Finding and Keeping Affordable Housing: Analyzing the Experiences of Single-Mother Families in North Philadelphia
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Abstract:
The location, availability, and quality of housing shapes one’s social networks, affects access to jobs, and impacts on social relations within the housing unit. However, access to affordable housing is limited for a significant portion of the population in the urban United States. In this study, I interviewed eighteen African-American and Puerto Rican single mothers in two low-income neighborhoods of Philadelphia [Kensington, Strawberry Mansion] about how they create and maintain their housing arrangements. Within the constraints of an affordable housing shortage, women told me how they struggle to share housing with others, rehab abandoned properties, live in substandard housing, and remain in unsafe neighborhoods. Though their strategies allow them to currently retain housing, they are not without costs. I discuss these findings using the theoretical framework of social capital.

Introduction
In 1999, the Department of Housing and Urban Development (HUD) estimated that 4.9 million families spend more than half of their income on housing or live in sub-standard housing. How do these families, and others just on the edge of affordability, negotiate housing arrangements? Can they find places to live in an apartment or a house that is not in sub-standard condition, and in a neighborhood in which they feel safe? Are there costs to the type of strategies they use?

The affordable housing problem is exacerbated for low-income African-American and Latino families who must deal with the additional hurdle of housing discrimination. Compared to white households, they receive poorer-quality housing for the same cost (Stone, 1993). Moreover, researchers have documented that they have limited neighborhood options in which they can secure housing (Massey & Denton, 1993; Rosenbaum, 1996). In 1999, 41% of Latino very low-income renters (without housing assistance and making less than 50% of area median income) faced severe housing affordability problems. Among African-American very low-income renters (without housing assistance), 49% had severe housing affordability problems (U.S. Department of Housing and Urban Development, 2001).

In this paper, I describe the housing arrangements of African-American and Puerto Rican single mothers in two low-income neighborhoods of Philadelphia. I use qualitative methods, in order to examine the stories
behind these numbers I have just cited. We know how many households are unable to afford housing, but we have not documented how they manage to stay off of the streets and out of the shelters. By analyzing qualitative interviews, I find that low-income single mothers rely on several strategies to secure housing. However, though these strategies reduce their housing costs, they come with other individual costs.

Table 1: Housing and demographic characteristics for West Kensington, Strawberry Mansion, and Philadelphia, 2000

<table>
<thead>
<tr>
<th>Variable</th>
<th>W. Kensington</th>
<th>Strawberry Mansion</th>
<th>Philadelphia</th>
</tr>
</thead>
<tbody>
<tr>
<td>% Latino</td>
<td>77.0%</td>
<td>007%</td>
<td>8.5%</td>
</tr>
<tr>
<td>% African-American</td>
<td>19.8%</td>
<td>97.5%</td>
<td>43.1%</td>
</tr>
<tr>
<td>Median gross rent</td>
<td>$413 – 507</td>
<td>$373 – $478</td>
<td>$569</td>
</tr>
<tr>
<td>Median housing value</td>
<td>$15,200 – $27,300</td>
<td>$19,800 – $28,000</td>
<td>$59,700</td>
</tr>
<tr>
<td>% persons below poverty</td>
<td>56.8%</td>
<td>42.0%</td>
<td>22.9%</td>
</tr>
</tbody>
</table>

Source: 2000 Census

Housing Strategies

Sharing

By far, the most common method of securing housing for both groups of women was sharing housing with mothers, boyfriends, or others. All of the women in the study lived with their mothers at some point after the birth of their first child. Mothers served as an early source of housing and these women cycled in and out of their mothers’ households as their children aged. Currently, nearly half of the respondents are sharing housing.

Most of the women described their sharing experiences, past and present, as fairly crowded and otherwise undesirable. Being highly dependent on the main tenant for continued shelter can cause one to feel it is not really one’s home. This dependency means that women may endure treatment that they would otherwise be able to avoid. When Elizabeth was pregnant with her first son, she left her boyfriend because he was cheating on her and she moved into her parents’ house in Kensington. Her stepfather had been physically and emotionally abusive as she was growing up, forcing her to drop out of school and work. Elizabeth described her situation:

I struggled a lot. I had no income, I had no man backing me up, I was back in my parents’ house. He [her ex-boyfriend] made me go to my father. ’Cause he knew I had nowhere to go, and I had to stay at his house. For a couple times I was off and on, house to house. I was at my mother ’s house for a little while, and my brother ’s house, because my father was really making me go through hell. Like, okay I had to take his shit, cause I was in his house and I was pregnant. So, I went through it . . . It was hard.

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