Exploring the Housing Pathways of Low-Income Women: A Biographical Approach

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**ABSTRACT** *This research explores the use of a housing pathways framework and a biographical method to improve our understanding of the long-term housing experiences of low-income women. Biographical methods have been employed in the study of vulnerable and special populations outside of the US; however, there has been limited application of the method to examine low-income households within the US. This study draws on interviews of 29 low-income women with children in a large Midwestern metropolitan area to examine the nature of low-income housing pathways. The wages provided in the jobs that were available to the women in this study were insufficient to afford even low-quality, low-rent apartments, suggesting that the ability to achieve stability in modest housing is predicated on achieving much higher levels of household income. Federal rental assistance provided through the Housing Choice Voucher programme, rather than increased job stability or wages, resulted in improved housing conditions and stability for the women in this study. Biographical methods present great potential in providing a nuanced understanding of the housing experiences and life circumstances of low-income households and other vulnerable populations in the United States.*

**KEY WORDS:** Housing pathways, Biographical method, Residential mobility, Rental assistance

## Introduction

In the middle of the last century, Peter Rossi launched groundbreaking research that set the course for research on residential mobility. The impetus for Rossi's work (1955), published in the seminal book *Why Families Move*, initially stemmed from policymakers' concern that rural to urban migration, through which people left behind community ties, kin and the social controls of small communities, was resulting in deviance and social disorder (Rossi and Shlay 1982). Rossi's research launched a new paradigm – one that led to an emphasis in residential mobility

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research on family-related changes in housing within the context of budget constraints. Using sample surveys of household decision-making, which was a novel research approach at the time, Rossi's research revealed that residential mobility was not the result of pathology, as policymakers concerned about urban migration had suggested. Instead, it was a normal process generated in response to changing housing needs related to the family life cycle (e.g. household formation, the birth of children, young adults leaving the household) (Rossi and Shlay 1982). Since Rossi's seminal conclusions, research on residential mobility in the United States has, with few exceptions, focused on the experiences of households with the financial means to move from rental housing to homeownership. Underlying this body of research, either explicitly or implicitly, is the popular notion of the housing ladder. The housing ladder is based on the premise that homeownership is a universal goal and, thus, households will move up the "rungs" of the housing ladder, from renter to first-time homebuyer, and then upgrading to larger, more expensive owner-occupied housing as they acquire resources over time (Morrow-Jones and Wenning 2005). For example, in their study of housing careers in the United States, Clark, Deurloo, and Dieleman (2003) examined the sequence of housing states defined by tenure, quality and price of dwellings for households. The findings of this research suggest that most housing career patterns are relatively simple, with the majority of households in the United States experiencing progressive changes from renting to homeownership and improved housing quality throughout their lives.

The notion of progressive movement up the housing ladder does not hold for all segments of the US population. The ability to move from rental housing into homeownership is limited largely to middle- and upper-income households, particularly for married-couple families who have a homeownership rate of over 83%, which is about 30% higher than families with a single adult (US Census Bureau 2012). An increasing number of households in the US are relying on two incomes to pay for their housing; a loss of one income source in a dual-income family would move these households into a low-income category (Reid 2004). A New York Times article on 14 April 2014 noted that increasingly, middle-income households are also being priced out of rental markets in cities across the US.

The situation is most dire for low-income households. Low-income households face the greatest challenges finding affordable housing. There is no state in the US in which a worker earning the federal minimum wage can afford to rent a typical one- or two-bedroom unit (Arnold et al. 2014). Rental assistance improves housing security for lower income households, yet the demand far outstrips the supply. Only one in four low-income families eligible for rental assistance receives it (Fischer and Sard 2013). Waiting lists for housing assistance are often years long, and many remain closed to new applicants (Leopold 2012). The mismatch between affordable rental units and incomes has resulted in a 44% increase over four years in the number of very-low-income households paying more than one-half of household income on rent and utilities, also known as "worst case needs" (Steffen et al. 2013). The inability of low- and middle-income households to afford rental housing suggests that the housing ladder is more of a societal ideal than a reality for many households in the United States.

For low-income households, obtaining housing rather than moving up the housing ladder is the reality. Previous research suggests that low-income households use a variety of strategies to secure housing in the absence of adequate financial resources, with doubling-up, accepting housing that is seriously inadequate or unsafe and

frequent moves among a series of cheap residences the most common strategies used to manage a precarious housing situation (Cook et al. 2002; Fitchen 1992). Reaching homeownership, the pinnacle of the housing ladder, presents additional challenges for low-income households. Low levels of household wealth and income constrain the transition from renting to homeownership (Di and Liu 2007). Once they become homeowners, low-income households face a high risk of returning to renting in the first few years of homeownership (Reid 2004).

The purpose of this research was to explore the utility of a housing pathways framework, which is based on social constructionism, in understanding the long-term housing experiences of low-income households in the United States. A small body of research suggests that the housing experiences of low-income individuals differ in the frequency of moves, the quality and security of their housing and their ability to exercise choice and control over their housing decisions (Bartlett 1997; Cook et al. 2002; Clark 2010; Fitchen 1992; Phinney 2013). This study uses a housing pathways framework and a biographical methodology to explore the housing experiences of low-income women with children, who face the multiple burdens of maintaining a home, caring for children and employment and are particularly vulnerable in an era of a declining public safety net (Boris and Kleinberg 2003; Harknett and Hartnett 2011). The study examines the following research question: “What are the housing pathways of low-income women with children?” This research fills a gap in the literature on the housing experiences of low-income households in the United States by providing an expanded look at housing pathways, one that includes an examination of housing experiences within the context of life circumstances and social, political and economic conditions, providing nuanced insight that would be difficult to access through other research methods. In doing so, it is hoped that we will begin to uncover both common pathways, referred to by Clapham (2005) as “motorways”, as well as the “smaller tracks” to shed light on the broader range of housing experiences of low-income women in the United States.

### **Theoretical Framework**

Over the past two decades, a small body of research, conducted primarily outside of the United States, has emerged using detailed housing and homeless histories to better understand the long-term housing patterns and the nature of moves into and out of homelessness (May 2000; Sosin, Piliavin and Westerfelt 1990). This body of research suggests that a housing pathways framework and biographical methodology may be particularly valuable in understanding the housing experiences of low-income households, which have difficulty securing housing and tend to utilize housing accommodations outside the formal housing market.

Several studies have provided a deeper understanding of patterns of homelessness using a biographical method. For example, using the concept of a “homeless career”, May (2000) found that experiences of homelessness among his study participants were episodic, occurring in between extended periods in which the participants had lived in their own accommodation. By recognizing the role of structural disadvantage that limited access to more secure forms of housing and employment, this study challenged previous views that focused on homelessness as a problem resulting from other individual problems of mental and physical health and chemical dependency. More recently, De Decker and Segers (2012) combined a biographical method with a housing pathways framework to explore the role of relationships, employment,

social networks and the housing search process among formerly homeless people in Belgium. Findings from this research highlight the complexity of homeless pathways, which are nonlinear and may include periods of renting, homelessness and owner occupation. This ability to capture diverse housing accommodations over time, including ones that are temporary, and within the context of life circumstances, makes a biographical methodology an ideal fit for this study of the housing pathways of low-income women in the United States. Previous research suggests that the housing pathways framework using a biographical method may expand our knowledge of the housing experiences by adding context to a series of moves over time. Cook et al. (2002, 311) found that a lack of planning in the mobility decisions of low-income women was due to an absence of adequate personal and economic resources and resulted in “housing of last resort” strategies. Low-income families, particularly single women with children, face a high degree of residential mobility and are frequently subjected to involuntary moves (Phinney 2009). Unable to afford independent rental housing, low-income women rely on a variety of strategies to find and keep housing including doubling-up, settling for inadequate housing and using their networks to locate landlords or family and friends with available housing (Clampett-Lunquist 2003). While doubling-up is the most common strategy, it is also the most precarious. Conflicts with extended family or friends who are providing the housing erupt due to the stress of overcrowding or having children in the household result in asking the family to leave (Edin and Lein 1997). Despite the often dire housing circumstances of low-income women, the long-term experiences of this population are rarely the subject of research due to the reliance on cross-sectional, quantitative studies and the difficulty in recruiting, tracking and retaining families with a high degree of housing instability (Adam 2004).

#### *Housing Pathways Framework: An Alternative Residential Mobility Paradigm*

Clapham’s (2002; 2005) housing pathways framework offers an expanded, long-view perspective of housing accommodations. Clapham (2005, 27) defines the concept of a housing pathway as “patterns of interaction (practices) concerning house and home, over time and space”. Clapham (2005, 27) describes a household’s housing pathway as

the continually changing set of relationships and interactions, which it experiences over time in its consumption of housing. These may take place in a number of locales such as the house, the neighborhood or the office of a landlord or estate agent.

The housing pathways framework takes into account the meanings and relationships tied to housing consumption, as well as price, physical space and housing and neighbourhood quality (Clapham 2005).

Rooted in the worldview of social constructionism, the housing pathways framework necessarily includes the interplay between housing, employment, family issues and other life circumstances (Clapham 2005). Gergen (1985, 266), describes social constructionism as “concerned with the processes by which people come to describe, explain, or otherwise account for the world (including themselves) in which they live”. As Clapham (2005, 30) points out, “Housing is not consumed in isolation from other aspects of life”. The focus on the construction, interpretation and

negotiation of meaning is consistent with research using a biographical method, which seeks to use language to understand how people make sense of their worlds. Social constructionism offers an alternative to the positivist–empiricist philosophy of science, yet seeks to move the debate beyond dualism by placing knowledge within the process of social interaction (Gergen 1985). Language enables this interaction and is instrumental in the interactive process through which people understand the world and themselves (Galbin 2014).

## **Definitions and Programme Background Information**

### *Low-income Households*

In this study, the term “low-income household” is defined by the programme eligibility for the Housing Choice Voucher Programme. The programme rules dictate that 75% of households admitted to the programme must have incomes that are less than 30% of the local median or poverty line; the remaining households may have incomes up to 80% of the area median (Center on Budget and Policy Priorities (CBPP) 2014). Households must meet these requirements to be placed on the waiting list and to receive a voucher.

### *Housing Choice Voucher Programme*

The Housing Choice Voucher programme, known as the Section 8 Housing programme until 1998, is the largest rental assistance programme in the United States (U.S. Department of Housing and Urban Development 2014). Housing Choice Vouchers help low-income households afford private-market rental housing by providing a subsidy in which the rent paid by the household is calculated based on a percentage, usually 30%, of the household’s income (CBPP 2014). For participants, the programme works by providing them rental assistance, which is paid directly to the landlord, for private-market rental units. Programme participants are responsible for finding their own housing and are free to choose any housing unit that meets the programme requirements, including rents that are within an affordable rent range and housing that is maintained to meet health and quality standards. Property managers or owners are not required to accept tenants with housing vouchers.

## **Methodology**

This research used biographical interviews to identify the housing pathways of low-income households with and without rental assistance. Clapham (2005, 240) stated that housing pathways research “needs to employ ethnographic or biographic methods to understand the meaning of individuals and households and conspicuous aspects of behavior”. Biographical methods of research are an increasingly common approach in academic research used to research the lives, stories and changing experiences and viewpoints of people in their daily lives (Merrill and West 2009). The use of a biographical methodology can uncover what people consider important and how they make sense of their world and the meanings they ascribed to their life events. In combining the Clapham’s housing pathways approach, which is based on social constructionism, with a biographical methodology, it is hoped that this research will clarify the actions taken by low-income women to meet family housing needs within the context of opportunities and constraints.

### *Data Collection*

Data for this study were collected in 2006 using semi-structured interviews with a standardized set of questions. The interview guide included a set of open-ended questions within a series of questions that elicited information about the participants' housing accommodations and their life circumstances and employment while living in each place. The content of the data collection tool and process was based on May's (2000) methodology used to study homeless careers. The interview guide captured the type and duration of each housing accommodation since participants left their parental home or began living independently, hourly wage and average number of hours worked per week, and number and relationship of the people with whom they lived in the housing. Several open-ended questions were also included within the interview tool. These questions captured descriptions of the housing and neighbourhood, perceptions of how the housing did or did not meet the participants' needs, the manner by which they had found that accommodation, reasons for moving and a description of life circumstances during the time they lived in each housing accommodation.

While biographical researchers often use an unstructured, open-ended approach, a more structured interview guide was used to gather consistent data on housing accommodations and life circumstances as well as to provide interviewees with a better sense of the purpose and ground covered during the interview (Merrill and West 2009). Additionally, the use of a semi-structured interview process ensured that participants considered a wide range of housing experiences, including short-term and non-traditional forms of housing that are difficult to detect through questionnaires.

The interview procedure used a variation of the life history, or life event, calendar approach to collect biographical data on the housing accommodations, life events and circumstances, and employment. In this study, residence was used as the organizing timeline. Life history calendars were used to improve the quality of retrospective data using a timeline that included readily remembered events as a reference point that helps participants remember less salient events (Belli 1998; Freedman et al. 1988). The use of life history calendars was a particular good fit for this study as it was first developed as a tool to help respondents to recall complex, changing pasts (Belli 1998). Throughout the interview process, the researcher and participant worked together to construct a visual timeline of residences. The same set of questions was asked and recorded for each residence or housing accommodation. This process provided the opportunity to gather consistent information for each housing accommodation, including in-depth descriptions of each housing and neighbourhood and any changes in life circumstances. The interview data were recorded in writing as well as through tape-recording. Each interview was then transcribed, allowing the researcher to use text to identify and categorize patterns and themes.

### *Participant Selection and Recruitment*

Participants were recruited with the help of the two housing authorities, which pulled separate samples of voucher holders and individuals on their waiting lists who matched the study criteria. The use of purposive samples from the housing authorities' databases was chosen as an efficient way to recruit participants who met the study criteria and who were otherwise difficult to locate. Participants met the criteria

if they had at least one child under the age of 18 in the household, had earned income and lived within the county in which the two housing authorities operated. These parameters were intended to keep the participant group characteristics as similar as possible and allow for the study of how family-composition changes impact housing pathways. The use of earned income was also chosen as a study criterion to reflect the reality for low-income households with children in the United States under a substantially weakened social safety net due to changes in the welfare system. The Personal Work Opportunity Reconciliation Act of 1996, also known as welfare reform, drastically revised the United States welfare system by imposing time limits and strong work requirements. Despite the attempt to recruit participants with these similar characteristics, several participants did not meet the criteria. However, the use of purposive samples from databases of voucher and waiting list households proved to be an efficient way to identify and gain access to the study population.

The researcher provided the housing authorities with a recruitment letter and consent form within a stamped envelope, all on university letterhead. The housing authorities then attached mailing labels and mailed the recruitment letters. Interested participants contacted the researchers directly. This process enabled the participants to take part in the study confidentially. Participants who took part in an interview and completed the process received a \$100 gift card.

In total, 35 interviews were conducted among participants categorized as a member of one of the two study groups. Nineteen interviews were conducted with participants who were using a Housing Choice Voucher and 16 with those who were on the waiting list. Five of the participant interviews were removed from the study, two who had vouchers and three who were on the waiting list, because either the participant did not meet the study criteria or they were unable to create a coherent residential timeline. A sixth participant, the only male participant, was removed for the analysis discussed in this study. Thus, the final study group included 29 participants – 16 who had Housing Choice Vouchers and 13 who were on the waiting list to receive a voucher.

### *Data Analysis*

A complete interview resulted in a transcript covering all of the participant's housing and life circumstances since they first lived independently as well as basic demographic information. The researcher used an iterative process, similar to the process described by Merrill and Linden (2009, 130–134), to analyse the large amount of interview data. The process began with a holistic approach, reading through the set of transcripts and listening to audio recordings of the interviews. After this, case summaries for each participant were created to describe each participant's housing and life pathways. Next, the transcripts and summaries were coded using a two-stage process. First, initial themes related to housing, life and family circumstances and employment were identified. Next, a more detailed approach was then employed to examine these themes using the interview text. A sentence-by-sentence review of the transcripts was conducted to uncover experiences that were both consistent with and varied from the broader themes that were not uncovered in the initial phases of the analysis. In this stage, the author organized text by themes into a table format. The detailed approach allowed the researcher to capture experiences that conveyed the essence of these themes. These themes were then further refined through the writing process. The results of this work are described below.



### *Verification*

In qualitative research, reliability and validity are terms associated with the concepts of quality, trustworthiness and rigour (Golafshani 2003). Creswell and Plano Clark (2007) describe qualitative validity as assessing the accuracy of the information obtained through qualitative data collection. One method of ensuring the technical accuracy of interview data is through recording and transcribing (Roberts, Priest, and Traynor 2006). This ensures that the information provided in the interview is captured as it was presented. The use of a life history calendar approach was used as a method of triangulation. Life history calendars improve the quality of retrospective data by (1) helping the respondents visually and mentally reconstruct their historical timeline and (2) using readily remembered events as a reference point for remembering less salient events (Belli 1998; Freedman et al. 1988). The use of peer debriefing, in which another person (a peer) reviews and asks questions about the study so that the account provided resonates with people other than the researcher, was also used to establish reliability in this study (Creswell 2009).

As a qualitative strategy of inquiry, the intent was not to develop generalizable findings. Instead, this research uses a small number of cases to provide rich descriptions and varied accounts of the housing pathways of low-income women with and without rental assistance (Merrill and West 2009). In doing so, the findings of this research address what Clapham (2005) described as the need for disaggregation and differentiation in the study of households and their housing, yet also the need to discern broader pathways (2005, 33).

## **Results and Discussion**

### *Participant Characteristics*

All 29 participants in this analysis were female. The average age of the participants was 33.1 years, with a range from 19 to 50 years. Participants had an average of two minor children living in the home. Nearly two-thirds (19) were single, five were married, and five were divorced. Thirteen of the participants were Black, 12 were White, and the remaining four participants were either Hispanic/Latino or more than one race/ethnicity.

The participants had diverse educational backgrounds. Thirteen of the women in the study had completed at least some college; three were in college at the time of the interview. Three of these participants held two-year associate's degrees and one had completed a programme to become a licensed practical nurse. About one-third (11) had completed high school. Three participants had received a high school equivalency diploma. One participant had less than a 10th grade education.

Overall, the participants in the study moved every 20 months on average. The participants on the waiting list for a Housing Choice Voucher moved more frequently, with an average duration of 13.6 months. The average length of stay among voucher holders was 33 months. The participants with Housing Choice Vouchers had been using their voucher, on average, for a little over seven years, with a range from 3 months to 14 years.

### *Life Pathways*

*Early independence and single parenthood.* The women in the study were 18 years of age on average when they began living independent of parents or guardians. This is also the peak age at which young adults living in the US make this transition from living with their parents to living independently (Di, Yang, and Liu 2002). Several of the women's housing pathways began when their parents or guardians were no longer willing or able to care for them. Without the support of parents and guardians, these participants struggled to find a stable place to live. Natalie, who had lived with relatives but never her parents, described first living independently at age 14. Working at fast food and retail jobs, she moved through a series of doubled-up arrangements with relatives, a partner and friends while waiting for a Housing Choice Voucher. She described first living on her own when she moved in with a cousin.

When I was 14 I was working at Burger King and paid my cousin \$100 a month to live with her... I just needed a place to sleep and shower and go to school and stuff like that.

Despite this instability, Natalie was able to earn her high school diploma.

Keisha described moving to her friend's home when she was 17 and her parents were without a permanent place to live.

My mom and dad decided to move out of the duplex they were living in my last year of high school and they didn't have an immediate place to go to at the time and I didn't want to go where they were going because they were going to my aunt's house and it was too cramped for me, so I just went to my best friend's house.

By the time she was 25 years of age, Keisha and her child had made multiple moves between overcrowded, doubled-up, low-quality housing accommodations. At the time of the interview, she had received a rental subsidy that allowed her to rent her own place.

The transition to independence at an early age sometimes perpetuated a turbulent social environment that began in childhood. Emily described having a rocky relationship with her mother, who was an alcoholic. She left home when she was 16, moving in with an 18-year-old friend because she was too young to sign a lease:

When I moved out of my mother's house, I moved in with a friend in an apartment in Huntsville. It was a one-bedroom and that was around the same time that I quit school and got two jobs in order to afford the cost of living with my friend. We lived in that same place for about a year, my friend and I.

Moving out on her own at a young age, Emily exchanged one turbulent social environment for another.

I started drinking alcohol at a pretty young age. Not having any parental supervision, I did what I wanted, which wasn't always the best choices.

*Relationships with intimate partners.* Housing pathways were often influenced by the formation or dissolution of relationships with intimate partners. Many women in the study began living independently after the birth of their first child. This move often included living with the child's father, an arrangement that rarely lasted over the long term. Nearly all of the women in the study were raising children on their own at the time of the interview. Paulina's first move on her own was at age 17 when she moved into a one-bedroom apartment with the father of her two children. This arrangement lasted for three years. When asked why she moved, Paulina said the apartment was too small after her second child was born and she and her child's father were breaking up.

I had the other baby and it [the apartment] was small then. We broke up and we moved on.

Paulina noted that her children's father had been employed, but quit his job so that he did not have to pay child support. Cecilia described leaving home at age 17 to move into an apartment, which she shared with her boyfriend and infant daughter.

When I left I was seventeen and that was when I got pregnant with my daughter. Then I moved into my first apartment. I was a caretaker. Me and my, their father, lived together so it was me and him and I was still pregnant at the time, no actually, I had just had her. I did have her, I think she was about 2–3 months. I was a caretaker. It was a one bedroom [apartment].

Cecilia and her children's father stayed together for several years, moving among different apartments and reducing their rent by working as on-site apartment supervisors. After breaking up with the children's father, Cecilia moved between her parents' home, subsidized rental housing and a shelter before moving into her own place with a Housing Choice Voucher.

The living arrangements of the young mothers in this study are consistent with previous research. In an analysis of National Survey of Families and Households data, Aquilino (1996) found that children born to unmarried mothers experienced a variety of living arrangements; living in three-generation and extended families was common. Sigle-Rushton and McLanahan (2002) found that very few low-income mothers lived alone with their children. About half of the mothers in their sample were cohabitating with the babies' father at the child's birth and a little less than a third were living with other adults.

The majority of the women in this study moved into and out of cohabitating living arrangements during at least one point in their adult lives. While living with a partner has the potential of increased household income, cohabitation did not usually result in improved circumstances for the women in this study. Living with a partner often led to untenable living conditions, unaffordable rents and forced moves. Ronna moved in with her daughter's father and five of his relatives in a two-bedroom apartment so that they could live together. Ronna described why they chose to move in with her partner's relatives and what it was like to stay in this crowded living arrangement:

It was cheap. We wanted to hurry up and move out because when you stay with people, you can do basically anything in your power to not step on their

feet and make them mad, just to make sure everything is OK. But they always find something to argue or, you know, say something about. And for us to be a family, we needed our own. It was too crowded for us.

After four months, Ronna and her family moved into their own apartment in the same neighbourhood. Ronna was the sole wage-earner, working full-time at a low-wage job. They struggled to pay the rent and were evicted after two months. She broke up with her daughter's father and moved in with her sister.

Several women in the study had moved up the housing ladder, experiencing gains in housing quality and stability either through the move from renter to homeowner or through improved rental housing, while married or in long-term relationships. All of these women, whether they had been married or cohabitating, experienced a significant decline in both their housing and life circumstances when the relationship with their husband or partner ended.

Sabrina described moving through several rental apartments, each one an improvement over the next, after she became engaged and she and her three children moved in with her fiancé. The moves through progressively better rental housing lasted nearly eight years, ending with a three-bedroom townhouse in an upscale neighbourhood. When Sabrina and her fiancé broke up, she was forced to move into a homeless shelter, where she and her three children stayed for nearly one year.

We broke up. It was no longer affordable for me by myself. I was paying market rate [rent,] all of the utilities, car notes [payments], insurance. And I lost my job... That's when it went downhill for a while. It took about a year to get back.

Debbie moved up the housing ladder in lock-step fashion. She lived in a low-rent apartment with roommates while in college, a better apartment when she was first married, and three progressively larger and more expensive homes as she and her husband added three children to their family and her husband experienced an increase in earnings. When the couple divorced, Debbie's housing and life circumstances declined sharply. Debbie's husband received their family home in the divorce. She bought a smaller townhome with money she received from the divorce but was forced to sell her home after several years because she could no longer afford it. Debbie then used several strategies to keep a roof over head. She moved in with her sister and later took on a house-sitting job, both which resulted in a separation from her children. Eventually, she received a Housing Choice Voucher, which allowed her to live with her children and make some gains in her housing. Debbie's housing pathway following divorce was similar to the residential mobility and constraints observed by Spain (1990) in a study of female householders facing marital disruption. Spain stated that the lack of economic resources, combined with the need to move, meant the female householders made residential changes out of necessity, rather than through a rational decision-making process. Spain argued that housing adjustment and residential mobility models, which link residential mobility to housing satisfaction, may not apply to female householders facing marital disruption.

*Intimate partner violence.* Six women in the study had been victims of intimate partner violence. Two of these women had been in long-term, cohabitating relationships with men who owned homes. Joan described a 15-year period when she lived in a

two different homes owned by her long-term partner and for which she had no legal claim. She had been working full-time, but left her job to take care of her partner's two children and later the child they had together. She lived what appeared to be a comfortable suburban life for many years until a series of hardships changed the direction of Joan's life. Their son died of cancer, and her partner, in a car accident. He began physically abusing her and her son. Joan described this period of time and the vulnerability she faced in trying to escape her partner when she had no home of her own and no job.

He had gotten into a car accident and he was never the same. He would point guns at me. I would wake up with a shotgun in my face... I left [the home we shared] because I was being abused. So was my son. We couldn't move out for a while without anyone knowing where we were. I was out of work.

Joan left her partner and moved with their children into a low-quality apartment in a neighbourhood which she felt was unsafe. She stayed in this place for five years until her name came up on the Housing Choice Voucher waiting list, which enabled her to move to a townhouse in a suburb. Cassandra described her desire to escape an abusive relationship with her children's father who lived nearby with his mother.

My children's father, he and I were going through a really bad situation and I wanted to relocate from him... I was unemployed. It took a long time to get out. I really couldn't get out. I wanted to really badly but I just couldn't.

Eventually, Cassandra moved to live near friends in another state, a move that was possible because she was able to transfer her Housing Choice Voucher to another jurisdiction. Though Cassandra later returned to the same city as her children's father to access better support services for her son with autism, she did not experience problems with him upon her return.

### *Instability and Employment Precarity*

The findings from this research highlight the vulnerability of low-wage earners in the housing market. Housing pathways often parallel employment pathways, with increases in housing quality and the tenure change from renter to homeowner closely linked to ascending employment careers and economic well-being (Clark, Deurloo, and Dieleman 2003). The link between housing and earnings was generally apparent in this study. Lack of consistent and progressive employment was mirrored in housing pathways marked by frequent moves among insecure housing accommodations. This was particularly true for the housing pathways when participants were unemployed and did not have Housing Choice Vouchers. Kalinda had earned income throughout most of her adult life. During two periods of unemployment, she moved between living with her mother and doubling-up with her children's father's parents and grandparents. Kalinda reflected on her housing pathway as:

When I'm working, I'm able to keep and maintain housing. When I'm between jobs, I have to depend on my parents.

Kylie described a period when she lost her job at a non-profit agency. She had been living in public housing in Chicago for three years when she lost her job.

I ended up getting laid off that job [a government funded, non-profit agency]. I kept going on job interviews looking for jobs. All my resources were running out. I said I don't have anything to lose. I left my apartment. I left everything in that apartment.

After losing her job, Kylie and her children moved to another Midwestern city, living in a shelter for a month and then a doubled-up accommodation with a friend before finding housing through a non-profit housing programme.

Housing Choice Vouchers allowed many participants to maintain independent rental housing, despite unsteady employment and job changes. Sabrina described living in two places during the six and a half years she had her Housing Choice Voucher. During that time, she was unemployed for about six months while undergoing treatment for breast cancer. At the time of the interview, she was working as a school bus driver, a part-time job that paid a modest wage during the months that school was in session. She was unemployed in the summer. Sabrina described how having a Housing Choice Voucher helped her family:

It [the voucher] helps out a lot. I'm a single mom and not receiving child support and things like that to offset some of our expenses, so it really helps out a lot. I drive a school bus, so I'm part-time seasonal [worker].

Tara was unemployed and received welfare assistance throughout much of her adult life. She described two periods when she worked part-time, earning less than \$1000 a month. She lived with a series of family, friends and acquaintances in rented substandard housing, and in non-profit housing programmes before receiving her voucher. With her voucher, Tara lived in the same place for 10 years, though the apartment was in marginal condition and she had an unresponsive landlord. Despite the option provided by the Housing Choice Voucher to move among private-market rental housing, Tara felt she was stuck in place after what began as a reduction in hours at work ended in several years of unemployment during an economic recession.

Obviously I couldn't afford to move when I was first downsized. That was three months before 9/11 and I was working for [import company] and nothing was going out of the country as far as importing or exporting, so for 2-1/2 years I couldn't work in my industry or get a job in my industry.

While having a Housing Choice Voucher did not enable Tara to escape relatively poor housing conditions, it did allow her to maintain housing stability when she lost her job.

The coexistence of unsteady employment and housing instability comes as no surprise. However, for the participants in this study, steady employment and increases in earnings did not result in markedly different housing pathways than those with irregular employment. Only a few of the women in the study were able to realize increased earnings over time. Yet, this increase in earnings did not result in a noticeable improvement in their housing quality or stability. These women experienced

housing pathways consisting of frequent moves and poor housing conditions. This is seen in the housing pathways of two women in the study, Emily and Lashona. Emily moved an average every 15 months. She was employed full-time and experienced progressive earnings for the majority of her adult life documented in the study. Yet she lived doubled-up in half of her housing accommodations. Her longest duration of independent housing lasted two years in a market-rate rental apartment, which was located in an area which she felt was unsafe. Emily describes this place:

Just a crap hole. Sorry. It was really small. It had a lot of character. It had a really neat Victorian staircase, but it was in a terrible area. I was afraid to go to my car at night. It was really small. I had a view of the building. But it was affordable... I was scared a lot of nights. I'd wake up to gunshots or people screaming outside. I was scared. That's a pretty good way to describe how I felt.

Later on, she inherited a house when her mother died but was unable to sustain homeownership, losing the house after her grandparents were no longer willing to help her with the costs. She describes this experience:

We had concerns about structural issues. The plumbing upstairs in the bathroom went bad, so there was leaking through the ceiling into my brother's room. All kinds of stuff. But the mortgage payment was only \$500.... The foundation was crumbling. It was either I was going to sell it and make something or I was going to let it go because I was getting behind in the payments again.

Emily sold the house and moved into an apartment until she lost her job and moved in with a boyfriend because she could no longer afford the rent. Despite finding another job and experiencing increased earnings, Emily continued to move among poor quality, insecure housing.

Lashona lived in six rental units in four years. She was employed most of the time as a health-care worker, working between 30 and 60 h per week. She experienced some increase in her monthly earnings over time. While Lashona was able to avoid the informal, doubled-up accommodations common among the participants in the study, she faced a continued struggle to pay for rental housing. She first lived in a market-rate apartment she shared with her son's father, who was also employed. When they broke up, she moved into a new, three-bedroom apartment with her children and teenage sister.

It was kind of hard to afford. I had to start working. I started working and by then I was doing like 60 h a week so I could pay for it. Then I was still going to school and that's why I ended up going the one semester.

Lashona reduced her housing costs by sharing costs with a roommate (both were on the lease), but was left paying full rent when the roommate moved out.

Me and my roommate fell out. And I wanted to find a cheaper apartment... She only lived there like three months and she moved out, so I paid the rent by

myself until... I moved out of there in January... Another reason I moved, those utilities, they were killing me. The heat was bad.

She then moved into a more affordable apartment that was in substandard condition. Despite steady employment as a health-care worker, Lashona saw little improvement in housing affordability or quality. The housing pathways of participants with steady employment are consistent with the findings of employed participants in a study by Edin and Lein (1997), who reported several forms of hardship related to their housing.

## **Conclusion**

This study began the dual process of examining both the unique and common housing experiences of low-income women. The housing pathways framework and biographical method allowed for an examination of the unique pathways of each woman in this study, particularly the ways in which experiences in her family of origin, the birth of children, changes in relationships and employment affected housing decisions and options. Some women in the study had little or no support from parents. Natalie and Emily illustrated the precarious, unstable housing pattern that accompanies early independence and lack of support from parents or guardians in young adulthood. Other women, such as Kylie and Cecilia, relied on a number of strategies to keep a roof over their head, including returning home as a stop-gap measure. Housing pathways did not develop in isolation from life circumstances, rather life pathways and housing pathways were closely intertwined. While some women in the study had a combination of life events and personal factors that created barriers to stable housing, others had relatively simple life pathways.

Using a social constructionist orientation, this research challenges commonly accepted notions or understandings of the housing ladder, particularly for female-headed households. While their specific life and housing pathways varied, there was also a sameness in the housing experiences of the women in this study. Clapham (2005, 33) used the metaphor of a motorway to describe broader pathways. The findings from this study suggest that the “motorway” for many female-headed families in the United States is not the housing ladder. Rather, it is a pathway built upon a range of precarious, insecure, informal housing accommodations, frequent moves and poor housing and neighbourhood conditions. For participants in the study, this pathway was linked to family instability, marked by early childbearing, independence from the parental family that resulted in a foreshortened education and relationship break-ups with a partner, which impeded the ability to achieve stability in their housing. The few women who had made temporary progress up the housing ladder did so only when in long-term relationships with men.

Running alongside this motorway is employment in low-wage jobs. The findings of this research suggest that the wages provided in the jobs available to these women, most who had low levels of educational attainment, were insufficient to afford even low-quality, low-rent apartments. Steady employment and increases in earnings did not result in markedly different housing pathways than those with irregular employment, suggesting that the ability to achieve stability in modest housing is predicated on achieving much higher levels of household income.

Housing Choice Vouchers, rather than increased job stability or wages, resulted in improved housing stability and independence for the women in this study. Receiving



a Housing Choice Voucher was often a turning point in the housing pathways of the women in this study. Having a Housing Choice Voucher provided protection from the loss of income that comes with unsteady employment. The women in the study who had a Housing Choice Voucher were able to weather fluctuations in income and most achieved more stability in modest rental housing. These findings are consistent with previous research by Wood, Turnham and Mills (2008) who found that families with a housing voucher were less likely to spend time living doubled-up and less likely to experience homelessness than similar households without a voucher.

Clapham (2005) pointed out that research focused on government-funded housing has decreased relevance in the housing environment in the UK, which is increasingly privatized and deregulated. In the United States, the loss of public housing units and a funding environment that has not kept pace with the mismatch between wages and housing costs has left a large gap between those who both need and qualify for government-subsidized rental assistance and those who receive it. Despite the large gap between the supply of and demand for subsidized rental housing, relatively little is known about how low-income households manage over time and the outcomes for household members in the absence of stable and secure housing. This study provides a launching point for research on housing pathways of low-income households in the United States. Future research is needed to better understand the housing pathways of very-low-income households and low-income households without assistance and how they may differ by housing markets. The utility of the social constructionist worldview as explored through the housing pathways framework may also pave way for a deeper understanding of housing experiences that challenge conventional knowledge about residential mobility in the United States. In the wake of a housing crisis and recession, in which nearly 4.5 million homes were foreclosed on and the rate of doubled-up households increased by almost 13%, the housing pathways framework may offer a more complete understanding of the varied housing pathways of households in the United States and the context in which people experience their housing.

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