

AN ABSTRACT OF THE THESIS OF

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Title: "Because We Didn't Have Nowhere To Go": Residential Instability Among Rural Low-Income Families.

Abstract approved:

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The purpose of this study was to identify and examine risk and protective factors associated with residential instability within a sample of rural low-income mothers.

Residential instability was defined as two or more residential moves within the course of a year. Qualitative and quantitative methods were used to compare residentially stable and residentially unstable participants in order to isolate the factors that differentiated the two groups. These factors were analyzed through life course and ecological theoretical perspectives. Significant factors associated with residential instability included childhood and adulthood contexts, as well as changes in family structures throughout the life course.

Based on the findings from this sample, it could be conservatively estimated that 10 to 25% of rural low-income families with children were residentially unstable between 2000 and 2001. Previous research has pointed to the severe negative educational, social, and developmental impacts of residential instability on children. Findings from this study suggest that the children who are most at risk for future residential instability in any given year are likely to have experienced residential instability already, compounding the impact of residential instability on these children. This study also supports the previous finding that residential instability is transmitted across generations, with childhood

residential instability predictive of residential instability in adulthood.

Participants who had moved frequently during childhood were significantly more likely to be residentially unstable, as were participants who had been homeless within the two years previous to being surveyed. Participants who were sharing housing with relatives were also at risk of residential instability, due to strain on relationships between participants' families and the relatives with whom they were sharing housing.

Relationship strain associated with residential instability also occurred between participants and their partners, with partnership separation significantly predictive of residential instability. Many residentially unstable participants went through cycles of moving in and out of relatives' and/or partners households, moving in and out with partners, or both.

The connection between previous residential instability and subsequent residential instability was theorized to be associated with persistent poverty, and may also have indicated other destabilizing conditions. Difficulty in maintaining relationships or holding down a job, mental health problems, poor survival skills, or patterns of bad choices were all destabilizing conditions that could theoretically lead to residential instability. These destabilizing conditions may have often been associated with persistent poverty and their consequences may have been amplified by persistent poverty.

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“Because We Didn’t Have Nowhere To Go”: Residential Instability Among Rural Low-Income Families

by

Robin Nathaniel Ozretich

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“Because We Didn’t Have Nowhere To Go”: Residential Instability Among Rural Low-Income Families

CHAPTER 1

“IF I CAN’T COME UP WITH IT THIS MONTH WE’LL GET EVICTED”:

INTRODUCTION

While it is common in the United States for families to change residences periodically (Long, 1973), residential mobility rates are abnormally high for many rural low-income families (Bartlet, 1997; Fitchen, 1994). This population of residentially unstable low-income families has not been studied extensively, leaving many unanswered questions about the characteristics of the population and the reasons for their residential instability. Why does residential instability occur in this population, and why do some rural low-income families remain residentially stable? This study was intended to examine the associative strength of the risk and protective factors that appear to contribute to residential instability, as well as to examine the ways in which these risk and protective factors influence the lives of both residentially stable and unstable families. The theoretical assumptions of the study were shaped by life course perspective and ecological systems perspective, and the study employed a combination of qualitative and quantitative methods to examine residential instability over the course of one year in a sample of rural low-income families.

Residential Instability in Social Science Literature

In social science literature, residential instability refers to high-frequency residential mobility over a period of time. However, there are no specific frequencies or

periods of time that have been consistently used to define residential instability. “Frequent movers” were defined in one study as anyone who had moved twice or more in the last four years (Magdol, 2000). On the other hand, Janet Fitchen (1994) defined “high-frequency mobility” as two or more moves in the past year in her study of residential mobility among impoverished rural families. Residential instability will be defined in this study as two or more moves over the course of one year, based on Fitchen’s example.

Residential instability is more common among impoverished rural families than among the general population (Fitchen, 1994). However, for many years this phenomenon has received little notice in research. Fitchen believed that demographic data had been inadequate in measuring the frequency of these moves, due to the relatively short distances typical of the moves made by the residentially unstable population. High-frequency residential mobility among rural low-income families may also have received little notice because rural places have a reputation for being more stable and for having higher levels of community identification than urban areas (Hummon, 1990). Regardless, residential instability is a familiar feature of life for rural low-income families, even for those who haven’t experienced it directly (Bartlet, 1997; Fitchen, 1994). Residential instability may be common within metropolitan low-income communities as well, as is evidenced by the inclusion of rates of residential turnover as a factor in studies of collective efficacy in the context of urban poverty (Sampson, Morenoff, & Earls, 1999). However, the only studies to examine residential instability at an individual level that were found were conducted among rural low-income populations.

The Effects of Residential Instability on Families With Children

Ethnographic studies by Fitchen (1994) and Bartlet (1997) portrayed the impact of residential instability on rural low-income families. In interviews, mothers described the difficulties of frequent, often involuntary moving, on themselves and their children. They spoke of the inability to settle into housing because of the knowledge that they would likely move somewhere else relatively soon. Finding new housing consumed much of these mothers' time, energy, and many of their informal supports from family and friends. The process of moving was highly disruptive for all members of the family. Disruptions occurred in the connections and relationships between adults and other community members, increasing the challenge for these families of obtaining both formal and informal supports. For children, disruptions from moving significantly hindered their educational progress and social relationships. In addition, some moves were accompanied by changes in family composition, forcing children to experience disruptions in multiple settings. Both studies suggested that residential instability within the rural low-income population is a serious problem that is deserving of continued study.

Other research has identified frequent moving as a threat to optimal child development and well-being. Pribesh and Downey (1999) found that differences in academic performance were significantly related to children's residential stability. However, the authors were unable to completely isolate the effects of residential instability from the more general effects of low socioeconomic status (SES). However, residential instability during childhood, in combination with living in economically

disadvantaged neighborhoods, has been shown to contribute to the likelihood of dropping out of school and teen pregnancy among adolescents (Crowder & Teachman, 2004).

In a study by Child Trends and the Urban Institute on general instability and turbulence among children, multiple residential moves in one year were used as one of several indicators of turbulence, along with multiple changes in parental employment and significant decline in the health of the child or a family member (Moore, Vandivere, & Ehrle, 2000). The study found that turbulence in the lives of children was negatively associated with a variety of indicators of well-being, including school engagement, emotional well-being, and positive behavior patterns. The study also found that turbulence had a greater impact on children with low SES, the group of children that is most likely to experience instability in the first place. Residential instability appears to be particularly hard on children when it is accompanied by other types of instability, such as significant or frequent changes in family or household composition, parental employment, or the health of family members (Moore, et al., 2000).

Why Does Residential Instability Occur?

The studies by Janet Fitchen (1994) and Sheridan Bartlet (1997) have documented some of the reasons residentially unstable families gave for moving, as well as the protective factors that appeared to help families who were in danger of becoming residentially unstable. Both studies showed that a majority of moves by residentially unstable families were related to issues of housing affordability. Many residentially unstable families were not able to consistently pay their housing costs, resulting in eviction or relocation under the threat of eviction. Residential moves also were associated

with changes in housing costs or conditions, job losses, and changes in income or family composition. The availability of low-cost housing or housing assistance was viewed in both studies as a significant factor in preventing residential instability. However, there remains a need for research that examines the factors related to residential instability in further detail, and that examines these same factors within an otherwise comparable residentially stable population.

My Methodological Approach and Research Questions

In the current study, I have identified and examined risk and protective factors for residential instability by comparing the characteristics and experiences of residentially stable and unstable rural low-income families. Data from the Rural Families Speak project, a longitudinal survey of low-income mothers living in rural counties of 14 states, were analyzed using qualitative and quantitative methodologies. Rural Families Speak participants in the first two rounds of data collection ($N = 326$) were divided into low, medium, and high mobility groups based on the number of residential moves made between the first two rounds of data collection. Rural Families Speak data have been collected through interviews with mothers. The current analyses were shaped by the perspectives of the mothers of the families in question rather than the perspectives of the mothers' partners or children.

Analyses in this study were guided by grounded theory, an inductive approach to research methodology that seeks to ensure that the development of hypotheses and modifications to theories are based on systematic analysis of data, rather than on logical deduction from prior assumptions (Glaser & Strauss, 1967). A content analysis of the

texts of interviews with matched sub-samples of 15 low-mobility and 15 high-mobility mothers was performed to generate information about potential risk and protective factors for residential instability. A quantitative analysis of the entire longitudinal sample ($N = 326$) employed multinomial logistic regression to evaluate the strength of association between these risk and protective factors and residential instability. Included in the quantitative measures were demographic variables, income variables, housing variables (such as housing cost burden and receipt of housing assistance), and one variable measuring change in partnership.

In the current study, I try to answer the following research questions:

- (1) Which risk and protective factors are most likely to distinguish residentially unstable rural low-income families from residentially stable ones?
- (2) In what ways do these risk and protective factors influence the residential stability patterns of rural low-income families?

In research it is important to disclose sources of potential bias. I am a metropolitan male who has never been a parent and has never been forced to move for financial reasons. I also have a strong belief in the importance of and need for collective responses to poverty, including government programs such as housing assistance. These characteristics of my social location and ideology have created a set of assumptions that may have influenced the findings of this research. It is inevitable that my interpretation of the data was shaped by these assumptions in some way, although it was my intention to allow the data to speak for themselves to the best of my ability.

CHAPTER 2

THEORETICAL PERSPECTIVES AND LITERATURE REVIEW

In this chapter I lay the foundation for the current study of residential instability among rural low-income families. I outline the theoretical perspectives that have shaped my assumptions about residential instability. I also provide a summary of contemporary research findings regarding rural poverty, housing issues for low-income families, reasons why people change residences, and residential instability among low-income rural families. The theoretical perspectives and the summary of literature have been used to inform the research questions and analyses in this study.

Theoretical Perspectives

The theoretical perspectives that have informed this study are life course perspective and ecological systems perspective. Life course perspective is useful for examining developmental change within families over time (Bengtson & Allen, 1993), while ecological systems perspective provides a framework for examining the influence of extra-familial contexts on developmental change within the family (Bronfenbrenner, 1986). These two theoretical perspectives are complimentary, and each perspective adds a unique contribution.

Life Course Perspective: Development Over Time

Life course perspective is a sociological model for analyzing human development and change over time. This developmental theory is appropriate for examining change in the “middle-range” between individual and macro-social levels (Bengtson & Allen, 1993). The middle-range can mean small groups of individuals, such as family groups.

To understand change in a family context, the life course perspective suggests the examination of developmental change in associated family structures and processes. Family structures and processes are defined in this way: family structures refer to statuses and roles that are functional for the family within society; family processes refer to observable events that alter family structures or change relationships between family members over time (Bengtson & Allen, 1993). In the study of residential instability, life course perspective suggests an examination of changes in family structures and family processes that are associated with residential instability.

In the introduction to their chapter on life course perspective, Bengtson and Allen (1993) state “while most change is orderly, regular, and normative, some change is chaotic, irregular, and unpredicted.” Changes in family structures and family processes associated with residential instability include disruptive life events such as job loss or other changes resulting in significant losses of household income, including marital separation or divorce. Although residential instability has been shown to be associated with irregular and disruptive changes in family structures and processes, this is not a comprehensive summary of all developmental changes that may be associated with residential instability.

It is important to remember that residential instability, being a characteristic of developing change within a family, occurs over time. Disruptive life events associated with residential instability occur in the context of a history of developmental change. The life course perspective views change in the context of stability and continuity, suggesting that life events and trajectories do not occur independently of a family’s history of

developmental change (Bengtson & Allen, 1993). The occurrence of disruptive life events might be an indication of past disruption, because chaotic, disruptive changes are likely to precipitate subsequent disruptive changes. For example, South, Crowder, and Trent (1998) have noted that mothers who go through divorce (non-normative change #1) are at risk for a significant decline in household income (change #2), which puts them at risk of being forced to move to cheaper housing (change #3). In the same fashion, families who are currently residentially unstable are likely to have previously experienced residential instability (Bartlet, 1997; Fitchen, 1994; Hilberg, 2003; Myers, 1999).

Life course perspective is complimentary with qualitative research methods, and many studies with qualitative methodologies have employed the life course perspective as a theoretical base (Bengtson & Allen, 1993). The social ecology assumption of the life course perspective states the importance of understanding the socially constructed meaning of changes in family structure and processes (Bengtson & Allen, 1993). Qualitative research methods have been shown to be effective in the study of socially constructed meaning (Berg, 2001). In addition, life course perspective suggests the use of an inductive approach to research, in which prior assumptions are set aside for an approach that bases all hypotheses and conclusions on direct findings from the data, such as grounded theory (Glaser & Strauss, 1967). Qualitative methods lend themselves to this approach through inductive content analysis (Berg, 2001). Quantitative methods are also complimentary with life course perspective, and are useful for measuring the quantifiable aspects of stability and change within family structures and family processes, as well as

other significant quantifiable factors, such as income. The use of both of these methodological approaches is consistent with the principles of life course perspective.

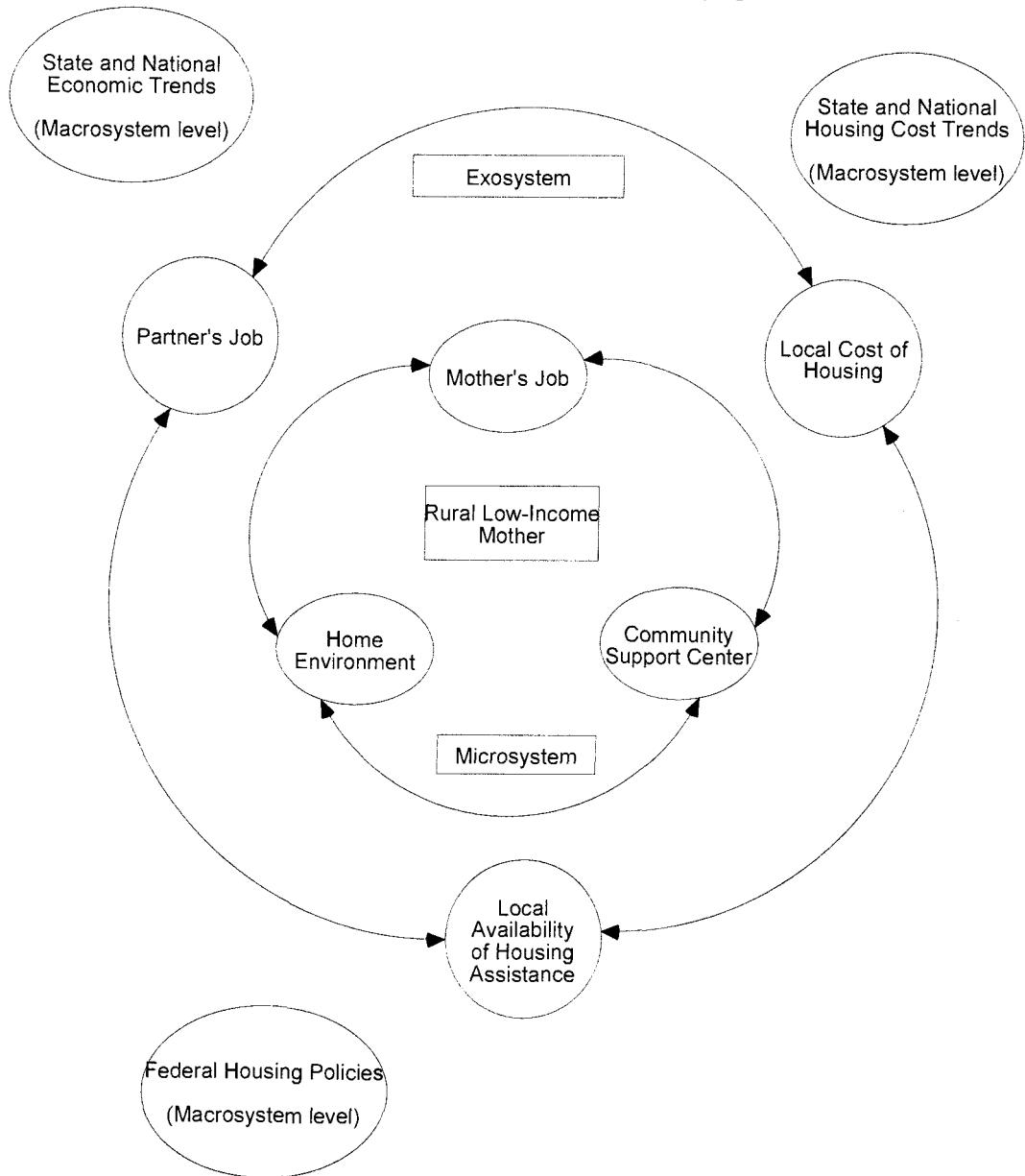
Life course perspective assumes the importance of multiple contexts. The social ecology assumption of life course perspective states that a family's location within the social structure has a strong influence on family structures and family processes (Bengtson & Allen, 1993). This assumption directs attention to the role of socioeconomic status when examining factors associated with residential instability. In addition, the social ecology assumption suggests that development and change in families is best explained by examining the influence of both individual contexts and larger, macro-level contexts. The ecological systems perspective provides an appropriate framework for examining developmental change in this way.

Ecological Systems Perspective: Development in Context

The Ecological systems perspective provides a framework for examining and modeling the influence of multiple contexts and settings on developmental change within the family (Bronfenbrenner, 1986). For most people, a significant amount of time is spent in multiple contexts, both inside and outside the home. The events and changes that occur in these settings influence all members of the family. Ecological systems perspective provides a framework for modeling this complex dynamic of influences.

Within the ecological framework, different contexts and settings are arranged in levels, with the individual at the center. Proximal contexts and settings are placed closer to the center and more distal contexts and settings are placed further away. As an example, Figure 1 shows the contexts and settings that are likely to influence a rural low-

Figure 1: Ecological Framework
for Rural Low-income Mother



income mother. The mother is in the center, and the primary settings in which she spends a significant amount of time, or performs important tasks, surround her on the first level (microsystem). These settings include the home, the mother's job, and a community support center. Connections and relationships between these settings are referred to as the mesosystem. The second level (exosystem) contains the primary settings of other family members and community characteristics that are likely to influence the mother, such as her partner's job, the local cost of housing, and the availability of housing assistance in her community. The third level (macrosystem) contains broader influences, such as regional, national, international, or historical characteristics. In a macro-level study of residential instability it would be logical to focus on state and national economic trends, as well as trends in housing costs and the availability of housing assistance.

The ecological systems perspective states that changes in one setting will influence other settings (Bronfenbrenner, 1986). Unexpected or disruptive change in one setting may lead to further disruptive changes in other settings. Frequent residential moves may be disruptive by themselves, but ecological systems perspective suggests that such patterns of residential mobility follow or are proceeded by other disruptive changes as well. Residential instability can be very disruptive of the mesosystem connections among the microsystem-level contexts that ecological systems perspective suggests are important for the healthy development of the individual and the family (Bronfenbrenner, 1986). In both cases, residential instability has negative consequences that may lead to further residential instability. The ecological systems model will be very useful for conceptualizing the relationships between residential instability and associated factors.

Literature Review

Poverty in Rural America: Widespread and Persistent

Persistent poverty is the economic context for residential instability in rural areas (Bartlet, 1997; Fitchen, 1994). Rural areas have some of the highest poverty rates in the nation. Nationally, the poverty rate in non-metropolitan areas was 14.2% in 2002, compared with 11.6% in metro areas (Proctor & Dalaker, 2002). In addition, 84% of all counties with poverty rates above the national average are non-metro (Housing Assistance Council, 2002). Poverty in rural areas is more persistent than in metro areas. Impoverished persons in rural areas are likely to have been living in poverty for longer than impoverished persons in metro areas (Rural Sociological Society Task Force, 1993). Children born into poverty in rural areas are more likely to live in poverty as adults than impoverished children in metro areas (Housing Assistance Council, 2002).

Rural communities have experienced a 34.5% increase in the proportion of single-parent families between 1980 and 2000, a larger increase than in urban or suburban communities (Snyder & McLaughlin, 2004). While poverty rates decreased for female-headed households with children in urban and suburban communities between 1980 and 2000, they increased in rural communities (Snyder & McLaughlin, 2004). Snyder and McLaughlin (2004) also showed that merely living in a rural community is a statistically significant predictor of poverty status among female-headed households with children, even after controlling for age, marital history, education, ethnicity, and employment, while living in an urban community ceased to be a statistically significant predictor when these controls were added.

A higher percentage of poor families in rural areas have at least one full-time worker when compared with poor families in non-rural areas (Rural Sociological Society Task Force, 1993). Many working families in rural areas remain in poverty due to the low wages that are characteristic of many of the jobs available in rural areas. On average, workers in rural areas earn 28% less than workers in metro areas (Housing Assistance Council, 2002). Women who work full-time in rural communities are less likely than comparable women in urban or suburban communities to rise out of poverty (Brown & Licher, 2004). Unemployment, low wages and persistent poverty have created significant challenges to well-being for many rural families and their children, including difficulty paying for housing.

Housing Affordability for Low-Income Families: A Significant Challenge

Obtaining and keeping housing is a significant challenge for low-income families in the United States. Rising housing costs and a continuing decrease in the availability of affordable, low-income housing have forced low-income families to spend an increasingly high percentage of their income on housing (U.S. Department of Housing and Urban Development, 2000). Families living in poverty, especially poor single-parent families, have been hit the hardest by this crisis (Mulroy & Lane, 1992). According to the Statistical Abstract of the United States (U.S. Census Bureau, 2002), the median percentage of income spent on housing expenses for impoverished renters is 65%, compared to 29% for renters of all incomes. Housing affordability affects the near-poor as well, with many low-income families faced with a severe housing cost burden (more than 50% of income spent on housing costs). Nearly 29% of families with children whose

incomes were below 50% of the median (for their communities and family size) experienced one or more severe housing problems in 1999, with severe cost burden the most frequent problem (ChildStats.gov, 2002). According to U.S. Department of Housing and Urban Development (2000), the housing affordability problem is growing for certain low-income populations faster than for others. Working low-income families, low-income families below the poverty line, and minority low-income families have seen the greatest increases in housing affordability problems during the 1990s, relative to other low-income groups.

Suburban low-income renters have the highest percentage of housing affordability problems, due to a lack of affordable housing and a lower availability of rental assistance in suburban areas. Rural low-income renters are the least likely to have housing affordability problems, due to the lower cost of housing in rural areas. However, the percentage of rural low-income renters with a severe housing cost burden or physically inadequate housing is near 32%, with 54% of renters below the poverty line facing these problems (U.S. Department of Housing and Urban Development, 2000). In addition, many federal rural housing programs were cut in the 1990s (Housing Assistance Council, 2002). While housing expenses remain relatively low in rural areas, they are on the rise (MacTavish & Salamon, 2003). The persistence of poverty, limited opportunities for gainful employment, and rising housing expenses have created a housing affordability crisis in the rural United States that is likely to have contributed to the residential instability of thousands of rural low-income families (Fitchen, 1994).

Reasons for Moving: Voluntary and Involuntary

Another important consideration related to residential instability is the reasoning behind the decision to move. Life Course Perspective assumes that individuals and families are active agents in negotiating life changes and events (Bengtson & Allen, 1993). This assumption suggests the importance of examining the reasons why residentially unstable families choose to move. While not all moves are voluntary, residentially unstable families make voluntary moves at times (Bartlet, 1997; Fitchen, 1994). However, on average, the reasons that residentially unstable families move are likely to be very different than the reasons that residentially stable families move.

In a study of the reasons people in the general population give for moving, Schacter (2001) discovered some general differences based on income. Both low-income and higher-income groups were more likely to move for housing-related reasons than for employment or family-related reasons, but within that category, low-income families are more likely to move because they needed cheaper housing while higher-income families were more likely to move because they had purchased a home. Of the categories not related to housing, lower-income families were more likely to move for family-related reasons, while higher-income families were more likely to move for employment-related reasons.

Findings from Fitchen's (1994) study of residentially unstable families in rural communities showed some similarities between the reasons families in her sample gave for moving and the reasons low-income families in the general population gave for moving. Among residentially unstable families in rural areas, a majority moved because

of housing expenses or other housing-related factors. Many moves in this population were due to changes in the composition of families, or because families chose to move closer to (or farther away from) relatives. Employment-related moves were less common, and were typically due to job-loss resulting in eviction.

Bartlet's (1997) case study of a residentially unstable family included further insights into the reasons rural residentially unstable families move, and how their reasons for moving may be different from the reasons of residentially stable families. According to Bartlet, a cost-benefit analysis occurs in which residentially unstable low-income families are forced to weigh a currently unbearable situation with the unknown benefits of moving. These families are aware of the financial and emotional cost of moving for themselves and their children, yet moving becomes "a risk worth taking" (p. 129) when their situation deteriorates. Furthermore, moving can be seen by the family as an assertion of control, and for many residentially unstable families, moving is a familiar solution (Bartlet, 1997; Myers, 1999).

Factors Associated with High-Frequency Residential Mobility

There is a clear relationship between income level and frequency of residential moves. While United States mobility rates have declined since the 1950s, mobility rates for service sector workers, who typically have lower-than-average incomes, have been on the rise since 1970 (Fischer, 2002). Low-income families are more likely to be renters than moderate or higher-income families (Schachter & Kuenzi, 1996), and renters are more likely to move than homeowners (U.S. Census Bureau, 2002). Numerous studies have shown that lower-income families in the United States are more likely to move than

moderate or higher-income families, with impoverished families moving the most frequently (Long, 1992; Magdol, 2000; Schachter & Kuenzi; U.S. Census Bureau, 2002).

Other characteristics of families appear to be related to residential mobility, although many of them are also related to income level. Families with younger parents are likely to move more frequently, and single-parent families move more frequently than couples (Fitchen, 1994; Long, 1992; Magdol, 2000; Schachter & Kuenzi, 1996). Families in which the parents have less education are more likely to have high rates of mobility, as are minority families (Long, 1992; Magdol, 2000; Schachter & Kuenzi, 1996). People who have moved frequently during childhood are more likely to move frequently as adults (Hilberg, 2003; Myers, 1999). Highly mobile families are less likely to make connections in the community, and tend to receive a lower level of social support (Fitchen, 1994; Howell, 1972). These findings suggest that the residentially unstable population is likely to consist of a disproportionate number of young, non-white single mothers with low levels of education and income. This is the same population that faces the greatest challenges regarding housing affordability (Mulroy & Lane, 1992).

Indeed, rising housing expenses and the limited availability of housing assistance, combined with unemployment and low wages, have been held largely responsible for the relatively high levels of residential instability among low-income families in the research literature (Bartlet, 1997; Fitchen, 1994). However, many families who appear to be at risk for residential instability are residentially stable. The variability of residential instability within the at-risk population suggests that there is more to learn about why some families become residentially unstable while others do not.

CHAPTER 3

METHODS

In this chapter I outline the methodological approach for addressing the research questions. The research questions include:

- 1) Which risk and protective factors are most likely to distinguish residentially unstable rural low-income families from residentially stable ones?
- 2) In what ways do these risk and protective factors influence the residential stability patterns of rural low-income families?

My approach employs both qualitative and quantitative methods so that the research questions are addressed from multiple perspectives through triangulation.

Triangulation refers to the use of multiple measures and methods of analysis in order to portray a more detailed and further substantiated model of the phenomenon being studied (Berg, 2001). The initial analysis was qualitative. It examined the experiences of residentially stable and unstable participants to generate theories for understanding residential instability within the rural low-income population in accordance with grounded theory (Glaser and Strauss, 1967). Interviews documenting these experiences were obtained from the Rural Families Speak data set. A quantitative analysis was then used to test the theories generated by the qualitative analysis and to provide additional information about the hypothesized association between residential instability and factors that emerged from the qualitative analysis and the literature review. The factors included in the quantitative analysis were selected from quantitative measures existing in the Rural Families Speak data set.

The Rural Families Speak Data Set

The Rural Families Speak project began in 1998 as an effort to study the effects of welfare reform on low-income families living in rural areas. The project was initiated by researchers from universities in several states, and has collected longitudinal qualitative and quantitative data from rural low-income mothers living in 13 states (California, Indiana, Kentucky, Louisiana, Maryland, Minnesota, Nebraska, New Hampshire, New York, Massachusetts, Michigan, Ohio, and Oregon). Semi-structured interviews with Rural Families Speak participants were conducted yearly between 2000 and 2003. Only data from the first two years of data collection was analyzed in the current study. The third year of data was not ready for analysis and was not included in this study.

Semi-structured interviews with Rural Families Speak participants covered a wide range of topics, including household demographics, community characteristics, housing, employment and training, individual and family well-being, transportation, childcare, family of origin experiences, intergenerational relationships, health, economic well-being, parenting, and social support. The first-year interviews yielded qualitative and quantitative data in each of these subject areas. The second and third-year interviews updated information through follow-up questions in most subject areas, drawing on the previous year's information. All interviews have been transcribed verbatim and all family members have been given pseudonyms.

All interviews with participants have been pre-coded by the Rural Families Speak project in order to reduce the amount of raw interview data. Interview segments have

been centrally coded by the project using 18 subject codes, with all content relevant to a specific code included in the precoded segments.

Sample

Participants in the Rural Families Speak study were mothers who had household incomes of less than 200% of the poverty line, and at least one child under 13, at the time of recruitment. Participants were recruited from programs serving low-income families, as well as recruitment flyers and referrals from other participants in the study. Families recruited into the study reflected the ethnic diversity of the low-income population in their respective states, although Latinos were oversampled in California, Oregon, and Michigan. The Year 1 sample included 414 participants, and the Year 2 sample included 326 participants. Of the 83 participants who were lost between Years 1 and 2, 53% were lost because they had moved or because they were unable to be contacted in Year 2.

This study divided Rural Families Speak participants into three groups defined by the number of residential moves made between the first two rounds of data collection, a period of approximately one year. The low-mobility group ($N = 187$) included participants who did not move between Years 1 and 2, the medium-mobility group ($N = 90$) included participants who moved once between Years 1 and 2, and the high-mobility group ($N = 44$) included participants who moved twice or more between Years 1 and 2. There were five participants who were not classified into a group because of missing data. Demographic descriptions of each group are included in Chapter 5.

High-Mobility and Low-Mobility Matched Qualitative Samples

The qualitative analysis examined a random sample of 15 high-mobility

participants, and a matched sample of 15 low-mobility participants, for a total of 30 cases. While 30 cases would not be a large enough sample size for most quantitative analyses, 30 cases is likely to provide an ample sample size for a qualitative analysis (Berg, 2001). The qualitative analysis did not include any participants from the medium-mobility group. Cases in the high-mobility sample were matched with cases in the low-mobility sample by monthly household income and the participant's age at Year 1. Income was chosen as a control variable in order to isolate the factors and processes that led some participants to residential instability while others at the same income level remained residentially stable. Age was chosen as a control variable because normative variability in the frequency of residential moving is strongly associated with age (Long, 1992).

In the matching process, each randomly identified high-mobility participant was matched with a group of low-mobility participants with monthly incomes within a range of less than one standard deviation above or below the monthly income of the high-mobility participant. Standard deviations were obtained from the combined sample of high and low-mobility participants ($N = 231$). Each high-mobility participant was matched with the low-mobility participant that was closest in age of all the participants of similar incomes, unless that participant had previously been matched to a different participant. If two or more of the low-mobility participants were equally close to the high-mobility participant in age, the participant closest to the high-mobility participant in monthly income was chosen. Statistical descriptions of each sample are included in Table 1.

Table 1
Descriptive Statistics of High and Low-Mobility Matched Qualitative Samples

Variables	Low-Mobility (<i>N</i> = 15)		High-Mobility (<i>N</i> = 15)	
	Mean	Percent (<i>N</i>)	Mean	Percent (<i>N</i>)
Age	25.67		25.6	
Hispanic		6.7 (1)		20.0 (3)
Black		13.3 (2)		13.3 (2)
Other Non-White		13.3 (2)		6.7 (1)
Level of Education ^a	3.60		2.67	
Married		46.7 (7)		46.7 (7)
Childhood Moves	2.33		8.55	
Income per Month	1167		1274	
Income Adequacy ^b	2.47		2.50	
Hou Cost Burden	.144		.185	
Ownership of Hou		13.3 (2)		13.3 (2)
Non-Standard Hou		13.3 (2)		26.7 (4)
House Assistance		40.0 (6)		20.0 (3)
Homeless-Past 2 Y		0.0 (0)		16.7 (2)
Partner Change		20.0 (3)		46.7 (7)

Note. ^aEducational level was measured on a scale of 1 to 7, with a 1 indicating that the participant did begin high school, and a 7 indicating the completion of a graduate degree. ^bParticipants' perceptions of income adequacy were measured on a scale of 1 to 5, with a 1 indicating that the participant described their income as "not at all adequate" and a 5 indicating a response of "can afford everything we want and still save money."

Similarities and Differences Between the High and Low-Mobility Qualitative Samples

The two qualitative samples were matched by age and income at Year 1, and therefore had similar averages in both of these characteristics. The high-mobility sample had three Hispanic participants, as opposed to one Hispanic participant in the low-mobility sample. The samples had similar numbers of Black and other non-White participants. On average, participants in the high-mobility sample had completed some high school at Year 1, but had not received a high school diploma or a GED. In contrast, an average participant in the low-mobility sample had received a high school diploma or a GED. The average number of childhood moves was much higher for the high-mobility sample than for the low-mobility sample. Other potentially important differences between the samples included the percentage of each sample that was receiving housing assistance at Year 1, had been homeless in the two years prior to Year 1, and had non-standard housing arrangements at Year 1, as well as the percentage of participants who had experienced a partnership change between Years 1 and 2.

Qualitative Analysis

A content analysis of the Year 1 and Year 2 interviews with the participants in the matched samples was performed using the constant comparative method of qualitative analysis (Glaser & Strauss, 1967). The constant comparative method allows researchers to develop theory through the coding of qualitative data and the comparison of cases within and between sampling groups. Using this method, I generated theories about residential stability and instability by comparing and contrasting the experiences of the participants in the qualitative samples, grounding these theories in the data.

The content analysis began by reading through several interviews without coding them in order to develop an initial impression of themes that emerge from the data. This “immersion” in the data is recommended by Abrahamson (1983, as cited in Berg, 2001) as an inductive method of identifying themes that may then be used as codes. After this initial immersion in the data, I began the process of open coding, following four basic guidelines identified by Strauss (1987, as cited in Berg, 2001): (a) ask the data a specific and consistent set of questions, (b) analyze the data minutely, (c) frequently interrupt the coding to write a theoretical note, and (d) never assume the analytic relevance of any traditional variable. Following these coding process guidelines, participants’ experiences were organized into subject-specific categories.

The open coding process occurred in two stages. In Stage 1, selected precoded segments from Year 1 interviews were analyzed to identify risk and protective factors that could be used to predict residential instability among the participants in the samples. In Stage 2, the entire Year 2 transcripts were analyzed to (a) evaluate the predictive utility of the risk and protective factors that emerged during Stage 1, (b) identify additional risk and protective factors that appeared to be related to residential instability, (c) illustrate the role of risk and protective factors in the lives of both low-mobility and high-mobility participants.

Stage 1

Stage 1 of the open coding process was to subcode segments of the Year 1 interviews that had been identified by the project-wide coding as potentially relevant to residential instability. These precoded segments were selected according to their potential

for containing information relevant to the factors associated with residential instability in the existing literature. They included information on housing, economic issues, family issues, and participants' well-being. All Stage 1 subcoding was conducted "blind", without the knowledge of participants' residential mobility group membership. The purpose of this stage was to identify potential risk factors and protective factors that could be used to predict residential instability.

Risk and protective factors identified in the subcoding of the Year 1 interview segments were used to make predictions about the subsequent residential instability of each of the 30 participants in the qualitative samples. Predictions were made by weighing the influence of competing risk and protective factors on each participant. In some cases, these risk and protective factors were relatively balanced, making the predictions about these cases somewhat arbitrary and subjective. I knew that there could only be 15 high-mobility and 15 low-mobility participants. In an attempt to keep my predictions based entirely on each participant's identified risk and protective factors, I deliberately did not keep track of how many participants I had already predicted would be in each group as I made my predictions.

Stage 2

Stage 2 of the open coding process involved the coding of the entire Year 2 interviews with participants in both samples. The purpose of this stage was to evaluate the predictive strength of the risk and protective factors identified in Stage 1, and to identify additional risk and protective factors. To do this, I followed up on my residential instability predictions from Year 1. In each of the cases, I wanted to know whether or not

my predictions were correct, and the story behind each outcome. Each individual case was compared with the other cases that had similar outcomes. I took note of factors that were relatively consistent in predicting residential instability and of combinations of factors that led to incorrect predictions. I compared each case with other cases in the sample to identify patterns of similarities and differences within each residential mobility group. I also examined high-mobility participants' descriptions of their moving histories between Years 1 and 2 to help me understand the effect of the risk and protective factors on participants' residential instability.

Stage 2 coding also covered attitudes and experiences surrounding residential instability among participants in the low-mobility sample. These included points of satisfaction and dissatisfaction with participants' current living situations, sacrifices that residentially stable participants made to remain in their housing, and a desire for increased stability among participants in both mobility groups. The analysis of the experiences of participants in the low-mobility sample suggested that while these participants may have been experiencing a period of time in which they had not moved, most participants in the low-mobility sample did not seem settled or content in their residence. Many of the residentially stable participants in the qualitative samples appeared to be at risk for future residential instability.

The analysis of the data gathered during the open coding process was used to develop theories about the role of risk and protective factors in patterns of residential instability among participants in the samples. These theories hypothesized that certain factors would have a strong predictive relationship with residential instability and that

other factors would have a weaker relationship. The predictive strengths of these factors were subsequently tested using quantitative methods.

Quantitative Analysis

Multinomial Logistic Regression

The quantitative analysis employed a hierarchy of multinomial logistic regression models to evaluate the strength of several sets of variables in predicting residential instability, including (a) demographic variables, (b) income variables, (c) housing variables, and (d) one variable measuring change in partnership status. Hierarchical multiple regression is a statistical technique used to examine the unique contributions of independent variables, as well as sets of related independent variables, in predicting an outcome variable. This is done by comparing a sequence of regression models in which new variables are added to each new model. As new variables are controlled for, the goodness of fit of the model will improve by varying amounts and the statistical significance of previous variables may change. Pure hierarchical regression allows the researcher to statistically evaluate the improvements in the goodness of fit between models. Multinomial regression is not compatible with pure hierarchical regression; it allows a hierarchy of regression models, but the improvements in the goodness of fit cannot be evaluated for statistical significance.

Multinomial logistic regression is used when an outcome variable is categorical, with three or more categories. In this study, the outcome variable was residential mobility, and the three categories were low, medium, and high mobility. However, multinomial regression can only compare two categories at a time. The regression results

that I report came from comparing high-mobility participants with low-mobility participants. By using multinomial logistic regression, I was able to compare low-mobility participants with high-mobility participants without dropping medium-mobility participants from the sample. The regression models evaluated the strength of the independent variables to predict membership in the high-mobility group versus the low-mobility group. In other words, the regression models were used to predict residential instability.

Quantitative Variables

Four sets of variables were sequentially added to a regression equation predicting residential instability. This process allowed for the predictive contributions of each variable and set of variables to be evaluated in relation to the other variables and sets of variables. The independent variables included those that appeared to be related to residential instability in the findings of the qualitative analysis, or in some cases, the existing body of literature.

Demographic variables. These variables measured participants' general demographic characteristics at Year 1. They included the participant's age, ethnicity, educational level, marital status, and number of childhood moves. Ethnicity was operationalized as a set of three dichotomous variables, each indicating a separate minority ethnicity. The three ethnicity variables included Hispanic, Black, or Other Non-White. Educational level was measured on a scale of 1 to 8, with a 1 indicating that the participant did not complete any high school, 2 indicating completion of some high school, 3 indicating graduation from high school or completion of a GED, 4 indicating

completion of post-high school technical or vocational training, 5 indicating completion of some college, 6 indicating graduation from college, 7 indicating some post-college education, and 8 indicating the completion of a graduate degree. A value of 1 in marital status indicated that the participant was married at Year 1, and a value of 0 indicated that they were not. Number of childhood moves included all moves the participant's family made when the participant "was a child". If the participant answered "a lot", 12 was the default entry for this variable.

Income variables. These variables were related to the family's income level. The variables were measured at Year 1, and included the family's average monthly income and the participant's perception of income adequacy. Average monthly income included wages, salaries, tips, commissions, social security, welfare, disability, and veteran's benefits, unemployment compensation, child support, and tax credits for both the participant and her partner (if applicable). Participants' perception of income adequacy were measured on a scale of 1 to 5, with a 1 indicating that the participant described their income as "not at all adequate" and a 5 indicating a response of "can afford everything we want and still save money."

Housing variables. These variables included 4 measures of the family's situation at Year 1: the ratio of the family's housing costs to their income (housing cost burden), whether or not the family owned their housing as opposed to renting or having a non-standard housing arrangement, whether or not the family had non-standard housing arrangement as opposed to owning or renting, and whether or not the family was receiving housing assistance. This set of variables also included whether or not the family

had been homeless during the two years prior to Year 1.

Change in partnership status. There was only one variable in this set. This variable was a measure of whether or not there was a change in the participant's partnership status between Years 1 and 2.

Power Analysis and Missing Values

A power analysis was conducted to evaluate the ability of the quantitative analysis to yield significant results, if they were there to be found. The ability to yield significant results is contingent on the number of independent variables and the number of cases. In this regression there were 15 independent variables in the regression equation, and 321 cases. A power analysis was performed using the procedures outlined in Cohen, Cohen, West, & Aiken (2003). The analysis indicated that the probability of finding a statistically significant R^2 of .15 or higher, at an alpha level of .01, was greater than 99% if there were significant results to be found.

Like most data sets, the Rural Families Speak data has missing values. Common approaches to dealing with missing values include dropping all cases with missing values (listwise deletion) or replacing missing values with the variable mean (Schafer, 1997). Both of these approaches have drawbacks, including a loss of statistical power and a skewing of the sample. An alternative that minimizes these problems Expectation Maximization (EM) (Schafer, 1997). However, EM is not an appropriate procedure for data that was not randomly sampled. I chose listwise deletion as the best way to deal with the missing data in this study. Despite its drawbacks, listwise deletion is still the default method of dealing with missing data in the social sciences (Acock, 2003). However, the

results from the quantitative analysis should be viewed with some caution because my use of listwise deletion may have resulted in a significant loss of power and may have skewed the sample.

Interpretation of the Regression Analysis

The predictive contributions of each variable and set of variables, in relation to the other variables and sets, were evaluated by observing the values of the regression coefficients for each variable, and the changes in the regression coefficients and Cox and Snell's R^2 as sets of variables were added to the regression models (Cohen, Cohen, West, & Aiken, 2003). The regression coefficient is a measure of the predictive value of its associated variable. If a regression coefficient is of moderate size and is statistically significant, this suggests that its associated variable is related to the outcome variable.

I have used Cox and Snell's R^2 to measure the goodness of fit of the model instead of the more common squared multiple correlation, the conventional R^2 for ordinary least squares regression (OLS). Multinomial logistic regression is different from OLS, and requires a different measure of goodness of fit. Cox and Snell's R^2 is one measure of goodness of fit developed for multinomial logistic regression. The main difference between Cox and Snell's R^2 and OLS R^2 is that while OLS R^2 is measured on a scale of 0 to 1, Cox and Snell's R^2 has a maximum value of .75, making Cox and Snell's R^2 a more conservative measure of goodness of fit than OLS R^2 (Cohen, Cohen, West, & Aiken, 2003). Like OLS R^2 , if Cox and Snell's R^2 increases by a moderate amount when a set of variables is added to the equation, this suggests that the factor that these variables represent is statistically related to the outcome variable. If a regression coefficient

significantly decreases or loses its statistical significance when a set of variables is added, this suggests that its associated variable loses predictive value when the added variables are controlled for. The multinomial logistic regression models addressed the research questions by identifying the strength of association between different variables and residential instability.

The strength of association between an independent variable and residential instability was measured by the regression coefficient corresponding with the independent variable. In logistic regression, regression coefficients are equivalent to the natural logarithm of the odds ratio, because the dependent variable is binary. This is the same in multinomial logistic regression, because the dependent variable is still treated as binary. In this study, the odds ratio represents the change in likelihood of membership in the high-mobility group when compared with the low-mobility group. Odds ratios representing the change in likelihood of membership in the medium-mobility group when compared with the low-mobility group were not reported in the current study.

If an odds ratio is equal to one, there is no change in the odds of membership in the high-mobility group associated with the independent variable. If an odds ratio is greater than one, there is an increase in the odds of membership in the high-mobility group with every unit increase in the independent variable. If an odds ratio is less than one, there is a decrease in the odds of membership in the high-mobility group with every unit increase in the independent variable. The farther away an odds ratio is from one, the stronger its corresponding variable is at predicting residential instability. Since some independent variables, such as income, are measured on very minute scales, the

regression coefficients will be very small, even when they have a strong relationship with residential instability. Odds ratios will be included in the results to illustrate the predictive strength of statistically significant variables and to interpret the meaning of their regression coefficients.

Attrition Analysis

An attrition analysis was conducted to evaluate the limitations of this study caused by attrition between Years 1 and 2 of the Rural Families Speak project. The percentage of participants who did not participate in Year 2 of the Rural Families Speak data collection because they had moved or they were unable to be contacted was calculated, and these participants were statistically compared with the high-mobility group on seven variables that were found to be significant predictors of residential instability. The attrition analysis demonstrated that the attrition population in this study was likely to have had a substantial number of residentially unstable families. As will be seen, however, it does not appear that their exclusion from the study added significant bias to the results.

CHAPTER 4

“YOU’RE LIKE A GYPSY NOW, AREN’T YOU”: QUALITATIVE ANALYSES

In this chapter, I present and discuss the findings of the qualitative analyses. I begin with a brief summary of the risk and protective factors for residential instability that were identified in the literature review. Stage 1 of the qualitative analyses identified factors that appeared to be related to residential instability through an analysis of selected pre-coded segments of Year 1 interviews with the 30 participants in the qualitative samples. The factors that emerged from the analysis of the Year 1 interviews were used to predict residential instability between Years 1 and 2.

Stage 2 of the qualitative analyses evaluated the predictive strength of the risk and protective factors identified in Stage 1 of the coding process, and identified additional risk and protective factors. This stage also examined residentially unstable participants’ recollections of their moving history between Years 1 and 2 to help me understand the effect of the risk and protective factors on participants’ residential instability, and covered attitudes and experiences surrounding residential instability among participants in the low-mobility sample. My analysis of the data gathered during the coding process was used to develop theories about the role of risk and protective factors in patterns of residential instability among participants in the samples. The chapter closes with a detailed look at the experiences of one participant with residential instability.

Factors in the Literature and Project-Wide Codes

Risk and Protective Factors in the Literature

Risk and protective factors for residential instability were identified in the

literature review. In the general population, these included income (Long, 1992), age (Schachter & Kuenzi, 1996), education (Long, 1992), marital status (Long, 1992; Magdol, 2000), and frequent moving during childhood (Hilberg, 2003; Myers, 1999). Among the rural low-income population, Fitchen (1994) identified partnership instability, high housing expenses, low housing quality, and a desire to move closer to or farther from relatives as factors that also were predictive of residential instability.

Project-Wide Codes for Stage 1 Subcoding

All interviews with participants have been coded by the Rural Families Speak project in order to reduce the amount of raw interview data. Interview segments have been precoded by the project using 18 subject codes, with all content relevant to a specific code included in the precoded segments. Specific precoded segments from the Year 1 interviews with the qualitative samples were subcoded in the current study to identify risk and protective factors that were theoretically useful in predicting residential instability for each participant in the qualitative samples. The precoded segments that were analyzed in Stage 1 of the open coding process were selected on the basis of the theoretical relevance of their content to predicting residential instability, and included: housing, making ends meet, family issues, and well-being. Details about these project codes are included in Appendix A.

Stage 1: Risk and Protective Factors in the Year 1 Interviews

The subcoding of the precoded segments from the Year 1 interviews with the qualitative samples identified numerous factors that appeared likely to be related to subsequent residential instability. These factors fell into two general categories:

sustainability of the participant's current living situation and the level of satisfaction with participant's current living situation. Factors in the first category were hypothesized to be predictive of involuntary moves, while factors in the second category were hypothesized to be predictive of voluntary moves. I felt that factors that were predictive of involuntary moves would be stronger predictors of residential instability than factors that were predictive of voluntary moves.

Sustainability of Participant's Current Living Situation

Factors in this category were related to whether or not it appeared that the participant would be able to continue living in her current residence, or if she was at risk of losing the ability to maintain her current residence. Factors included: (a) housing issues, (b) partnership instability, and (c) participant's history of residential instability.

Housing Issues. Several factors that appeared to be related to residential instability were issues concerning the participants' housing. One factor was the participant's housing cost burden and issues related to housing expenses, such as receipt of housing assistance from a government agency or a relative. In addition, homeownership was hypothesized to be a protective factor against subsequent residential instability, since renters move more often than homeowners in the general population (U.S. Census Bureau, 2002). However, in cases of partnership separation, homeownership was not shown to be a protective factor against residential instability (South, Crowder, & Trent, 1998).

In previous studies, a high housing cost burden has appeared to be a risk factor for subsequent residential instability, and receipt of housing assistance has appeared to be a

protective factor (Bartlet, 1997; Fitchen, 1994). However, lower housing expenses may be accompanied by lower housing quality or space. Consuelo, from California, was staying in a rental owned by a relative who was letting her and her family live there for free:

Consuelo: Right now, we're living at one of my father-in-law's rentals.

Interviewer: Mm-hmm.

C : And it's just one bedroom, so...

I : So that's a little small maybe for two babies and you and your husband.

C : Yeah. Mm-hmm. But we don't pay, right now, we're not paying rent.

I : Mm-hmm.

C : So it's, we're living free right there.

I : So there's good things and bad things.

C : Yeah. Yeah.

I predicted that Consuelo would be residentially stable between Years 1 and 2 because her low housing expenses were a protective factor against residential instability. Dissatisfaction with housing quality and space were identified as factors that were more likely to result in a voluntary move than an involuntary move, and therefore were theorized to be less predictive of residential instability.

Partnership instability. When the participant's partner is providing a substantial amount of the income that pays for their housing, instability in the relationship between the participant and the partner that leads to separation or divorce is a significant risk factor for residential instability (South, Crowder, & Trent, 1998). Seven participants in

the qualitative samples expressed concern about the stability of their relationships with their partners, including Mallory from Indiana:

Interviewer: How are things going between you and your husband?

Mallory: Better than they have been. We were separated for about four months this summer, actually I filed for divorce. And we're trying to work things out for the kids. Sometimes it's hard, we just take [one] day at a time.

Aggie, from New York, had just separated from her partner when she was interviewed in Year 1, and was worried about paying the bills with her partner gone:

Aggie: Right now we're up in the air with Scott leaving, but...we're trying to cope.

Interviewer: You mentioned your boyfriend just moved out, so.

A : Yup. Yup. It's a little rough right now, but we're talkin' now and, we both have our problems to work out. In the meantime, somethin' will happen here.

I : So, how are things going for you personally?

A : I'm a, I'm a wreck. Really stressed out. Don't know where I'm getting' money to pay bills.

I : Are you stressed primarily because of money and the bills or is it other things?

A : Well – stressed out with Scott. You know, and different things. Different problems that we were having and stuff. They are just petty stuff, but, there were enough to break us up. Otherwise, as soon as I can afford to move out of here I will. Just to save myself some money, and, have some extra money for the kids.

Participant's history of residential instability. The participant's history of residential instability was also hypothesized to be an indicator of subsequent residential instability. Five of the participants in the qualitative samples told of their experiences

with past residential instability, including Sueanne, of Kentucky:

Interviewer: Have you moved in the past couple of years?

Sueanne: Yes, numerous times.

I : What were the reasons for the moves?

S : We lived in a trailer before we moved into the house and because it had, like, gaps in the floor and we was paying the same amount of rent but the trailer wasn't in that good of a shape and then the outside where the electric pole was, it tried to catch on fire, so the wiring wasn't that good. So we moved because of that. And before that we stayed with Andrew's mom just for a little while after we had the baby because we was living with my mom before that because we didn't have nowhere to go. So we lived there probably about a year, almost two years.

Frequent moving in Sueanne's recent past led me to predict that she would experience further residential instability between Years 1 and 2.

Level of Satisfaction With Participant's Current Living Situation

Factors in this category were related to whether or not it appeared that the participant would choose to continue living in their current residence. There were a number of aspects of participants' living situations about which they expressed feelings of satisfaction or dissatisfaction. I hypothesized that sufficient dissatisfaction with one or more aspects of the living situation was a risk factor for subsequent residential instability. However, the effect of dissatisfaction on subsequent residential mobility may be limited by the participant's resources available for moving, making factors in this category less strongly predictive of residential instability than factors predictive of involuntary moves.

At least 10 participants in the qualitative samples expressed the desire to escape dissatisfying aspects of their living situation by moving, and while at least seven cited satisfying aspects of their living situation as reasons why they preferred to stay in their

current residence. Satisfaction or dissatisfaction was expressed about a number of aspects of the living situations of participants, including the size and quality of their current housing, landlord responsiveness and treatment, the characteristics of their neighborhood and neighbors, the relationship between the participant and her partner, the relationship between the participant's immediate family and any other relatives or families that are sharing their housing, and the level of social support received by the participant from friends, family, or organizations within the community. Maxine, from Kentucky, expressed dissatisfaction about the restrictive regulations imposed by her subsidized housing:

Interviewer: How are things going between you and your husband?

Maxine: Not too good. They offered him a job at the trailer place to do the linoleum and do anything that needs to be done to the trailers to sell them. And it's only minimum wage. So he went over and told the landlord, "Look, I'm getting a job." She said "It would be in your best interest not to take it." Because if either one of you go to work, minimum wage, for a 3 bedroom you pay \$400 some in rent. And we might as well not take it.

I : So at minimum wage you couldn't afford to pay the rent?

M : Well, we want to get a job and get out. Get a job, save money, get a trailer. His grandmother left him land. We've got an acre of land with septic on it. But we just can't afford no trailer. We was going to save money and get a trailer. But you can't do that if you're gonna have to pay \$400 a month in rent on a minimum wage job. So he didn't make it. So I was thinking of going back to work and just keeping it hush-hush. Don't tell her. Whenever she finds out she'll kick us out and hopefully we'll have a trailer by then. I don't know what to do.

Sometimes it was hard to distinguish dissatisfaction with a sustainable situation from a situation that was more accurately described as unsustainable. Marlene, from Massachusetts, was living in a house owned by her partner who she described as "controlling" and "psychologically abusive". When she was asked how satisfied she was

with her life at that time, she responded “dissatisfied”:

Interviewer: Why do you feel that way?

Marlene: ...I think it's better for me to not have a relationship with someone than for them [her children] to grow up watching me be in an unhealthy relationship with someone. It's important for them for me to get out [of] there. They will be upset when we try to move out.

In Marlene's case, her dissatisfaction with her partner was based on her partner's serious behavioral problems that may have posed a risk to her and her children, making it hard for me to describe Marlene's situation as dissatisfaction that may result in a voluntary move. Marlene's situation may have been unsustainable to the point where she may have been forced to make an involuntary move.

Stage 2: Residential Stability and Instability Between Years 1 and 2

Based on risk and protective factors identified in Stage 1, predictions were made for the 30 participants in the qualitative samples regarding their residential stability or instability. The Year 2 interviews with the 30 participants were coded for information about the participants' residential moves between Years 1 and 2, follow-up information about the risk and protective factors for residential instability that had been identified for each participant, and any thoughts, feelings, or interpretations from each participant about their residential mobility in the past or expected future. Sixty percent of the predictions were correct. Incorrect predictions were generally caused by participants having multiple risk and protective factors. Many of the incorrect predictions were made for participants who had competing risk and protective factors from which I chose the wrong factors on which to base my predictions.

Situations that resulted in several residential moves for one participant did not

always result in residential moves for other participants in similar situations. Analysis of the Year 2 interviews suggested that at least some of the participants in the low-mobility sample were at risk for future residential instability, even though they remained residentially stable between Years 1 and 2. Indeed, one residentially stable participant explicitly stated plans to move at Year 2, and another was in the process of moving during the Year 2 interview. Findings emerged from the coding of the Year 2 interviews that provided insights into factors that distinguished the high-mobility participants from the low-mobility group, but also showed that members of both groups shared a common potential for residential instability. Indeed, it may be important to remember that when predictions of residential stability status are discussed, I am only talking about predicting residential moves within the year following the Year 1 interview. Many “residentially stable” participants are only distinguished from “residentially unstable” participants by their temporary stability; that is, by not having moved within that particular year.

The findings from Stage 2 of the qualitative analysis included information about the predictive strength of the following risk and protective factors, as well as the role of these factors in the lives of the participants in the qualitative samples. The factors included: (a) the cost of housing and housing assistance, (b) support from relatives, (c) homeownership vs. renting, (d) stability of relationship with partner, and (e) participants’ previous residential instability. The findings also included information on voluntary movers and dissatisfaction among residentially stable participants.

“You Better Hurry Up and Start Getting Your Act Together or You’re Gonna End Up Without a House”: The Cost of Housing and Housing Assistance

Contrary to my expectations based on findings from previous studies (Bartlet,

1997; Fitchen, 1994), housing cost issues were not highly predictive of residential instability among participants in the qualitative samples. While seven of the eleven participants who were receiving housing assistance or had reduced rents for other reasons at Year 1 were residentially stable between Year 1 and Year 2, four of these participants were not. In addition a few participants who had high rents in Year 1, or admitted to having difficulty paying the rent in Year 1, remained residentially stable. For these participants, paying the rent took priority over other expenses, even food. Two of the participants in the low-mobility sample admitted to skipping meals because they did not have enough money at the end of the month. Another residentially stable participant said that she had had to borrow money for rent. Nettie, a residentially stable participant from Massachusetts, had seen her rent go up slightly since Year 1. She was asked about whether or not she and her partner had been eating less because of their tight budget:

Interviewer: In the last six months did you or your fiancé ever cut the size of your meals because there wasn't enough?

Nettie: Yes.

I : What did you do?

N : A lot of [the] time we will only eat one meal at different times that it was tighter.

I : How often did this happen?

N : Almost every month.

I : So almost every month you and Abram skip meals at different times?

N : Yes.

I : So it might be lunch, it might be breakfast, dinner?

N : Yes.

I : Earlier you told us that you don't have breakfast.

N: I usually don't eat breakfast anyway.

I : So the meals you skip are lunch or dinner?

N : Yeah.

I : And you do this three or four times a month?

N : Yeah.

I : Do you do it weekly?

N : Not intentionally would I do it, but he does it. I might do it because I get busy.

I : Okay, so you forget. But do you intentionally do it?

N : Intentionally, about three or four times a month.

I : The both of you do that?

N : Yes.

I : You say, "Well, we are just not going to eat because there is not enough food?"

N : Yes.

While several residentially stable families had great difficulty paying their rent, a majority of families in the low-mobility sample benefited from Section 8 housing assistance or from other sources of lowered rent. This finding was consistent with findings from previous research (Bartlet, 1997). Eight participants in the qualitative samples received Section 8 housing subsidies that tied their rent to their income. Receipt of Section 8 housing assistance appeared to be a protective factor against residential

instability among participants in the samples. Six of these eight participants were residentially stable between Years 1 and 2. Kira, from Kentucky, has had difficulty paying for food and worries about paying the bills each month. She told one of the Rural Families Speak interviewers that she couldn't make it without her housing subsidy:

Interviewer: To what extent do you think your income is enough for you to live on?

Kira: I don't know, probably if you lived like I did and didn't have to pay \$300 a month, yeah, you probably could. If you had rent somewhere else, that was, well, I'd say rent runs about \$300 a month, counting utilities, I couldn't do it.

Despite the apparent relationship between housing assistance and decreased residential instability, five out of the six residentially stable participants receiving housing subsidies at Year 1 expressed a desire to leave Section 8 housing. However, for many of the recipients of housing assistance in the qualitative samples, the desire to move out of low-quality subsidized housing was outweighed by the economic advantages of staying in such housing. This was the case for Inocencia from Louisiana:

Interviewer: Have you looked into moving at all, or just thought about it?

Inocencia: I've thought about it. I have called rent-a, rent-a-center. I've called them and they have told me that, okay, they charge sixty dollars. I take them sixty dollars and they, um, give me a list of the houses in the direction that they in and tell me what area I want to live in and they'll look for them. But me, myself, if I can rent for a long time, I would prefer to just save up while I'm here paying no rent...

Only three out of the nine participants in the qualitative samples who were receiving Section 8 subsidies in Year 1 became residentially unstable. One of these participants, Kitty from Indiana, mentioned in Year 1 that her rent under Section 8 was higher than her previous rent, and that she was having trouble paying it. The other participant, Darlene

from Oregon, was able to move to a nicer community with the help of her partner's mother. However, their rent is a lot higher, and Darlene and her partner have gone hungry at times:

Interviewer: Since we talked last, have you or any members of your household been close to going hungry or have you ever gone hungry?

Darlene: Yes.

I : Tell me how this happened.

D : We just didn't have enough money for food. And we barely made rent. We scraped together enough money for our electric bill, and then for the next two months it was whatever we could find in the cupboards. Which was like some noodles and an old can of corn, or whatever's left.

Although a few families who were having difficulties paying their rent in Year 1 managed to remain residentially stable, others were forced to move out by unaffordable housing expenses. Additionally, unaffordable housing expenses forced some families that had already moved once between Year 1 and Year 2 to move again. Aggie, from New York, broke up with her partner and moved to an apartment in another town. Aggie was forced to leave that apartment "because the price of rent was too sky high", and she subsequently moved in with a new partner. This situation didn't work out either, so Aggie moved in with her mother. Although it appeared that a high housing cost burden did not necessarily lead to residential instability for all families, it also appeared that some residentially unstable families remained so because of their housing cost burden.

"You Can't Live With Another Family, it's Just Too Complicated": Living With Relatives

Living with relatives outside the nuclear family unit was a choice made by many of the residentially unstable families, and this type living situation was often temporary.

Support from relatives, however, came in many different forms, and participants in both samples benefited from this support. At least eight participants in the qualitative samples were receiving monetary and social support from relatives at Year 1, including several families in each sample were renting or buying property from relatives. However, living with relatives appeared to be the most significant form of support from relatives in its predictive relationship to residential stability status. Among the participants in the qualitative samples, living with relatives was highly associated with residential instability.

Living situations with relatives appeared to be particularly unstable and transitory, and usually reserved for when there was no other option. Eight of the fifteen residentially unstable participants moved in with relatives at some time between Year 1 and Year 2. For most of these participants, the choice to move in with relatives appeared to have been viewed as an option of last resort. This was evidenced by the negative feelings and experiences expressed by many of the participants about the experience of living with relatives when they had no other choice. Mallory, from Indiana, said that she moved out of her sister's house "because I felt stifled...I felt like I was under her feet." Kitty, also from Indiana, expressed relief that she and her husband were able to leave his brother's house:

Interviewer: OK. When you think over the last year, what are the best things that your family has experienced?

Kitty: Other than family, are you speaking of me and my husband and the kids?

I : I think so. Yeah.

K : Um. Well, probably [that] we are finally back on our own. [laughs] I know that is what I am glad about.

I : Versus?

K : Versus being at his brother's house and being treated like a slave.

I : Oh. OK. OK. So you are more...you are living independently again? Is that what you are saying?

K : Yes. Versus living like a slave or...being a maid to everybody.

I : Uhum.

K : That means my brother[-in-law], his three kids, my three kids and my husband and me.

Three other participants described encountering difficulties in living with relatives. These difficulties often caused living arrangements with relatives to end quickly, typically as soon as the participant's family had somewhere else to go.

Further evidence that living with relatives was viewed as a last resort by participants came from an analysis of the differences between the residentially unstable participants that moved in with relatives between Year 1 and Year 2 and those who did not. Five of the seven residentially unstable participants that did not move in with relatives between Years 1 and 2 made residential moves that were voluntary, rather than involuntary. It appeared that these families had the means to find housing of their own, and were not forced to move in with relatives. One of the two families that made involuntary moves, but did not move in with relatives, was able to find new housing without too much trouble, and subsequently made a second move that was voluntary. The second participant to make an arguably involuntary move was Marlene, from Massachusetts, who fled her abusive partner and did not have any relatives to move in

with. Marlene was forced to live in a homeless shelter with her daughter.

While moving in with relatives appeared to have been an option that most participants chose only when their choices were limited, this option was an important fallback for participants forced to leave their homes who did not have the resources to obtain their own housing. Unfortunately, the ambivalence and transient nature of living with relatives may actually have escalated the participants' residential instability. However, living situations with relatives that were supportive and at least temporarily stable may have had the potential to provide the participant a chance to get back on her feet and be prepared to obtain stable housing of her own. This appeared to have been the case with Aggie from New York, and Ellie from Ohio:

Interviewer: Okay...you're not living in the same place.

Aggie: Right.

I : And so you've lived in two places, and this...

A : This would be my third, yup.

I : ...this would be the third place.

A : 'Cause I moved from the farmhouse to an apartment in Pleasantville. And I moved in with Tom, my boyfriend. And we just recently split up and I moved here.

I : Okay. And we talked about why you moved. It was expensive in Pleasantville. You broke up with your boyfriend.

A : Mm-hmm.

I : And moved here. So how does this place where you're living now compare to the previous two, or the previous three?

A : Mm, companionship means a lot...

I : So when you say companionship you mean with...

A : My mom. With my mom.

I : With your mom. Okay. Yeah. Yeah.

A : Being able to talk to somebody other than a three year old and a nine year old. [laughs] And it's cheaper, because we split the expenses here. A lot cheaper than it was at the farmhouse...

I : Well, what's the best thing about your living place?

A : Mom helps me out with Dean [her son]. If it wasn't for my mom I wouldn't've been able to go back to school and... Now basically, I was getting stressed out the whole nine yards, not getting enough sleep, and she took right over with Dean and stuff like that and really helped me out. She still does.

Ellie, from Ohio, was living with her parents and her sister in a house that they were renting together in Year 1. She was still living in this situation in Year 2. She was asked why she was choosing to live with her parents:

Interviewer: Why do you choose to live in this house with your parents?

Ellie: Well, right now, cuz I'm just trying, basically stay on my feet until I get things the way I want it, and then try to pay off some of the stuff that I need to pay off, and then, as soon as I get that paid off, trying to get a house of my own.

"We Own It": Homeownership vs. Renting

There were a handful of participants in the qualitative samples who owned their housing at the time of the Year 1 interviews. Homeownership appeared to be associated with residential stability for participants with stable partnerships or for participants who owned the house by themselves. The three participants who met these criteria remained residentially stable between Years 1 and 2. Homeownership appeared to be less of a protective factor in families with unstable partnerships when the male partner owned the

property, as was often the case. This was consistent with South, Crowder, and Trent (1998), who found that partner separation is actually more likely to result in residential instability when the family owns their own home. The two cases of residential instability among families who owned their homes both involved partner separation or divorce, with the participant leaving the partner's house in both cases.

"He's Not a Very Reliable Person": Stability of Relationship with Partner

Serious instability in the relationships between participants and their partners in Year 1 were highly predictive of subsequent residential instability due to partner separation, except in cases in which the partners were not making significant contributions to the provision of the family's housing. Significant periods of separation between the partner and the participant, statements about the possibility of divorce (in the case of married participants), abusive partners, partners with drug problems, and the participant's strong dissatisfaction with the partner relationship were all signs of partner relationship instability within the samples that were predictive of partner separation between Year 1 and Year 2.

Of the ten cases of partner separation within the qualitative samples between Years 1 and 2, each one was preceded in Year 1 by reports of serious partner relationship instability. For example, Mallory from Indiana had been having relationship problems with her husband at Year 1. At Year 1, they had spent several months separated, but were back together and trying to work things out. Between Years 1 and 2, Mallory divorced her husband and made several residential moves:

Interviewer: Last year you told us you were married. Is that correct?

Mallory: Yes.

I : OK. And has that changed?

M : Yes.

I : And the change is that you became divorced?

M : Uhum.

...

I : ...How many places have you lived since we last talked?

M : Uhm...three.

I : OK. Tell me what has happened with the places where you have lived.

M : Well, the first place I have lived after my husband and I split up, I have lived with my next-to-the-oldest daughter...That was not a very good idea on my part to live with her because you can't always...with your children. (Laugh)

I : OK.

M : So I moved from there...found a trailer to move into...so I went to live with my sister in Springfield and lived there...

I : Is that where the trailer was?

M : No. I lived...I just stayed there for a couple of weeks [with her sister]. Then I found a trailer in Pleasantville.

I : Uhum.

M : I lived there for just a little while and that's when I met Jeremiah [her new partner] and eventually I just...you know, I told him it hurts...me paying rent and staying at your house.

I : Uhum.

M : He said you are right so I just gave the trailer up and moved in with him.

Mallory's experience was illustrative of the powerful relationship between

partnership separation and residential instability. Homeownership, a theoretically strong protective factor, did nothing to prevent Mallory's residential instability following her divorce.

"Because We Didn't Have Nowhere To Go": Participants' Previous Residential Instability

Having a history of previous residential instability at Year 1 was highly predictive of residential instability between Years 1 and 2. Of the six participants in the qualitative samples who spoke of previous experiences with frequent moving at Year 1, five went on to be residentially unstable between Years 1 and 2. However, the association between previous residential instability and subsequent residential instability may simply indicate that there is something else about the residentially unstable individual or her circumstances that leads to frequent moving. There have been conflicting explanations as to what underlying characteristics may connect previous residential instability with subsequent residential instability. It has been suggested that personal traits developed through socialization or identity formation may cause certain people to choose to be more residentially mobile (Myers, 1999; Howell, 1972). This explanation is plausible for explaining voluntary moves, but does not go far in explaining involuntary moves. A majority of the residentially unstable participants with histories of residential instability at Year 1 made involuntary moves between Years 1 and 2 rather than voluntary moves. Only one of these participants moved voluntarily.

An alternative explanation of the relationship between previous residential instability and future residential instability is that this relationship is a reflection of persistent poverty or other destabilizing conditions. For the majority of movers with

histories of residential instability in the sample, their frequent moving appeared to have been related to their lack of resources rather than to their socialization because their moves were involuntary. The persistent poverty explanation is supported by findings from Hilberg's (2003) study of the effects of frequent mobility during childhood, showing that frequent moving during childhood was statistically associated both with poverty during childhood and with poverty during adulthood. However, the persistent poverty explanation of the association between previous residential instability and subsequent residential instability remains theoretical and requires further study.

Having a history of residential instability may be an indicator of a long-term deficit in economic and social resources, but may also indicate other destabilizing conditions. Difficulty in maintaining relationships or holding down a job, mental health problems, poor survival skills, or patterns of bad choices are all destabilizing conditions that could theoretically lead to residential instability. These destabilizing conditions are often linked with persistent poverty and their consequences may be amplified by persistent poverty. To quote Janet Fitchen (1994, p. 435), "Ultimately, however, high-level residential mobility is a facet of rural poverty. Poverty itself is at the root of the movement found in [Fitchen's] study, both directly in terms of the inability to gain and keep adequate housing on inadequate income and indirectly in terms of the pressures and stresses that erode personal functioning and destabilize interpersonal relationships."

Voluntary Movers and Migrant Workers

Seven of the residentially unstable participants made at least one of their moves between Year 1 and Year 2 voluntarily, which was consistent with findings from previous

studies (Bartlet, 1997; Fitchen 1994). Jamilah from Louisiana, for example, reported in Year 1 that she had plans to move out of her mom's house, but that she knew that she would need more income to make it on her own. In Year 2, Jamilah reported that she had moved out of her mom's house, but that she had lost her apartment and had made an involuntary move, moving back in with her mom. Juliana, from Minnesota, moved out of her Year 1 residence voluntarily because the neighbors "were making up lies." She continued to move from place to place:

Interviewer: ...now when did you leave there?

Juliana: I – I left – well, I lived in the townhome.

I : Mm-hmm.

J : And then I moved into these apartments in the back, 'cause I didn't have all three of my kids, so they set me up in this little one bedroom...and then from there I moved to St. Cloud, (in the dorm) for three weeks, going to school, and I didn't like that, and then I moved to Garden Valley, and I came here [Stanmore].

I : Okay, okay. So you did all that from when we last talked to you.

J : Yep, so I did a lot.

Juliana did not elaborate on her reasons for making all of these moves, but she did say that she hadn't been homeless during that time, indicating that at least some of these subsequent moves were voluntary as well. She also said that she preferred living where she was now, but later said that she expected to be living somewhere else in a few years. She described moving as the best thing that had happened to her family in the past year.

Another participant who made voluntary moves between Years 1 and 2 was Gitana, a Latina migrant worker who had moved with her family back and forth from

Texas to Michigan seasonally for several years. Migrant workers like Gitana move frequently, but their residential moves are more regular and anticipated than other frequent movers represented in the high-mobility sample. Gitana and her family did not have their own home in Texas, but it appeared that they relocated back to the same community in Texas each year. They lived in the same employer-provided house in Michigan each year, providing them with a marginal level of stability and permanence. However, it is unlikely that all migrant workers are afforded even this minimal level of stability by being able to live in the same seasonal residences every year. In addition, it should not be assumed that all residential moves among migrant workers are voluntary moves related to work. There is no theoretical reason to think that migrant workers would not be affected by the risk factors that have been identified as predictive of residential instability among all rural low-income families.

“We Can’t Really Afford Nothing Else Right Now”: Dissatisfaction Among the Residentially Stable Participants

In Year 1 and Year 2, many participants in both samples either expressed a desire to move or explicit plans to move. In some cases, statements to this effect in Year 1 were followed by residential instability, and in other cases the participants who wished to move either chose not to move or were unable to make it happen. In Year 1, Maxine, a residentially stable participant from Kentucky expressed a desire to leave their subsidized housing project, but said that they couldn’t afford to. In Year 2, she repeated her frustration:

Interviewer: What is the worst thing about living here?

Maxine: As far as the community, I don’t really know anything that’s bad

about the community itself. For the housing project, I don't like it because there's always violence happening, I'm scared to let my kids go out and play.

I : Why do you choose to live in this particular housing place?

M : The only reason I choose to live here is because we can't really afford nothing else right now.

A substantial majority of the participants in the low-mobility sample seemed less than satisfied with their living situations in Year 2 and several said they had definite plans to move. The two most common points of dissatisfaction were housing quality problems and concerns about child safety and neighborhood violence. One residentially stable participant, Riane from Maryland, was moving out during the Year 2 interview, and shared some of her reasons for moving with an interviewer:

Interviewer: Do you feel safe where you live?

Riane: No.

I : No? And why not?

R : Because we live right up the street from the Park Club and they just reopened it and now they have this upstairs disco and from what I hear there's people up there stripping and all this stuff. They don't hire them to come in there but if they get too drunk they have a fight.

I : Okay, so problems with drinking.

R : Violence.

I : Violence and crime, okay.

R : They got rid of the prostitutes that hang out on the street, but still, they're in the clubs.

I : Okay, well what makes it feel not safe?

R : Fighting.

I : The fighting that goes on.

R : Shooting.

I : Okay.

R : My son's, the one who was his father...he got shot. Somebody told him, told his sister to tell him to come outside and they shot him and my son was upstairs in the house.

I : Oh my. Oh wow.

R : And he came, they lost him twice and he still has a bullet right, right near his spine so, the violence.

I : So the violence is really scary.

R : Even with young children around, that's the way they are, they still bad...It's bad.

In addition, several of the less-satisfied residentially stable participants dreamed of becoming homeowners, including Maxine from Kentucky:

Interviewer: Last year, you said that one of the things you were looking forward to the most was having a house with a yard, is that still something you are looking forward to?

Maxine: Yeah,

I : Is there anything else you are looking forward to?

M : No, that's about it.

Solana, from California, had specific plans to live in a house eventually:

Interviewer: When you think of the next, in the coming year, what are you looking forward to?

Solana: Um...having a house. [laughing]

I : Mm...hmm.

S : I, I'm really going to get a house. [laughing] Determined.

I : Are you...are you kind of, are you more interested in the house itself, or do you want to rent, do you eventually want to buy, like, what do you stand on there?

S : Well, my mom...she's coming into a settlement, cause she had got... um...hurt on her job, back injury, and got surgery and everything, so she wants to buy another house...I guess to help her out, tax reasons, I don't know, but...she wants to rent it to me. So pretty soon she'll get her money and she's like, we'll go look for a house, and she told me...if I want to... you know, later on buy it off of her, then I can go ahead and do that.

I : Oh, that's a sweet deal.

S : So, you know, she'll be my landlord and, you know. So she wants to find a three bedroom house, somewhere in the country...so I can have a yard, and...you know, Domingo wants a dog, a cat and, uh...I can't have none of that stuff.

Glenna, from New York, also said that she wanted a "real house with a real yard."

Glenna and her partner are buying their trailer, but for Glenna, owning a trailer was not enough to feel settled. The experience of living in apartments and trailers, even if they were owned by the participant, appeared to have been more transitory than living in a house – particularly if they were located in neighborhoods with high levels of crime and violence. As Glenna put it,

Glenna: Half the people that lived here moved out, another group moved in, trailers coming and going. Same old as ever[y] year pretty much.

Interviewer: Okay. So, you have a lot of turnover in the park.

G : Oh, yeah. Yeah. And, this trailer park is like very temporary for most people. They just don't like to live here and I don't blame them anymore.

I : How come?

G : Oh, you walk about, every five trailers is either a drug user or a drug dealer. And the kids that live in this park are very violent, and I don't want my kids around them...I imagine a few other people feel that way too.

I : What age children are violent, would you say?

G : Oh, there's a little three-year-old that wanders around throwing rocks at people's cars. There's kids upwards of sixteen years old that'll, they'll walk right in front of your car and try and get you to hit them.

Even for the few residentially stable families who seemed relatively content with their living situations, the possibility of having to pick up and move weighed on the back of their minds. Harriet, from Nebraska, was living with her husband and their children. Harriet's husband was a minister and they had been living for a few years in a house that was provided by his employer, a church. Harriet was reflecting on her family's future when she expressed a desire for some assurance of residential stability over the long run:

Harriet: We're doing fine. And hopefully we'll still be here, you know. We don't know for sure. My kids, "Do you promise we'll stay here?" And I can't make promises. I tell 'em, "Well, we like it and we'd like to stay here. It's a good place to live. And we love to have [it] for the rest of our lives, have our kids come back here and say "This is home," you know. There are very few kids [that] can do that anymore. My family, we moved all over. My husband's family moved all over. We don't have a house, or a town, where we can go and say, "This is home." We don't have anything. I'd like to provide that for my kids, but, we'll see. It's not the most important thing.

"So Where Are You Currently Sleeping At Night?": The Experience of Residential Instability

Thus far, most of this analysis has treated the factors that appear to be related to residential instability separately. However, these factors have influenced the lives of the participants in this study in a more comprehensive way than is implied by a reductionistic analysis. Residential instability is a complex phenomenon. It is influenced by the interaction of multiple factors, and it results in a variety of outcomes, some negative, some positive, and some hard to evaluate. The following illustrates the complexity of the

experience of residential instability through the experiences of one participant and her family.

As was mentioned earlier, Marlene from Massachusetts was living with a partner at Year 1 whom she described as “controlling” and “psychologically abusive.” In her Year 2 interview, Marlene described leaving her partner and trying to find somewhere to live. Unlike many of the other participants in the high-mobility sample, Marlene did not have any relatives to move in with in this emergency situation. Here is Marlene’s story:

Interviewer: And we’d like to catch up on any changes in your life in the past year since we’ve talked to you. Last year you had said that you were living with a partner. Has this changed?

Marlene: Oh yeah.

I : Can you tell us a bit about it?

M : I’m going to go back about a year. My son was having trouble in school. He was really stressed out. The teacher was concerned that his behavior wasn’t that of an average kid. He was excessively angry all the time, and his reactions to the other children tended to be very angry and explosive. I went to several meetings with the school, and discussed the home situation with them at great length, which resulted in February of 2001, them calling the Department of Social Services. After a meeting with the lady from the Department of Social Services, I scooped the kids up and ran one night while Franklin was at work because they were talking about taking the kids. So I took the kids.

I : The school called DSS?

M : The school called the Department of Social Services.

I : When you went to discuss the problems, the problems your son was having?

M : After several meetings with them. I initially started talking to them because I was hoping to get help for Mason. I talked to them about wanting to move out, and about the difficulties of trying to move out. I had no money saved up. I knew Franklin [her partner] would give me a

horrendously difficult time if I tried to move out because he wouldn't want me to. He tends to be very manipulative and controlling, and he has an explosive temper. Franklin is...with the father of my daughter. I spoke to the people at the school about this, about his behavior, about things I was worried about, and about things I thought were affecting Mason negatively and especially wanting to get Mason out of there, out of the house because I thought it was affecting him negatively, and I couldn't help him effectively until I got him out of there. I was miserable too. The whole situation was making me miserable. I didn't raise my daughter in a situation like this. I felt like I was teaching her that this is the way you live. You get into a rotten relationship with somebody who is abusive and nasty to you, and then you stay there. I didn't want her to grow up seeing that because that's how I grew up. I really think it affects the way you deal with things and the way you relate to people. Anyways, Franklin works nights, so I arranged with a friend who had a pick up truck to come and let me scoop everything that we could fit in the pick-up truck, my clothes and the kids' clothes, and personal possessions. While Franklin was at work, my friend came, and we piled everything into my car and the truck, and we left.

I : Did you leave a note or anything?

M : No, at that time I was focusing everything, all my intent was focused on making sure the kids got out safely, and I got out safely, and that I got as much of the children's things, the things that they cared about and were important to them out. I focused everything on the kids first. Mason spent that night at a friend's house. He slept over a friend's house.

I : Did he know you were planning to leave?

M : Nope. I didn't speak a word to either one of the children or in their presence. I didn't want to risk there being a possibility that one of them might slip and say something. I also didn't want them to have the stress of feeling they had to be quiet and being afraid. So I tried to act as normal as I could, and I succeeded quite effectively. Neither one of them had a clue what was going on until after. They were both perfectly happy. I succeeded in keeping the kids happy, calm and relaxed throughout the entire thing. I pat myself on the back for that. I was a wreck.

I : How long did it take you to conceive the plan and put it into execution? Was it two days, a day, a week?

M : Well, for starters, I had been thinking about moving out for years, and had in my head the possibility for years that I might have to sneak out

because Franklin is such a difficult person to deal with. I really didn't decide to do this until after speaking to the DSS caseworker.

I : She told you that the children would be taken away?

M : Well, she hedged about that. She said, "We'll probably have a meeting about the possibility." I said to myself in my head, "If we are going to have a meeting about the possibility, I better make sure there is no possibility." I figured, as long as I removed the kids from the house and kept them with me, that they would be unlikely to take them from me.

I : Where did you move to?

M : I didn't have anywhere to go. They arranged for me to go to a shelter.
I : Who is they?

M : The DSS caseworker helped me.

I : But that night you stayed at a friend's place?

M : I stayed at a friend's place that one night.

I : They knew you were taking the kids away, and they were fine with that, DSS?

M : Yeah, they were very glad that I was willing to get up and get out...

I : So you were concerned that DSS was going to take your kids?

M : Yeah, I was concerned that they would take mine.

I : So you had a place that night?

M : They are very arbitrary about this.

I : But you had a place with a friend that night?

M : My son was at somebody else's house. He was sleeping over his friend's house.

I : So then you went the next day?

M : I went to pick him up in the morning. I slept at my friend's house with my daughter, and then I went to pick Mason up in the morning, and I told

him what I had done. He was surprised, and not unhappy.

I : But then you went directly to the shelter in Garden Valley?

M : I drove out to the shelter. DSS had given me that address. I spoke to the people at the shelter, but DSS made that connection for me. They made the phone calls to the shelters. They found out that there was space in Garden Valley. I wanted to go to the shelter in Beaver Pond. I wanted to disrupt the children's lives as little as possible. I was intending to stay at the shelter in Beaver Pond and drive Mason to school in the morning, and pick him up in the afternoon.

I : For the record, Garden Valley is in a different county from Franklin County. It's a large city in a different county. It's a neighboring county to the west of us.

M : Yeah, I didn't know where it was. I didn't think it was more than a forty minute ride, and I was quite wrong.

I : So you were in a shelter, and you still have your two kids with you. So how long were you in the shelter?

M : Three months exactly.

I : And did they find you housing?

M : They do not look for housing for you.

I : You find it yourself?

M : If you're lucky.

I : Did you find one?

M : No. I still don't have a place to live.

I : Could you tell us which month this was?

M : February 23rd I went out to the shelter in Garden Valley.

I : So it was the middle of winter.

M : It was snowing the night I loaded my stuff up and left.

I : And so your son had to go to a different school?

M : Initially, no. I thought that I would be close enough to drive him back to his ordinary school and pick him up again. I didn't know where I was going. When I realized how long the ride was, I knew that would be impossible. Also at this time my daughter was quite sick and had a fever. She had the flu or something, and my son was just recovering from being sick. He had a fever, sore throat, and cough. He had been quite sick, and he was just getting well. She was just getting sick. I had been okay up until that point. I think I was just holding on. As soon as I got the shelter... I hadn't slept in more than two days, and the night I was at Penny's I slept for a few hours, the night we left, and I had to get up again at 5:00 in the morning, and go get Mason before my friend had to go to work. I got sick. I got really, really sick. I got bronchitis, which turned into pneumonia. I was sick for a month, and I was exhausted and so stressed out. I finally had to give up. I couldn't handle everything. I let Mason go and stay with his father in Connecticut.

I : So he went to school in Connecticut?

M : He is now in school in Connecticut, and staying with his father. My daughter is still with me.

I : Is she going to be starting school next week?

M : Where? I don't have a place to live.

I : So where are you currently sleeping at night?

M : Where I'm currently sleeping, I found a transitional housing program in Oceanview, Massachusetts, which is north of Garden Valley. I've been there for about three months. I'm trying to find a place to live.

I : Oceanview is a small town with a population around 20,000 or 30,000. It's in the neighboring county.

M : It's really beautiful up there. I'm trying to move closer to my family. My family all lives just south of the Kim City area. They live around Westtown, Connecticut. I was looking for an apartment in Kevinton and Germantown, and I wasn't finding anything. I was looking around the Kim City area, and everything was bad. The apartments all had lead paint, and were just nasty. I didn't want to move into a slum. I looked into Chevers and even Prawn Park, West Kim City, and Kim City, and I looked in Westtown. I finally found a place in Belltown, Connecticut, which is

about fifteen minutes south of Kim City, and I'm waiting to see if they are going to approve me for this apartment. It's a beautiful apartment. There is no lead paint. It's a really nice area. The only drawback is that it's not on the bus line, so if my car breaks down, I don't know what I'm going to do.

I : And in the meantime, you also receive Section 8?

M : I got a Section 8 certificate. It's a mobile Section 8. I can move anywhere in the United States. I'm hoping I get this apartment.

...

I : Overall, how satisfied are you with your life right now?

M : Mixed feelings.

I : And why do you say that?

M : I'm pleased that I've been stronger and able to do so much, and I'm unhappy because I still don't have a place to live. Section 8 is going to expire soon, and I'm concerned about that. I don't want to lose that. It can be impossible to find a place to live without it. I'm dissatisfied with the mistakes that I've made in my life, and the fact that I now have two children with two different fathers in two different states. If I wanted to make things more difficult for myself, I don't know what else I could have come up with that would have been worse. It certainly doesn't make things all that easy for the children, either, to grow up in this situation. I'm just going to do the best I can.

...

I : Is there anything that you would consider bad that has happened to you, the worst thing?

M : Things have been moving consistently in a positive direction. The worst thing that could happen is if I don't get an apartment before the Section 8 expires. Then I will be in a really desperate situation. I think everything really has been positive. It's just been very stressful. I've been worrying about what would happen.

I : When you think ahead to the coming year, what are you looking forward to the most?

M : Having my own place to live, and a job, and just being able to settle

down and spend time with my kids.

Aspects of Marlene's life that appeared threatening to her residential stability in Year 1 resulted in residential instability between Years 1 and 2. Marlene's problems with her partner grew to the point that she felt compelled to leave him, and did so. Once Marlene had moved herself and her children out of her partner's house, things got more complicated. Fortunately, Marlene was able to access supports that kept her and her children off the streets. However, despite receiving support from friends and agencies, Marlene was still looking for a more permanent home months after she had moved out. Marlene's experience was not unlike the experiences of the thousands of other women who have had to leave their partners because of abuse. According to the National Coalition for the Homeless (1999), domestic violence and abuse are among the leading causes of homelessness for women and children. How can women like Marlene be helped to find stable housing? In what ways could our communities and institutions become more responsive to and supportive of the needs of women like Marlene? I hope that an increased understanding of the issues surrounding residential instability will help instigate further discussion of this problem.

CHAPTER 5

“I’M JUST TRYING TO WORK THINGS OUT”: QUANTITATIVE ANALYSES

In this chapter I present and discuss the findings of the quantitative analyses. I present a summary of the risk and protective factors for residential instability identified in the qualitative analyses, and a comparison of the average scores on the quantitative measures for the three residential mobility groups. Table 2 includes descriptive statistics for each variable included in the regression analysis, listed by mobility group. The current study employed a hierarchy of multinomial logistic regressions to evaluate the relative strength of variables and sets of variables in predicting residential instability within the Rural Families Speak sample ($N = 326$). I present regression results comparing the low-mobility group (no residential moves) with the high-mobility group (two or more residential moves).

Risk and Protective Factors in the Qualitative Analyses

The quantitative analysis employed hierarchical logistic regression to evaluate the strength of several sets of variables in predicting residential instability that emerged from the qualitative analysis or from the literature review. Factors from the literature review alone included income, age, education, marital status, and number of childhood moves. Housing expenses, housing assistance, homeownership, partnership instability, and participant’s history of residential instability were risk and protective factors from the literature review that also emerged in the qualitative analysis. Living with relatives was also a risk factor that emerged in the qualitative analysis, although it did not come up in

Table 2
Descriptive Statistics for Participants by Number of Moves Between Year 1 and Year 2

Variables	No Moves (<i>N</i> = 187)		One Move (<i>N</i> = 90)		Two or more Moves (<i>N</i> = 44)	
	Mean	Percent	Mean	Percent	Mean	Percent
Age	30.247		30.191		27.364	
Hispanic		19.8		25.6		38.6
Black		8.6		3.3		9.1
Other Non-White		4.8		6.7		6.8
Level of Education ^a	3.548		3.200		2.863	
Married		47.1		41.1		52.3
Childhood Moves	3.331		4.851		5.972	
Income per Month	1424.42		1223.48		1277.04	
Income Adequacy ^b	2.495		2.253		2.651	
House Cost Burden	.225		.279		.130	
Own Housing		29.9		4.4		11.4
Non-standard Hous		16.0		14.4		43.2
Housing Assistance		17.7		23.3		20.9
Homeless in Past 2 Yrs		7.5		17.5		22.9
Partnership Change		12.4		23.3		25.0

Note. ^aEducational level was measured on a scale of 1 to 7, with a 1 indicating that the participant did begin high school, and a 7 indicating the completion of a graduate degree. ^bParticipants' perceptions of income adequacy were measured on a scale of 1 to 5, with a 1 indicating that the participant described their income as "not at all adequate" and a 5 indicating a response of "can afford everything we want and still save money."

the literature review.

Quantitative measures and indicators for these factors were divided into sets of variables. The following sets of variables were included in the quantitative analysis: (a) demographic variables, (b) income variables, (c) housing variables, and (d) one variable measuring change in partnership status. The results of the hierarchical logistic regression are summarized on Table 3.

Comparison of Group Averages

There were notable differences, as well as similarities, between the averages for participants in the low-mobility group and the averages for participants in the high-mobility group found on Table 2. In cases when there were differences between the averages for the low and high-mobility groups, the averages for participants in the medium-mobility group were typically in between the averages for the two other groups. While many of these average differences confirmed previous findings about the relationship between these variables and residential instability, two of the findings challenged them.

Previous research on residential instability suggested that having a higher housing cost burden is predictive of residential instability (Bartlet, 1997; Fitchen, 1994). However, the qualitative analysis did not find a clear relationship between high housing cost burden and residential instability because some of the cost-burdened participants seemed to be making sacrifices to pay their high housing costs. The average housing cost burden for the low-mobility participants was 22.5% of their incomes, while the average housing cost burden for the high-mobility participants was only 13% of their incomes.

Table 3

Multinomial Logistic Regression Odds Ratios for Variables Predicting Residential Instability^a

Variables	Model 1 (N = 288)		Model 2 (N = 285)		Model 3 (N = 230)		Model 4 (N = 229)	
	Odds	SE	Odds	SE	Odds	SE	Odds	SE
Age	.949 [†]	.029	.956	.029	.937	.040	.942	.041
Hispanic	2.983*	.482	3.248*	.495	2.599 [†]	.568	2.742 [†]	.580
Black	1.020	.718	.831	.733	.498	.918	.638	.922
Other Non-White	1.461	.845	1.442	.855	1.629	1.222	.977	1.320
Level of Education ^b	.825	.144	.852	.148	.999	.184	1.017	.188
Married	.502	.440	.899	.454	1.237	.542	1.489	.560
Childhood Moves	1.064*	.028	1.054 [†]	.028	1.065 [†]	.035	1.066 [†]	.036
Income per Month			.999*	.000 ^c	.999 [†]	.000 ^d	.999 [†]	.000 ^d
Income Adequacy ^c			1.319	.219	1.305	.275	1.361	.280
House Cost Burden					.028*	1.722	.027*	1.772
Own Housing					.562	.769	.548	.774
Non-standard Hous					1.187	.645	1.232	.664
Housing Assistance					.364	.797	.365	.807
Homeless-Pst 2 Yrs					4.650*	.654	4.618*	.661
Partner Change							3.823*	.601
Cox and Snell R ²	.095		.122		.261		.290	

Note. ^aOdds ratios are predictive of membership in high-mobility group when compared with low-mobility group and must be converted back into regression coefficients to be compared with standard errors. ^bEducational level was measured on a scale of 1 to 7, with a 1 indicating that the participant did begin high school, and a 7 indicating the completion of a graduate degree. ^cParticipants' perceptions of income adequacy were measured on a scale of 1 to 5, with a 1 indicating that the participant described their income as "not at all adequate" and a 5 indicating a response of "can afford everything we want and still save money." ^dValue was less than .001

[†]p < .10. *p < .05. **p < .01. ***p < .001

Middle-mobility participants had the highest average housing cost burden, 27.9% of their incomes. The other finding that challenged existing theories about residential instability was that approximately the same percentage of each residential mobility group was receiving housing assistance. A chi-square analysis showed that there was no significant difference in rate of housing assistance between the three mobility groups, $X^2 = 1.24, p = .538$.

Hierachal Regression Analyses

Demographic Variables

Model 1 included the demographic variables alone, and had a marginal goodness of fit, Cox and Snell's $R^2 = .095$. There was a marginally statistically significant relationship between age and residential instability when controlling for other demographic variables, $B = -.052, p = .071$. The regression coefficient (B) indicated that as a participant's age goes up, her likelihood of residential instability went down, represented by an odds ratio. In logistic regression, the regression coefficient is equivalent to the natural logarithm of the odds ratio (Cohen, Cohen, West, & Aiken, 2003). By taking the inverse natural log of the regression coefficient for age, $-.052$, I got an odds ratio of $.949$. The odds ratio indicated that for every one year increase in age, a participant's likelihood of residential instability within the following year would decrease by 5.1%. For every five-year increase in age, the odds of residential instability would decrease by 23%. Age ceased to be a statistically significant predictor of residential instability in Model 2, after the income variables were controlled for.

Being of Hispanic ethnicity was a significant predictor of residential instability, B

$= 1.093$, $p = .023$. The effect on residential instability from this variable was stronger than the effect of age. Being of Hispanic ethnicity increased the odds of residential instability by 198.3%. There was no significant relationship between membership in any other racial or ethnic group and residential instability. This effect was likely due to the significant number of Hispanic migrant workers within the Hispanic population of the Rural Families Speak participants. Hispanic migrant workers were oversampled in Michigan by the Rural Families Speak project. Fifty-eight percent of the Hispanic participants in the high-mobility group were from Michigan while only 22% of the Hispanic participants in the low-mobility group were from Michigan. An additional set of regression analyses conducted without the inclusion of Michigan participants found that Hispanic ethnicity was not a statistically significant indicator of residential instability when Michigan was removed from the analysis. This supported the interpretation that the relationship between Hispanic ethnicity and residential instability could be explained by the significant number of Hispanic migrant workers within the Hispanic population of the Rural Families Speak participants.

The number of residential moves during a participant's childhood was a statistically significant predictor of residential instability, $B = .055$, $p = .047$. For every increase in the number of moves during childhood, a participant's likelihood of residential instability increased by 6.4%. An increase of three childhood moves raised the likelihood of residential instability by 20%. This finding supported previous research by Hilberg (2003). Participant's level of education was not a significant predictor of residential instability, nor was being married.

Income Variables

Model 2 included the variables from Model 1 and the two income variables. The addition of the two income variables resulted in an increase of the model's goodness of fit, Cox and Snell's $R^2 = .122$. Average monthly income was a statistically significant predictor of residential instability, $B = -.001, p = .049$. A \$100 increase in monthly income lowered the likelihood of residential instability by 9.4%. Perception of income adequacy was not a statistically significant predictor of residential instability. Previous research has shown a relationship between income and moving frequency in the general population (Long, 1992; Magdol, 2000). The finding that current monthly income is a statistically significant predictor of residential instability is consistent with this previous research.

Housing Variables

Model 3 included the variables from Model 2 and the five housing variables. The addition of the housing variables resulted in an increase in the goodness of fit of the model, Cox and Snell's $R^2 = .261$.

Housing cost burden: Lowest among high-mobility group. Housing cost burden was a statistically significant predictor of residential instability, $B = -3.580, p = .038$. Note that the direction of the relationship between housing cost burden and residential instability is non-intuitive. As housing cost burden increased, the odds of residential instability decreased. An increase in housing cost burden from 15% to 25% of monthly income lowered the likelihood of residential instability by 30%. However, it would not be theoretically appropriate to suggest that having a lower housing cost burden is a risk

factor for residential instability, or that having a higher burden is a protective factor. It is likely that this result was caused by one or more underlying factors that correlated with housing cost burden.

Homeownership: Lack of significance in the quantitative analyses.

Homeownership was not a statistically significant predictor of residential instability in the regression model, which was inconsistent with findings from previous research (U.S. Census Bureau, 2002). In addition, there were noticeable differences among the homeownership rates of the three residential mobility groups (Table 2), an indication that there was a relationship between homeownership and residential instability within the sample. A chi-square test showed that these differences were statistically significant, $\chi^2 = 26.96$, $p < .001$. However, the group that had the lowest rates of homeownership was the medium-mobility group, not the high-mobility group. However, both groups had lower homeownership rates than the low-mobility group.

If homeownership was correlated with housing cost burden, then the relationship between homeownership and residential instability may have been obscured in the regression model. I ran an analysis to see if homeownership was correlated with housing cost burden. Homeowners had a lower average housing cost burden (20.6%) than renters (27.9%), but a much higher average housing cost burden than participants with non-standard housing arrangements (7.4%). Since renters were grouped together with those who had non-standard housing arrangements in the homeownership dummy variable, I thought that homeowners would have had a higher housing cost burden than non-homeowners. However, the average housing cost burden of homeowners (20.6% of

income) was lower than that of non-homeowners (22.9%), and a t-test showed no significant difference between those averages, $t = .586$, $p = .558$. The non-significance of homeownership in the regression models could not be explained by a correlation between homeownership and housing cost burden. Homeownership did not appear to be a protective factor against residential instability.

Non-standard housing arrangements: Lacking significance, yet arguably a risk factor. Having a non-standard housing arrangement, such as living with relatives, was not a statistically significant predictor of residential instability in the regression models, even though rates of non-standard housing arrangements were dramatically higher among participants in the high-mobility group compared with the other groups. A much larger percentage of participants in the high-mobility group had non-standard housing arrangements (43%) than participants in the low-mobility group (16%) and in the medium-mobility group (14.4%). The relationship between non-standard housing arrangements and residential instability appeared to have been obscured in the regression model by a strong correlation between non-standard housing arrangements and housing cost burden. There was a statistically significant difference between the average housing cost burden of participants with non-standard housing arrangements (7.4% of income) and participants who were renting or owned their housing (26%), $t = 4.791$, $p < .001$. The inclusion of housing cost burden in the regression models was likely to have weakened the significance of non-standard housing arrangements as a predictor of residential instability because of the strong relationship between non-standard housing arrangements and housing cost burden. Despite a lack of significance in the regression models, having a

non-standard housing arrangement still appeared to be a risk factor for residential instability, based on the prevalence of this type of housing arrangement among the high-mobility group (43.2%) and findings from the qualitative analysis.

While non-standard living arrangements were common among the high-mobility group, I cannot be absolutely sure what types of living arrangements were reflected by this variable. Participants with non-standard housing arrangements selected “other” on the Rural Families Speak survey when presented with three housing type options: (a) rent, (b) own, or (c) other. It was unclear, therefore, what type of housing arrangement was typical for a participant who selected “other.” The qualitative analysis suggested that “other” may have often referred to sharing a household with parents or relatives. It is also possible that “other” may have referred to living with another family, or to the unique housing arrangements of migrant workers. In an analysis in which the participants from Michigan were removed, the percentage of non-standard housing arrangements within the high-mobility group dropped from 43% to 30%, indicating that approximately 13% of the high-mobility participants had non-standard housing arrangements associated with migrant work, and 30% of the high-mobility participants had other types of non-standard housing arrangements, including participants who were living with relatives.

It is apparent that these non-standard housing arrangements were associated with very low housing costs, since the average housing cost burden for participants with this type of housing arrangement was 7.4% of monthly income. This was suggestive that the reasons for moving given by participants in non-standard housing arrangements were less likely to be related to finances than the reasons for moving given by other participants.

The qualitative analysis found that reasons for moving were typically related to strained relationships, rather than finances, for participants who were living with relatives. I did not have a way to measure strained relationships quantitatively in the current study.

Housing assistance: Not a significant protective factor. An unexpected finding of the comparative and regression analyses was that the receipt of housing assistance was not a statistically significant predictor of residential instability. Although housing assistance was found to be a protective factor against residential instability in the qualitative analysis, a higher percentage of low-mobility participants were receiving housing assistance in the qualitative sample (40%) than there were in the entire low-mobility group (17.7%). This difference between the qualitative samples and the entire Rural Families Speak sample was likely responsible for the discrepancy between the qualitative and quantitative analyses.

Homelessness in the Past Two Years: An Indicator of Persistent Poverty? Having been homeless within the two years prior to Year 1 was the single greatest predictor of residential instability, increasing the odds of residential instability by more than any other variable in the regression analysis, $B = 1.537$, $p = .019$. The past homelessness variable was intended to be an indicator of a participant having a history of residential instability. Having a history of homelessness increased the odds of residential instability by 365%, supporting the finding from the qualitative analysis that previous residential instability is associated with subsequent residential instability. The findings of the qualitative analysis suggested that long-term residential instability was related to persistent poverty, findings that were consistent with several other studies (Hilberg, 2003; Myers, 1999). However,

this explanation of the relationship between previous residential instability and subsequent residential instability remains theoretical and requires further study.

Support for the persistent poverty explanation of the association between previous residential instability and subsequent residential instability was found in studies by Hilberg (2003) and Myers (1999). Hilberg's (2003) study showed that frequent moving during childhood was statistically associated both with poverty during childhood and with poverty during adulthood, and Myers' (1999) study showed that frequent moving during childhood was associated with frequent moving in adulthood. Taken together, the findings of these studies suggested that persistent poverty from childhood to adulthood may be linked with residential instability. In addition, persistent poverty may be more likely to be accurately indicated by the history of homelessness variable and the number of childhood moves variable than by the current monthly income variable, due to the difference in temporal scope among these variables. If so, the strong relationship between having a history of homelessness and residential instability would be further indication that persistent poverty is associated with residential instability.

Changes in Partnership Status

Model 4 included the variables from Model 3 and the change in partnership status variable. The addition of the change in partnership status variable resulted in an increase in the goodness of fit of the model, Cox and Snell's $R^2 = .290$. Change in partnership status between Year 1 and Year 2 was a statistically significant predictor of residential instability, $B = 1.341, p = .026$. A change in partnership status increased the odds of residential instability by 282.3%. This result supported the findings in the qualitative

analysis and in previous research suggesting that severe partnership instability was related to residential instability.

CHAPTER 6

“IT’S PRETTY EXPENSIVE TO LIVE”: CONCLUSIONS, LIMITATIONS, AND SUGGESTIONS FOR FURTHER RESEARCH

In this chapter, I summarize the conclusions of the analyses in response to the research questions and in the context of previous research. I suggest ways that the findings of this research have contributed to the theoretical perspectives. I present the findings of the attrition analysis and address the limitations of this study. Finally, I present some suggestions for future research into the subject of residential instability.

Conclusions

The first research question addressed the risk and protective factors that appeared to have been the most likely to distinguish residentially unstable rural low-income families from residentially stable ones. The second research question addressed the ways in which these risk and protective factors influenced the residential stability patterns of rural low-income families. The qualitative analysis identified risk and protective factors that appeared to be associated with residential instability, and documented some of the ways in which these factors affected the lives of rural low-income families. The qualitative analysis evaluated the predictive strength of these risk and protective factors and examined the prevalence of these factors in the Rural Families Speak sample.

Income, age, education, marital status, number of childhood moves, and housing cost burden were factors associated with residential instability that were identified in the research literature. Housing assistance, homeownership, and partnership instability were risk and protective factors from the literature review that also emerged in the qualitative

analysis. Previous residential instability and non-standard housing arrangements, such as living with relatives, were also risk factors that emerged in the qualitative analysis. The quantitative analysis found support for the association of many of these risk and protective factors with residential instability.

Factors that were supported in the quantitative analysis included: age, number of childhood moves, current income, non-standard housing arrangements, previous residential instability as indicated by past homelessness, partnership instability, and status as a migrant worker. Associations between education, marital status, homeownership, housing assistance, and residential instability were not supported in this sample by the quantitative analysis. The following is a discussion of selected factors and their relationship with residential instability.

Previous Residential Instability: Predictive of Subsequent Residential Instability

In the qualitative analysis, previous residential instability appeared to be strongly related to subsequent residential instability. This finding was supported by the statistically significant relationship between previous homelessness and residential instability found in the quantitative analysis. At best, the association between previous residential instability and subsequent residential instability simply indicates that there is something else about the residentially unstable individual or her circumstances that leads to frequent moving. In Chapters 4 and 5, I have argued that the relationship between previous and subsequent residential instability may be related to persistent poverty for a majority of residentially unstable families. Most participants in the high-mobility qualitative sample with histories of previous residential instability made involuntary

moves, suggesting that persistent poverty was the underlying cause of the relationship between previous residential instability and subsequent residential instability. However, this link between residential instability and persistent poverty remains theoretical, and requires further study.

An association between persistent poverty and residential instability would help explain why residential instability has emerged as a problem specific to rural communities. Poverty in rural areas is more persistent than in metro areas. Impoverished persons in rural areas are likely to have been living in poverty for longer than impoverished persons in metro areas (Rural Sociological Society Task Force, 1993). If poverty is more persistent in rural communities, and persistent poverty is linked to residential instability, it follows that residential instability would emerge as a significant problem in rural communities.

Living With Relatives: An Inherently Temporary Arrangement

Living with relatives, especially parents, has been shown to be a housing arrangement that many single mothers with children have employed. Between 1970 and 1984, 36% of single mothers reported having lived with their own parents at one time or another after their children were born (Bumpass & Raley, 1995). An analysis by Snyder and McLaughlin (2004) showed that the number of single mothers with children living in rural areas and currently employing this type of living arrangement increased dramatically between 1980 and 1990, and then stabilized between 1990 and 2000. They also estimated that the number of single mothers who had employed this type of living arrangement in the past was significantly greater, due to the limitations of their cross-

sectional data and the temporary nature of this type of living arrangement. Snyder and McLaughlin argued that families typically choose to live with relatives for economic reasons. They estimated that if these rural, female-headed families were to have formed their own households, 62.5% would fall under the poverty line. Many of these families probably did go on to form their own households because of the temporary nature of this type of living arrangement.

In the qualitative analysis, living with relatives appeared to be a very unstable living situation. Living with relatives appeared to have been an option that was usually exercised only when participants had no other choice, and the conflicts and strain on relationships with family members that often resulted from these living situations appeared to have kept these living arrangements temporary. The analysis by Snyder and McLaughlin (2004) suggested that a majority of the families who were living with relatives would experience poverty if they tried to form their own households. This is consistent with this study's findings that many of those who left their living arrangements with relatives entered into a state of residential instability, either moving from place to place on their own, moving back in with the same relatives, or moving in with another set of relatives.

Housing Assistance: Unexpectedly Non-Significant

Another unexpected finding of the quantitative analysis was that housing assistance did not have an effect on residential instability. Bartlet (1997) suggested that housing assistance would be a strong protective factor against residential instability, as long as it was available to the family. In Bartlet's case study, a residentially unstable

family experienced two years of stability in a housing assistance program. After two years, the family's allotted time in the program had expired and they fell back into a pattern of residential instability. This may have happened to some of the participants in this study who were receiving housing assistance at Year 1 and were residential unstable between Years 1 and 2. Some of these participants may have lost their housing assistance for other reasons, such as non-compliance with increasingly stringent and complex rules and regulations. Others may have been unable to afford even the subsidized rents, like Kitty from Indiana.

Another possibility is that some of these families were dissatisfied with the low quality of their housing or their neighborhoods and chose to move. Several participants in the low-mobility sample who were living in subsidized housing expressed strong dissatisfaction with their housing and their neighborhoods. Housing assistance programs are supposed to give families a chance to get back on their feet, but the opportunities for economic advancement are especially limited in rural communities (Brown & Lichter, 2004). If families aren't receiving opportunities for advancement during their stay in subsidized housing, they may choose to move in hopes of finding these opportunities elsewhere.

Contributions To Theory

The main findings of this research were supportive of the theoretical perspectives that informed the study. The relationship between persistent poverty and residential instability was particularly supportive of the key assumptions of the life course perspective. Variables that were arguably indicators of economic disadvantage over the

life course, such as frequent moving during childhood and past homelessness were shown to be stronger predictors of residential instability than current income. This finding was interpreted to indicate that an accumulation of disadvantage over the life course was a significant risk factor for residential instability, a finding that was consistent with the life course perspective's assumption that life events and trajectories do not occur independently of a family's history of developmental change (Bengtson & Allen, 1993). Additionally, the finding that living with relatives and partnership change were predictive of residential instability was supportive of the Life Course Perspective's assumption that change in the context of family is best understood by examining change in family structure and processes (Bengtson & Allen, 1993).

These findings were also supportive of the ecological perspective. Multiple changes in participants' childhood contexts, indicated by residential moves during childhood, were associated with residential instability in adulthood. Interpersonal relationships were linked with residential instability through the connection between strained relationships within households and subsequent residential moves, whether the relationships were between a participant and her partner, or between a participant's family and other relatives with whom they were sharing housing. Negative neighborhood characteristics, such as crime and violence, were liked with an expressed desire to move among participants in the low-mobility group, and a lack of affordable housing alternatives appeared to have kept them from escaping those neighborhoods. These findings were supportive of the ecological perspective's emphasis on the importance of multiple contexts on individual and family development (Bronfenbrenner, 1986).

The findings of this study also significantly contributed to theoretical explanations of residential instability. Predictors of residential instability included historical and contextual factors. Historical factors included influences from early in the life course, such as number of childhood moves, as well as experiences during adulthood, such as recent homelessness. Contextual factors in an individual's current living situation were predictive of residential instability, including changes in family structures and housing arrangements. The influence of interacting historical and contextual factors was evident in the apparent association between persistent poverty and residential instability over the life course.

Limitations, Suggestions for Further Research, and Policy Suggestions

It is important to discuss the limitations of any study when discussing a study's conclusions. I believe my study had three significant limitations: (a) participants in the Rural Families Speak dataset were not randomly sampled, (b) my measure of residential instability was limited by the timeframe of the data collection, and (c) I relied on indirect measures of certain key variables in the quantitative analysis. Attrition did not appear to bias the result of this study. I have made suggestions for further research of residential instability among rural low-income families based on these limitations.

Attrition Analysis

Forty-four of the eighty-three participants who did not participate in Year 2 of the Rural Families Speak data collection (fifty-three percent) did not participate either because they had moved or because they were unable to be contacted. These participants, who were lost to attrition for reasons indicative of residential mobility, were statistically

compared with participants in the high-mobility group. The results of this comparison are included in Table 4. This comparison did not include the remaining 39 participants who were lost from the study for reasons other than having moved or not having been able to be contacted. These other participants were lost from the study for a variety of reasons, the most common being that they were unwilling to continue to participate in the study.

It appeared likely that many of the 44 participants who were lost from the study because they had moved or were unable to be contacted were residentially unstable between Years 1 and 2. However, it is unclear whether the exclusion of these participants from the sample created bias by systematically changing the characteristics of the high-mobility group. Had these participants been included in the high-mobility group, the group averages would have remained approximately the same for many of the variables that were statistically significant predictors of residential instability, with changes in only a few variables. With the inclusion of these participants, the average housing cost burden in the high-mobility group would have been raised, and the rates of non-standard living arrangements and recent homelessness would have been lowered. However, these variables were some of the strongest predictors of residential instability, so the inclusion of participants who were lost to attrition would have been unlikely to change the results of this study.

The similarities between participants lost from the study for reasons indicative of residential mobility (53% of total attrition) and participants in the high-mobility group demonstrated that residential instability is a problem that affects even more rural low-income families than was initially documented. Indeed, 44 (10.6%) out of the initial

Table 4

Statistical Comparison of Selected Attrition Population & High-Mobility Group

Variables	Selected Attrition		High Mobility		<i>t</i>	χ^2
	Population (<i>N</i> = 44)	Group (<i>N</i> = 44)	Mean	Percent		
Age	26.33	27.36			.678 ^{ns}	
Hispanic		21.7		38.6		3.06 ^{ns}
Childhood Moves	5.70	5.97			.157 ^{ns}	
Income	948	1277			1.732 ^{ns}	
Hou Cost Burden	.26	.12			-2.237*	
Other Hou Arrange		19.5		45.2		6.67*
Homeless-Past 2 Y		2.63		34.3		12.47***

^{ns}Not statistically significant. **p* < .05. ***p* < .01. ****p* < .001

Rural Families Speak sample of 414 participants were residentially unstable between Years 1 and 2. The attrition analysis showed that another 44 (10.6%) were likely to have been lost from the sample because of residential instability. Another 90 (21.7%) moved once between Years 1 and 2, which may have indicated previous or potential residential instability. The residential mobility status of the 39 participants who were lost from the study for reasons unrelated to residential mobility was uncertain. In fact, I was only sure that 187 (45.1%) participants did not move between Years 1 and 2, leaving the ultimate mobility status of the remaining 227 (54.9%) in question. Even by a conservative measure, residential instability is a serious problem that affects a significant proportion of rural low-income families.

Analysis of a Non-Random Sample

For reasons of feasibility, participants in the Rural Families Speak dataset were not recruited into the study at random. Therefore, the Rural Families Speak sample is not necessarily representative of all rural low-income families. In addition, regression analysis assumes a random sample, so the non-random nature of the sample may have biased the regression analysis in some way. It has not been uncommon, however, to find regression analyses that did not have random samples in the literature. While it may be advisable to retain some skepticism while examining the findings of this study based on this limitation, a certain amount of skepticism should be applied to any research, quantitative or qualitative.

Residential Instability Within a Limited Timeframe

My study examined factors related to residential instability over the course of a

year in the lives of the participants in my sample. However, this timeframe was not long enough to measure the duration of periods of residential instability that lasted longer than one year. If residential instability had been studied over a longer period of time, I may have been able to distinguish families that were temporarily unstable from families that were more permanently unstable with more accuracy. By using a longer timeframe it may also have been possible to look at long-term patterns of residential instability, and whether or not these patterns included periods of residential stability. I suggest that future studies of residential instability should include measures of long-term residential instability either through a longitudinal design or by basing this measure on participants' recall of their personal histories of residential instability. It would also make sense to continue to follow the residential mobility patterns of participants in the Rural Families Speak study, and to analyze the factors that contribute to these trends.

Indirect Measures of Key Variables

This study involved analyses of secondary data. This restricted me to analyzing answers given to questions that were in the Rural Families Speak protocol. In my quantitative analysis I chose to use certain variables as indicators of unmeasured variables, such as using participant's history of homelessness as an indicator of participant's history of residential instability. My results may have had more validity if I had used direct measures of variables such as participant's history of residential instability and living with relatives. I believe that further studies of residential instability among rural low-income families should measure these key variables directly, when possible.

Research Suggestions

Further research on residential instability should continue to examine the contributing factors to frequent moving among low-income families, and should be conducted in both rural and urban settings. The role of housing assistance as a protective factor against residential instability should receive more attention, including research that attempts to determine the circumstances in which housing assistance is most likely and least likely to protect against residential instability. Future residential instability research should also include measures of participants' satisfaction with their housing quality and their neighborhoods.

Policy Suggestions

Residential instability must be recognized as a significant problem by policy makers and community leaders. Based on the findings from this sample, it could be conservatively estimated that residential instability affected at least 10% to 25% of low-income rural families with children between 2000 and 2001. Previous research has pointed to the severe educational, social, and developmental consequences of residential instability for children (Crowder & Teachman, 2004; Moore, Vandivere, & Ehrle, 2000; Pribesh and Downey, 1999). Findings from this study suggest that the children who are most at risk for future residential instability in any given year are likely to have experienced residential instability already, compounding the impact of residential instability on these children. This study also supports the previous finding that residential instability is transmitted across generations, with childhood residential instability predictive of residential instability in adulthood (Myers, 1999).

Findings from this study suggest that housing assistance programs, the government programs with the most potential to prevent residential instability, may need improvements in order to prevent residential instability in rural communities more effectively. Improvements might include making time limits for housing assistance more flexible, reevaluating excessively prohibitive program rules and regulations, and making efforts to improve the quality of subsidized housing in rural communities.

Persistent poverty appears to be the most significant contributing factor toward residential instability. It is imperative that efforts to end the cycle of poverty in rural communities be increased. Residential instability appears to be related to an accumulation of disadvantage, so it will take a long-term investment in the families and children of rural communities to significantly impact this problem. Investment in jobs, education, health care, child care, and affordable quality housing will be required to break the cycle of poverty in rural communities.

Concluding Remarks

It is my hope that the findings of this research will enrich the body of knowledge regarding low-income rural families and draw further attention to the problem of residential instability within rural communities. This study should be used to inform policy makers, community leaders, service providers, researchers, and others about rural families' experiences with residential instability and to suggest ways in which residentially unstable families can be supported by their communities. Ideally, this research will help to instigate and inform steps that will lead to a decline in residential instability within rural communities, with associated improvements in healthy child

development and family well-being. However, residential instability does not appear to be a problem that can be solved with a temporary commitment or a slight policy adjustment. Residential instability appears to be an aspect of poverty itself, and requires a solution that once again takes aim at the goal our nation set for ourselves decades ago but have yet to achieve: an end to poverty in the wealthiest nation on Earth.

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Appendix A

Rural Families Speak Project Codes for Stage 1 Subcoding

Housing. References to housing or basic utilities; structure and size of house, etc; and homelessness.

Making ends meet. Comments on how the participants pay bills or for necessities (not including food); how they manage to cover costs, or not cover costs; all economic issues, taxes, income, expenses, etc; and what they do with any extra income that is used for basic economic maintenance.

Family issues. Comments on relationships with family of procreation and partner or co-parent of child; challenges and positive aspects of family, specifically comments about relationships between family members; important events; specific concerns about their child and school issues; comments on parenting; what they enjoy, their perceived strengths; partner's parenting, if appropriate; and family violence.

Well-being. Comments on general well-being: how they are doing, or coping with day-to-day issues. It included how economic well-being impacted daily life, general psychological well-being, how participants take care of themselves, family well-being including what participants and their families do for fun, what children do after school or during vacation, special things participants do for their children, summary of daily life and spiritual beliefs, and participant's response to effects of participation in the study.