

AN ABSTRACT OF THE THESIS OF

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Title: Keeping a Roof Overhead: An Examination of Housing Strategies Among Low-Income White Families in Rural Trailer Parks

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Housing is a critical component of family life, however, keeping a safe and stable roof overhead is increasingly difficult for the approximately 21 million low-income families in the United States (Urban Institute, n.d.; U.S. Census, 2015). Low-income families struggle to keep a roof overhead within the context of rising housing costs, limited affordable housing options, and decreased public investment in affordable housing (Housing Assistance Council, 2012b).

Working within these constraints, low-income families develop strategies to find and keep a roof overhead. Low-income families turn to their social networks for housing support or rely in their own knowledge and ability to navigate housing systems. Such strategies are shaped and constrained by contexts and personal circumstances, and are not without costs. In a political climate that is increasingly focused on individual rather than collective solutions to social issues, a better understanding of how low-income families navigate housing issues is critical.

The purpose of this study is to better understand the housing strategies of low-income families. While previous work has identified low-income families' strategies around parenting, family formation, and employment, housing strategies remain a rich and underexplored area. The few studies that have examined low-income families' housing strategies are focused on the strategies of minority, single mothers in urban settings (Clark et al., 2011; Heflin, London &

Scott, 2011; Hernandez, 2016). To better understand the ways that low-income families deal with housing issues, it is important to look at housing strategies in variety of family types and residential settings. This study seeks to address a gap in the literature by examining the housing strategies of White, married, low-income families in a rural context, a group largely missing from the survival strategies literature. Building on the survival strategies literature and guided by the life course theoretical perspective, this study maintains a focus on both process and structure in asking the following questions:

1. What strategies do low-income, rural families use to keep a roof overhead?
2. How do contexts and personal circumstances shape housing strategies?

This study makes use of existing ethnographic data from the Growing Up Mobile in a Rural Trailer Park study to examine the housing strategies of 12 low-income families living in three rural trailer parks. Field notes from interviews and observations provided detailed information about family and residential histories across early adulthood through midlife. The families in this study provided examples not only of strategic efforts to keep a roof overhead, but also of the benefits and consequences of those strategies. The findings from this study highlight the important roles that relationships and planning play in low-income, rural families housing strategies. This research provides rich examples of the ways that context and personal circumstances shape low-income, rural families' housing situations, and serves as a valuable guide for future research.

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Keeping a Roof Overhead: An Examination of Housing Strategies Among Low-Income White
Families in Rural Trailer Parks

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Brenda C. Barrett-Rivera

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I understand that my thesis will become part of the permanent collection of Oregon State University libraries. My signature below authorizes release of my thesis to any reader upon request.

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TABLE OF CONTENTS

	<u>Page</u>
1 Introduction.....	1
2 Literature Review.....	3
3 Methods	21
4 Findings	30
5 Discussion	46
6 Conclusion	61
Bibliography.....	62
Appendices.....	67
Appendix A Parent Background Interview Guide.....	68
Appendix B Family Economic Interview Guide.....	74
Appendix C Exit Interview Guide.....	76

LIST OF TABLES

<u>Table</u>	<u>Page</u>
Table 1. Sample Characteristics.....	28
Table 2. Indicators of Instability and Risk Across the Women's Lives.....	29
Table 3. Housing Strategies Across Time in the Trailer Parks.....	45

Keeping a Roof Overhead: An Examination of Housing Strategies Among Low-Income White Families in Rural Trailer Parks

Chapter 1. Introduction

Housing is a critical component of family life, however, keeping a safe and stable roof overhead is increasingly difficult for the 21 million low-income families living in the United States (Urban Institute, n.d.; U.S. Census, 2015). Low-income families are challenged by rising housing costs, limited affordable housing options, and decreased public investment in affordable housing (Housing Assistance Council, 2012b). This issue is widespread, as challenges of housing affordability and adequacy affected over 40 percent of families with children in 2013 (Federal Interagency Forum on Child and Family Statistics [FIFCFS], 2015).

A combination of high housing costs and low-income families' stagnant or decreased incomes drives this growing issue (Fischer & Sard, 2017). While there is general consensus that families should spend no more than 30 percent of their income on housing costs, most low-income renting families now spend more than 50 percent on housing, and almost a quarter spend more than 70 percent (Carliner, 2013). Additionally, as housing costs have risen, federal spending on low-income housing assistance has fallen by more than 20 percent since 1995, leaving families to navigate housing issues largely on their own (Rice & Sard, 2009).

Low-income families are further limited by the scarcity of affordable housing options. According to a recent Urban Institute (n.d.) report, not one county in the United States currently has enough affordable and available housing to meet the needs of extremely low-income families, with only 29 units for every 100 households in need. Faced with a shortage of affordable housing options, low-income families are forced to choose affordability over housing that is of adequate size and condition (Desmond, 2015; Fitchen, 1981; Rice & Sard, 2009). The

most affordable housing options are often in substandard physical condition, exposing families to a host of health issues, and serving as only a temporary housing solution (Schafft, 2005).

Working within these constraints, low-income families develop strategies to find and keep a roof overhead. Low-income families turn to their social networks for housing support or rely in their own knowledge and ability to navigate housing systems. Such strategies are shaped and constrained by contexts and personal circumstances, and are not without costs. In a political climate that is increasingly focused on individual rather than collective solutions to social issues, a better understanding of how low-income families navigate housing issues is critical.

The purpose of this study is to better understand the housing strategies of low-income families. While previous work has identified low-income families' strategies around parenting, family formation, and employment, housing strategies remain a rich and underexplored area. The few studies that have examined low-income families' housing strategies are focused on the strategies of racial and ethnic minority, single mothers in urban settings (Clark et al., 2011; Heflin, London & Scott, 2011; Hernandez, 2016). To better understand the ways that low-income families deal with housing issues, it is important to look at housing strategies in variety of family types and residential settings. This study seeks to address a gap in the literature by examining the housing strategies of White, married low-income families in a rural context, a group largely missing from the survival strategies literature. This analysis draws on existing ethnographic data to examine the housing strategies of 12 low-income families who were living in the context of three trailer parks in a rural town in the Pacific Northwest. Guided by the life course perspective, this study pays attention to both process and structure to gain a fuller understanding of the ways that context and personal circumstances shape low-income families' efforts to keep a roof overhead.

Chapter 2. Literature Review

This chapter begins with an overview of the literature on low-income families' survival strategies. Next, a summary of housing issues that affect low-income, rural families, and a summary of rural housing options, provide important background for the examination of housing strategies. Finally, key principles of the life course perspective are discussed as a theoretical framework for this study.

Low-Income Families' Survival Strategies

The survival strategies literature is found across the fields of sociology, human development and family science, and social work. Despite varying emphases, this collection of literature has shared roots in the poverty literature, and provides a range of examples of the ways that low-income families make the best of limited situations. This section begins with a brief historical overview of the survival strategies literature.

Stack (1974) and Edin and Lein's (1997) research guide much of the survival strategies literature. Their foundational studies were a shift away from deficit-focused research like Gan's (1972) explanation of poverty as a necessary component of support for the larger society, or Lewis' (1959; 1966) argument that family relations and structure contribute to the reproduction of an inescapable "culture of poverty" (1959; 1966). Such ideas add to an understanding of poverty, but they can also shape academic and public perceptions of families in poverty in detrimental ways. For example, Moynihan (1965) applied Lewis' culture of poverty ideas to his study of poverty in Black communities, wherein he linked the perpetuation of poverty to a "dysfunctional" Black family structure found in major cities. Moynihan's report was disseminated to the public and Lewis' "culture of poverty" ideas became a controversial and

often misinterpreted point of debate (Acs, Braswell, Sorenson, & Turner, 2013). A focus on the strengths of families in poverty was largely missing from the poverty literature at that time.

Nearly a decade after Moynihan's report, Stack's (1974) ethnographic work helped to fill this void in the poverty literature by looking beyond cause and perpetuation of poverty to the lived experiences and survival strategies of poor, urban Black families. Stack drew attention to the ways that poor families navigated daily disadvantage, but most importantly, she highlighted the vital role that social networks play in their survival. The families in Stack's study utilized a reciprocal, multi-generational network of kin-based support to share food, childcare, and financial resources. Stack's work provided an important counter narrative to the prevailing opinions at that time of poor Black families as deviant or broken, and laid the foundation for a continued line of research focused on the ways that families navigate limited financial situations.

In the 1990s, renewed interest in low-income families' survival strategies was driven by concerns over impending changes to welfare from the signing of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA). Building on Stack's (1974) work, Edin and Lein (1997) examined the incomes and survival strategies of 379 welfare dependent and low-income women in four major cities to document how low-income families were surviving under the current welfare program, Aid to Families and Dependent Children (AFDC). Edin and Lein (1997) focused specifically on single mothers, a group that has long experienced the highest rates of poverty in the United States. Similar to Stack's (1974) study, a network of social connections and support was found to be crucial to low-income families' survival. Additionally, Edin and Lein's (1997) work provided an in-depth look at the ways that survival strategies are shaped and constrained by varying contexts and individual circumstances. For example, Edin and Lein (1997) found that while all of the low-income women in their study

relied on social network and individual strategies to supplement their incomes, their strategies varied by residential location, strength and size of social support networks, family histories, and levels of poverty.

Research on the survival strategies of low-income families has continued to focus largely on urban, racial and ethnic minority populations (Dominguez & Watkins, 2003; Edin & Lein, 1997; Jarrett, Sensoy Bahar, Odoms-Young, 2014; Seccombe, 2007). Within that literature, two classifications of strategies are described: social network strategies and individual strategies. Social network strategies involve reliance on extended family, friends, and other social connections to make ends meet or to mitigate hardship, while individual strategies (e.g. careful budgeting) are more independent efforts (Heflin et al, 2011). The categories are loosely divided, as survival strategies are often multifaceted, having both network and individual aspects. For example, working a side job to make ends meet is an individual strategy, but access to that opportunity, or a friend providing childcare during that work time, is a network strategy. While most of the literature focuses on the survival strategies of urban, minority single mothers, there are a few studies that look at rural families. Additionally, while survival strategies research has identified strengths associated with low incomes families' strategies, research has also uncovered consequences of these efforts. To provide a fuller picture of survival strategies, both strengths and consequences are discussed in this review.

Social Network Strategies

Social network strategies were identified in both urban (Dominguez & Watkins, 2003; Edin & Lein, 1997; Jarrett, Sensoy Bahar, Odoms-Young, 2014; Seccombe, 2007) and rural (Fitchen, 1981; Sherman, 2009b) settings. Most often families sought support from extended family members first, before turning to friends (Edin & Lein, 1997; Jarrett et al., 2014). Low-

income families used their social networks for a range of instrumental support including help with money, childcare, food, and temporary and long-term housing opportunities.

The nature of network strategies. The reciprocal nature of social network support was discussed in both urban and rural studies (Dominguez & Watkins, 2003; Edin & Lein, 1997; Fitchen, 1981; Sachs et al., 1995; Seccombe, 2007). Rural fathers in Fitchen's (1981) study benefitted from engaging in reciprocal arrangements wherein the quick sale of an item to someone in their friend network was a reliable way to access cash. Such deals came with the expectation that similar arrangements would be made when other network members were in need. Fitchen described this as a type of insurance policy that not only allowed a seller to access needed cash, but also allowed the buyer to know who they could expect help from in the future.

Dominguez and Watkins (2003) found that an expectation of reciprocal support was a burden to the low-income, urban mothers in their sample. One mother explained the unbalanced reciprocity that came from being indebted to a family member. In exchange for living in her mother's home, the woman paid half of the rent and utilities, as well as all of the food costs and the phone bill for the entire household. This was a problematic arrangement as a revolving door of friends and extended family frequently used the mother's home for meals and long-distance phone calls, thus increasing these costs. Faced with limited housing options, the woman had no choice but to agree to her mother's rules. It was also noted, that even as reciprocity complicated social network strategies, it often served as a way for low-income families to maintain a sense of dignity and self-respect as they relied on others to make ends meet (Seccombe, 2007; Stack, 1974).

Social network housing strategies. A focus on housing further illustrates connections between low-income families and their social networks. Social networks are important to low-

income families' housing strategies, as both temporary and long term housing opportunities can come through existing relationships (Clark et al., 2011; Clark, 2012; Dominguez & Watkins, 2003; Sherman, 2009b).

Doubling up. Staying with family and friends, termed doubling up, allows low-income families to pool resources and share household responsibilities. This strategy provides low-income families with access to more affordable and often more structurally sound housing opportunities (Edin & Lein, 1997; Heflin et al, 2011; Hernandez, 2016). Heflin et al. (2011) found that substandard housing conditions were the norm for the welfare dependent, urban mothers in their study. Doubling up with friends and family allowed the families in their study to escape substandard housing conditions. However, this solution was most often temporary as women reported moving from one family member to the next, as overcrowded conditions led to conflict and added stress. Despite the overcrowded and often temporary nature of doubling up, this housing strategy provided crucial moments of stability on the way to more permanent housing situations (Heflin et al., 2011; Hernandez, 2016).

Moving back home. While doubling up is most often a short-term strategy, low-income families in rural and urban studies also relied on extended family for long-term housing support. Dominguez and Watkins (2003) reported that the low-income, urban, minority mothers in their study continued to live in their mother's homes after starting their own families, or repeatedly returned home for extended stays when independent housing situations became a struggle. Similar to the families in Stack's (1974) study, living in extended family households provided families with a roof overhead and additional emotional and child rearing support. This type of family dependent housing strategy was also seen in low-income, rural families. In Sherman's (2009b) study of low-income, rural families, young families in particular, were regularly

welcomed back to their parents or grandparents' homes for both short and long-term stays when times were tough. However, relying on family for such support can be complicated. The low-income, rural mothers in Sachs, Hall, and Pietrukowicz's (1995) study reported that dependence on family members was particularly challenging, as it required them to maintain already strained relationships. Once indebted to family members, the expectation that the mothers would follow their family's advice, or live by their rules brought added stress to already fragile situations.

Utilizing friend connections. Low-income families also found housing opportunities through relationships with friends and neighbors. The low-income, urban, Puerto Rican American mothers in Clark et al.'s (2011) study gained access to independent housing opportunities through existing social relationships. One mother gained a spot in subsidized housing through a friend who worked in the housing complex's office. Additionally, although the mother and her two children were the only people allowed on the apartment lease, the friend overlooked the normally strict occupancy rules and allowed the children's father to live in the home without penalty.

In rural settings, social relationships provided a different kind of housing opportunity. For the low-income, rural families in Sherman's study (2009b), opportunities to live as a caretaker on someone else's property were a common housing solution. This arrangement offered rent free or low rent housing in exchange for property upkeep and security. Sherman (2009b) explained that these opportunities were dependent on existing long-term family and personal ties to other community members and were also a way that higher income community members helped low-income families.

Individual Strategies

In addition to relying on relationships with friends and family, rural and urban low-income families used a range of individual strategies to meet basic needs and access better housing opportunities (Clark et al., 2011; Fitchen, 1981; Heflin, et al., 2011; Hernandez, 2016; Seccombe, 2007). Individual strategies are defined as efforts that families employ on their own to try to make ends meet or to mitigate hardship (Heflin et al, 2011).

The nature of individual strategies. Individual strategies are dependent on the knowledge and ability of low-income families to navigate systems and ongoing challenges (Heflin et al., 2011; Hernandez, 2016; Seccombe, 2007). Budgeting and juggling of resources are two common individual strategies discussed in the literature. As Seccombe (2007) explained, low-income families' budgets are precarious and something as minor as a child needing a new pair of shoes, or a \$15 per month increase in rent, can throw a limited budget into a tailspin. Further, in order to meet basic needs, low-income families are often forced to neglect some basic needs in order to attend to others (Fitchen, 1981; Heflin, et al., 2011; Hernandez, 2016; Seccombe, 2007).

In her seminal study of poverty in rural America, Fitchen (1981) found that low-income, rural families made constant budget adjustments and routinely limited consumption in one area to cover needs in another. Fitchen (1981) argued that while such tactics give the appearance of financial irresponsibility, low-income families are often painstakingly strategic with their resources. Low-income mothers also reported prioritizing expenses based on what their family needed most to survive, ranking food and rent at the top of the budget (Heflin et al, 2011; Seccombe, 2007). Some bills were easier to let slide if the resource could be easily accessed

elsewhere. For example, telephone bills often fell to the bottom of the list because mothers could always borrow a neighbor's phone when theirs was turned off (Seccombe, 2007).

Low-income families' lives are further complicated when strategies aimed at solving one problem open up risks in other areas (Hernandez, 2016; Seccombe 2007). Drawing on in-depth interviews and ethnographic observations of 72 low-income, urban, minority families, Hernandez (2016) investigated the links between housing, neighborhoods, and health. She found that strategies that protected families from neighborhood danger (i.e. limiting outside interactions and restricting family activities to the home) also exposed them to increased health risks from added exposure to substandard housing conditions. In another example, the low-income, urban mothers in Seccombe's (2007) study reported that utility companies were quick to shut off gas and electricity when bills went unpaid. Faced with the reality of having to choose rent over electricity, one mother explained that when money was tight she paid her rent and let the power get turned off. She doubled up with family or took her children to her sister's house to bathe until she could turn the power back on. While this strategy allowed her to hold onto her apartment, it also added significant stress and hardship.

Individual housing strategies. A focus on residential mobility provides further insight into low-income families' individual survival strategies. In particular, while moving is most often discussed in the housing literature as a consequence of housing instability, some low-income families use moving as a strategy to step toward better housing opportunities (Clark et al, 2011; Heflin, et al., 2011; Hernandez, 2016). The following examples highlight the knowledge and skills that are required to work housing situations and systems to one's advantage to achieve housing goals (Heflin et al, 2011).

Moving. Substandard housing conditions were typical for the low-income minority mothers in Heflin et al.'s (2011) and Hernandez' (2016) studies. To mitigate this issue, women used their subsidized housing choice vouchers to move every year to increasingly better housing options. This strategy was reported by 35 of the 38 mothers in Heflin et al.'s (2011) sample. It was noted in both studies that while these moves rarely placed families into completely safe and adequate housing options, they at least provided the mothers with some sense of control over their housing situations.

Sheltering. Low-income mothers in two studies used a housing strategy termed sheltering, to gain faster access to subsidized housing opportunities (Clark et al, 2011; Hernandez, 2016). Hernandez explained that families normally waited on the housing subsidy waitlist for several years. To work around this wait, women chose to “go homeless” which instantly move them to the top of the wait list. Clark et al. (2011) explained that while this strategy is effective, wait times are still long as one mother lived in the homeless shelter with her children for 10 months before getting an apartment in a public housing complex. Despite potential benefits, strategies of mobility inevitably increased exposure to the negative effects of frequent moves, including a loss of social networks and the disruption of changing schools (Hernandez, 2016). In sum, these examples showcase the ways that housing strategies were shaped by women's understanding of housing systems, as well as their patience and persistence to see those efforts through.

Considering Contexts and Individual Circumstances

Across the survival strategies literature, researchers paid careful attention to the ways that contexts and individual circumstances shaped low-income families' survival strategies (Clark et al, 2011; Clark, 2012; Dominguez & Watkins, 2003; Edin & Lein, 1991; Fitchen, 1981, Sachs et al., 1995; Sherman, 2009b). Low-income families' survival strategies varied by experiences of

risk and challenge across their lives, as well as varying social and economic structures (Clark, 2012; Edin & Lein, 1997; Sachs et al., 1995). For example, Sachs et al. (1995) found that survival strategies varied according to the level of abuse that low-income mothers had experienced across their lives. Mothers who had experienced fewer traumatic experiences were better at mobilizing resources and developed strategies aimed at moving beyond minimum survival, and toward financial independence. In contrast, mothers who had experienced more abuse were isolated from social support and rarely strategized beyond a minimum level of survival.

Strategies also varied according to the length of time that families had lived in poverty. Seecombe (2007) found that newly poor mothers had limited understanding of how to access formal supports and were often reluctant to turn to their middle class family members and friends for help. Most of the low-income women in her study came from equally poor families, which increased their understanding of how to access resources, but also meant that the social networks they relied on were typically in similarly unstable conditions.

Physical location is another important consideration, as where a family lives can shape individual circumstances and survival strategies. Edin and Lein (1997) found that larger cities offered more opportunities for low-income mothers to work off the books or in the underground economy. The anonymity of living in a large city also allowed welfare dependent mothers to engage in under-the-table work and other income boosting strategies with little risk of being caught by caseworkers. Sherman (2009b) found that while under-the-table job opportunities were also available in the small, rural community she studied, such options existed on a much smaller scale and were typically only temporary. Instead, Sherman (2009b) explained that rural, low-income families most often engaged in subsistence strategies like hunting, gardening, fishing,

and woodcutting to make ends meet. These strategies were common across all income levels and thus allow rural families to maintain the shared cultural ideal of self-sufficiency, at least to some degree. Additionally, unlike in urban settings where formal welfare supports are common, dependence on welfare is heavily stigmatized and less often accessed by low-income, rural families (Fitchen, 1991, Sherman, 2009b; Struthers & Bokemeir, 2000). These examples highlight some of the ways that location can affect survival strategies and emphasize the importance of looking closely at the contexts that low-income families live in.

Having provided an overview of the survival strategies literature regarding housing strategies of both urban and rural families, the next section focuses on low-income families' housing issues and housing options in rural contexts.

Housing and Low-Income Rural Families

Housing affordability. Rural communities have long struggled with a lack of affordable housing (Housing Assistance Council [HAC], 2012b). While rural housing is typically less expensive than urban housing, rural incomes are lower too, making it difficult for families to cover housing costs (HAC, 2012b). When families pay more than 30 percent of their income toward housing costs (rent/mortgage and utilities), they are considered to be housing cost burdened. Over seven million rural households are housing cost burdened, and 2.9 million rural households are extremely housing cost burdened paying more than 50 percent of their income toward housing costs (HAC, 2012b). At 47 percent, rural renters have a particularly high rate of housing cost burden (HAC, 2012b). For most low-income families, even paying 30 percent of their income toward housing can be a struggle (Bashir, 2002). In order for low-income families to put housing costs first, other necessities like food, health care, medication, and transportation must be neglected (Bashir, 2002; Bratt, 2002, Rice & Sard, 2009). While rural housing affordability is

a multifaceted issue, stagnating incomes and rising housing costs are key factors in rural families' struggle to keep a roof overhead.

Substandard housing. Faced with limited affordable options, rural, low-income families must deal with housing that is often in substandard condition (HAC, 2012b). The U.S. Department of Housing and Urban Development (n.d.) defines substandard housing as “a dwelling unit that is either dilapidated or unsafe, thus endangering the health and safety of the occupant, or that does not have adequate plumbing or heating facilities”. Substandard housing issues include leaking roofs, broken appliances, rodents, peeling paint, and exposed wiring (Coley, Leventhal, Lynch, Kull, & Eccles, 2013). In 2009, six percent, or some 1.5 million homes outside of metro areas, were identified as substandard, a rate slightly higher than that of central cities (HAC, 2012b). Further, rural renters are twice as likely to live in substandard housing than rural homeowners (Ziebarth, 2015).

Substandard housing issues disproportionately place low-income children at risk for a host of physical and mental issues (Coley et al., 2013; Fullilove & Fullilove, 2000). Despite these issues, low-income families are reluctant to complain about substandard housing conditions as living in an affordable, substandard home is still considered better than being homeless (Bashir, 2002). Rather than being a place to escape life's pressures, a substandard home becomes an additional stressor for already strained low-income families (Coley et al., 2013).

Frequent moves. Unsafe living conditions and issues of affordability drive residential mobility for low-income, rural families (Clark 2012; Fitchen 1994). Low-income families consistently report moving more often than other households (Coulton, Theodos, & Turner, 2009; Fitchen, 1991; Ihrke & Faber, 2012). Repeated moves within the same community are common, but often go untracked on U.S. Census and other tracking reports (Fitchen, 1991). Such

patterns of frequent moving can create a perpetual sense of transience that bears strong mental health costs for low-income children and families (Huss-Ashmore & Behrman, 1999). Additionally, frequent moves disrupt social networks leaving low-income families isolated from the kinds of informal supports that are important to their quality of life (Fitchen, 1994). It is important to note that while moves that result from unsafe, unaffordable housing can compound the disadvantages that low-income families face (Foulkes & Newbold, 2008; Schafft, 2006), moves can also be positive when they are a step up and out of negative situations and toward better housing opportunities (Coulton et al., 2009).

Overcrowded housing. Overcrowding often occurs as low-income households respond to economic pressures by "doubling up" with family and friends (Fitchen 1994; Housing Assistance Council, 2012b, Ziebarth, 2015). The U.S. Department of Housing and Urban Development defines overcrowded housing as more than one person per room (not including bathrooms) (Blake, Kellerson, & Semic, 2007). While only six percent of households with children nationwide report living in overcrowded conditions (FIFCFS, 2015), these numbers are hard to track, as families are reluctant to admit sheltering anyone not on their lease (Desmond, 2016). Overcrowding puts low-income families at risk for increased stress (Crowley, 2003), and has been linked poor mental health, developmental delays, and heart disease (Marsh, Gordon, Heslop, & Pantazis, 2000). Overcrowding is a growing issue in rural areas and a key indicator of a community's inability to provide adequate housing (Ziebarth, 2015).

Rural housing options. Homeownership is the dominant housing situation in rural communities (Ziebarth, 2015) At a rate of 72 percent, rural homeownership rates are slightly higher than the national average of 65 percent, and much higher than the urban homeownership rate of 49 percent (HAC, 2012a). One unique aspect of rural homeownership is the high rate of

mortgage-free ownership, a rate of nearly 42 percent in rural and small towns, compared to roughly 27 percent in suburban and urban areas (HAC, 2012a). This high ownership rate is attributed in part to the high number of rural manufactured homes that are purchased outright or have shorter termed loans than a standard mortgage (HAC, 2012a).

Rentals housing options account for only 28 percent of the housing stock in small towns and rural places compared to a rate of nearly 50 percent in urban areas (HAC, 2013). Thirty-three percent of rural renter families have incomes below the federal poverty guideline, compared with seven percent of rural owner families (HAC, 2013). Further, rural renters are most often young families (age 35 or younger), newcomers to the area, or temporary workers (HAC, 2013; Ziebarth, 2015). A unique aspect of rural rental housing is that 43 percent of renters live in single-family structures, a rate two times higher than in urban settings (HAC, 2013).

Manufactured homes are an important housing option for low-income, rural families (HAC, 2012b, MacTavish, 2007). In rural places, manufactured homes (also called a mobile homes or trailers) make up 17 percent of the housing supply (MacTavish, Ziebarth, & George, 2014), and nearly 75 percent of these homes are owner occupied (MacTavish et al., 2014). Rural manufactured homes are either sited on private property or in manufactured housing communities (also termed trailer parks) (Ziebarth, 2015).

Trailer park residency. Trailer park residents either rent a trailer, or purchase a trailer and then pay a monthly space rent to the park owner. While trailer parks provide a relatively affordable rural housing option, they are not without issues. Common concerns include excessive rent increases, and poor park management and maintenance (Ziebarth, 2015). Additionally, the larger community's stigmatization of trailer parks and their inhabitants as "bad places filled with bad people" can bring added stress to low-income families (MacTavish, 2007).

Theoretical Framework: The Life Course Perspective

The importance of contextual factors in shaping low-income families' lives and survival strategies is a key message in the literature and an important focus of this study. The life course perspective's dynamic focus on both process and structure offers ways to consider how time, context, process, and meaning shape the development of individuals and families over time (Bengtson & Allen, 2009). Several key life course themes and principles inform this study.

Timing in the life. Time is a multifaceted concept and a central consideration of the life course perspective. Life course offers several ways to think about how time shapes low-income families' survival strategies. Ontogenetic time considers how events in the biological timeline of an individual shape their lives. For instance, housing strategies may be different at age 25 than at age 65. A housing strategy that requires moving each year to access better housing may be more prevalent at age 25 than at age 65. A second concept, generational time, acknowledges that family events and transitions alter individual lives. An understanding of family relationship patterns over time may provide insights into how low-income families' housing strategies are formed.

Historical time considers the ways that larger social contexts affect families and may alter roles and relationships. It can be useful to consider geographical location and historical time together, as the physical location that families are imbedded in and experience over their lives can affect their experiences and opportunities (Elder, 1998). Coming of age in the Pacific Northwest (*geographical location*) during the rapid decline of the timber industry (*historical time*) may shape the life experiences and housing strategies of low-income, rural families in important ways.

Additionally, Hitlin and Elder (2007) explain that decisions are influenced by one's time-based orientation to situations. Some decisions require a focus on the present and quick choices, like finding immediate housing after an eviction. Other times decisions are less immediate and more focused on longer-term goals, like planning over many years to purchase a house. It is important to recognize how both in the moment and longer-term time orientations shape housing strategies.

Finally, the concept of cumulative advantage and disadvantage acknowledges that experiences in early life shape experiences in adulthood, and that individual differences are shaped by the distribution of opportunities and resources. An individual brings a lifetime of experiences and insights to each life transition and those experiences shape their understanding and adaptation to these changes (Elder, 1998). This concept encourages looking not only at low-income families' current lives and housing situations, but also at the journey that brought them to this point.

Human agency. That low-income, rural families are agentic players in their housing situations is an assumption of this study and an important focus of the survival strategies literature. Life course considers both process and structure and thus looks at human agency as effective adaptations within opportunities and constraints (Elder, Shanahan, & Jennings, 2015). An individual's sense of agency derives from how they see themselves and understand their life chances (Hitlin & Elder, 2007). This suggests that a family's housing strategies are shaped by how they see their housing opportunities and understand the structural obstacles around their housing goals. Therefore, effective adaptations to housing issues (i.e. agentic housing strategies) may be different for each family. These viewpoints about human agency support opening the examination of families' housing strategies beyond the narrow parameters of housing success

and failure to examine all of the ways that families try to keep a roof overhead, regardless of outcome.

Linked lives. Elder wrote (1994), “No principle of life course study is more central than the notion of interdependent lives.” Considering the prominent role of social networks in the survival strategies literature, this concept seems particularly important to the examination of low-income, rural families’ housing strategies. The concept of linked lives sees families as reciprocally connected on several levels, as family and kin networks connect people throughout their lives and across generations (Elder, 1998). Through these connections, the misfortunes and opportunities of one generation can be passed to the next. For example, a parent’s job loss or their decision to move to a new town can affect an entire family, shaping life trajectories across multiple generations.

Despite the importance of social networks to the survival of low-income families, the majority of the survival strategies literature discusses the development of an individual’s strategies as distinct from the networks that they rely on. For example, the decision to double up is considered as a mother’s strategy and the kin that open their home and the children the mothers bring along are not considered as active participants in the development and execution of those strategies. The principle of linked lives suggests that full understanding of housing strategies cannot be attained without consideration of how they are shaped by interdependence with others. This study attempts to do that by considering housing strategies as they are shaped and implemented not just by one parent but also by families and other important social network players.

Research Questions

The literature clearly establishes that low-income mothers develop survival strategies to mitigate material hardship within contexts of limited opportunity. However, little attention has been focused specifically on strategies around housing, and the majority of that research has focused on urban settings. Also, as single mothers have long been the focus of survival strategy research, not as much is known about the ways that families with both a mother and father navigate housing hardships. The current study seeks to address these gaps in the survival strategies literature by examining how low-income, rural families keep a roof overhead. Building on the survival strategies literature and guided by the life course theoretical perspective, the proposed study maintains a focus on both process and structure in asking the following questions:

1. What strategies do low-income, rural families use to keep a roof overhead?
2. How do contexts and personal circumstances shape housing strategies?

Chapter 3.Methods

Study Approach

This study makes use of existing ethnographic data from the Growing Up Mobile in a Rural Trailer Park study to examine the housing strategies of 12 low-income families living in three rural trailer parks. Data for the Growing Up Mobile study were collected between 2004 and 2006, with the goal of understanding how rural trailer park residence shapes the life chances of families and children (see MacTavish, 2007). Interview data documenting residential, work, and family histories allow for a detailed accounting each family's housing history. Observational data provide rich information on housing conditions during the study, as well as family interactions and other relevant contextual details.

Sample

Participants in the Growing Up Mobile in a Rural Trailer Park study were recruited from three rural trailer parks in "Mountainview", Oregon. Purposive sampling led to the inclusion of 12 families, each with at least one child under the age of 18 in the home. This analysis focuses primarily on field notes from interviews with the 12 mothers or grandmothers in the families. Some fathers contributed to these interviews, but the women were the main source of information about the families' housing strategies.

Table 1 presents a range of demographic characteristics for the 12 women and when relevant and available, information about their families. Family structure varied across the sample with nine mothers, one grandmother, one mother/grandmother, and one great grandmother. The women were between 25 and 69 years old, and ten were married (five in second or third marriages). Between two and eight family members lived in each home (five on average), and all of the families identified as White. Women reported modest educational

attainment with eight having completed high school and three having limited post secondary schooling.

Annual family incomes ranged from approximately \$7,700 to \$50,000 (median income \$18,306). Four of the women were employed, two were on disability, one was retired, and the rest were homemakers or temporarily unemployed. Eight families had incomes below the federal poverty guideline for their family size. For a family of four, this amount was \$19,350 in 2005 (United States Department of Health and Human Services, 2005). All but one of the families had an income at or below 185 percent of the federal poverty guideline, a marker of material hardship used to determine eligibility for supplemental food programs like WIC, SNAP, and free and reduced school meals. The one family with an income just above 200 percent of the poverty guideline (a measure of low income status) had only recently attained this income level, having spent many years living well below the poverty guideline.

Additional experiences of risk and hardship were reported across the sample (see Table 2). Women spoke of moving in and out of abusive and unstable situations across their lives. Half of the women reported experiences of domestic violence, and seven reported exposures to substance abuse and/or addiction— their own or a partner's. For many, experiences of physical abuse and addiction went hand in hand.

Looking specifically at housing experiences (See Table 2), ten of the twelve women reported living in substandard or unaffordable housing; eleven spent time homeless or doubled up with family or friends; and nine experienced periods of hyper-mobility during which their families changed residences two, three or even four times in a year. All of this occurred prior to moving into the mobile home parks where the study took place. This profile of the sample highlights some of the risks and challenges that the women and their families have navigated in

the past and continue to manage in their daily lives.

Study Site

The study took place in Mountainview (population 8200), a small town not unlike many rural towns in the Pacific Northwest. By 2004 when the study began, two decades of persistent economic decline had left its mark on this community. Main Street was lined with vacant buildings and all but one of the half dozen timber mills, so tied to the community's heritage and economy, now sat idle. As the timber industry all but disappeared, jobs that paid a wage to support a family and offered benefits were replaced with low paying service sector positions that offered neither. The loss of such jobs in towns like Mountainview not only meant a loss of income within the community, but the decline of a shared way of life (Sherman, 2009b). Over the last 25 years, Mountainview has experienced declining employment opportunities, falling wages, and consistently high rates of poverty (U.S. Census, 1990, 2000, 2010-2014). In particular, between 1990 and 2010, the poverty rate for families with children under 18 years old increased from 17 percent to 32 percent (U.S. Census, 1990, 2000, 2010).

Mountainview's trailer parks. During this era of persistent economic decline, trailers emerged as a significant form of affordable housing in Mountainview (MacTavish, 2007). Between 1980 and 2000, the number of trailers doubled and came to comprise fully one-fifth of Mountainview's housing stock. Roughly two-thirds of those trailers (approximately 400) are located in eight trailer parks, which line the highway and are scattered along the edges of town. The study took place in three of the trailer parks that allowed families with children.

Public opinion and visual observations indicated a definite hierarchy to the parks included in the study. Westside, reputed to be the best of the three, included 60 singlewide trailers, dating from the 1970s, neatly angled hitched-end-out along a tangle of dirt roads.

Westside also allowed long-term RVs along one perimeter road. Cascadia with 160 trailers was the largest park in town. Trailers in Cascadia were clustered across three distinct neighborhoods—an older section with older homes on what was the park’s original two streets, a middle section added later that included “some good people but older trailers”, and two back streets recently incorporated into the park described to be made up of “newer trailers and good people.” Northwind was the most rundown and smallest of the parks. Located along the major highway that bisected town, it was also the most visible park with its two-dozen tightly set older trailers described by a local as “melting away in the Oregon rain.” Despite their prevalence and seeming popularity, the community at large did not embrace the trailer parks. Disparaging comments heard throughout the field study highlighted the negative associations with trailer parks being identified with the wrong side of the tracks (MacTavish, 2007).

Data

The data consist mainly of field notes from interviews and observations. A team of four researchers (a professor and three graduate students) collected the data. All were White, educated women who had experience working with low-income families. A series of semi-structured interviews allowed researchers to collect similar information from each family. Individual interviews lasted between 30 minutes and 4 hours depending on the interview and participant. On average, researchers spent a total of 6 hours in each family’s homes. Informed consent was obtained from each participant and field notes were written immediately following each interview. Field notes total between 40 and 50 pages on average for each family.

Data utilized in the current analysis. Data came primarily from the field notes of the *parent background interviews* (See Appendix A for the interview guide). These initial interviews focused on gathering detailed information about residential, work, educational, and family

histories, and social supports. Parent background interviews were conducted in participants' homes and spanned two to four hours each. Educational, work, and family histories were collected for up to four generations of family members (grandparents, parents, participants, and children) in an effort to understand family patterns across time. Residential histories detailed the circumstances (location, duration, type of housing, timing, who they lived with, experiences, and why moved) for each residence from childhood through the current residence for each of the 12 women. Detailed field notes capture responses to interview questions, as well as descriptive observational data about the participant, the condition of the home, and family interactions. The data allow for an examination of housing strategies and consideration of the ways that they are shaped and constrained by housing contexts and personal circumstances (e.g. income and relationships), factors identified in the literature as critical to an examination of survival strategies (Clark, 2012; Edin & Lein, 1997; Sachs, et al., 1995; Stack, 1974).

Field notes from the *economic*, *exit*, and *follow-up interviews* serve as additional sources of data that help to verify or dispute information captured in the background interviews. The *family economic interviews* (See Appendix B) provide details about the participants' overall household economic status, including income and expenses, and strategies for budgeting and dealing with large purchases and emergency expenses. During *exit interviews* (See Appendix C), participants were asked to consider how their lives were the same or different from their parents, and about their hopes for their children in comparison to their own lives. Participants' statements about goals and motivations provide helpful insights into their decision-making processes. The *follow-up interviews* focused on participant's thoughts about neighborhood conditions and the local community, and provide insight into future plans. Follow-up interview guides were specific to each family.

Analysis

An inductive approach was used to address the research questions. Initially, analysis was directed in a case specific manner that allowed for familiarization with the data and identification of patterns unique to each family before turning to compare patterns across the sample (Charmaz & Mitchell, 2001; Miles & Huberman, 1994). This process began with a thorough reading and rereading of the field notes from the background, economic, follow-up, and exit interviews for each parent. General themes and patterns across families' lives were noted, with particular attention given to housing experiences and strategies. A narrative summary of each family was created to document monthly income and expenses, a brief housing history, and any noticeable housing patterns (e.g. frequent moves, evictions, and doubling up).

Next, a detailed timeline of each family's residential history was created to examine changes in families' housing situations over time. Timelines included housing type, tenure, and cost, as well as household membership, circumstances surrounding relocation, and participants' comments about each housing experience. Having established a general impression of each family, and of the data in general, an across-case analysis was begun to compare common themes across the sample. Themes found in the data were then compared to themes identified in the literature (e.g. social network strategies) and a table of strategies was created to organize themes across the sample. This table became the basis for the final themes presented in the findings section.

In addition to the analysis steps described above, I also created reflective memos throughout the analysis process to document my reactions, interpretations, and ideas as they occurred. I discussed each step of this analysis and my interpretations with Dr. Katherine MacTavish, my advisor and the principal investigator of the Growing Up Mobile study. Because

this project is a secondary analysis of ethnographic data, Dr. MacTavish's deep understanding of the data provided invaluable perspective

Table 1. *Sample Characteristics (n = 12)*

Characteristic	<i>n</i>
Women's Age (years)	
25-35	6
44-52	5
69	1
Family Structure	
Married	10
Single	1
Widowed	1
Education	
< High School Diploma	3
High School or GED	6
High School Plus Technical/Some College	3
Family Income Type	
Social Security Benefits	7
Full-time Work	3
Part-time Work	3
Family Income Amount	
< \$19,000	6
\$19,000-\$29,000	3
> \$29,000	3

Table 2. *Indicators of Instability and Risk Across the Women's Lives*

	Physical Abuse	Substance Abuse	Divorce	Homeless/ Doubled Up	Hyper Mobility
Eve	X	*X	X	X	
Gloria		*X	X	X	X
Mary			X	X	X
Barbara	X	*X	X	X	X
Carol		*X	X	X	X
Ellen	X	*X			X
Anne	X	X		X	X
Hillary		*X		X	
Lisa				X	X
Heather	X	*X	X	X	X
Rachael	X	X		X	
Sarah			X	X	X

Note. Asterisk (*) denotes exposure to, not personal participation in, substance abuse/addiction. The table only denotes indicators that came up explicitly during interviews.

Chapter 4. Findings

An understanding of the circumstances around the families' initial moves into the trailer parks is beneficial to the examination of their housing strategies. Just prior to the move into the park, most of the women (8 of the 12) were in desperate need of housing. Five were living doubled up with kin, two were in housing they could not afford and faced imminent evictions, and one was living in a housing dependent, abusive relationship. These unstable housing situations prompted the moves into the trailer parks, which according to the women were often the only immediately accessible housing alternative. Moving into the trailer parks involved three options (See Table 3): renting a trailer from the trailer park owner, purchasing a trailer (either paid in full or making payments to a bank), or entering a contract sale (rent-to-own agreement) with a park owner or private party.

For many of the families, the move into the trailer park was not viewed as a permanent housing solution. This was particularly true for those who moved into the park as renters, an option that required minimal financial investment and limited commitment. Renting a trailer met an immediate housing need and allowed families to consider if and how the trailer park might be a good long-term solution. For the three families who purchased trailers upon moving into the parks, and the two who entered rent-to-own options, these moves were most often considered to be more permanent housing solutions. Sarah's family provides an example of this, as they settled into a trailer in the Northwind trailer park after 10 years of "bouncing around". Sarah's family purchased a trailer in a contract sale and as Sarah proudly explained, "It will be five years come September. In September we will own this place," The outright ownership of a trailer created a fairly stable and affordable housing cost, leaving only space rent and utilities. Yet, for families with limited incomes these costs were a challenge. For example, Barbara paid a monthly space

rent of \$275 and utility costs of \$280, thus paying 33.5% of her \$1652 monthly income toward housing costs.

The 12 low-income families in this sample used a range of social network and individual strategies to keep a roof overhead (See Table 3). These strategies reflect the distinct goals, opportunities, and support systems of each family. The findings are presented in vignettes of case examples that detail the complex nature of low-income, rural families' housing strategies (Miles, Huberman, & Saldana, 2014). The findings are organized under two main themes that emerged from the data: 1) housing through relationships and 2) cultivating a plan.

Housing Through Relationships

At 69 years of age, Barbara had raised many children and navigated a lifetime of instability. Between her four battles with cancer, an abusive first husband, and her family's ongoing struggles with drug addiction and incarceration, Barbara's life had not been easy. Now charged with raising two more children, Barbara's housing strategies were aimed at finding a place that she could stay long-term.

Barbara was one of two women whose trailer was purchased for them by a family member. This social network strategy provided Barbara and her two great granddaughters with a tidy, singlewide trailer in the Westside trailer park. Barbara's son purchased that specific trailer because it was next door to her sister and ailing mother. Like many of the women in the sample Barbara's life revolved around her family, but those relationships were complicated. She spoke about the challenges of helping family members and was particularly conflicted about helping her mother. Barbara described the complicated nature of their relationship, explaining how her mother had moved in and out of her life. Barbara was only two years old the first time her

mother sent her away to live with her grandmother. She described her issues with her mother saying,

I had a lot of hatred for her. When she was in the hospital awhile back, I told her I forgave her for what she done. I'm not sure I have. She still hasn't explained it to me. She tried to sell me at age nine or ten. Dad stopped that. We were close. I helped him take care of the younger ones when mom would run off now and again.

Barbara explained that her struggles with her mother at least allowed her to relate to her great granddaughters' issues with their own absent mother.

The move into the trailer park marked the end of a pattern of frequent moves for both Barbara and the girls, however this move was not without consequences. Barbara worried about the unsafe neighborhood and the condition of the older trailer, and while the trailer's space rent was relatively low and stable, high utility bills in the winter months strained her fixed retirement income. Barbara used individual strategies like going without her heart medication and keeping her distance from other needy family members to ensure that she had enough money to provide for the girls. By the end of the study Barbara's mother had died and her sister had moved away. Barbara explained that she wanted to move away too, but did not want to disrupt the girls as they were very happy with their school. The following field note excerpt further details Barbara's thoughts about the future and her reluctance around moving.

Barbara hopes to not be here in 15 years, but she doesn't want to go all the way to [the east coast] to live with her son. Her youngest daughter lives in [a town several hours away] and has offered to babysit the kids if they move there. Barbara's not sure, though. She said that she doesn't have to worry about where they live right now. The trailer is paid for and she's not sure how she would afford to pay on another place.

Despite ongoing housing cost burden and concerns about the neighborhood, the housing stability that came through owning her trailer seemed to outweigh any desire that Barbara had to move.

Across the sample, women reported that unexpected expenses strained their overburdened budgets and challenged their ability to keep a roof overhead. As Mary, a grandmother, explained, “You have to deal with them [unexpected expenses]. You shuffle bills around and then next month you have to double pay.” Eight of the twelve women spoke of individual strategies of going without medication, stretching food resources, and juggling bills (See Table 3), to ensure there would be enough money to pay for housing. Heather, 49, provided examples of several of these strategies.

Heather, her husband Luke, 67, and their three teenaged children lived in the Northwind trailer park in an older (1969) trailer. Although Heather’s father purchased the trailer for the family, they still struggled to afford space rent and meet their other basic needs. Heather was clear that she prioritized housing above all other expenses, explaining that she always paid the space rent first to ensure that they stayed housed. She said she was okay with being late on the phone or car insurance payments, but panicked at the thought of being late on space rent.

Heather and Luke had a fixed income of Social Security Retirement and Social Security Disability benefits. An extra \$86 per month in food stamps helped with their food costs, but did not go far in feeding three growing teens. Heather described an elaborate plan of bulk buying and alternative dinners in which she shopped monthly, buying gallons of milk and 25 loaves of bread to freeze, a couple cases of ramen, and always at least 7-10 dozen eggs. She used tricks like frying two eggs per person instead of scrambling them because they looked like more food once on the plate. Unable to afford what she called a “real dinner” every night, she often served sandwiches, hot dogs, or macaroni and cheese instead. Like Barbara, Heather also went without prescribed medication. After managing to drastically lower her cholesterol with medication she stopped filling her prescription when money got tight. As her cholesterol levels began to rise, she

struggled to find a way to cover the extra expense. These examples highlight the difficult decisions that the families made each month in an effort to keep a roof overhead. While social networks strategies helped Barbara and Heather to attain housing, their individual strategies were key to keeping those housing situations long term.

Initial housing strategies that established a roof overhead were not always adequate long-term. Mary, 46 and her husband Ken purchased a two-bedroom singlewide trailer in a contract sale with a family from their church. The trailer was small, but room enough for a family of three. They paid off the trailer over three years, making no-interest payments that were manageable, even on a fixed income of Social Security Disability benefits and part-time work. Mary explained that they were just getting back on track after a period of significant financial instability that developed from an unexpected medical crisis. However, with stability often comes the obligation to support less stable family and friends (Stack, 1974). Similar to Barbara, Mary was the most stable in her family and thus came into custody of her three young grandchildren. Their trailer, which was now paid in full, was too small for a family of six. By the end of the study, they sold the trailer to another family from church for approximately half of what they paid. Using a Section 8 Housing Choice voucher, the family moved into a house in a section of town that was known for having a high number of police calls and neighborhood issues. Mary's story highlights the precarious nature of long-term housing stability for low-income families.

Marriage and housing. That ten of the twelve women were married at the time of the study is a distinct aspect of this low-income sample, and in contrast with the majority of survival strategies research that focuses on single mothers. Multiple marriages were reported by five of the women, and both single women had been married twice before. There were several ways in

which having a husband seemed to benefit the families and contribute to their efforts to remain housed. Most often, husbands provided an additional source of income, either through a paycheck or Social Security benefits. Further, household chores, childrearing duties, and budget decisions were shared in the majority of families.

Attaining housing through marriage was a strategy for two mothers in this sample. Rachael, 46, a single mother struggled to make payments on her older (1970) trailer. Her part-time, low paying school district job was just not enough income to make ends meet. She refinanced her trailer twice to lower her payments, rolling the loan payoff date out each time. She explained that she saw marriage as a way to survive once her son was grown and she was cut off from social support programs. Rachael explained:

I mean moneywise I can't afford to move anywhere. I might have to do something I don't want to do when Dillon moves out because there go my food stamps and my OHP [Oregon Health Plan]. I might have to marry someone I don't want to marry just to get by.

While most of the strategies discussed in this study occurred during the time in the trailer parks, a key example of a housing dependent relationship began a few years earlier. For Anne, 30, entering into a relationship with a man was a survival strategy aimed at establishing housing for herself and her young son. Of all the women in the sample, Anne had the most adverse childhood and an equally chaotic adult life. Her childhood was filled with physical and sexual abuse. She began using methamphetamines at nine years old, was living on the streets by age ten, and left school after the eighth grade.

Anne met her husband Paul, 55, while she was addicted to drugs and living on the streets. After several years of friendship, Paul offered to move Anne and her son Jake, 10, in with him, and to “show her how a man could treat a woman.” His offer was conditional as he insisted that Anne stop using drugs and alcohol. Hoping for a more stable life for herself and her son, Anne

agreed. The couple who now referred to themselves as “soul mates”, eventually married. The decision to marry was part of Paul’s long-term plan. Paul, who had a terminal cancer diagnosis, was in charge of all of the family’s decisions and he worried about how Anne and Jake would survive without him. He explained “I wanted to marry her so she could have my pension”, thus ensuring some level of financial security even after he was gone. Considering that Anne had never held a job and received Social Security Disability benefits, continued access to Paul’s pension seemed vital to their ability to keep a roof overhead long-term.

While this living arrangement plucked Anne and her son from a life on the streets, the couple’s low, fixed income afforded them limited housing options. The family bounced around through a series of unstable housing situations and eventually landed in the Northwind trailer park. They rented a crowded, older trailer, and while they hoped to move to a bigger unit, they struggled to come up with the money for another deposit. While marrying Paul was not a flawless strategy, it did provide Anne and her son with more housing stability than either had ever known.

The examples in the first half of the findings describe the housing strategies that families used to move into the trailer parks, and then how those situations played out over time. Relationships with friends, and both extended and immediate family members played an important role in shaping the families’ housing strategies and opportunities. Additionally, the need for ongoing and adaptable housing strategies was clear as most of the families faced a continued struggle to keep a roof overhead.

Cultivating a Plan

Through a combination of individual and network strategies, all of the families in this sample managed to stay housed during the two years of the Growing Up Mobile study. However,

the precarious nature of these situations was evident as families spoke of their struggle to pay rent/mortgage payments, of impending evictions, and of concerns about the safety of their homes and neighborhoods. For six of the families, living in the trailer park was a marked improvement from their prior housing situations. Three of those families (Ellen, Eve, and Carol) managed to steadily improve their housing situations over their years living in the trailer park. Connections between strategies, contexts, and personal situations are especially evident in their stories.

Complimentary and counter examples provide additional insights.

A well thought out strategy. Ellen, 27, her husband Craig, 31, and their three children were the most financially secure family in the sample, but as Ellen explained, this was not always the case. At 17 years of age, Ellen, and Craig, her live-in boyfriend of two years, were kicked out of her mother's home when she became pregnant. The couple married before the birth of their first child and over the next few years they moved through a string of rentals, always having to move because of unpaid rent, and then struggling to come up with a deposit for a new place. Ellen explained,

We were very, very, very poor back then and got a lot of help from the state. Jessica was premature and we had no benefits. Craig wasn't the best husband or father then. He would leave for days. I told him that if he didn't change, I would divorce him. It took him a long time, but he really came around and is a great dad now.

Eventually the couple moved into the Cascadia trailer park, at first renting what Ellen called, a "dumpy" singlewide. Within a few months they managed to secure an almost new rental unit in the newer, nicer section of the park. Paying for the place was challenging at first, until a friend helped Craig land one of the rare jobs at the local plywood mill. Once her children were in school, Ellen secured a stable, decent paying job as well. The couple worked split shifts so one parent could always be home with the children. Ellen explained that this schedule only allowed

her 3-6 hours of sleep each night, which she said only worked because the whole family pitched in to keep the house running. Each morning, her children got themselves up, ready for school, and out the door without help.

Ellen and Craig reported that they had grown more stable over the eight years in the trailer park. Ellen explained, "Just within the last year, we seem to be doing okay financially. We got a lot of debts paid off. My husband was great. We created this plan (budget) and he stuck to it." Ellen was clear about her housing strategies, something she was also passing along to her children. Part of this was her clear stance that, "We rent." She explained, "We had the option to buy, but a friend of ours bought one of these and got STUCK with it. We weren't going to make that same mistake." She added that they hoped to move out of the park and into a regular house within the year. Ellen's understanding of the financial risks that can come with buying a trailer in a park allowed her to take advantage of the affordability of trailer park living, without the strings attached to owning a trailer.

Along with having a steady, adequate family income, Ellen and Craig had a carefully planned budget. Admittedly, sticking to their budget may have been easier because they had enough money to meet their basic needs. When asked what it would take to reach their goal of living in a house outside of the park Ellen said, "Keep doing what we're doing...working hard and keep wanting it. If nothing too horrible jumps in the way...that will just delay it, though, because we'll eventually reach it."

Ellen and Craig expressed a strong work ethic but so did many of the families in the sample. Gloria serves as a counter example to Ellen's success story. While Gloria, 32, and her husband John, 40, exhibited a strong work history and work ethic, several conditions hampered their ability to keep a roof overhead.

Gloria, John, and her three daughters from a previous relationship, relocated to Mountainview from another state. John had grown up in Mountainview and when his father became ill a year earlier the family decided to move back. Gloria described their hasty move saying, “We pretty much loaded up everything we could into the truck and got rid of the rest and headed out here. My husband had always wanted to move back.” They arrived in town with little money to spare and at first they doubled up with John’s family. They reluctantly rented a trailer when they could find nothing else affordable. “We didn’t want to live in a mobile home park but this was the only place we could find with the deposits and all. We got real lucky with this neighborhood- we have real good neighbors here.” Confident that John would return to the timber industry work he left behind, the family moved into the largest, newest, and most expensive unit in the Cascadia trailer park. When he was unable to find a job, things quickly spiraled into overdue rent and a scramble to pay it off. John worked off part of the back rent doing landscaping for the park manager and they used their tax return to pay off the rest. The couple moved through a series of part-time and temporary jobs, failing to find stable employment in Mountainview. After an eventual eviction, Gloria’s family returned to her home state. Despite a strong effort to make things work, the expense of a cross-country move, limited social connections, and a lack of awareness (prior to relocating) of the current limitations of Mountainview’s job market, proved dire.

While increased income and job opportunity were vital factors in Ellen’s family’s positive housing trajectory, the role of their well thought out and carefully executed housing strategy cannot be overlooked. Another family in the sample, Hillary, 30, and her husband Troy, 34, were of similar age, income, social connections, and family makeup to Ellen and Craig, but they were not as savvy when it came to housing and budget strategies. The family rented three

different trailers in Cascadia, and then purchased an older (1974) trailer. This move placed the family on the coveted back street of the park where there were “good” neighbors. After four years in the trailer park, the family purchased a house a few blocks away through a contract sale agreement with the home’s owner. Although they achieved their goal of home ownership, they became housing cost burdened by their new mortgage payment and higher cost utility bills. These three examples highlight the fragile nature of low-income families’ housing situations and suggest that planfulness and patience may be as critical as income to housing strategies.

Turning adversity into advantage. Eve met her second husband Dave while she was living in a subsidized two-bedroom apartment with her two young children. Eve and Dave married and lived in the apartment for three more years until the impending birth of a third child pushed the family to find a bigger place. They moved to Dave's hometown of Mountainview to be closer to his family and church, and initially doubled up with his parents. Working with a limited budget, they decided to rent a singlewide trailer in the Cascadia trailer park. Eve described the trailer as "very crowded" and in the worst part of the park, but it was what was available and what they could afford.

For two years they lived in the tiny, overcrowded trailer and watched for a better housing option. The chance to buy a trailer came when the tragic death of Dave’s teenage son resulted in a \$50,000 insurance settlement. The couple learned that an older doublewide that was damaged in a windstorm was up for sale in the park and they devised a plan. The trailer’s owner received an insurance settlement to pay for repairs, but Eve and Dave had another idea. Why not let the owner keep the settlement and sell them the damaged home for a lower price? The seller agreed to a price of \$5000, which fit what remained of the insurance money after paying off credit cards, past due bills, and funeral expenses. Paying for the trailer in full meant that they would only pay

\$240 per month in space rent. This stable, affordable monthly cost and a much larger home relieved the stress of their overcrowded living situation without placing the family under increased financial strain.

The purchase of an older damaged trailer was a successful strategy because Eve and Dave had the knowledge, tools, and time to do the repairs. They used this same strategy to refurbish a travel trailer in another park, which provided them with an additional \$200 per month in income. The rest of their moderate income came from Eve's job and Social Security Survivor benefits for the older two children. Dave, who was out of work because of back problems, did the most of the work on the trailers. Eve said that Dave would rather be working, but she liked that he was home for the kids. Dave admitted that being at home was a big adjustment, and while he had struggled with depression when unemployed in the past, he was doing well now. Being home also meant that Dave had time to check into resources for low-income families, and time to work social connections in his favor. For example, a "friendship" with the energy assistance administrator, alerted Dave to the periodic availability of energy assistance funds, which were a vital support for this family.

Like Ellen, Eve also had a goal of moving out of the trailer park and into a house. Eve and Dave stressed the importance of owning the land under their home and were aware of the depreciating value of their paid-in-full trailer. By the end of the study the family secured a loan from lender who specialized in helping people with bad credit and moved into a three-bedroom house in a quiet neighborhood.

A combination of factors shaped Eve's situation and seemed to support her family's housing goals. The family's moderate income was high enough to meet most of their needs, but low enough that they still qualified for occasional assistance programs. The couple also managed

to strategically use their windfall of money in ways that enhanced their long-term income and housing stability, and gave Dave a sense of purpose. Each successful step toward increased housing stability bolstered their spirits and encouraged them to continue to strategize.

Unfortunately, this kind of break in adversity was not part of many families' stories. Lisa serves as an example of how ongoing adversity can undermine housing situations and strategies and discourage efforts to move toward something more.

Lisa, 52, her husband, Nick, 56, and their five children, had long struggled to keep a roof overhead. Their string of misfortune began in one state and followed them to Mountainview. The following field note excerpt details their early experiences.

Somehow the topic of past homes or trailers comes up. In that story Lisa seems to want to emphasize that they have had several set backs over time that have been hard to recover from financially. They were buying a trailer back in [another state] for "dirt cheap- for a little bit of nothing. I think it was about \$600." Shortly after they had moved in there was a fire caused by an aging water heater. The water heater ended up burning its way through the floor and falling below the trailer. The entire place and all their belonging were damaged by smoke from that fire. They moved out and into another trailer with a friend. That trailer had a fire that damaged the back end section where Lisa and her family lived. They lost all of their belongings in that fire, short of what they had in storage. Lisa emphasizes that both of these set backs were hard to recover from...

The family cashed out their retirement account and moved to Mountainview to care for Lisa's dying mother. At first they doubled up with Lisa's sister and then they moved into a townhouse that they "loved" but could not afford. They were evicted and moved back in with Lisa's sister. Eventually they rented an older (1976) trailer in the Northwind trailer park, using a Section 8 Housing Choice voucher to cover their rent and utilities. Lisa was unemployed and Nick worked for an auto-wrecking yard that had been writing paychecks from an empty account for over a month. Under their subsidized housing agreement, when Nick took the job at the wrecking yard the family became responsible for a portion of their rent and utilities. Unable to

cash Nick's paychecks, the family soon faced another eviction. Lisa internalized their struggles saying, "I've gotten myself in a rut and I'm really just going to have to pull myself out." Years of ongoing adversity seemed to have taken a toll on the family's capacity to work toward something better.

Working the system. Like many of the families, Carol, 25 and her family moved into the trailer park because it was the only affordable, available option. She explained that a seemingly stable arrangement living doubled up with in-laws came to an abrupt end when, "they sold the house out from under us". Faced with limited options, Carol, her husband Jeff, 33, and his 10-year-old daughter moved into an older, mold-ridden trailer in the Cascadia trailer park. Over their two years in the park, Carol was able to strategize her way up through a series of dilapidated trailers before ending up in one of the best units in the park. Carol was highly adept at working the system to her family's advantage. She leveraged formal supports of legal aid and called on housing inspectors to push the landlord to allow her to move from each less desirable unit until she attained her goal of living in a decent unit in the best part of the park.

Carol's family managed to make these moves despite having an income that hovered just above the federal poverty guideline and included Social Security Disability benefits for both Jeff and Grace. To supplement their income, Carol put four paper routes in her name, however, Jeff, who was on disability and not supposed to be working, delivered the papers. Each morning, Jeff worked the routes and then came home to get Grace up and off to school. Carol was a prolific strategist and not afraid to operate outside of conventional or even legal channels to get what she needed. This setup allowed Carol, who was pregnant, to sleep in late every morning and also provided the family with additional income to put toward paying the rent on a nicer trailer.

Carol's ability to skillfully navigate through a variety of systems was likely the biggest factor in the family's improved housing situation, however there were two additional factors that seem essential to her family's success. First, Carol had a spouse that was willing to go along with her strategies, even when they involved committing disability fraud. Second, and this is true for Ellen and Eve as well, moving into the trailer park as a renter made it easier to make the moves to increasingly better trailers. Park size and condition were also a factor. Compared to the small Northwind trailer park where every trailer old was old and in substandard condition, Cascadia was larger and had trailers in a range of conditions and rental prices. Despite Carole's tactics, ultimately the family's housing stability remained perilous as renting one of the newest trailers in the park meant paying one of the highest rents on a limited income.

Table 3. *Housing Strategies Across Time in the Trailer Parks*

	Park/Years in Park	Buy Trailer	Rent	Go w/out	Strict Budget	Rely on Relationships	Move w/in Park
Eve	Cascadia/3	X	X			X	X
Gloria	Cascadia/1		X	X	X	X	
Mary	Southside/3	*X		X		X	
Barbara	Southside/4.5	X		X	X	X	
Carol	Cascadia/2		X	X	X	X	X
Ellen	Cascadia/7		X	X	X	X	X
Anne	Northwind/1		X	X	X	X	X
Hillary	Cascadia/4	X	X			X	X
Lisa	Northwind/3.5		X		X	X	
Heather	Northwind/4	X		X	X	X	
Rachael	Cascadia/7	X		X	X	X	
Sarah	Northwind/5	*X	X				X

Note. Asterisk (*) denotes purchasing a trailer through a contract sale/rent-to-own agreement. The table only contains strategies that were explicitly discussed in the data.

Chapter 5. Discussion

The goal of this study is to provide insights into low-income, rural families' housing strategies. This study addresses multiple gaps in the current survival strategies literature by focusing on strategies that are specific to rural housing in a sample of low-income, White, married families. Specifically, this study asked 1) *What strategies do low-income, rural families use to keep a roof overhead*, and 2) *How do contexts and personal circumstances shape housing strategies?* This section discusses the main findings and considers the housing strategies of the families in this sample in relation to the existing literature.

Rural Trailer Parks

Because the Growing Up Mobile study was focused on family life in the context of a rural trailer park, these data allow for the examination of the circumstances and strategies that brought families to this specific housing context. This study adds to the survival strategies literature by providing information about housing strategies used in the context of a prevalent low-income rural housing form. The 12 families in the sample came to the trailer parks under varying circumstances and all expressed that the trailer park was not their ideal housing option. Instead, the trailer park met an immediate need for housing in a rural community that offered few other affordable options. For the families who moved into the parks as renters, finding a trailer that was available, affordable, and in decent physical condition was a challenge. Further, the quality and size of a trailer park largely determined how the park functioned for renters. For example, a move into the older, smaller Northwind trailer park offered little chance at long-term housing stability, as options were limited by the poor condition of the park and trailers. On the other hand, a move into the larger, better maintained Cascadia trailer park, even into a rundown

trailer at first, at least provided renters with the chance to move within the park when better trailers opened up.

Buying a trailer upon move-in came with its own set of pros and cons. For Barbara, Rachael, and Mary the purchase of a trailer was intended to be a long-term housing strategy, but the inflexibility of owning a depreciating trailer in a rural trailer park tied families to housing situations that were not adequate in the long run. Despite the drawbacks, a move into the trailer parks allowed the families in this sample to live in independent housing situations, even if only for a little while. The next sections highlight some key insights gained from examining the housing circumstances and strategies of these twelve low-income, rural families.

Social Network Strategies

While social network strategies were used for regular, ongoing instrumental support in the literature (Edin & Lein, 1997; Jarrett et al., 2014), families in this sample spoke most often using social networks for short-term or one-time support. For example, Eve, Anne, Lisa, Carol, and Gloria all lived doubled up with family just prior to gaining independent housing in the trailer parks. Like the experiences of low-income, urban women in the literature, these moves were most often temporary stops on the way to more permanent, independent housing situations (Heflin et al., 2011; Hernandez, 2016). Doubling up was a critical housing strategy for families in this sample, particularly for the families who were relocating to Mountainview. That families needed to double up to keep a roof overhead is also a reflection of the limited affordable housing options available in Mountainview at that time (Ziebarth, 2015).

Another important social network support was the purchase of a trailer by a family member. Both Barbara's son and Heather's father purchased trailers for them in an effort to provide the families with an affordable long-term housing option. Unlike the complications of

family support reported by the low-income, urban mothers in Dominguez and Watkins (2008) study, an expectation of reciprocity or feelings of indebtedness for this support were not reported by either family. Ultimately, the gift of a trailer provided these fixed-income families with a housing option that allowed them to stay in one place for several years, which is more stability than many of the families in this sample had access to.

In the literature, friends provided access to housing opportunities in both urban and rural samples (Clark, et al. 2011; Sherman, 2009b). In this sample, friends were most often relied on for minor exchanges of childcare and food, however one family did gain access to housing through a friend. For Mary's family, the no-interest, low-payment purchase of a trailer through a friend from church, allowed the family to become "homeowners" despite their limited fixed income and bad credit history. This social network strategy provided a housing option that was affordable and adequate, at least for a few years.

While reciprocity was not explicitly discussed by the families in this sample, Mary's family's trailer purchase and later sale, all within their church community, is similar to the reciprocal network in Fitchen's (1981) study that provided rural men with access to quick-cash for trade. Additionally, Mary's connection to support through a church friend directs attention to the important role that churches play in the social networks of rural communities. In particular, churches are community institutions that may serve to connect families from a range of income levels. While most families spoke of more individual housing strategies, almost all of the families in this sample reported some connection to a church community. Thus, church relationships may be an important point of access to housing and other supports for low-income families, and a focus for future research on social network support in rural settings.

Friend networks also led to an important job opportunity for one family in this sample, and made a critical difference in their ability to keep a roof overhead. Ellen and Craig's lives changed for the better when a friend helped Craig secure a job at the local mill. After years of instability, this job allowed the family to pay their rent and other bills, and to plan for a future outside of the trailer park. That the family lived in the trailer park for eight years may have allowed for the development of longer-term relationships, a factor that was important connection to jobs and housing opportunities for the low-income, rural families in Sherman's (2009b) study. More recent movers to Mountainview like Carol, Anne, and Gloria, may not have had the time to develop these types of longer-term relationships that seem especially important in rural communities (Fitchen, 1981; Sherman, 2009b).

Barriers to social network strategies. In this sample, quality and availability of social networks were important factors in determining whether or not families depended on others for support. As Seccombe (2007) found, low-income families often have equally unstable people in their social networks. This was true for many of the families in this sample. For instance, Barbara and Mary both struggled to make ends meet on limited budgets, yet they were the only members of their family stable enough to take in their grandchildren and great grandchildren. As the most stable in their networks, they became the social network support for others. On the other hand, the cumulative disadvantage of a lifetime of economic struggle limited the social network supports for some families. For example, families like Lisa's that had struggled with years of ongoing adversity, seemed to have exhausted their social network supports long before the research study began.

Cultural beliefs about relying on others for support may also be a factor in why the families in this sample reported being less reliant on social networks. Unlike the normative role

of social network support that Stack (1974) found in an urban, Black community, social support in rural communities amongst White populations can be heavily stigmatized (Sherman, 2009b). Thus, the lack of social network strategies reported by the White, rural, married families in this sample may be reflective of moral judgments held around seeking support (Sherman, 2009b). Future research should focus on the role of stigma in shaping rural housing strategies, particularly for low-income White, married families, who are expected to be stable and independent by virtue of the perceived social benefits of being White and married in the United States.

Individual Family Strategies

This study provides examples of the ways that individual strategies like strict budgeting and moving residences that are common in urban samples, were also important for low-income, rural, married families. The linked nature of the lives of the families in this sample is particularly apparent in their individual housing strategies, as husbands and wives often worked in tandem to keep a roof overhead. The prevalence of individual housing strategies that were discussed by the families in this sample may be a reflection of the importance of moral capital in rural communities. As Sherman (2009b) found, moral judgments about the ways that people meet basic needs are connected to long held cultural scripts about hard work, self reliance, self worth. Thus, in a rural sample, individual family strategies may be more morally acceptable and therefore more prominent in the reports of low-income, rural families than outside supports.

Individual strategies can be divided into two categories: short-term strategies that focus on meeting immediate needs, and longer-term strategies that plan for the future. A similar division was seen in Hernandez (2016) study of low-income, urban mothers. Hernandez (2016) found that ultimately the type of individual strategy that mothers used not only reflected their

knowledge and skills, but also determined the ultimate reach of their efforts. The individual strategies of the families in this study similarly reflect their knowledge and skill, as well as varying contexts and personal circumstances.

Immediate need strategies. Careful budgeting was a common strategy in the literature and was reported by eight of the twelve families in this sample (Fitchen, 1981; Heflin, et al., 2011; Hernandez, 2016; Seccombe, 2007). Like the mothers in urban studies (Heflin et al., 2011; Seccombe, 2007), housing and food costs were top budget priorities for the families in this rural sample. This study adds to the survival strategies literature by providing insight into how low-income, married couples make budgeting decisions.

The majority of married families in this sample reported making financial decisions together. However, two of the women, Anne and Mary, explained that their husbands were in charge of the family's financial decisions. This may reflect the differences in age and cumulative disadvantage in this sample, as these families had at least one middle-aged spouse, and both families had dealt with years of ongoing adversity prior to moving into the trailer park. As Mary, a 46 year old grandmother, explained, she used to participate more in money decisions but she was tired now and often gave in to her husband's decisions. A teamwork approach to budgeting was most common in the couples that were under 40 years old in the sample and may reflect generational shifts in household responsibilities. These findings contribute to the literature by providing examples of how mothers and fathers share in the worry, planning, and action of housing strategies. This is in contrast to the urban literature that most often discusses fathers in a peripheral supporting role, while mothers take on the main financial concern and responsibility of keeping a roof overhead. Because strict budgeting was critical to the families' ability to pay

for housing in this study, a more in-depth examination of low-income married families' budget strategies would be beneficial.

Similar to the low-income families in the literature, eight of the twelve low-income families in the sample also reported going without basic needs in order to keep a roof overhead (Fitchen, 1981; Heflin, et al., 2011; Hernandez, 2016; Seccombe, 2007). Fitchen (1981) argued that such juggling of resources is not a sign of irresponsibility or a lack of budgeting knowledge, but rather proof of painstaking planning to meet ever-changing needs on a limited income. However, Hernandez (2016) cautioned that such strategies have limited reach and are not without risks. These findings were true for families in this sample as well. While Heather's elaborate meal planning and prioritizing of housing costs did ensure that the family was able to keep a roof overhead, in the long run, going without adequate, nutritious food and prescribed medication put her entire family at risk for long term stress and adverse health effects. As both Seccombe (2007) and Hernandez (2016) acknowledged, although strategies that solve one problem can open up risks in other areas, low-income families often have no other options.

Housing strategies vary according to how families view their current situations and available options. Sachs et al. (1995) found that women who had experienced compounded adversity were more likely to focus only on strategies to meet basic needs and rarely developed longer-term strategies. This in-the-moment time orientation to solving problems was seen in this sample as well. For example, following a succession of adverse experiences, Mary's family's decision to cash out their retirement account to pay for the move to Mountainview, or their move into a townhouse that they "loved" but could not afford, were short-term strategies that may have helped in the moment, but did not work out in the long run.

Clark (2012) found a similar in-the-moment orientation in a sample of urban families that relocated to rural areas to access subsidized housing opportunities. The families in Clark's (2012) study made the move to unfamiliar rural communities because they offered more available, affordable housing options than their current urban settings. These decisions were based on current housing needs and without awareness of how a lack of jobs, or cultural differences in rural places would affect their families. Similarly, several families in this sample made moves to Mountainview to be closer to ailing family members, often with limited planning. These strategies reflect the lasting reach of historical time events, as the economic downturn in this community seemed to take some families by surprise. With hope for a better future, and perhaps remembering the town as a place of economic opportunity, families packed up everything and moved to Mountainview, only to find a struggling community that offered limited job and affordable housing options. For some, like Barbara and Eve, the moves worked out, but for others, like Gloria, limited planning and a lack of awareness of Mountainview's limited job market had high costs.

Long-term strategies. While all of the families in the sample developed strategies to keep a roof overhead, Ellen, Eve, and Carol were able to develop long-term strategies that propelled them through less adequate housing situations and toward meeting their housing goals. Like the women in Hernandez (2016) and Seccombe's (2007) studies who moved annually to access better housing, Ellen, Eve, and Carol were able to move from their initial inadequate trailers to increasingly better housing options. While moving into a larger trailer park with rental trailers in a range of conditions was a shared contextual aspect of their strategies, their varying personal circumstances (e.g. income amount and type, and teamwork between spouses) had the largest affect on the development and reach of their long-term strategies.

Income matters. Ellen, Eve, and Carol's stories illustrate how income amount and type shape and constrain long-term housing strategies. Ellen reported that before Craig landed the job at the mill and she returned to work, their lives, like most of the families in this sample, were a constant struggle. Having two full-time paychecks allowed the family to meet basic needs, purchase extras, and still save money to purchase a house. In comparison, with only one parent working outside of the home, Eve's family relied on a mix of income and resources to survive. Eve's job as a school bus driver provided her family with health insurance and a modest income, and the family also received income from Social Security survivors' benefits. While the family was able to meet most of their basic needs with this income, the cash from their insurance settlement was undoubtedly the biggest factor in the family's long-term housing strategy. Lastly, Carol's family relied on a mix of social security disability payments and low-paying part-time work. Not only was this income insufficient to meet the family's basic needs, any change in income status seemed unlikely. In light of these financial circumstances, Carol's families' long-term housing strategies were severely limited.

Income affected the three families' long-term strategies in varying ways. For example, Carol's family's inadequate income meant that their long-term strategies were completely dependent on their ability to work the existing housing system to their advantage, as paying to move was not an option. In comparison, after eight years of renting a trailer and working their way into two-stable full-time jobs, Ellen's family was now the least dependent on non-income survival strategies and was able to put aside part of their income to save for a house. Finally, Eve's family was still figuring out how to survive without Dave's income and relied on a mix of income and occasional social supports (e.g. energy assistance). Eve's family, like Carol's, was still quite dependent on their ability to develop and execute survival strategies. In sum, these

examples highlight the different ways that income amount and type can shape the development and ultimate reach of low-income families' housing strategies.

Teamwork. Marriage seemed to provide several benefits for the families in this sample. In comparison to the literature where the focus was mainly on low-income single mothers, this mostly married sample highlighted some of the ways that having two adults in the household was important to survival strategies. In general, having two parents in the home meant having more options to meet basic needs without relying on social networks. While the families in this sample used similar housing strategies to the single, urban mothers in the literature (e.g. moving to access better housing), rural married families relied less on formal housing supports (e.g. subsidized housing vouchers) and almost exclusively on independent family efforts. For example, moving within the trailer parks to a better rental trailer was most often a plan made and executed between spouses. Additionally, having a spouse typically meant having more income, either from employment or social security benefits, and having two adults in the home to care for children. For the low-income families in this sample who were all raising young children, having a second adult in the household was critical to their ability to keep a roof overhead. These patterns are reflective of the families who allowed the research team into their lives and may not be representative of the relationships of all low-income married families in the trailer parks.

Looking specifically at longer-term strategies, Ellen, Eve, and Carol were all married to men who played active roles in their long-term housing plans. Ellen was clear that Craig was a critical part of the families improved stability and that things had only come together for the family in the last year. Ellen's return to work brought more income, however it was the couple's dedication to the family budget and to working together to care for the kids and the household chores that seemed to make the difference in their success.

In Eve and Dave's case, Dave's adaptation to a new role of stay-at-home-dad was critical to the families' short-term strategies as he was now home to care for the kids and to search out resources for low-income families. Sherman (2009a) found that this type of gender flexibility, whereby men are able to adjust their beliefs and expectations of gender roles and masculinity to fit with changing conditions, facilitated a smoother transition to economic and market changes, even in more traditional and culturally conservative settings. Further, the purchase of the damaged trailer gave Dave new purpose as his work on the trailer provided the family with a nicer, larger home. The combination of the insurance settlement, Eve's ongoing employment, and Dave's ability to embrace a new family role were critical to the families' long-term housing plans and eventual move out of the trailer park.

Finally, unlike the first two couples that had a fairly equal division of family responsibilities and decision making, Carol and Jeff had a more uneven relationship. Carol was a master strategist who met basic needs with extremely limited income and moved her family to increasingly better trailers. Jeff played a more passive role and went along with whatever Carol planned. Despite the limitations of this family's financial situation, their version of teamwork was critical to their success at meeting basic needs and longer-term goals. Variations in relationship styles between married couple across the sample are reflected in the strategies that families used to keep a roof overhead. A deeper examination of these relationship differences and their effect on housing strategies is an important area for future research.

In sum, there are clear similarities and differences in the housing strategies of the rural, married families in this sample and the urban, single mothers in the survival strategies literature. The similarities between the two settings and family types speak to the common struggle of keeping a roof overhead in a system of limited support, and to the indomitable strength of low-

income families. The differences reflect the ways that the structure of housing supports and options in each context, as well as varying family formation types, shape families' housing strategies.

Limitations

This study is limited in a few notable ways. First, the families were all living in the specific housing contexts of rural trailer parks and therefore the data do not provide information about the housing strategies of low-income, rural families whose strategies led them to other housing options. This is an important consideration when considering the implications of this research. Future research on low-income, rural families would benefit from a focus on families living in a range of housing options. Second, this examination was restricted at times because the data used in this analysis was collected for the purpose of exploring a different set of research questions. Despite this common drawback of secondary data analyses, the quality and depth of information about low-income, rural families provided by this rich ethnographic data greatly outweighed any limitation. A third limitation is that the data used for this study was gathered mainly from the women in these families and therefore may not fully represent the perspectives of the families. To build on this research, future examinations of the housing strategies of low-income, rural families would benefit from hearing the perspectives of multiple family members.

Implications

This study provides detailed examples of what can happen to low-income, rural families when society fails to embrace housing as a public issue. The findings from this study have implications at both the community and national levels. The families in this study relied largely on private solutions like teamwork between spouses and support from extended social networks to keep a roof overhead. Despite making improvements in their housing situations, most

families' housing stability remained precarious. Private housing supports, like the outright purchase of a trailer by a family member, still left families struggling to pay space rent and high utility costs. Just as strategies often involved whole families, consequences were shared too. Going without food, medication, and sleep in an effort to keep a roof overhead affected family stress levels, and challenged families' health and relationships. To better support low-income families, both community and national level commitments to housing for all families are needed.

Community implications. This study took place in three of Mountainview's trailer parks. That these privately owned and managed trailer parks were cited by most families as the only available, affordable housing option underscores the lack of public commitment to affordable housing in this community. Despite over 25 years of persistent economic decline, the community of Mountainview has yet to make a concerted public effort to address their lack of affordable housing, or to embrace the low-income families that live in the trailer parks as equal community members (Lile, 2017; MacTavish, 2007). A crucial step in addressing the affordable housing crises is convincing a community that a lack of affordable housing is a public, not private issue. This can be a challenge in rural places like Mountainview, where long held beliefs about independence and hard work hold firm (Sherman, 2009b).

A community's lack of commitment to addressing affordable housing issues is multifaceted, as talk of increasing the affordable housing stock raises concerns over attracting an influx of new low-income families, or of dragging down property values. Additionally, struggling rural communities like Mountainview are often ill equipped to address affordable housing issues on their own. Partnerships between communities and non-profits are one way for rural communities to address this issue. One example is community support of the purchase of rural trailer parks by non-profit organizations, similar to the work that St. Vincent de Paul

Society is doing in Lane County, Oregon (Schrock, 2017). The non-profit has purchased seven older, rundown trailer parks through a combination of state funded grants and low-interest bank loans, and has transformed them into safe, affordable housing options. These efforts have increased the affordable low-income housing stock in several rural communities. Through this partnership, a non-profit has stepped up to claim a space for affordable housing in ways that many of these rural communities were either unwilling or unable to do on their own. A similar model making use of non-profits as the lead could help move communities like Mountainview forward in addressing affordable housing needs.

National implications. The lack of community level commitment to ensuring housing for all reflects the approach to housing taken at the national level. Federal housing policies that support low-income families are increasingly limited and remain highly stigmatized (Desmond, 2017). At the same time, the federal government spends over a billion dollars each year to subsidize housing for middle and upper income homeowners through housing policies like the mortgage-interest deduction (MID) (Desmond, 2017). This creates a paradox, as the failure to acknowledge all federal housing policies as “welfare” perpetuates stigma around affordable housing policies, and adds to the false notion that middle and upper income families attain housing stability all on their own. As a nation, we claim to care about the wellbeing of families, while at the same time our federal housing policies create an increasingly unequal opportunity for housing stability by propping up the wealthy and ignoring the poor (Desmond, 2017). Such inequalities stand in direct opposition of the goal outlined by the National Affordable Housing Act in 1949, that “every American family be able to afford a decent home in a suitable living environment” (MacTavish, Ziebarth, & George, 2014).

Reform or elimination of the MID and reallocation of the funds to support affordable housing programs could help to address the affordable housing crises. However, this solution is unlikely as the MID enjoys deep-rooted support from a powerful real-estate lobby and other wealthy Americans who profit from this government housing subsidy (Desmond, 2017). This conundrum highlights the fundamental need for both a broader acknowledgment that poverty and homelessness are politically created (Desmond, 2017), and increased recognition of housing as a right that can and should be afforded to all families in this country.

In sum, this study highlights the multifaceted nature of low-income, rural families' strategies to keep a roof overhead and emphasizes how this struggle undermines every domain of family life. That the incredible effort put forth by the families in this study only brought limited housing stability confirms that the current private solution approach to the growing affordable housing crises is not adequate. These findings indicate that a more public approach to housing support is fundamental to ensuring the wellbeing of low-income families.

Chapter 6. Conclusion

This study provides a fuller picture of the ways that low-income families navigate adversity by examining the housing strategies of White, low-income, married families in a rural context. This research provides rich examples of the ways that context and personal circumstances shape low-income, rural families' housing situations, and serves as a valuable guide for future research. The families in this study provide examples not only of strategic efforts to keep a roof overhead, but also of the benefits and consequences of those strategies.

In a social climate that increasingly promotes private solutions to low-income housing issues, and offers decreased affordable housing options, this study highlights the need for a larger public commitment to affordable, adequate housing for all. While this study emphasizes the incredible strengths and abilities of low-income, rural families, it does not justify the unsafe, inadequate housing options that the families were stuck with. If nothing else, this study should leave readers wondering what else low-income families could accomplish if they did not have to work so hard just keeping a roof overhead.

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APPENDICES

Appendix A
Parent Background Interview Guide

I. Family Ties- Who currently lives in your household?

First Name/Age:					
Relationship:					
Birthplace:					
Education/ Occupation:					
When/How Joined Household:					
Describe:					

I. Family Ties- What other family do you have?

Your Siblings:

First Name/Age:					
Relationship:					
Birthplace:					
Where Live:					
Education/Occupation:					
Contact:					
Activities:					
Exchanges:					

I. Family Ties- Your Parents:

First Name/Age:					
Relationship:					
Birthplace:					
Where Live:					
Education/Occupation:					
Contact:					
Activities:					
Exchanges:					

I. Family Ties- Grandparents:

First Name/Age:				
Relationship:				
Birthplace:				
Where Live:				
Education/Occupation:				
Contact:				
Activities:				
Exchanges:				

I. Family Ties- What other relatives you keep regular contact with?

Other Family

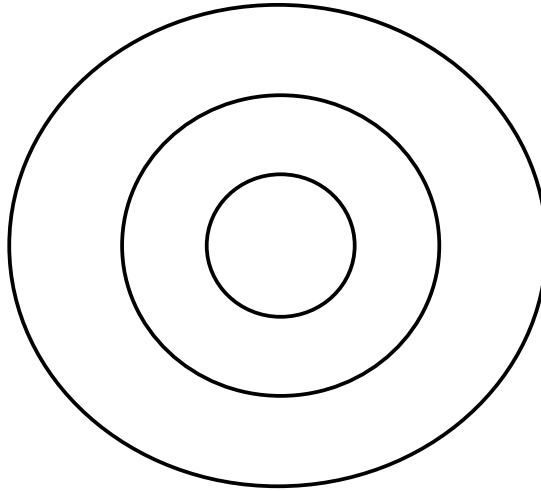
First Name/Age:						
Relationship:						
Birthplace:						
Where Live:						
Education/Occupation:						
Contact:						
Activities:						
Exchanges:						

II. Friendship Ties- Who are your friends?

Name/Age/Gender:						
Where Live:						
How Long Known:						
Where/How Met:						
Contact:						
Activities:						
Exchanges:						

II. Friendship Ties

If you think of yourself as the center of this diagram what friends and family would you place in each circle?



II. Friendship Ties-Who was important at some time in your life that is not in regular contact now?

Name/Age/Gender						
Relationship:						
When/How Long Known:						
Where/How Met:						
Contact:						
Activities:						
Exchanges:						
Why Contact Ended:						

III. Residential History- Where have you lived beginning with your current residence then going backwards?

Place Name:						
Location/Type Community:						
Years There:						
Type of Residence:						
Who Lived With:						
Experience:						

IV. Work History- Tell me about your work experiences beginning with you current job and going backwards.

Name/ Location Type of Job:						
Years There:						
How Got Job:						
Pay & Benefits:						
Experience:						
Why Left:						

V. School History- Tell me about your schooling beginning with elementary school.

School name/ location:						
Grades/Years Attended:						
Kind of Student:						
Activities:						
Friendships:						
Experiences:						
Family-School Relations:						

VI. Child's School History- Tell me about your child's schooling beginning with where they started school.

School Name/ Location:						
Grade/Years Attended:						
Kind of Student:						
Friendships:						
Activities:						
Experiences:						
Family-School Relations:						

Appendix B

Family Economic Interview Guide

Name: _____

Family Economics: We are interested in knowing how you as a family manage household money.

Expenses: What proportion of your household monthly income do you spend on... ?	Housing/ utilities?	Food/ clothing?	Transportatio n?	Childcare?	Savings and/ or debt payment?	Entertainme nt/ vacations?
Budgeting: How are the household budget decisions made for.....?	Daily purchases ?	Major purchases ?	Savings/ investment plans?	Kids allowances ?	Entertainme nt/ vacations?	Buying on Credit/ Loans?
Furnishing s: How/ when did you acquire your...?	Home?	Furniture?	Appliances?	Vehicle(s) ?	Computer?	Other?

Extras: Do you have...?	Cable TV?	Special phone services?	Internet access?	Pager/ cell phone?	Other?	
Credit/ Debt: Do you have.....?	Credit cards? How many?	Carry a balance? Monthly payment on balance?	Last time paid off?	Loans/ mortgage? Type/ lender/ duration?	Other debt or credit?	Other?
Security: What are your methods for handling.....?	Minor money emergencies like car repairs?	Major money emergencies like disaster?	Medical costs?	Relatives in need?	Your retirement?	Children's future?
Management: Do you have... ?	Checking account?	Savings account?	Children's saving accounts?	Investments?		
Insurance: Do you have... ?	Medical insurance ?	Dental insurance ?	Long Term Disability insurance?	Life insurance?	Child Life insurance?	Other?

Appendix C

Exit Interview Guide

Parent Exit Interview/ Name: _____

Although we have asked you questions and spent time observing your family and neighborhood we obviously can't know all there is to know about your family and neighborhood. To help fill in the blanks we have a few more questions.

Tell me one thing about your family that I probably don't know	... about living in a trailer park	... about living in Mountainview
How do has your life been the same as your parent's?	How has it been different?	What do you hope your kids will do the same or differently from you?
What are your hopes and dreams for the next year for yourself?	... for your kids?	... for your neighborhood?
How about hopes and dreams for life 15 years from now for yourself?	... for your kids?	... for your neighborhood?
What will it take for you to reach this goal/?	... for your kids to?	... your neighborhood to?