

# Mobility Decisions of Very Low-Income Households

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## Abstract

*Policies that support mixed-income housing and neighborhoods are based on the assumption that most lower income families would both choose and benefit from moving to opportunity neighborhoods. Opponents of housing dispersal policies have challenged this assumption as unrealistic, oversimplistic, or incorrect. Both sides of this debate, however, share a fundamental assumption about the mobility of very low-income households that may be problematic. Each perspective assumes a degree of agency on the part of very low-income households in which housing outcomes are the result of considered choices among a set of alternatives. In this article, we examine the role of neighborhood environment in the mobility decisions of a group of very low-income families. We find that the assumption of choice among alternatives does not hold widely for the very low-income families in our study. Relationships, rather than neighborhoods, appear to be the driving factor in residential mobility and decisionmaking. As a result, neighborhood environment often plays a marginal role in the families' assessment of their own housing and in their mobility decisions. We discuss the implications of housing policies that, although seeking to improve the conditions for very low-income families, disrupt vital social support systems that help families meet basic needs.*

## Introduction

Much public policy attention during the past 20 years has been directed toward the neighborhood environment of very low-income families. In particular, housing-policy strategies have been driven by the ways in which the community environments of very low-income families can limit life chances and increase the likelihood of a range of negative outcomes. Concerns ranging from exposure to environmental toxins to crime victimization have influenced housing policies. The limited

economic opportunities and low-quality public services (such as education) of highly distressed neighborhoods are also seen reinforcing patterns of poverty (see, for example, Ellen and Turner, 1997; Jencks and Mayer, 1990). Informed by a range of studies demonstrating the importance of neighborhood environment for individual outcomes, policymakers have stressed either the geographic dispersal of assisted households out of high-poverty neighborhoods and into neighborhoods of opportunity or the redevelopment of assisted housing into mixed-income developments (see Briggs, Popkin, and Goering, 2010; Cisneros and Engdahl, 2009). Strategies for dealing with the housing needs of very low-income households have thus increasingly addressed the question of neighborhood and the access of such households to neighborhoods with greater opportunities and fewer constraints.

The shifting of housing assistance to mixed-income developments or the dispersal of subsidized units assumes that all or by far most lower income families would benefit from and be willing to make the move if given the chance. Some, however, have challenged the assumption that very low-income families will invariably choose to move to opportunity neighborhoods as unrealistic, oversimplistic, or simply incorrect. Citing the importance of social support networks, place identification, and the advantages of centrally located neighborhoods, many have argued that mobility preferences among low-income residents are not so monolithic with respect to neighborhood (see Goetz, 2013a; Manzo, Kleit, and Couch, 2008).

Both sides of this debate, however, share a fundamental assumption about the mobility of very low-income households that may be problematic. Each perspective assumes a degree of agency on the part of very low-income households, in the sense that housing outcomes are seen as the result of considered choices among a set of alternatives that are understood, at least implicitly, by the households in question. In this article, we examine the role of neighborhood environment in the mobility decisions of a group of very low-income families. We find that the assumption of choice alternatives does not hold widely for very low-income families. As a result, neighborhood environment often plays a marginal role in such families' assessment of their own housing and in their mobility decisions.

## **The Nature of Mobility for Very Low-Income Households**

For very low-income people, reliance on informal (nonmarket) strategies is vital for meeting basic needs. Social scientists have understood this fact for decades. In 1945 Drake and Cayton (1945: 581) wrote of African-American families in disadvantaged neighborhoods as "mutual aid societies, originated and maintained by economic necessity." More recent studies of low-income single parents have continued to document the extensive degree to which they supplement income from paid work or welfare with income earned in informal markets or with cash or noncash benefits from a "private safety net" (Dominguez and Watkins, 2003; Kalil and Ryan, 2010; Sigle-Rushton and McLanahan, 2002; Edin and Lein, 1997; Stack, 1974). When affordable housing is unavailable and a household lacks the financial resources to secure housing in the private market, family, friends, and partners are a frequent source of support (Clampet-Lundquist, 2003; Cook et al., 2002; Skobba, 2008).

Lacking the financial resources to secure a place to live, low-income families often resort to housing that is both precarious and unsatisfactory. Clampet-Lundquist (2003) argued that low-income single mothers must be creative in seeking housing security. Securing informal housing assistance

by doubling up with family, friends, and unrelated roommates is one of the few options available to low-income families who face problems of housing affordability and availability (Cook et al., 2002; Fitchen, 1992). Leopold (2012), for example, found that 40 percent of surveyed very low-income households on waiting lists for housing assistance were living doubled up with family or friends. More than one-half of the households that were living with friends reported that they had gone without their own place to stay at some point during the previous 12-month period. Without a place to live, many reported turning to shelters and living on the streets. Although it often results in crowded and undesirable housing conditions, doubling up with mothers, boyfriends, or others is a common method of securing housing, particularly for low-income single mothers (Clampet-Lundquist, 2003). All the women in Clampet-Lundquist's (2003) study of public housing residents had lived with their mothers at one point or another after the birth of their children. Dominguez and Watkins (2003) found the same for a sample of very low-income mothers younger than age 30. Other research has shown that relatively few low-income single mothers fit the profile of living singly and raising their families. London's (2000) analysis of the 1990 Survey of Income and Program Participation database revealed that more than one-third of such women lived with parents or family, with a partner, or in a group household. Sigle-Rushton and McLanahan (2002) found that roughly one-half of the households in the "Fragile Families" database lived in composite-household arrangements. Although one-third of those households lived in nuclear family arrangements and 17 percent were in single-adult households, another one-third lived in group situations and 15 percent lived in what the researchers called the "partner-plus" arrangement—with a partner and other adults as well. Joint living arrangements among single mothers are most prevalent, as might be expected, in more expensive or tighter housing markets (Sigle-Rushton and McLanahan, 2002).

Informal exchanges are dependent on interpersonal relationships. The primacy of relationships in informal modes of exchange is especially true in housing, where informality means shared living space. The maintenance of connections thus becomes important, and housing accommodations can become dependent on the condition and quality of key interpersonal relationships. Anderson and Imle (2001) found, for example, that connections to an extended family member are frequently all that distinguishes homeless from housed women of limited means. Venkatesh's (2006) study of informal work in the Chicago ghetto points to the many ways in which informality strains relationships and the ways in which relationships can suffer. Often, conflicts are based on small disagreements, but such disagreements can be enlarged through repeated and prolonged exposure and because of the stress associated with living on the margin. Liebow (1967) and Rainwater (1970) noted decades ago that social relationships in conditions of extreme poverty can be characterized by ambivalence and mistrust. Nearly all studies of informal support have noted that private safety nets are unpredictable and inconsistent (Curley, 2009; Kalil and Ryan, 2010; Radey and Padilla, 2009; Sigle-Rushton and McLanahan, 2002). As noted previously, home sharing amplifies issues of conflict that are always just below the surface in relationships of social support. Overcrowding and lack of privacy can erode mutually supportive relationships more quickly than private safety-net relationships that do not involve cohabitation. Thus, the informal agreements that represent the foundation of housing for many very low-income families are inherently unstable, especially when doubling up "occurs in stressful, overcrowded conditions where people struggle to make ends meet" (Rollins, Saris, and Johnston-Robledo, 2001: 283). The difficult conditions of home sharing can strain relationships, leading to further disruptions in household composition and to further residential instability as households split and some members move away.

As a result of the foregoing reasons, not only do very low-income households frequently lack choice in their move into housing—needing to cobble together shared accommodations with others who are willing—but they often lack choice in their move out of housing. In a study of the residential mobility patterns of 256 low-income families living in Boston, Chicago, and San Antonio, Clark (2010) found that most moves were because of push factors, with forced moves, union dissolution, household conflict, and overcrowding the most prevalent forces triggering moves. Lack of housing affordability and quality are also common precursors to involuntary moves for low-income families. In a study of the housing careers of low-income families, participants described a high proportion of moves as being forced moves (Skobba, 2008). These moves typically came about through eviction, the sale of the unit, damage to the property, or being forced out by the friends or family with whom they were living. Instances of forced mobility continued to represent a relatively large portion of moves even after participants received a voucher, suggesting that low-income households are vulnerable even when affordability is not a factor. Mental health problems, domestic violence, cohabitation, and chemical dependency are also risk factors for involuntary moves (Phinney et al., 2007).

Mobility decisions made (or forced) under such circumstances are likely to be the result of quick improvisation rather than a careful search strategy. Clampet-Lundquist (2003) found, for example, that only one-third of the low-income public housing residents she studied conducted a formal housing search when they moved. Furthermore, searches under these conditions, to the extent that they occur, are likely to emphasize and use personal safety nets rather than considerations of neighborhood quality and geographies of opportunity.

Dominguez and Watkins (2003) noted the tendency of some households to move closer to family to have better access to the supports provided by family members. Thus, reliance on private safety nets and informality has implications for neighborhood choice and vice versa, although the relationship is complex. Furstenburg (1993) found that kin networks were more prone to disruption in “highly distressed” neighborhoods, which is similar to findings that, within low-income groups, the strength of social supports and income exhibit a negative relationship (Harknett, 2006; Miller-Cribbs and Farber, 2008). Equally, however, research has consistently found that physical proximity is important to maintaining social support networks and for accessing those supports (see Brown and Gary, 1987; Roschelle, 1997; Rossi and Rossi, 1990; Wellman and Gulia, 1999).

Residential instability can actually disrupt social networks and damage a household’s ability to maintain the cash and in-kind benefits gained from private safety nets (Harknett, 2006). Research on recent programs that focused on dispersing subsidized households has shown that the very low-income families displaced from their communities suffer disruption in their social networks (see, for example, Clampet-Lundquist, 2004; Curley, 2009; Greenbaum et al., 2008; Keene and Geronimus, 2011), suggesting that whatever benefits may be produced by moving to other—presumably better—neighborhoods must be weighed against the potential disruption of private safety nets (Dawkins, 2006).

Indeed, evidence suggests that the presence of relatives nearby is associated with lower mobility rates among low-income people (for example, Myers, 2000). Dawkins (2006: 878) found that mobility among low-income residents “is impacted most by whether the household has received in-kind assistance from someone in the most recent month.” Being closer to relatives is, according to Long, Tucker, and Urton (1988), among the most frequently mentioned reasons for mobility decisions (see also Connerly, 1986).

Similarly, those dependent on income from informal work need to position themselves in neighborhoods where that type of work exists and where the informal market flourishes. Not all neighborhoods are equally receptive to or suitable for small-scale informal businesses such as beauty salons or food preparation. Venkatesh (2006) noted the nearly constant concern related to finding space where one engaged in the informal sector can set up shop and build and maintain a clientele.

Based on previous research on the mobility experiences of very low-income families, we expect patterns of mobility among low-income families that emphasize the role of personal safety nets in searching for and securing housing, instability (that is, frequent moves), and a prevalence of informal housing solutions. These factors produce mobility dynamics that are mostly independent of neighborhood concerns.

## Methods

We explore the long-term housing experiences of a group of very low-income families living in Minneapolis and St. Paul, Minnesota. The sequence of housing an individual occupies during a long period is known as a *housing career* (Clark, Deurloo, and Dieleman, 2003; Kendig, 1990). Our long-view study of family residential mobility patterns reveals how very low-income families secure housing over time, reveals how that varies during the life cycle, and provides a better understanding of where people live, why they live there, and what they accomplish by moving. Overall, 48 participants took part in interviews in 2009. The data for one participant were removed because of that participant's inability to provide complete and accurate information. This study uses original data collected from 47 participants, including 35 women and 12 men. These 47 participants comprised two study groups, 33 participants who were living in subsidized housing and 14 who were on the waiting list. A smaller subset of 15 participants, 10 from the subsidized group and 5 from the waitlisted group, were selected to take part in five additional interviews during the course of a year.

Participants living in subsidized housing were recruited with the assistance of a nonprofit organization that manages more than 900 subsidized rental units with and without services in Minneapolis and Saint Paul. The participants on the waiting list were recruited with the assistance of a metropolitanwide housing authority that administers a Housing Choice Voucher Program and refers families on its waiting list to owners of project-based assisted properties. Prospective participants were considered eligible for the study if they were living in subsidized housing or were on a waiting list, had children living in the household, were fluent in English, and had the ability to recall past information with relative accuracy. The housing organizations applied these criteria when developing their samples. Recruitment letters were mailed to prospective participants, who were then selected on a first-come, first-served basis.

All participants took part in an initial interview to gather information about their housing careers. The study used a modified life-history calendar approach, which is used specifically for the collection of retrospective data, using residence as the organizing timeline. During the interviews, participants provided a detailed account of the housing accommodations in which they had lived from the time they first lived independently to the time of the interview. The interview procedure included a series of questions about each residence designed to gather detailed information on the participants' current and past housing accommodations and their life circumstances and employment while living

in each place. Throughout the interview process, the researcher and participant worked together to construct a visual timeline of residences. The interviewer used prompts to help the participant link their housing to other landmark events, such as the birth of a child, marriage, or a job change to help participants recall an accurate timeline. 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).

### Sample Characteristics

As a collective, the participants whom we interviewed had extremely low incomes and irregular work histories. The respondents were frequently unemployed; during the course of their housing careers, they reported not having a job at least 31 percent of the time.<sup>1</sup> They supplemented their wage earnings with income from other sources. They reported income from public assistance programs one-third of the time, from significant others or their parents 27.5 percent of the time, from food stamps 13.0 percent of the time, from child support 10.0 percent of the time, and then from a smattering of other sources including social security, disability, and unemployment insurance. The incomes reported by the respondents were quite low. If we include those times when respondents reported being unemployed and do not include income other than from public or private safety net sources, the respondents had incomes of less than 30 percent of the Median Family Income (MFI) in the region 91 percent of the time throughout their housing careers. Respondents had incomes of less than 50 percent of MFI more than 97 percent of the time. Thus, for virtually all the time since adulthood and the formation of their own households, our participants have had very low or extremely low incomes.

Two-thirds of the respondents were single parents, 81 percent were people of color, 36 percent had any education beyond high school, and only 8 percent had a post-high-school degree (see exhibit 1).

### Exhibit 1

#### Sample Demographics

| Demographic        | N (%)   | Demographic                     | N (%)   |
|--------------------|---------|---------------------------------|---------|
| Female             | 36 (77) | College graduate                | 2 (4)   |
| Male               | 11 (23) | 2-year or vocational graduate   | 2 (4)   |
| Married            | 2 (4)   | Some college                    | 13 (28) |
| Single             | 31 (66) | HS graduate or GED              | 19 (40) |
| Divorced/separated | 12 (26) | Less than HS graduate           | 11 (23) |
| Widow              | 2 (4)   | No children                     | 5 (15)  |
| African American   | 32 (68) | One child                       | 13 (38) |
| White              | 9 (19)  | Two children                    | 9 (26)  |
| Hispanic           | 1 (2)   | Three or more children          | 7 (21)  |
| Native American    | 2 (4)   | Younger than age 17 at move out | 4 (8)   |
| African            | 2 (4)   | Age 17 to 20                    | 34 (73) |
| Multiracial        | 1 (2)   | Age 21 or older at move out     | 9 (19)  |

*GED = general equivalency degree. HS = high school.*

<sup>1</sup> This percentage likely underrepresents the true extent of unemployment, because if participants were employed for part of the time that they spent in a housing situation, we counted them as employed for the entire duration of their accommodation.

The data collected in this study offer the ability to track the paths of very low-income households through neighborhoods and to analyze their mobility decisions. By geocoding the location of each residence, we are also able to track the path taken through and across the urban neighborhoods inhabited by our interviewees. We look at neighborhood conditions as a component of the housing experience; we asked questions about neighborhood quality, neighborhood satisfaction, and the role of neighborhood in housing mobility decisions. We are also able to look at objective, census-based indicators of neighborhood quality to help characterize the residential experience of people at all stages of the housing careers.

In this article, we examine the role of neighborhood in the housing decisions and outcomes of this group. The use of this small and nonrandom sample precludes generalization to a larger group of lower income households. The data we analyze do, however, provide significant insight into the factors that influence mobility choices among very low-income households.

## **Findings**

### **Instability**

The 47 people in our study had an average housing career of 22 years by the time we interviewed them. As a result, we have detailed housing and household information for 1,034 person years for this population. The 47 people we studied reported 682 different accommodations or living arrangements. As a whole, then, the participants in this study were extremely mobile, with a substantial number exhibiting what could be termed hypermobility. The average accommodation lasted only 16.8 months, although when weighted (accounting for the fact that some respondents had more accommodations than others) the average increases to 20.2 months. Housing stability had no overall tendency to increase over time for the participants of this study, as is typical of households with more resources. Separating the first five accommodations for these participants from the rest shows no statistically significant difference. Instability was common regardless of the type of accommodation. Formal rental arrangements lasted an average of 21 months, whereas informal housing and shared arrangements lasted slightly less than 15 months. Homeless spells were an average of 8 months in length.

### **The Importance of Interpersonal Relationships**

Relationships, rather than neighborhoods, appear to be the driving factor in residential mobility and decisionmaking for the low-income families in our study. In the absence of financial resources, people are an essential source of capital. For very low-income households, support networks become an important way for families to meet basic needs. The use of informal support networks to meet housing needs is no exception.

The findings of our study are consistent with previous research on unassisted households. Doubling up with family and friends accounted for 206 (30.2 percent) of the 682 housing arrangements documented in the study, the second most common form of housing arrangement after rental housing (43.5 percent). Most participants used informal housing assistance at some point in their adult lives; 42 of the respondents (89 percent) reported doubling up at least once in their housing

careers. Participants in the study spent an average of 27.6 percent of their adult housing careers living in informal housing arrangements; 11 participants spent more than one-half of their adult housing career living in doubled-up accommodations. During the course of their adult lives, the participants in the study spent an average of 64 months living in doubled up accommodations. Two respondents had doubled up with family or friends 10 or more times in their careers. About one-half of the participants moved back in with a parent at least once. These accommodations tended to be shorter in duration, on average, than other forms of housing, suggesting the participants used living with their parents as a short-term form of housing assistance.

As the preceding figures suggest, the quality of the relationship often dictates the security and conditions of the housing. Sometimes, supportive relationships with parents and friends offered stability and security even when housing conditions were less than ideal. Kylie, a 28-year-old participant with five children, describes moving back in with her mother off lease after being evicted because of a noise violation from an apartment she rented with a boyfriend. Kylie and her two children moved into her mother's three-bedroom apartment in public housing along with her two younger siblings. During the 5 years she lived with her mother, she had two more children. Although living with eight people in a three-bedroom apartment must have been crowded, she describes being satisfied living with her mother. Kylie liked the neighborhood and, although the apartment had some mold problems, she felt that living with her mother met the needs of her family. Living with family or friends sometimes provided additional support that was particularly helpful for single parents. For example, Nancy, a 46-year-old female participant, moved in with another family while raising her first child alone. She met a couple with children while living with her first child in a rented apartment. They moved in with the other family in an off-lease arrangement. Nancy describes the move as providing benefits for both families beyond affordability.

*The convenience of helping each other with kids, and, I mean, they've been in the city and they showed me the ropes. I helped her with her kids.*

The two families subsequently moved together to a larger residence where everyone was on the lease. Living with this couple was a practical arrangement that also seemed to reduce the feeling of isolation that Nancy experienced when living alone with her daughter, but it was not perfect. The other family's housekeeping did not meet her standards. The arrangement ended when the husband in the other family lost his job and they were all evicted.

Participants were cohabitating with a partner in 40 percent of the informal arrangements. In these situations, the participant was living with a partner and often children, but the participant was not on the lease or mortgage. These arrangements often resulted in a tenuous situation wherein instability in the relationship created housing instability. When the relationship ended, something that happened frequently for the participants in our study, the participant (and often children) was forced to find another place to live. In some cases, participants (usually women) moved in with men because they had run out of other options. Tiffany, for example, was pressured by her mother to move out of the house after graduating from high school.

*It was a house. It was a brand new area. My mom was pressuring me to move out. With resent and spite, I moved in with him. ... It didn't work because, like I say, he became possessive and a controlling dad. I didn't have any say over anything. It was like every move I made, he wouldn't like it. ... I wasn't on the lease, but I just paid him half of the rent for staying there.*



## Mobility Decisions

Informal housing arrangements, as compared with formal lease accommodations, tended to generate mobility for reasons more frequently related to interpersonal relationships. Study participants reported that relationship issues prompted 25.2 percent of the subsequent moves from informal accommodations compared with only 12.0 percent of moves from formal lease accommodations. Conversely, formal housing arrangements (defined as a lease or mortgage contract) were much more likely to result in moves that were prompted by cost or condition. Inability to pay was mentioned more than three times as often (13.5 to 4.1 percent) as a reason for moving away from a leased arrangement as from an informal accommodation, and conditions of the unit or neighborhood nearly twice as frequently (18.7 to 10.9 percent).

We conceptualize forced moves as any move in which the participant did not have a choice; that is, the move was not planned. These situations included those in which the participant's actions triggered a move, including evictions or lease terminations for behavior and starting or ending a period of incarceration or participation in a chemical-dependency program. Moves in which affordability problems resulted in eviction for nonpayment of rent or in a move back home with parents were also considered forced moves, as were moves brought on when housing was condemned, sold, or foreclosed. Discretionary moves were those in which the participant had some control over the move. Moving to establish an independent household, to improve housing and neighborhood conditions, to pursue a new relationship, and for employment opportunities were among the common types of discretionary moves. Some residential mobility patterns were neither completely forced nor completely discretionary. Cases in which a participant moved because they did not feel safe in the household or neighborhood because of poor housing conditions, or to take care of an elderly relative are examples of moves that were not entirely voluntary. About 11 percent of the moves were of this nature.

Overall, 547 of the moves documented in our study could be categorized as either forced or discretionary moves, of which 48 percent were forced moves. The most common reasons for forced moves were related to the inability to afford the housing, the end of time-limited accommodations (transitional housing, residential chemical dependency programs, and incarceration), relationship problems (typically in doubled-up housing), and entry into jail or mandatory treatment programs. The nature of these unplanned moves highlights both the issue of housing affordability for very low-income families and the struggles that many face in their lives. Housing assistance appears to reduce but not eliminate the likelihood of a forced move. Among all the documented forced moves in our study, about 14 percent occurred when the participant had tenant or project-based housing assistance. Overall, formal housing arrangements led to forced moves 49.2 percent of the time, whereas informal arrangements resulted in forced mobility 38.9 percent of the time ( $\chi^2$  significant at  $p < .05$ ).

## Forced Moves Beget Quick and Haphazard Searches

For very low-income households, residential mobility is more often an exercise in improvisation than planned. In a typical rental housing search, a household takes stock of its finances, identifies its housing and location needs and preferences, and then draws on a variety of tools, including advertisements, apartment search firms, housing authority lists, and networking to locate a home that

meets its needs and preferences. This process appears to be in place when low-income households have access to tenant-based housing assistance, particularly when they receive housing-counseling assistance (Teater, 2009). The findings from our study suggest that very low-income households use different, often unconventional, strategies to find housing. The process prioritizes convenience and necessity rather than being a choice among housing units that match a predetermined set of criteria. The reason is probably twofold. First, forced moves often leave little time to conduct a thorough housing search. Second, the affordability problems that our study families faced put market rentals out of reach.

The experiences of the participants in our study suggest that very low-income households rely on personal relationships, rather than a formal housing search process, to find a place to live. Most of the time (61 percent), participants found their housing through family, a friend, or a previous landlord. Although networking is a common way in which people find housing, our participants' housing searches differed in that they often found housing when the friend or family member offered them a place to stay. For example, Samuel, a 48-year-old man with four children, was without a place to stay when his girlfriend grew tired of having his children living in her home. After Samuel and the children spent the night in a shelter, his children's grandfather took them in, giving the family of five a place to stay for a while. Situations like Samuel's were common among the participants in our study. Looking at public sources of information about rents (that is, newspapers, real estate agents, and apartment rental services) was less common, used for only 12 percent of the moves. About 20 percent of the housing was found through a social service provider or housing-authority waiting list. Housing searches are thus frequently based on personal relationships, family connections, and the current social network of families.

## Neighborhoods

Residence in a low-poverty neighborhood was a rare event for the participants of this study. Only 21 percent of the accommodations that could be geocoded (112 out of 534) were in neighborhoods with poverty rates of less than 10 percent; another 25 percent were in neighborhoods with poverty rates of between 10 and 20 percent. More than one-half of the accommodations, therefore, were in neighborhoods with poverty rates of more than 20 percent, and 28 percent of the accommodations were in areas where more than 30 percent of the population was below the poverty line. Prolonged residence in a low-poverty neighborhood was rare as well. Only 14 of the participants (30 percent) lived in two or more low-poverty neighborhoods consecutively. The rest (33 participants, or 70 percent) would move into such a neighborhood occasionally, but their next move typically would be out again to a higher poverty destination. For some of the participants who did have consecutive accommodations in low-poverty neighborhoods, those accommodations came at the beginning of their housing careers. Conversely, 74 percent of the respondents had consecutive accommodations in high- or very high-poverty neighborhoods. Of the 47 participants, 26 were stuck in high-poverty neighborhoods for most of their housing careers and 9 were rarely out of high-poverty environments.

Whereas access to housing in low-poverty neighborhoods has been the focus of housing policies targeting low-income families, neighborhood conditions and the neighborhood social mix were not the primary concerns for the participants in our study. Despite the fact that most of them spent a considerable amount of their housing careers living in neighborhoods with moderate to high

poverty rates, participants' views of their neighborhoods were mostly positive. When respondents were asked to describe the neighborhoods, 65 percent of the descriptions offered were positive. Most commonly, respondents noted when they lived in a "quiet" neighborhood (11.0 percent), lived in a neighborhood in which they had good relationships with their neighbors (6.0 percent), or had a positive view of the mix of people more generally (5.0 percent). Safe neighborhoods (3.5 percent) and the presence of families (2.0 percent), whether their own or as a characteristic of the neighborhood, were also viewed favorably.

*It was quiet. Everybody got along with each other.*

*It was a good neighborhood, nice neighborhood. I wish I could raise my kids up in that neighborhood now. It was a neighborhood for families bringing up small children.*

*The homeowners that were around us, I think, were older and had older kids, and the neighborhood just wasn't ... because I know the bad parts and the good ones, you know. There wasn't like a lot of crime or anything around our neighborhood.*

Although respondents cited fewer negative descriptors overall, those that were given indicate that participants are unsatisfied living in neighborhoods that feel unsafe (9 percent), where drugs are present (8 percent), or with a loud or boisterous environment (7 percent). When respondents had something negative to say about their neighborhoods, they most frequently referred to the social environment; 82 percent of the negative descriptors were about the social environment.

*Rough. You had to watch your back ... you might get shot, or gangbanging, or, basically, you live day by day.*

*Just the neighborhood itself, it was just more people around doing drugs and whatever. Liquor store on the corner, the local hangout or whatever. Oh, and there was a bar next door. ... A lot of people hung out at the bar and it was loud and stuff. ... I didn't feel as safe as the other neighborhoods I've been in.*

Moving because of poor neighborhood conditions was rare, cited as the reason for moving in only 3 percent of the cases. Even when moves were not forced, neighborhood environment was very rarely a reason for moving out of or into a place.

Participants were able to identify elements of their neighborhoods that they liked and did not like. When asked to assess whether the housing accommodation met their needs and the ways in which it did or did not meet their needs, participants identified location—particularly proximity to bus lines, shopping, and jobs—as ways in which the accommodations met their needs. Locational features ranked below the presence of supportive people and housing that was of good quality, however. Bryant, a 51-year-old divorced man with three children, reflected on a time in the 1980s when he lived off lease with his girlfriend in Chicago in the ABLA housing projects. Bryant had grown up in the neighborhood, and although the conditions had declined over time he was satisfied living there, because it was a place where he still knew many people.

*Oh we were, we were all, it was like, you know how a neighborhood raises a family? That's how we came up. The neighbors, any adult you know, worked, disciplined you, and it wasn't as big a thing as today.*

This finding supports the research by Coulton, Theodos, and Turner (2012), who found that low-income families living in high-poverty neighborhoods are often attached to their neighborhoods and have a positive outlook on their futures; many fewer families are dissatisfied but stay in low-income neighborhoods because they lacked viable alternatives.

Neighborhood conditions, measured through either subjective impressions or objective indicators, also did not play a prominent role in how respondents assessed the moves they made throughout their housing careers. Respondents' assessments about whether moves were good or bad (upward or downward) were unrelated either to their own subjective impressions of the neighborhoods from which and to which they were moving or to objective census-based indicators of neighborhood poverty, racial segregation, or housing conditions. The respondents' impressions of neighborhood conditions, for example, did not correlate with the upward or downward ranking of moves by respondents. Moving out of a neighborhood that they described in negative terms was statistically no more likely to be an upward move than a move out of a good neighborhood. Similarly, a move into a neighborhood they described in negative terms was no less likely to be positive than a move into a better neighborhood. Furthermore, moves that involved a reduction in neighborhood poverty were no more likely to be viewed positively than moves to higher poverty neighborhoods. The changing racial makeup of the neighborhoods was also unrelated to respondents' judgments of upward or downward mobility. Changes in median housing values and MFIs produced similar findings. In sum, neighborhood conditions, measured through either subjective impressions or objective indicators, did not play a prominent role in how respondents felt about the moves they made.

Having a choice about a move and receiving housing assistance did matter. Forced moves were marginally more likely to be downward than were discretionary moves (36 to 21 percent;  $\chi^2 = 5.49$ ,  $p = 0.06$ ). Moves into subsidized housing were seen as upward moves 77 percent of the time and lateral moves in 10 percent of the cases. Similarly, respondents characterized moves into housing with services as upward moves 85 percent of the time, and moves into transitional housing were positive moves in every case (100 percent). Affordability and control over mobility decisions are more proximate concerns than neighborhood characteristics for these very low-income households.

## Conclusion

Mirroring the findings of previous studies, our study found that very low-income participants relied heavily on informal housing arrangements and were often subject to moves that were not planned. The prevalence of informal housing arrangements for participants in the study highlights the importance of support networks in helping very low-income households make their way through the housing market. Most participants, by far, were subject to the generosity of family, friends, partners, and acquaintances several times in their adult lives; many relied on these informal arrangements as a consistent source of housing. Dependence on another person for housing, whether a parent, partner, friend, or acquaintance, may help families remain housed but provides very little in the way of housing security, however. When housed informally, the study participants still showed very unstable housing patterns. When doubled up or depending on extended family or friends for their accommodations, families were eager to change their housing to a place of their own. Even when families were not eager to leave to gain independence, informal arrangements were

unstable because they required continued harmony between or among the households sharing the space. Thus, we found that when informally housed our participants left for two overriding reasons: (1) because they wished to move into a place of their own, and (2) because of reasons related to breakdowns or changes in interpersonal relationships.

When formally housed, the participants in our study were no more stable in terms of length of residence. The reasons for instability in the formal housing market, however, had to do with the inability to continue paying the contract rent and the desire to improve housing or neighborhood conditions. The very low incomes typically reported for the families in this study made contract rents difficult to afford for a long period. The number of moves prompted by a desire to improve housing conditions (and the fewer moves prompted by neighborhood conditions) suggests that these families made tradeoffs between affordability and housing quality that were also difficult to sustain over time.

High residential instability levels were common across all participants in the study. About one-half of the moves reported by households in the study were forced rather than discretionary. The emergent nature of forced moves typically produced a very truncated housing-search strategy that does not at all resemble the classic mobility model of information gathering and weighing of alternatives. The constraints faced by these families and the reliance on interpersonal sources of information and support meant that neighborhood concerns were mostly irrelevant, both in their search for housing and in their evaluation of that housing. When neighborhoods were important to the participants of this study, it was for the ways in which they did or did not enable the families to fulfill other basic needs. That is, the availability of transportation, affordable and accessible grocery shopping, and proximity to friends and family were listed as frequently as crime and safety as the important aspects of neighborhood.

The findings produced by this study of the housing careers of very low-income households provide some important context for current policy initiatives. No evidence from this study, for example, suggests that neighborhood conditions were a central consideration in mobility choices. Neighborhoods were rarely mentioned as a reason for moving or referenced when evaluating the quality of housing accommodations, and the self-evaluation of upward or downward mobility bore no relationship to improvements or declines in neighborhood conditions. These findings are not to say that policy should ignore neighborhood environment or livability issues for very low-income households. Very low-income households benefit from access to decent housing in a safe, livable neighborhood even if “neighborhood” is not often on their radar. An understanding of the housing patterns of very low-income households does, however, call into question whether neighborhood environment should be the driving force behind housing policy. Policies that presume that a change of neighborhood environment is enough to produce a change in the fortunes of very low-income families ignore the significant importance of informal support networks in the lives of the target households. Forced relocation out of communities and into opportunity neighborhoods is especially insensitive to the necessary social supports that low-income families construct and maintain. This insensitivity is especially true of programs in which displacement and relocation are typically the only intervention experienced by needy families, a fact that has been true of most public housing redevelopment efforts (Levy and Woolley, 2007).

The introduction of more affluent families into mixed-income communities to achieve a diverse income mix provides little benefit for most very low-income households. This failure is especially true if introducing market-rate housing has the effect of reducing, rather than increasing, the amount of affordable housing immediately available to very low-income households, as has been demonstrated for so many public housing redevelopment efforts across the country (Goetz, 2013b). Policies that focus on poverty deconcentration and mixed-income neighborhoods often set in motion secondary market effects that result in gentrification, which only exacerbates the housing problems of very low-income households. Redevelopment through mixed-income housing rarely includes a one-for-one replacement of low-cost housing; when it does, the replacement units are often in communities that lack access to public transportation and services on which low-income families rely, as Fraser, Oakley, and Bazuin (2011) pointed out. The experiences of families in this study point to a set of needs that are more proximate than a change in neighborhood environment.

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