The Mothers of Family Place: the Role of Trust and Support among Homeless-Mother Families

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THE MOTHERS OF FAMILY PLACE: THE ROLE OF TRUST AND SUPPORT AMONG HOMELESS-MOTHER FAMILIES

by

Heather L. Duncan

A Dissertation Submitted in Partial Fulfillment of the Requirements for the Degree of Doctor of Philosophy in Urban Studies

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ABSTRACT

THE MOTHERS OF FAMILY PLACE: THE ROLE OF TRUST AND SUPPORT AMONG HOMELESS-MOTHER FAMILIES

by

Heather L. Duncan

The University of Wisconsin-Milwaukee, 2018
Under the Supervision of Professor Amanda Seligman

This research examines the dynamics of network exchange and trust experience in becoming homeless and the influence of these conditions on life in the shelter for women who are homeless with their children. The plight of homeless mothers in twenty-first century Chicago echo those of poor mothers in the eighteenth century, with families and singles alike enduring inadequate affordable housing, both in quantity and quality. So too did the provision of poor relief prove inadequate throughout the past two hundred years. I examined theories of trust and network and exchange theory, challenging the adequacy of their application to homeless families.

There were many things about the lives of my respondents that were consistent with previous research, including the same lack of resources and affordable housing and the limited size of support networks. The women I interviewed also illustrated similar exchange patterns within their small support networks to those previously studied by poverty research. However, my findings showed that for single mothers whose paths led to homelessness, the structure of their networks and the content of their ties to others were mutually influencing to a greater extent than previously noted. Most prominently, extremely small networks of close ties to others shaped the
development of trust and distrust and how it affected the exchange of resources. My findings showed that homeless mothers were more likely than their housed counterparts to have particularly harrowing childhoods, burdensome relationships, and so little trust that the prospect of getting support for stable housing seemed remote. Further research needs to be done to understand the full impact of violence on trust development. The experiences of the women I interviewed reinforced the need for adequate, affordable housing and childcare and more specifically suggested that current rent-subsidy programs must expand. Possibly the finding with the greatest significance to families at risk for homelessness was extremely small network size. Services aimed at developing skills of building relationship and trust could result in access to new sources of support.
To my dad, Donald Dixon Duncan Jr.

1924-2015

who taught me to love God, work hard,

and always leave the campsite cleaner than I found it.
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As someone with a busy life, I always carried portions of my research with me where ever I went. I wrote portions of this dissertation in Chicago, Ndola Zambia, the waiting room at the DMV, the hospice room for both of my parents, and other locations too numerous to count. I likewise have many people without whom this research would have remained undone. I am extremely grateful for my committee and especially for both of my chairs, Stacey Oliker and Amanda Seligman who consistently held me to high standards and did not give up on me, despite my complete inability to hyphenate compound adjectives. I am honored to have worked with scholars I hold in such high regard. Stacey, thank you for helping a nurse practitioner conduct sociological research. Your ability to read what I wrote and translate it into what I meant to say was astounding. The fact that I am at the finish line is due in no small part to your willingness to provide constructive comments on yet another draft. Amanda, thank you for your painful adherence to quality. And I say that with the utmost respect and gratitude. Your History of American Urban Problems class was the reason I chose to pursue a degree in urban studies instead of nursing. As an educator myself I could clearly see the depth of your knowledge and desire to teach. That was the kind of program I wanted. You helped me to expand my own teaching methods outside the confines of my discipline.

The origin of my interest in Chicago’s homeless reaches back to 1989 when I was a 23-year-old community health nurse with the fledgling Travelers and Immigrants Aid Homeless Project. I owe a debt of gratitude to those early colleagues. We had no idea what we were doing; no one did. The idea of providing care in homeless shelters was in its infancy. We all learned together, from each other and from our clients. With
this amazing group of people, I learned how to engage a vulnerable population, to establish trust and provide quality care. It was in that atmosphere that I learned the importance of people’s stories, how their past impacts their future.

I also have to thank my wonderful co-workers with the IMMC Homeless Project and our care of homeless families. One late evening after seeing patients at the very shelter I would use for my dissertation, we remarked on the similarities of women’s stories and our desire to know more. I declared then that if I ever pursued a doctoral degree, it would be in part so I could pursue this topic. Twenty years later I finally completed that journey. I also owe a debt to my current colleagues at North Park University and Lawndale Christian Health Center’s Mobile Health Team, who have encouraged me, supported me, and let me cry on their shoulders along the way. To my amazing husband, Keith. When I finished my masters, I told you that if I ever uttered the letters Ph.D., you would be allowed to divorce me, no contest. Thank you for not taking me up on it! Thank you for your patience as I spent way more time and emotional energy on this project than I did on you. Trust me, I truly now am done. I definitely could not have done this without my kids, if only to model perseverance, even when things get hard. Kara and Ian, you were my best sources of motivation. I also must thank the 2016 Chicago Cubs for providing me the inspirational video I watched whenever I felt this would never be completed. For if the Cubs could win the world series after 108 years, I certainly could finish this dissertation. Most of all I must thank the women of Family Place for allowing me to walk beside them for a bit and hear what they had to say.
Chapter One: Introduction

“I don’t have a lot of people I’m close to. I don’t really trust nobody. Like, well I’m close to my sister and we trust each other ’cause we were all we had growing up. But, she’s in a shelter too. I got no one else. I even had to stay with my mama even though I don’t trust her cause she done let me and my sister be abused by her boyfriends when we was kids. She throwed me out her house three times, this last time with my baby.”

This was Evelyn, who at 22 was homeless along with her one-year old son. The fundamental elements in Evelyn’s story are repeated again and again with mothers who are homeless with their children and illustrate the core of my research.

My interest in gaining understanding into the lives of homeless mothers began over twenty years ago through my work as a nurse practitioner for health care for the homeless organizations. In the late 1990s and early 2000s, I serviced a number of family shelters, including Family Place. Providing care to families necessitated an ability to establish a level of rapport which allowed women to share the intimate detail of their lives. It was those discussions that led me to this research project. My aim was to understand networks of support, exchanges of resources, and relationships of obligation, reciprocity, and trust in the transition from housed to homeless-shelter living among single mothers with their children.

Research has revealed the stages and proximate causes of family homelessness, like job loss or domestic violence, and they examine the states of mind of mothers who become homeless. Yet few studies explore, in depth, the structures of networks of support in which women who become homeless are embedded; and the dynamics of closeness, moral obligation, exchange, reciprocity, and trust, which I think
may deepen our understanding of losing and regaining home. To that end, I
investigated patterns of relationships within sheltered mothers’ networks of exchange
and support, how obligations and support figure in the exchanges, and with what
consequences. I wanted to know whom homeless women turn to for support and what
resources, if any, were provided. How do they interact with the people they see as
important in their lives? In particular, what kind of support, both emotional and material,
are given and received? And what role does trust play in the acquisition of resources.
Ties among members of networks of support may be strengthened emotionally, and in
moral obligation, by trust.

As Evelyn illustrates with her comment, “I don’t have a lot of people I’m close to,”
single mothers living in poverty have small networks, meaning there are very few
people—confidants—to whom they can turn for support. Consequently, those people,
who are primarily family and close friends, have particular influence. If the confidants
themselves have few resources, even close relationships, such as with Evelyn and her
sister, may not yield the resources necessary to stave off homelessness. In addition,
having a small number of confidants may provide only limited opportunities to learn trust
or distrust. Because these relationships are not immersed in a larger pool of experience,
what mothers learn from these few confidants may shape their ability to trust and their
capacities for network building. How then do the women describe trust in their
relationships with the people close to them? How does trust or distrust develop? How
does this feeling of trust or distrust affect the giving or receiving of resources? What
happens if the respondent and their child(ren) move in with their confidant? Does that
change the relationship, alter what is given or received, and does it change the trust that
my respondents feel for them? What sense of obligation do the women feel to those who provide resources?

Finally, I wanted to explore the dynamics of network exchange and trust experienced in becoming homeless and the influence of these conditions on life in the shelter. If, like Evelyn with her mother, respondents learn that even those closest to them cannot be trusted, then it seems logical to assume they would not have developed the skills necessary to establish trust when meeting new people. If distrust begets distrust, limiting the women’s willingness to connect with new people, the lack of experience learning to trust may erect a barrier to accessing new resources. Does then the interaction between the respondent and the people who give them support before they enter the shelter system contribute to their becoming homeless? Once the women enter the shelter system, how do these past experiences influence how they interact with other residents and staff? Do these experiences influence their ability to find new resources? To explore these patterns, I embarked on qualitative research, augmenting participant-observation with a semi-structured interview guide, to explore hitherto under-examined motives, meanings, and patterns of networks, exchange, and trust in the lives of low-income, single mothers who enter shelters. The patterns I observe may suggest patterns throughout the country, especially in cities.

In January 2016, a national point-in-time count estimated that there were approximately 61,265 homeless families across the United States. Although these numbers dropped approximately five percent between 2015-2016, homelessness shows no sign of declining more than a marginal amount, especially given the soaring rents in
cities.\(^1\) Over the past three decades, researchers have revealed commonalities in the experiences of homeless families. People living in poverty are overrepresented among African Americans. The same holds true for homelessness in general and remains the constant for homeless families. Although there are assuredly two-parent-homeless families, most homeless families are comprised solely of one parent who is homeless with their children, with women overwhelmingly the homeless parent. Research suggests that women who head homeless families are younger than their homeless single counterparts. They are also less likely to suffer from mental illness or substance abuse.\(^2\)

While homelessness is primarily viewed as an urban issue, families struggle with cost-burdened housing and homelessness across the country. The exact number of homeless people in rural areas is difficult to assess, but research suggests approximately seven percent of the total homeless population in the United States lives in rural areas. However, the causative factors remain the same; lack of affordable housing and inadequate incomes place families, regardless of location, at risk for homelessness.\(^3\) I have chosen to focus my research on urban homelessness because


U.S. cities host the highest concentration of homeless people.\textsuperscript{4} Chicago, the location for my research, has served as the site for numerous researchers investigating poverty and homelessness. Chicago, as a large urban center, can suggest findings that might then be used as a basis of comparison with other cities.

The causes of family homelessness have changed little over the past thirty years. Poverty and a lack of affordable housing continue to be the primary reasons families transition from housed to homeless. Domestic violence also contributes to homelessness, particularly for female heads-of-household.\textsuperscript{5} What is less clear is the process by which families chose to enter the shelter system. It is doubtful that most families immediately enter the shelter system after losing their housing. A common trope in poverty research suggests that the poor, bonded by their common experience and cultural norms, freely share among each other.\textsuperscript{6} Similarly, we know that in the transition from housed to homeless, many families move in with a family or friends, a strategy called “doubling up.”\textsuperscript{7} But little else is known about these situations and why families move out of doubled-up housing and into a shelter.

I strove to understand networks of support, exchanges of resource and relationships of obligation, reciprocity, and trust in the transition from housed to

homeless-shelter living among single mothers with their children. To that end, I interviewed eighteen women who were residents of a Chicago family-homeless shelter, Family Place (a pseudonym), where I was also a participant observer for over four months. In choosing an established shelter, I expected that experiences described by the women would be more reflective of urban family shelters, in general, than would be so in a new shelter just establishing its rules and routines.

Family Place was located on one side of the street, with an additional shelter for single-homeless men and women across the street. Most of the first floor was a multi-purpose room, which served as the cafeteria for Family Place as well as the two neighboring shelters. A narrow stairwell provided access to the family living space on the second floor. There was also an elevator, although it was out of service for my four-month tenure. Single mothers with children were housed in one large room of approximately 2,200 square feet. Approximately 106 metal bunk beds were grouped together to form family “areas.” Each area comprised approximately 110 square feet and included two or more bunk beds, depending on the size of the family. Each area had a space for a four-drawer wooden dresser.

Families had access to the laundry room, with usage determined by a posted laundry schedule. The laundry room proved to be an important resource when I conducted interviews. Off a small hallway in the corner of the living space, there was a door providing access to a rooftop playground, which also served as the designated smoking area. The communal bathroom was along the north wall and was in varying states of cleanliness, depending on the residents assigned to cleaning duty. A kitchen and play area comprised the east end of the room. The kitchen consisted solely of three
folding tables, two refrigerators, and a counter with a microwave. No individual cooking that required a stove was possible. The tables were rarely clear of crumbs or spilled liquid. There was no access to water except in the nearby bathroom. The children’s area consisted of a stack of squishy foam floor squares and a chalkboard.

Family Place employed three case managers, all of whom lived nearby. There were two staff members on site overnight, as well as a security guard at the downstairs entry. Case managers were responsible for conducting intake interviews and reviewing shelter policy with new families. A case manager was then assigned to each family, who met with her on a regular basis, varying from weekly to every other day, setting goals, making referrals, and tracking their progress. Family Place relied on volunteers for serving three daily meals, which were cooked and served on the first floor. In this loud and crowded shelter, women lived, raised their children, and longed for a place of their own. Here I was able to interview women who shared their stories of networks and trust.

The following chapters unfold my findings. I begin by presenting, in Chapter Two, the historical context needed for understanding the lives of urban women-headed homeless families. I touch upon early relief for poor families and provision over time, culminating in the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996, which mandated work and ended “welfare as we know it.” This act governs the provision of benefits in the twenty-first century. I then turn to the sheltering of poor families in Chicago, from the 19th century to the provision of present-day housing for cost-burdened families.

In Chapter Three, I summarize the ideas of network and exchange theorists, exploring studies of network structure and rules of resource exchange. I also review the
literature on networks and exchanges among people living in poverty and research linking networks and homelessness. I then turn to prominent theories of trust and studies of trust among people living in poverty.

Next, in Chapter Four, I unpack the qualitative methods utilized in my research, considering the issues that arise in conducting research with a vulnerable group. I describe sampling and my sample, providing a table documenting age, ethnicity, and number of children, as well as the number of interviews conducted for each of my respondents. Finally, I describe my interview process and the interview guide I used.

Chapters Five and Six examine the ethnographic findings of my research. In Chapter Five, I describe the structures and the particular ties that constitute the networks of the women I interviewed and the role of network structural characteristics in the lives of my respondents. Chapter Six explores how network structures, cultural beliefs, and individual women's histories of relationships influence the exchange of resources within network relationships and the generation and role of trust. I show that among the homeless mothers of Family Place, network structure and the content of ties to others are mutually influential. Most strikingly, extremely small network of close ties to others often shape ramifying relations of distrust over time. Yet, the limited resources available in tiny networks of poor mothers limit the influence of individuals' dispositions of trust and distrust in their network building and patterns of exchange. In both chapters, I note how my findings here concur with or contradict previous research and how a focus on networks, exchanges, and trust might extend it.

Chapter Seven, my concluding chapter, distills my insights on networks, resource exchange and trust among poor single mothers who are homeless. I suggest new
avenues of research, as well as strategies for identifying families at risk for
homelessness and increasing the likelihood of achieving long-term stable housing. I
begin my analysis with the historical context necessary to understand the lives of female
head-of-household homeless families.
Chapter 2: A History of Resource Provision for Needy Families in Chicago

In the 21st century, Americans continue to discuss the role of the federal government in supporting impoverished citizens, including women and children. By no means is this a new debate. Indeed, family poverty has had a persistent presence throughout American history, with race, gender and morality inextricably linked. The discourse centers on the consequences of providing aid: does relief encourage laziness and dependency? This philosophical debate is older than the country itself. As we will see below, over the past two centuries the poor have persistently fought to survive in the face of inadequate resources, debates on worthiness, gender, and race. These factors coalesced to shape the present experience of low-income families. And we see the struggle continue in the history of affordable housing and homelessness in Chicago, where the same struggles and ongoing rationales for policy shaped the experience of the sheltered mothers I studied. Homeless women with small personal networks also found themselves in a policy environment that offered them limited resources for financial assistance.

Over time, poor women and children gleaned more charitable and government aid than other groups of the poor; they also contended with condemnation for accepting aid, meager though it was. Societal views hinged on the role of women and presumptions about legitimate family composition. The general public, philanthropists, and government decision-makers alike evaluated women’s lives and made judgments about their worthiness. Black women especially experienced discrimination about whether they should receive benefits at all. When they were brought into the welfare
system, their perceived worthiness was based on norms of sexual morality and family configuration. Even as broader social changes modified these norms, racialized gender beliefs persistently shaped support for the poor.

Poor Support

The response to American poverty in the early nineteenth century bore influences from England, was firmly rooted in American Puritanism. Although for Puritans, caring for the poor was a moral obligation based on the Biblical mandate to care for those in need, Puritans also upheld the sanctity of hard work and independence. Over time, this mindset seeped deeply into the American culture. Aid in the colonial period was provided by local communities through the implementation of a “poor tax.” Early eighteenth-century Americans were caught between their responsibility to care for the poor and their belief that laziness led to poverty, because they believed that assisting the poor would perpetuate a perceived weakness of character. This theme persisted into the twenty-first century.

Although poor families existed across American history, the focus for government aid throughout the nineteenth century was on “worthy” white widows caring for children. Public policy and charities treated white widows as a vulnerable group that was deserving of aid; the plight of black widows did not register in the minds of white Americans. The cause of poverty for white widows was assumed to be the loss of the

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husband, the presumed breadwinner of the family, meaning that the loss of income was out of widows’ control. In contrast, single, able-bodied men who did not work were considered amoral and ineligible to receive aid.\textsuperscript{11}

As America’s population increased throughout the nineteenth century, the burden of the local poor tax grew larger.\textsuperscript{12} Communities that had previously regarded caring for the poor as a moral obligation now clamored to house them elsewhere. Along with the increase in numbers and change in attitude came a shift in policy. Over the course of the nineteenth century, the method of aid shifted from outdoor (home-based) relief to indoor relief, in the form of local charitable organizations, neighborhood settlement houses, and county poorhouses. Indoor relief rested on the theory that the able-bodied poor, including single mothers, could be reformed through prescribed hard work.\textsuperscript{13}

Urban industrialization during the nineteenth century altered the labor structure for poor families and challenged the efficacy of the established methods of providing aid. Prior to industrialization, family life centered on the home; even in major cities, there was an intimate connection between home life and business enterprise. As employment prospects left the home, men followed. Women, tied to home and hearth, lost many income opportunities and grew increasingly isolated.\textsuperscript{14} Despite the outflow of men from their homes to employment in the city, by the end of the nineteenth century, the public presumption that all families included a wage-earning father persisted; aid remained restricted solely to widows, children, the elderly, and the severely infirm. Although the

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\textsuperscript{11} Vale, \textit{Puritans to the Projects}, chap. 1.
\textsuperscript{13} Vale, \textit{Puritans to the Projects}, 55.
\end{flushleft}
group of families in need increased, aid funds remained local. As such, the increase in
the number of needy families quickly depleted public resources, leaving many without
assistance. Private charitable organizations attempted to fill the void, increasing their
aid.\textsuperscript{15} Generally, when private organizations offered aid to widows, the assistance was
restricted to traditional gendered activities. Assistance was provided to help widows find
sewing or laundry work that could be done in their own homes at wages deemed
adequate for “women’s work.” Women were then forced to enlist their children in
employment or, at times, turn to prostitution. Some placed their children in
orphanages.\textsuperscript{16}

At the close of the nineteenth century, most aid recipients were women, children,
the elderly, and the sick. However, most of the public believed that the majority of
recipients were able-bodied men who were unwilling to work, a belief that persists into
the present. This disconnect between public perception and reality resulted in a
decrease in amounts of aid, which was still primarily distributed at the local level.
Widows, as a group, maintained a precarious status of worth, despite the overall
decrease in benefits, as family preservation replaced child removal as the preferred
method of caring for the poor.\textsuperscript{17}

The plight of poor, single mothers finally gained national attention during the
White House Conference on the Care of Dependent Children in 1909. This discussion
led to the state-level administration of “mothers’ pensions” (or mothers’ aid) between

\textsuperscript{15} Katz, \textit{Shadow of the Poorhouse}, 45; Walter Trattner, \textit{From Poor Law to Welfare State}, 66-73.
\textsuperscript{16} Linda Gordon, \textit{Pitied but Not Entitled: Single Mothers and the History of the Welfare State, 1900-1935}
\textsuperscript{17} Katz, \textit{Shadow of the Poorhouse}, 120-134.
1911 and the early 1920s. However, as was reflective of popular mindset at the time, the plight of poor black mothers was given little attention. This was partly a result of mother’s pensions existing outside the South, where most African Americans lived at this time; but in 1931, even at its height, mothers’ pensions served only three percent of African-American mothers. Divorced and never-married mothers of every race were almost universally denied. Those considered worthy of aid, white widows, received eighty percent of pension funds.

Many white women in the early twentieth century had the agency to produce federal political change on the behalf of mothers and children, through the efforts of private charities and local fundraising. However, their black counterparts did not share this freedom. Unable to engage in policy discourse at the federal level and so confined to local endeavors, black female reformers created support networks that were more cohesive than white reformers’ groups; but even these were dominated by the more affluent, who had similar ideas about idleness and marriage rooted in the politics of respectability. This local foundation of networking and support for poor black women, created in the void of national neglect, surfaced again later in the twentieth century, but this time among poor, single black mothers living in the embattled public housing complexes of Chicago.

18 Trattner, From Poor Law to Welfare State, chap. 6; Skocpol, Protecting Soldiers and Mothers, chap. 6.
19 Gordon, Pitied but Not Entitled, 48.
20 Skocpol, Protecting Soldiers and Mothers, chap. 6; Gordon, Pitied but Not Entitled, chap. 5.
21 Gordon, Pitied but Not Entitled, chap. 5.
While mother’s pensions were regulated at the state level, the first federal effort to assist poor women was linked to the creation of the Social Security Act of 1935. With the transition from mother’s pensions to Aid to Dependent Children (ADC) came a change in qualification categories. Benefit allotment tripled over the next twenty years as coverage expanded to include mothers who were single for reasons other than widowhood and nonwhite mothers. However, the inclusion of black mothers did not guarantee that they would receive equal treatment. Opposition to this new form of welfare gained momentum, prompted partially by cultural stereotypes and norms regarding morality.

Opponents decried the broadened qualification standards, once again claiming that welfare enabled work avoidance, echoing the rejoinder to proposed changes in welfare benefits that had happened with the Social Security Act thirty years earlier. An increasing number of non-widow and non-white single mothers qualified for benefits, raising concerns that public welfare incentivized a decrease in the number of traditional nuclear families. Any deviation from this family model, regardless of its causation, was viewed as a moral and economic threat, exacerbating the opposition to benefit allotment. Already burdened by poverty, single mothers now, more than ever, were

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24 Gordon, Pitied but Not Entitled, chap. 8; Trattner, From Poor Law to Welfare State, 221; Skocpol, Protecting Soldiers and Mothers, chap. 9; Marissa Chappell, The War on Welfare: Family, Poverty, and Politics in Modern America (Philadelphia: University of Pennsylvania Press, 2010), 8-10.


26 Gordon, Pitied but Not Entitled, 276.

27 Marisa Chappell, War on Welfare, 143.

vulnerable to moral stigma. It would be an uphill climb, as the issues of poverty, race, gender, and morality were firmly cemented together in the minds of mainstream America; it is cement that still holds strong today.

Concerned about the perception that blacks dominated the ADC rolls, reformers in the 1950s tried to readjust the public narrative away from race and towards a pro-family mindset. However, their efforts could not offset the racialized hostility toward ADC, indicative of the national turmoil surrounding segregation. Demands for recipient accountability grew, and consequently mothers receiving ADC were no longer exempt from work mandates.  

The 1960s saw major changes to the landscape of American society, including new civil rights legislation and the “War on Poverty.” With the ADC amendments in 1965 and major shifts in the economy limiting low-wage employment in urban areas beginning in the 1960s, the rolls of the newly renamed Aid for Families with Dependent Children (AFDC) ballooned dramatically. Once again, public debate reignited. In 1965, Daniel Moynihan, the Assistant Secretary of Labor for President Lyndon Johnson, published *The Negro Family: A Case for National Action*. Moynihan’s premise was that racially specific poverty would be eradicated only when black families adhered to the two-parent family model. Although scholars disputed the “Moynihan Report,” his premise was adopted by legislators and mainstream America alike. Consequently, most

efforts to reduce poverty focused on improving job prospects for men. While necessary, these initiatives did not address the needs of female-headed households. Programs were established to keep men from deserting their families so that their wives could receive benefits. In addition, initiatives to prevent women from avoiding work were added to AFDC in 1967, proving that women were not exempt from the perception of laziness.\textsuperscript{32}

The 1970s brought tightened eligibility requirements and an erosion of the actual worth of benefits.\textsuperscript{33} At the same time, white America grew increasingly concerned about self-protection. Media portrayals of the dangers of the urban, black poor grew, laying the foundation for Reagan-era policies in the 1980s, including “tough on crime” rhetoric, stricter drug laws, and the movement for mass incarceration.\textsuperscript{34} The election of Ronald Reagan as president also heralded significant erosion of social agenda funding, while, at the same time, upheld the virtues of the traditional American family and the negative stereotype of the urban poor.\textsuperscript{35} Although this concept of “worthy versus non-worthy” had been a narrative throughout the history of benefit debates, the 1980s brought a shift. The growing fear of potential welfare fraud and dependency escalated the national disapproval of welfare. As the federal government wanted to increase military spending at the height of the Cold War, it blamed the growing national deficit on social programs.\textsuperscript{36} Reagan’s anti-poverty agenda was bolstered by scholars such as Charles Murray, who touted the same narrative. The American ideal of hard work and self-
sufficiency, mirroring the early American Puritans, was believed to be the road to financial stability. Consequently, welfare was viewed as a means to avoid gainful employment. Murray, whose work was treated as gospel by the Reagan administration, placed the onus of the alleged breakdown of the black family and the increase of black urban poverty on black women choosing welfare over marriage. Murray noted the increase of illegitimate births among poor, black women, especially among teenagers. He argued that changes in welfare policy, which increased benefits, prompted recipients to choose welfare over marriage.

The Omnibus Reconciliation Act passed in 1981 reduced welfare enrollment by 400,000 persons and lowered benefits for hundreds of thousands more. Despite little actual documentation of abuse, news coverage increasingly focused on rampant welfare fraud, allowing the administration to continue the push for stringent reform. Reform came in the form of the Family Support Act of 1988. The ideas of the Family Support Act were not new, but they were given new emphasis and, to some extent, more funding. Parents, even single mothers with children over three years old, were now mandated to work or be enrolled in education programs, if child care was available. States had to support this change with their own money, which was then matched by federal dollars. However, many states could not afford to expand their program to meet

37 Trattner, From Poor Law to Welfare State, chap. 6; Chappell, War on Welfare, chap. 5; Ellen Reese, Backlash, chap. 8.
federal expectations, and many parents could not afford to keep up with the required educational or occupational time commitments.\textsuperscript{40}

The next piece of federal poverty legislation once again reduced benefits to the poor. The Personal Responsibility and Work Responsibility Act of 1996 (PRWORA) was signed into law by President Bill Clinton. Despite Clinton's liberal leanings, PRWORA placed severe restrictions on benefits in response to the persistent belief of rampant welfare fraud. Under this new welfare reform, AFDC was replaced with Temporary Aid for Needy Families (TANF). The main goal of TANF was to promote marriage and two-parent families.\textsuperscript{41} Regulations included access to and time limits on benefits, further linking cash to work, and increasing child support enforcement. TANF also gave states more flexibility for meeting goals and allowed benefits to vary from state to state. Initially, an expanding economy enabled families who took part in supportive programs and job training to quickly move off the welfare rolls. However, it soon became clear that unemployed persons with significant barriers to work were unable to access or maintain benefits. And, even during later economic reversals, the welfare rolls remained vastly decreased. The goal of TANF was to decrease the non-marital pregnancy rate. Unsurprisingly, it had little impact on marriage or births to single parents.\textsuperscript{42} Nonetheless, the "reforms" brought forth in 1996 remain in place to date.

As TANF's implementation varies based on the state, for the purposes of this study it is important to note the rules particular to TANF in the state of Illinois. According

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\textsuperscript{42} Institute for Research on Poverty, \textit{TANF Turns 20}.
\end{flushright}
to the Illinois Department of Human Services, benefits have a lifetime limit of sixty months. However, there are several “stopped clock waivers” to extend eligibility. Maintaining the link between work and welfare, the clock is stopped for single parents who work thirty or more hours per week. Waivers are also granted for full-time high school and college or technical school students, parents who care for a disabled child or parent, victims of domestic violence, and parents caring for children under the age of one. Even after the sixty-month deadline, people can still receive medical coverage and Supplemental Nutrition Assistance Program (SNAP) benefits.43

“For what once was old is now new again” could be the unofficial theme of welfare provision in the United States. From the early Puritan settlers to their twenty-first-century contemporaries, Americans have battled with the concepts of welfare: its purpose, who deserves help, what aid should entail, and how to prevent fraud in the system. The structure of today’s aid to those in need reflects those centuries-long debates. Current aid for needy families, including women heads-of-household, includes time limits, work requirements, and frequent reassessment of benefit eligibility.

Sheltering Poor Families: The Complex History of Family Homelessness in Chicago

To contextualize the experiences of women who are homeless with their children in the twenty-first century, I had to understand the complex history of affordable housing and family homelessness in Chicago. Although the terminology and prominent groups of homeless people in Chicago were different from those dominant in colonial America, I found a number of similarities consistently influencing those precariously housed.

43 Illinois Department of Human Services, TANF, http://www.dhs.state.il.us/page.aspx?item=30358 (accessed June 30, 2017); changes proposed to the Medicaid program in 2017 could affect these benefits.
Inadequate affordable housing, both in quantity and living conditions, the plight of female head-of-households, racism, and economic hardship all threatened to lead people from housed to homeless in every era. However, these issues did have a positive byproduct that appeared at various times. Women brought together by poverty and the desire for a better life for themselves and their children, created support networks that provided emotional support and the sharing of resources. Family-based support networks and family shelters like Family Place, the setting for my research, provided similar conditions. However, twenty-first-century homeless mothers were unable to create similar bonds.

Labeling Homelessness

Historical accounts have used a number of terms to describe lack of home and hearth, changing over time to reflect societal views and the descriptive reality of life. The term hobo originated in America to describe those living a transient life. “Hobo” described the culture of primarily white men between the Civil War and World War II who traveled the roads and rail lines in search of work. The term hobo did not just describe how these men lived, but also embodied their sense of self.44 While the hobo brought to mind a distinct picture of riding the rails in search of adventure and employment, the image of the vagrant differed. The American use of the term stemmed from the vagrancy laws of eighteenth-century England, which did not apply to distinct actions, allowing law enforcement to apply vagrancy laws to “anyone who could not give
a good account of themselves.” While the usage of the term hobo waned in the United States, the term vagrant continued, referring to the life of the poor who lived on the street and engaged in illegal activities. The label “homeless” began to appear sporadically in the late 19th century.

In 19th century, Chicago, as in other cities, there were two main terms describing where the transients congregated. “Hobohemia” was a term coined by Robert Park, a contemporary of Nels Anderson at the University of Chicago. The term was subsequently adopted to describe similar community areas in other cities but originated to describe the area of Chicago where the hobos lodged, found work, and sought out entertainment. The term “Skid Row” originated in Seattle, where loggers used skidways to transport lumber down to the waterfront, but came into use in many American cities. Skid Row, primarily after World War II, came to describe what once was Chicago’s Hobohemia. Encompassing a portion of former Hobohemia, Skid Row exemplified the loss of migratory labor that sustained Hobohemia and became viewed as the bottom of society, characterized by unemployment and alcoholism.

Although the term “homeless” grew as a sporadic descriptor beginning after the late 1880s, its most conspicuous usage is contemporary. The term came into common usage in the 1980s to describe the growing number of people or families without a place

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47 DePastino, Citizen Hobo, 227-228.
48 Hoch and Slayton, New Homeless and Old, 87-89.
49 N-gram for “vagrant, homeless, hobo,” Google n-gram viewer, https://books.google.com/ngrams/graph?content=vagrant%2Chomeless%2Chobo&year_start=1800&year_end=2000&corpus=15&smoothing=3&share=&direct_url=t1%3B%2Cvagrant%3B%2Cc0%3B.t1%3B%2Chomeless%3B%2Cc0%3B.t1%3B%2Chobo%3B%2Cc0, (last accessed March 6, 2018).
to live. Updated in 2011, the federal definition of homelessness encompasses a number of categories, including individuals or families living in places not meant for human habitation, those living in a shelter, motels or living doubled up with others, and those fleeing domestic violence.50

**Homeless Life in Chicago**

Homelessness and transient life appeared from the beginnings of the European settlement in American cities. Individuals who preferred the transient life to a permanent place to call home were joined by individuals and families who were forced from their homes by war, sickness, and economic downturn.51 Seventeenth-century Boston residents complained about unemployed vagrants making their homes on the city streets. As war and economic instability put more people on the streets, major cities, such as Boston and New York City established the first public poorhouses (also known as almshouses).52 Homelessness and municipal response continued in the same vein until the nineteenth century brought burgeoning population growth as immigrants landed in America seeking a better life. Urban areas were the epicenter of population growth in numbers and subsequent growing pains. While 20th century researchers such as Charles Hoch, Robert Slayton, and Peter Rossi suggest that the increasing number of homeless families appeared as a new phenomenon in the 1980s, in Chicago and across the country, in truth, these “new homeless” families echoed a similar group in

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nineteenth-century Chicago. For although the transients of Hobohemia were a highly visible group, Chicago in the nineteenth century also saw a homeless group made up of women, children, and families.\textsuperscript{53}

The scarcity of housing rose before the 19\textsuperscript{th} century, with the growing population of Chicago after the Civil War, as thousands of transients, families, and immigrants flocked to the ever-expanding transportation hub known for its burgeoning factories and businesses. By the late-1800s, various strategies of crowding dominated low-income housing. Families jammed themselves into tenements designed for far fewer residents, while the buildings themselves were crowded onto narrow lots to maximize landlord revenues. Some owners went a step further by subdividing each level, leaving families with no choice but to live in cramped compartment-like rooms without access to ventilation or sanitation.\textsuperscript{54}

Multi-unit buildings were not the only housing type subjected to compartmentalization, however. Cheaply made and rapidly-erected single-family homes sheltered double or triple their designated capacity and lacked indoor sanitation.\textsuperscript{55} Even cramped, substandard housing was often unaffordable, prompting some families to resort to renting out their own beds to night shift workers during the day.\textsuperscript{56} These practices exacerbated overcrowding and increased the burden on the already inadequate facilities; nonetheless, it provided poor families with additional income that

\textsuperscript{55} Philpott, \textit{Slum and Ghetto}, 8.
\textsuperscript{56} Philpott, \textit{Slum and Ghetto}, 64.
may have kept them from losing housing.\textsuperscript{57} However, there were many people—families, single men, and women, black and white—who did lose their housing or arrived in Chicago as one of the transient homeless.

“The Sands” located on the shore of Lake Michigan on Chicago’s North Side in the middle of the 19\textsuperscript{th} century became home to groups of immigrants who erected illegal shanties as well as groups of prostitutes and criminals. These independent groups of squatters managed to remain housed in their illegal holdings through at least two court cases in the mid-19\textsuperscript{th} century but were ultimately removed or burned to the ground in 1857. Prominent landowner William Ogden purchased land in the Sands and vowed to eject all squatters from the Sands. Utilizing intimidation from law enforcement, demolition of homes and lastly burning remaining structures to the ground, the Sands finally emptied.\textsuperscript{58} Individuals and families who had subsisted on little and lived in squalor now had even less and joined the rest of Chicago’s poor in their search for affordable housing. The late twentieth and early twenty-first centuries Chicago saw a recurrence of the practices common on the Sands. Modern-day squatters erected shelters comprised of cardboard or tents on Lower Wacker Drive or beneath overpasses. They too have fought against court orders and police raids, once again pointing to the lack of affordable housing as the main reason for homelessness.\textsuperscript{59}

\textsuperscript{58} Bloom, “Homelessness in Early Chicago,” 190-193.
Housing Poor Women and Children

The nineteenth-century poor tax and aid from private charities did not establish many public institutions in Chicago, as it was primarily focused on outdoor relief. Until 1865, the only place for orphaned and abandoned children or destitute women with their children in Chicago was the overcrowded and poorly-kept Almshouse. Private organizations responded to tales of disease, violence, and poor conditions by opening institutions to move children out of the poorhouse and into a more supportive setting. The Home for the Friendless in Chicago was similar to the transitional-family shelters serving female heads of household today. The Home for the Friendless provided a temporary residence for orphans, abused women and their children, as well as single destitute women. However, while the goal of today’s transitional shelters is to discharge women and their children to stable housing, the Home for the Friendless did not strive to keep families together but instead often shipped orphans out on “Orphan Trains” to the western frontier to assist farming families. Destitute single women were given special attention, focusing on moral reform, and protecting women from sexual exploitation and depravity.


61 Cmiel, Home of Another Kind, 12.
Long-term institutions provided Chicago charities with a local alternative to relocating orphan children. "Industrial Schools" housed older children but in truth provided little education and primarily acted as orphanages for adolescents. The Half-Orphan Asylum was the only institution in Chicago for which parents were not required to sign over custody of their children to the asylum. Located in the same impoverished neighborhood as most of their clients, the Half-Orphan Asylum aimed to assist poor Chicago families through times of crisis by assuming temporary custody of the children. The Half-Orphan Asylum did not racially discriminate, at least not until 1914. Because Chicago's black population would not noticeably enlarge until the World War I period Great Migration, accepting black children was not frequent enough in the early 1900s to cause the predominantly Caucasian population concern. The managers of the Half-Orphan Asylum, as well as other similar institutions, recognized that it was poverty rather than moral failure that prompted parents to relinquish their children. By 1890, the Half-Orphan Asylum found that extreme poverty was just as likely as parental death to be the reason for admission to the asylum. But the Half-Orphan Asylum was in the minority in its understanding of family separation. During the last two decades of the nineteenth century, attitudes about the poor grew increasingly negative. Gaining traction was the belief that poverty was a result, at least in part, of some heredity flaw. Proponents included many child advocates who did not support the temporary nature of the Half-Orphan Asylum's institution, allowing for the possibility that parents would

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64 Cmiel, *Home of Another Kind*, 14.
reassume caring for their children. Instead, these new child advocates insisted that returning children to their parents would be detrimental to the children, and they promoted asylum care until a new home could be found or the child became an adult, regardless of the status of the parents.⁶⁸

Although institutions such as the Half-Orphan Asylum continued to operate into the 1980s, their focus began to shift to the care of children with mental illness and behavioral issues.⁶⁹ The number of children admitted to such institutions began to decrease after 1920, when public mothers’ pensions gave assistance to single mothers, enabling them to care for their children in their own homes.⁷⁰ The Depression further decreased admissions as funding cuts decreased capacity.⁷¹ The preference for institutionalization dwindled and was slowly replaced by the new idea of foster care, further decreasing numbers.⁷²

The Single Homeless

As the provision of care for poor children changed over the course of the nineteenth century, spurred on by the mobility of immigrant and migrant families, so too did the nature of provision for the single homeless. Homelessness began to transition from a locally contained issue to one that quickly spread across the country. The establishment of railroad lines rapidly increased, with the Civil War providing the catalyst to the new transient community.⁷³ Men with minimal previous experience

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⁶⁸ Hacsi, Second Home, 61.
⁶⁹ Cmiel, Home of Another Kind, 138, 173.
⁷⁰ Hacsi, Second Home, 104; Cmiel, Home of Another Kind, 103; Kusmer, Down and Out, 113.
⁷¹ Cmiel, Home of Another Kind, 93.
⁷² Cmiel, Home of Another Kind, 95.
⁷³ Kusmer, Down and Out, 35.
outside of their own community learned the ease of riding the rails as armies used the new railroad system to transport troops. The postwar recession meant that soldiers returned home to rampant unemployment, which worsened with the depression of 1873. With few options at home, veterans drew on their knowledge of railroad lines, embarking on a transient lifestyle in search of work, stopping in large metropolitan areas, including Chicago, which became a center of Hobohemia. These early transients had little in the way of lodging choices. Although there were some boarding-style accommodations, for many, the police station became the common source of shelter. Despite the concurrent unemployment rate, the appearance of so many homeless transient men conflicted with the American ideal of hard work. The growing sentiment of the American public, as well as social service reformers, was that transient men had no concept of family or community and were homeless because of an unwillingness to work. Consequently, many agencies and newly established shelters usually required male aid recipients to prove they were capable of and willing to work.

Black transient men experienced the same type of racism and subsequent segregation when they were homeless as they did when attempting to secure housing. In 1870, only three percent of homeless men were black, the majority of whom were most likely freed slaves who migrated north. These numbers were so minuscule that these first black migrants in Chicago, like black orphans, did not produce the same level of racist outcry as the larger numbers did at in the early twentieth century. During the

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74 Kusmer, Down and Out, 37-38.
75 DePastino, Citizen Hobo, 3.
76 DePastino, Citizen Hobo, 13; Hoch and Slayton, New Homeless and Old, 11.
77 DePastino, Citizen Hobo, 13.
78 Kusmer, Down and Out, 112-113.
79 Kusmer, Down and Out, 106.
1890s a steady stream of blacks, including single transient men headed north in rapidly increasing numbers. Decreasing economic opportunities in the South sent black and white men alike in search of jobs; the boom of labor needed to support the World War I effort proved the lure to the industrial cities in the north. Unfortunately, racism denied many able-bodied black men the opportunity to work, and they joined the ranks of the homeless.\textsuperscript{80}

Hidden from public images of the white male transient community were female hobos. Actually, in the late eighteenth century, before the genesis of Hobohemia, a large percentage of transients were female and primarily from the east coast.\textsuperscript{81} This group was fairly heterogeneous, comprised of black, white, single, married, and divorced women. Although there were a variety of reasons for women leaving home on their own, the largest group was young single white women, temporarily on their own before marriage.\textsuperscript{82} Other women were unemployed daughters wanting to assist their families financially. However, their departure was not always voluntary. Many young women were forced to leave home when their family could no longer support them economically, or they were denied room when widowed and destitute.\textsuperscript{83} Similar to what I would see with my own respondents, abandonment and expulsion from the home put many 18th- and 19th century women on the trajectory to the transient life. Young women, especially in rural areas, had few people outside their families to whom they could turn for assistance. Even extended families were often unwilling to assist or could not assist

\textsuperscript{80} Kusmer, \textit{Down and Out}, 113.
\textsuperscript{81} Kusmer, \textit{Down and Out}, 111.
\textsuperscript{82} Meyerowitz, \textit{Women Adrift}, 6.
\textsuperscript{83} Meyerowitz, \textit{Women Adrift}, 16-19.
because they were in a similar circumstance.\textsuperscript{84} After the Civil War, homeless transients became largely associated with the male gender, and the portrait of the hobo began to take shape. Female transients, smaller in number, largely stayed away from groups of male hobos in an attempt to avoid violence and sexual exploitation. Therefore, although female transients existed, they were far less visible than their male counterparts.\textsuperscript{85}

Transient women experienced another barrier when they attempted to find lodging in Hobohemia. Many of the boarding houses in Chicago that catered to transient males refused to accommodate women. According to public sentiment, single women were thought to be immoral and consequently would bring with them violence and prostitution traffic, despite the fact that the questionable behavior of their male counterparts was deemed acceptable.\textsuperscript{86} Single women were also far less likely to appear in the bread line or soup kitchens, adding to their invisibility. Women who had never accepted charity for themselves, only for family, would rather go hungry than appear in public accepting charity.\textsuperscript{87}

This is not to say that homeless women were always ignored by charitable institutions in Chicago. As the number of homeless men burgeoned at the turn of the twentieth century, private charities opened shelters and boarding houses to care specifically for destitute women, their goal being to protect the women from falling victim to male exploitation and prostitution.\textsuperscript{88} Organizations such as the Young Women’s

\textsuperscript{84} Meyerowitz, \textit{Women Adrift}, 18-19.
\textsuperscript{86} Meyerowitz, \textit{Women Adrift}, 24.
\textsuperscript{87} Reckless, “Why Women Become Hobos,” 175-176.
\textsuperscript{88} Kusmer, \textit{Down and Out}, 112; Meyerowitz, \textit{Women Adrift}, 43, 48.
Christian Association (YWCA) and other faith-based institutions focused on moral reform and the promotion of their idea of Christian principles, which they assumed women lost when apart from the family.\textsuperscript{89} Instead of working to improve conditions and promote employment, policies became geared toward the idea of family nurturance. Illustrated by the practice of Chicago’s Home for the Friendless, the goal was to place single women as well as orphans with stable families.\textsuperscript{90}

The turn of the twentieth century also saw a growing number of black women who, along with black single men, migrated north in search of employment.\textsuperscript{91} Initially many Chicago institutions did not racially segregate the women they assisted. The Home for the Friendless, which opened in 1858, accepted all races and religions.\textsuperscript{92} While the YWCA also initially did not discriminate, in 1877, the organization voted to exclude black women. Many boarding houses, even those that accepted women, turned away black women, who were then forced to travel to the congested Black Belt on the South Side in search of lodging.\textsuperscript{93} To fill the void, private black organizations opened their own boarding houses in the Black Belt. The YWCA opened their own Black Belt site at the turn of the twentieth century, although it was far less well funded than its white sister location. By 1928, Chicago’s South Side had six black-run boarding houses for women.\textsuperscript{94}

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\textsuperscript{89} Meyerowitz, \textit{Women Adrift}, 46.
\textsuperscript{90} Meyerowitz, \textit{Women Adrift}, 50; Cmiel, \textit{Home of Another Kind}, 13.
\textsuperscript{91} Meyerowitz, \textit{Women Adrift}, 10.
\textsuperscript{92} Meyerowitz, \textit{Women Adrift}, 45.
\textsuperscript{93} Meyerowitz, \textit{Women Adrift}, 24.
\textsuperscript{94} Meyerowitz, \textit{Women Adrift}, 47.
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Despite the efforts of various charitable organizations to promote morality, Chicago in 1900 hosted a thriving red-light district on both sides of the color line. Although there were certainly women who remained aloof, red-light district rooming houses, workplaces, and prostitution gangs developed into avenues of support as women living and working closely with each other banded together to watch out for each other and share resources. Although these connections were rooted in economic reasons, many residents also shared close emotional bonds. This suggests an important comparison to make with my respondents, who also found themselves lodged in close quarters together at the shelter. The sharing of rooms and resources in the nineteenth century became so common, some women organized together to open their own boarding houses. However, women who were able to run their own boarding houses, and thus establish their own rules, were in the minority.

Twentieth-Century Housing and Homelessness

Turn-of-the-century reformers firmly advanced the “scientific charity” approach to resolving homelessness. As part of this new approach, supporters encouraged the requirement of work to receive charity. While private institutions had been operating under the guise of protecting women victims by exempting them from work requirements, this was not true of the new social reformers. The new order particularly wanted to eliminate alternate shelter options, such as Chicago’s practice of housing the homeless at police stations. Instead, they established “Wayfarer Lodges,” which

98 Katz, *Shadow of the Poorhouse*, chap. 3.
imposed work mandates on the men and the few women who stayed there. By 1907, most large metropolises, including Chicago, no longer followed the practice of sheltering the destitute at police stations because private institutions and religious organizations providing services increased in number. Religious institutions, however, did not acquiesce to this new ideology. Faith-based and some private organizations spurned this new “scientific charity” approach, continuing to provide assistance on a first-come, first-served basis, and setting up shelters and soup kitchens in church basements. This model proved long-lasting, serving a new wave of homeless beginning in the 1980s.

**Twentieth Century Housing**

At the turn of the twentieth century, poor families, like the hobos, were faced with limited lodging opportunities. Insufficient numbers of units and the substandard conditions of low-income housing in Chicago in the late nineteenth and early twentieth century created a transient group of families who annually searched for housing. Frequent relocation also resulted in isolation amidst the overcrowding. Transience and frequent relocation fostered an inability to build relationships that would have otherwise led to trust and resource provision, a theme which I explore in my own research. Unlike the single women of the red-light district, isolation flourished for these families, despite the crowded housing conditions. The root cause of the isolation—a constant

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99 Kusmer, *Down and Out*, 73-75.  
100 Kusmer, *Down and Out*, 87.  
search for housing—is another example of the similarities between my respondents and families in the 1800s and 1900s.

In the first two decades of the twentieth century, transients and residents of low-income housing faced the double-edged sword of tenement reform. In 1900, the Chicago Department of Health set out to demolish tenements that did not adhere to the city’s building codes. The removal of entire blocks of tenement-style dwellings displaced thousands of families before 1927.\textsuperscript{103} Despite the rise in Chicago’s population, the first two decades of the twentieth century also saw housing construction slow. This lack of construction, coupled with demolition, exacerbated the shortage of affordable housing, particularly in the “Black Belt” on Chicago’s South Side. Despite the involvement of charitable organizations in providing rental assistance, few seemed to worry about the plight of displaced families, who were forced to compete with the rest of poor Chicago for the prize of a place to call home.\textsuperscript{104} The residents of Hobohemia also saw their collection of lodging houses demolished just as their numbers were beginning to decrease.\textsuperscript{105} The work effort needed to support World War I employed many formerly transient men. At the same time, rail line construction slowed, eliminating the need for temporary labor. The mechanization of farm equipment and the replacement of the single transient with families who could travel in cars brought an end to life in Hobohemia, and the transition to Skid Row began.\textsuperscript{106}

Post-World War I

\textsuperscript{104} Philpott, \textit{Slum and Ghetto}, 96.
\textsuperscript{105} DePastino, \textit{Citizen Hobo}, 175-185; Hoch and Slayton, \textit{New Homeless and Old}, 63-64.
\textsuperscript{106} DePastino, \textit{Citizen Hobo}, 175-182.
The post-World War I construction boom provided some relief for the housing crisis, but construction came to a glaring halt with the onslaught of the Great Depression. Beginning in 1929, and persisting for nearly a decade, economic depression on a national scale exacerbated the housing crisis in many large metropolises, including Chicago. Unemployment grew to staggering levels in a very brief period, burdening the already inadequate low-income housing stock. In the summer of 1931, the non-payment of rents escalated to the degree that landlords began to pressure renters with potential eviction or begin the process of legal eviction in an effort to recoup some of their losses. However, destitute families had no monies to give. Consequently, more and more families were subject to the legal process of eviction, forcing welfare agencies to severely limit rental assistance to the evicted, while they too ran out of resources. Although relief agencies saw the growing demand for outreach resources, they were reluctant to request federal aid because the federal government under President Herbert Hoover was opposed to providing federal relief funds. The response of relief agencies was to severely curtail rental assistance or refuse to issue it entirely. During this “rental moratorium,” agencies granted only one-month subsidies, which were bound by restrictions. Families were only considered eligible if they could prove that they were being evicted and that they had secured a new apartment. A one-month subsidy could not offer relief long enough for families to

stabilize, creating a futile cycle of housing instability. I saw the recurrence of the cycle in the experiences of rental subsidies described by my respondents.

Although earlier government initiatives existed, it was Franklin D. Roosevelt who launched the federal government’s role in housing. In 1933, Roosevelt signed the Home Owners Loan Corporation (HOLC) into law. Designed to protect homeowners from foreclosure, the HOLC was responsible for the development of long-term self-amortizing mortgages, allowing homeowners to pay over time.\textsuperscript{111} Undeniably, the HOLC made home ownership possible for many. However, stipulations on risk developed by the HOLC, as well as those from the Federal Housing Authority and private lenders effectively limited mortgage acquisition to white applicants in white communities, solidifying the continuation of racial segregation in Chicago and other urban areas.\textsuperscript{112} Using their appraisal method, the HOLC gave African American neighborhoods the less desirable rating and therefore lowest values, essentially penalizing African Americans for the process the HOLC itself created.\textsuperscript{113} The HOLC developed a method of appraisal to determine the worth of housing, utilizing a detailed questionnaire that ultimately assigned a lesser value to housing in areas of density, racial heterogeneity, or made up of aging structures. The HOLC, FHA and private lenders labeled many African Americans “high risk” and denied them mortgages to purchase new homes, confining African Americans to their deteriorating buildings neighborhoods.\textsuperscript{114}

\begin{itemize}
\item \textsuperscript{112} Jackson, \textit{Crabgrass Frontier}, 197; Hiller, “Redlining,” 398-405.
\item \textsuperscript{113} Jackson, \textit{Crabgrass Frontier}, 197-198.
\item \textsuperscript{114} Jackson, Crabgrass Frontier, 190-218.
\end{itemize}
The Federal Housing Administration was a product of the National Housing Act of 1934 and also supported a method of appraisal which ultimately denied mortgages to African Americans. Insured by the FHA, banks providing loans gave what they considered to be a professional, unbiased estimate of property values. But as we have seen, HOLC and similar appraisal methods favored loans to white suburban home buyers.115 Meanwhile, in cities like Chicago, the FHA further promoted homogeneity on the basis that property would lose its value if racial segregation was not maintained.116 It was in this climate of maintaining racial residential separation that the federal government turned to affordable housing.

The federal government finally addressed the nationwide need for affordable housing with the United States Housing Act of 1937, establishing the United States Housing Authority.117 Although funding came from the federal level, operational control was ceded to local housing authorities. In response, the Chicago Housing Authority (CHA) was incorporated later that same year.118 However, despite efforts from housing reformers, conservative influence limited the role of federal oversight, subsequently shifting the decision-making process of building to local government entities. Curtailed spending limited developments to drab, cost-effective high-rises, with poorly planned outdoor play space. With little else to occupy themselves, children turned to the elevators for amusement. As a result of constant usage, elevators were frequently out of

116 Jackson, *Crabgrass Frontier*, 208.
services causing residents to use the dimly lit stairwells.\textsuperscript{119} Chicago continued the practice of housing segregation, validated by the HOLC appraisal methods.

World War II

As I have mentioned, the Great Depression and subsequent unemployment beginning in the late 1930s prompted the continued growth of transients until the onset of World War II put able-bodied men to work as soldiers.\textsuperscript{120} Housing construction continued to stall, limiting the jobs for the transient community, just as formerly-stably employed men turned to temporary labor and cheap lodging.

Industry to support the World War II effort also provided employment opportunities. Joining the old-guard transients were victims of Depression-era unemployment and a growing number of black and white southerners migrating north in search of manufacturing jobs that were virtually nonexistent in the South.\textsuperscript{121} War workers crowded into poorly adapted housing spaces around Chicago.\textsuperscript{122} Although there had been a migration north in the early part of the twentieth century, the largest number of black Southerners headed north between 1940 and 1960.\textsuperscript{123} Despite the availability of jobs and possessing skill sets similar to those of contemporary white migrants, black workers received fewer jobs and were paid far less than their white


\textsuperscript{120} DePastino, \textit{Citizen Hobo}, 218.

\textsuperscript{121} James N. Gregory, \textit{The Southern Diaspora: How the Migration of Black and White Southerners Transformed America} (Raleigh: University of North Carolina Press, 2005); Massey and Denton, \textit{American Apartheid}, 42.


\textsuperscript{123} Gregory, \textit{Southern Diaspora}, 11.
counterparts. In Chicago, with new public housing constructed only for employees of companies providing for the war effort, the influx of black families and singles alike crowded into the dilapidated housing of the Black Belt.

The Black Belt was bursting at the seams, prompting black families to risk the violence of setting in Chicago’s white communities. While there were certainly white Chicagoans who did not object to new black neighbors, the dominant narrative was one of anger and fear. Perhaps things would have been different if local and national government entities had supported neighborhood integration, smoothing the way for new black residents, and calming the fears of white homeowners. However, that is not how the story unfolded.

Post-World War II

The post-World War II era saw unprecedented prosperity; at least for some, while for others it deepened their poverty and isolation. The employment and military opportunities of World War II took the majority of able-bodied men out of Hobohemia. Left behind were the older transients, unable to go to war, some able to work, but others unemployable due to physical or mental disability. With the second outflow of able-bodied workers, Chicago’s Hobohemia continued the transition that began during World War I, changed irrevocably and shifting the lexicon to Skid Row. While “hobo” romanticized life on the road, “Skid Row” signified poverty and decline. The boarding

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124 Gregory, Southern Diaspora, 95-97.
126 Kusmer, Down and Out, 224.
127 DePastino, Citizen Hobo, 227-228.
houses of Hobohemia gave way to that staple of Skid Row housing, the Single Room Occupancy Hotel (SRO). However, Skid Row and its deteriorating housing fell victim to post-World War II policies, which led to the destruction of the SROs in earnest. By 1958, Chicago’s West Side Skid Row housed only one-fifth of the population of Hobohemia in 1922 and lost an additional fifty-five percent by 1970.

Skid Row was not the only victim of racial segregation and urban renewal. The explosion of the second black migration caused white Chicagoans to elevate their concerns about the location of public housing while Chicago’s black population grew almost threefold between 1940 and 1960 and doubled again by 1980. Although Chicago's urban renewal and slum clearance predated Mayor J. Daley’s tenure, its overt racial segregation expanded during his administration, resulting in isolated and concentrated areas of poverty populated by African-Americans the plight of Chicago’s poor blacks reached national prominence by the 1960s, drawing Martin Luther King to establish a civil rights headquarters in response to the poor living conditions endured by segregated African Americans.

Although the fight for civil rights in the 1960s led to the end of legal segregation and passage of the Civil Rights Act of 1964, it would be naïve to assume this process also heralded the end of segregation and discrimination, especially in areas that were literally close to home, namely housing. President Lyndon Johnson authorized a commission to look into the violence and race riots that flared in the mid-1960s and

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suggest potential methods to prevent recurrences. The 1968 Kerner Commission Report decidedly concluded that it was segregation and poverty that created the ghetto and would continue to increase the discrepancy between whites and blacks in the United States. The Kerner Commission Report argued for “policy which combines ghetto enrichment programs designed to encourage integration of substantial numbers of Negroes into the society outside the ghetto.” On the surface, the Fair Housing Act of 1968 met the Kerner Commission Report’s objectives. However, although it did prompt some changes, without real enforcement strategies, segregation persisted in the private housing market as well as in low-income housing. In 1969, 99% of public housing units were built in all-black neighborhoods, while Chicago policy makers fought to protect its authority to build public housing in locations based on race.

While Chicagoans in the nineteenth century seeking affordable housing felt rootless and isolated in their constant search for home, the same was not uniformly true for CHA residents in the 1980s. Although inadequate, public housing allowed the poor to largely remain housed in a single location for a long period of time, enabling them to establish ties with their neighbors. By the 1980s, overcrowding, poor upkeep, and persistent neighborhood violence, along with high inner-city unemployment, plagued CHA buildings and their residents and created the dominant narrative in the media. However, some female residents in CHA housing experienced the supportive community milieu described among the poor communities in Sudhir Venkatesh’s:

132 Massey and Denton, American Apartheid, 60-61.
American Project and Stack’s All Our Kin.\textsuperscript{134} Although many women readily admitted that there were swaths of residents who were “caught up” in drug use and illegal activities, others focused on their networks of relaxed exchanges, helping neighbors who would pass on the favor by assisting someone else in need. As one resident described, “Everybody is like family . . . like everybody looks out for each other . . . Some people don’t have a telephone; They'll let you use their telephones . . . Anything that’s needed you can always go to any of your neighbors and ask for it and get it.”\textsuperscript{135}

A New Wave of Homelessness

In the 1970s, the character of Chicago’s homeless population began to shift, as it did in other cities across the country. Low-skilled work opportunities plummeted as industry turned to technology. The loss of low-skilled jobs disproportionally affected African American men. At the same time, an increasing number of single African American women became heads of households and were more likely than their white counterparts to be dependent on public benefits.\textsuperscript{136}

While the housing changes above were taking place, the 1970s and 1980s also saw two nationwide changes that would affect homelessness in Chicago—crack cocaine and the deinstitutionalization of the mentally ill. The emergence of crack cocaine as a cheap drug depleted the earnings of many of the poor, increasing their risk

\textsuperscript{135} Monica Ramsey, Wentworth Gardens resident, quoted in Feldman and Stall, The Dignity of Resistance, 91.
of homelessness.\textsuperscript{137} The increased demand for affordable housing, from public housing to SROs, outpaced supply, a process exacerbated by urban renewal initiatives. Adjustments in hospitalization of the mentally ill dumped an unprepared, at-risk group into a growing pool of persons in need of services, including affordable housing.\textsuperscript{138} In 1963, the federal government had passed the Community Mental Health Centers Act (CMHC).\textsuperscript{139} One of the main goals of the CMHC was deinstitutionalization, transitioning the severely mentally ill from inpatient psychiatric facilities to live and mental health treatment in the community.\textsuperscript{140} The CMHC was made possible to a large extent by the development of new psychiatric drugs, beginning in the 1950s. States championed the CMHC as a way to decrease the financial burden of housing the mentally in state facilities.\textsuperscript{141}

Proponents of deinstitutionalization failed to realize that patients who had lived the majority of their lives in an institution were woefully unprepared to execute their own activities of daily living and navigate the disorganized community mental health system. Deinstitutionalizing strategists idealistically claimed that most institutionalized patients would be discharged into the care of their families. However, as with other groups at risk for homelessness, most institutionalized patients had extremely small support networks. In 1963 three quarters of psychiatric facility residents were unmarried, widowed or divorced. Family members that did attempt to care for their mentally ill loved ones were

\textsuperscript{137} Jenks, \textit{The Homeless}, 41-48.
\textsuperscript{138} Hoch and Slayton, \textit{New Homeless and Old}, 205-208.
\textsuperscript{141} Bassuk and Lamb, “Homelessness,” 8-9.
often ill-prepared to do so. Consequently, large numbers of former patients were discharged with few if any resources.\textsuperscript{142}

Cities across the country felt the impact of deinstitutionalization, including Chicago. Between 1968 and 1978, anywhere from eight thousand to thirteen thousand mentally ill individuals found themselves searching for housing and services needed to maintain life in the community.\textsuperscript{143} Although supportive housing with case management services was funded by the CMHC, they were few and far between, sending the mentally ill to single-room-occupancy hotels and homeless shelters.\textsuperscript{144} The Carter administration was unable to increase funding and improve community services for the mentally ill, and the succeeding Reagan administration limited funding and services. By 1985, approximately twenty-five percent of Chicago’s homeless had spent time in a psychiatric facility. Homeless advocates and public health researchers alike cited the lack of affordable housing as a primary cause.\textsuperscript{145}

In this context, the definition of homeless also shifted. During the Skid Row/Hobohemia era, homelessness meant separation from family. This idea slowly dissipated as more Americans lived alone; both those who were doing well financially and those who were poor began to regard living without kin as normal. By the end of the 1960s a home meant a place to keep your things and to sleep, not necessarily a family.

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\textsuperscript{142} Garb, “Public Policy and Mental Illness, 427.
\textsuperscript{143} Elizabeth Warren, Chicago’s Uptown: Public Policy, Neighborhood Decay and Citizen Action in an Urban Community (Chicago: Center for Urban Policy, 1975), 8.
\textsuperscript{144} Bassuk and Lamb, “Public Policy and Homelessness,” 10.
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Homeless people became defined by the lack of an address of their own. While the homeless became more and more visible in American cities, middle-class Americans promoted the belief that this new homeless group—largely black, poor, unemployed, and often addicted—deserved their plight.

In 1980, Chicago began preparations for the visit of Pope John Paul II. Concerned about the influx of visitors, Travelers and Immigrants Aid (which grew out of the nineteenth century’s Travelers Aid), Catholic Charities, and other social services agencies gathered to address the potential needs of Chicago’s guests. This dialogue soon led to a discussion surrounding the other service needs of another vulnerable group. Although the emerging new homeless problem had yet to receive much notice by the general population, those on the front lines of service provision saw a marked increase in the number of persons sleeping in Chicago’s train and bus stations, and the airports. Previously, not-for-profit, and other private organizations concentrated on direct service provision. As they had at the beginning of the twentieth century, these organizations moved to set up shelters and soup kitchens to serve an immediate need. But they also realized service provision alone was not adequate. The newly-formed Chicago Coalition for the Homeless (CCH) focused their organization on advocacy and the promotion of policy change; Chicago’s new homeless now had a voice.

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In 1982, the fledgling Chicago Coalition for the Homeless successfully advocated for a new city-funded shelter for the homeless, a first for Chicago.\(^{149}\) The need for shelter options increased as new building codes, put in place by Mayor Jane Byrne, forced many of the remaining SROs to close. Additionally, by increasing the Chicago Transit Authority (CTA) budget to expand the train line to reach O'Hare Airport, Byrne inadvertently set the stage for a confrontation between homeless advocates and the city in 1990, as the visibility of the homeless at O'Hare vied with Mayor Richard M. Daley’s quest for Chicago’s beautification.

Harold Washington, Chicago’s first black mayor, created the first mayoral task force on homelessness in 1983.\(^{150}\) This task force included advocates, such as CCH, and provided a glimmer of recognition regarding the growing new homeless group. In 1983, the increase in homelessness seemed temporary.\(^{151}\) Similarly, the mayor envisioned his homeless task force as a short-term intervention plan. Government and advocacy groups could not agree on a method for counting the homeless, leaving the extent of the problem up to interpretation. The mayor’s 1983 task force reported 12,000-25,000 homeless persons resided in Chicago at a time when approximately 1,000 shelter beds were available.\(^{152}\) However, the lack of a standard definition rendered the reliability of any count questionable.


\(^{150}\) Report of the Mayor’s Task Force on Homelessness (City of Chicago, 1984), 3, Archives of the Chicago Coalition for the Homeless, Chicago. The archives for the Chicago Coalition for the Homeless consisted of a file box under the desk of the administrative assistant. If items could be found in a more accessible location, they are labeled as such.

\(^{151}\) Report of the Mayor’s Task Force on Homelessness, 3.

\(^{152}\) Report of the Mayor’s Task Force on Homelessness, 15.
In 1984, Chicago increased city homeless funding by 78% and encouraged an increase at the state level, resulting in a 167% increase. Chicago’s mayor appeared on the national stage, testifying before the US Senate Committee on Homelessness. Although by no means alone in his efforts, Harold Washington played an active role in encouraging the conservative Reagan administration to increase homeless funding by 17%.\textsuperscript{153} Despite their accomplishments, Mayor Washington’s efforts and CCH’s advocacy received opposition from inside as well as outside city government. Residents in many Chicago neighborhoods opposed shelters proposed for their communities. In the South Side Washington Heights community, residents opposed a new women’s shelter at the site of an abandoned grocery store. A resident spokeswoman, concerned about community stability, voiced concerns regarding the need of the homeless but stated the community did not have room for them, no matter what their needs.\textsuperscript{154} Similarly, in 1986, residents opposed a warming center and overnight emergency shelter in their Edgewater neighborhood.\textsuperscript{155}

Such opposition occurred throughout the city. Within the city government, resistance also persisted. In 1984, the old Chicago Democratic machine, resentful of Washington’s election, engaged in protracted “council wars,” opposing many of his programs. In his second budget battle, the city council forced Washington to reduce his


budget, including homeless services. By 1985, however, with the reality of Washington’s growing popularity among Chicago residents, the city council approved the budget, including services for the homeless. The city council included a “Yuppie Tax” designed to fund homeless services via a tax on entertainment and recreational activities. Health clubs and residents opposed the tax in court, and it was repealed in April of the following year. In retrospect, despite the battles, these were the halcyon days of homeless advocacy in Chicago. The death of Harold Washington in 1987, the brief interim term of Eugene Sawyer, and the election of Richard M. Daley in 1989 brought this brief period of cooperation between the Chicago Coalition for the Homeless and the city of Chicago to an end. One can only speculate about the fate of Chicago’s homeless had Harold Washington lived.

In the late 1980s and early 1990s, children emerged as a significant subset of Chicago’s homeless group. Whereas in 1980 the vast majority of the homeless were single men, with homeless children barely discernable, 15% percent of the homeless were children in 1990. By 2005, families accounted for 40% of Chicago’s homeless. However, in 1989 the focus was primarily on single-homeless adults. There was an early collaboration between CCH and Chicago’s new mayor, Richard M. Daley,

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following his election in 1989. In the first year of his term, Mayor Daley, along with the housing committee of CCH, constructed and passed a new city ordinance adding a tax of a penny per pack to cigarettes, with proceeds going directly to emergency and transitional stage shelters. The new cigarette tax transferred $1.8 million of revenue to these shelters.\(^{159}\)

Despite this early cooperation, conflict between the CCH and the new mayor also emerged within his first year in office, with a battle over the single homeless at Chicago's O'Hare airport. When the CTA extended the rapid transit line to the airport in 1979, homeless people began to ride the El during the day and to sleep in the airport at night. Homeless persons made money by returning luggage carts for 25 cents or panhandling.\(^{160}\) O'Hare became the home to many of Chicago's homeless, who developed detailed knowledge of airport survival skills. O'Hare residents knew which terminals provided the best sleeping and luggage cart collection opportunities, as well as the kindest security officers. Mayor Richard M. Daley expressed irritation regarding the number of homeless at O'Hare, citing complaints from airport officials and passengers.\(^{161}\) Richard M. Daley's primary concern was the impression Chicago had on visitors. According to the Chicago Coalition for the Homeless, police began arresting homeless persons at O'Hare on February 19th, 1990. The rationale for arrest was the

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existing, but previously unenforced municipal law 193-1.4, which forbade “Trespassing on public property with malicious and mischievous intent.”162

On July 11, 1990, the Chicago City Council’s Finance Committee approved $400,000 to provide alternative shelter for homeless persons sleeping at O’Hare Airport. The city gave the contract to the Chicago Christian Industrial League (CCIL) and the Chicago Clergy Association. The Chicago Coalition for the Homeless, instrumental in drafting policy for the previous administration, was not included in the city’s new outreach program. The homeless transfer program was to include job counseling, social services, and transport to existing city shelters. The program proposed an increase of the number of available temporary shelter beds to 85, less than half the number of homeless persons who slept at O’Hare on any one night. Originally, the Aviation Commission proposed periodic sweeping of terminals for homeless persons. The director of the Chicago Department of Human Services refused, stating instead that outreach workers would engage homeless persons and encourage them to leave. The 41st Ward Alderman, whose ward included O’Hare, agreed to the program only after assurance that the program would not establish a shelter in his ward.163 At the same

time, a new city ordinance went into effect restricting terminals to ticketed passengers between 12 a.m. and 5 a.m.\textsuperscript{164}

In the fall of 1990, an editorial in the \textit{Airport Journal} written by Mary Rose Loney, the 1st Deputy Commissioner of Aviation, declared its one-of-a-kind shelter program a success. The article described a comprehensive program, funded by the airport, rather than with city dollars. This program established an intake office in O’Hare’s Terminal Two. Caseworkers searched for homeless persons and referred them to the new shelter program, which Loney stated was superior to sleeping in chairs at the airport. This program also partnered with a Chicago shelter provider, the Chicago Christian Industrial League, in opening 100 new shelter beds earmarked for O’Hare’s homeless. The last program component provided for social services, medical and prenatal care, and job placement, although the article did not state where these services took place. According to Loney, the homeless outreach program transported 226 people “voluntarily and successfully” to other shelters, similar to the number cited by the \textit{Chicago Tribune}.\textsuperscript{165} Loney chided an unnamed advocacy group for unfairly alleging that the O’Hare outreach program turned homeless people out in the cold, arguing instead that the program provided long-term solutions.\textsuperscript{166}

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\textsuperscript{166} Loney, “ORD Homeless Program.”
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However, according to CCH, most homeless persons slept at O'Hare because of the city’s lack of shelter beds, estimated to be 3,700 shelter beds for approximately 49,000 homeless persons. Further, many of the shelters were overcrowded, overregulated, and unsafe. This data differed from the numbers produced by the city, but again a conflict regarding definitions and research process is a likely factor in the differing count. In addition, the comprehensive services administered by the O'Hare Homeless outreach program failed to provide adequate services to the mentally ill and those requiring substance abuse services. CCH alleged that the city and the airport did not include any social service agency and lacked a long-term plan. Further, while the outreach program provided monies for the renovation of shelter beds, no monies were allocated for staff or continuation of the program. The city’s 12 p.m.-5 a.m. restrictions were implemented when fewer than half of the beds at CCIL were available. Protests against the policy proved fruitless. The restrictions at O'Hare remained in place until federal regulations limiting any access to terminals for non-ticketed passengers, instituted after September 11, 2001, rendered them moot.

The conflict between the city, the Chicago Coalition for the Homeless, and a site of transportation erupted once again in 1998, this time on Lower Wacker Drive. Protected from the wind and claiming coveted heating grates, a portion of Chicago homeless erected their own “homes” reminiscent of the Sands’ immigrant squatters in the 1800s. Lower Wacker, located below the street level of Wacker Drive, became a shortcut for commuters traveling through the city’s business district. In late 1998, the

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167 Donahue to Andrews, letter.
city began to erect fences surrounding loading docks and parking areas, cutting off persons from their overnight residences. U.S. Representative Jan Schakowsky, along with CCH, negotiated for a twenty-four-hour reprieve from further fencing. Additional negotiation with the city and local business owners proved unsuccessful, and virtually all popular sleeping areas became inaccessible.¹⁶⁸

A trip down Lower Wacker Drive today will still reveal some of Chicago’s street homeless, but rarely are the protected and warm areas available. The city reported the relocation of Lower Wacker Drive residents to shelters and transitional housing. The city did not track these individuals, and thus it is impossible to know how many were successfully sheltered. It is doubtful that any more than a few Lower Wacker residents took the city up on their offer. Fiercely independent and resistant to shelter organization and rules, most Lower Wacker residents probably took it upon themselves to find alternate dwellings. However, public housing was not a viable option for the homeless or low-income families in search of affordable housing.

The issue of public housing plagued Mayor Daley as it had his predecessors, throughout his tenure as mayor. It frequently entered into the debate between the city and the Chicago Coalition for the Homeless. When Daley entered office in 1989, Chicago ranked as the nation’s third most populous city but ranked 22nd in local dollars budgeted for affordable housing.¹⁶⁹ The late 1980s saw deterioration in the quality of life in Chicago as it did in most urban areas. Unemployment, inadequate income, and failing

¹⁶⁸ Boylan, “Wacker’s Homeless Granted a Reprieve.”
public schools plagued the city, especially in the areas of concentrated poverty. Segregation continued to be an integral player in maintaining poverty in poor black neighborhoods. By 1980, Chicago was one of the most segregated cities in the country, with persistent, systematic segregation preventing black Chicagoans from accessing what few services were available. The 1980 census also showed that just seven percent of the census tracts included more than half of residents living below the poverty line. These tracts were on the predominantly black South and West Sides. Chicago’s poor conditions were extended by the slow economic recovery from the recession of the 1970s. In 1984, Chicago’s unemployment rate was seven percent higher than the national average. Although Chicago grew closer to the national average by 1977, with the transition from manufacturing to service jobs, Chicago’s job training failed to meet the need.

During the 1990s, Mayor Daley began a new phase of urban renewal. Although he supported the concept of adequate housing, and just as the public face of O’Hare airport was his primary concern, the beautification of Chicago (more specifically, downtown Chicago) remained his priority. Daley’s goals included the demolition of the Starr Hotel and the Major Hotel, two of the last Skid Row SRO’s located on the west side of the loop. Despite opposition from housing advocates, the SROs were replaced by Presidential Towers, luxury apartments far outside the financial reach of

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Starr and Major Hotel tenants. Although not noted by journalists at the time, Presidential Towers also displaced a day drop-in center for homeless adults. When I serviced Cooper’s Place, a SRO on W. Adams in 1989, the shelters’ displacement was still a frequent subject of conversation among guests. Tearing down and rebuilding affordable housing proved difficult for two reasons: the federal ban on building new public housing in black segregated areas, and continued opposition to building public housing in white neighborhoods. Homeless advocates demanded that any demolition must include replacement housing to prevent residents from joining the swell of the city’s homeless.174

Chicago’s public housing issues were representative of major urban areas across the country. In response, a federal initiative began in 1992 to re-envision the Department of Housing and Urban Development’s (HUD) housing assistance to the poor. Termed HOPE VI (Housing Opportunities for People Everywhere), the program had three overarching goals: (1) eliminate, modify, or replace units needing extensive repair, (2) invest in improvements that would benefit the surrounding neighborhoods, and (3) build sustainable communities. With these goals, HOPE VI aimed to diffuse the concentration of poverty surrounding public housing units and replace the ill-conceived high rises with mixed-income communities.175

Although it was a federal program, as with the Federal Housing Act of 1937, HOPE VI granted agency to each city to use funding in the way that would best meet their specific needs.\textsuperscript{176} Mayor Daley used Chicago’s HOPE VI funds to spearhead a new program that began to demolish in excess of 13,000 public housing units with a plan for new developments to provide mixed-income housing. Chicago residents displaced by HOPE VI had three options: (1) move to another CHA property, (2) leave CHA housing altogether for the unsubsidized private market, or (3) participate in the new housing voucher program.\textsuperscript{177} The new “Housing Choice Voucher Program” was a federal overhaul of the Section 8 housing program, designed to make tenants more desirable to the private market. These “enhanced vouchers” did not have a geographic limit within the city limits and included mobility-relocation counseling.\textsuperscript{178}

The 21\textsuperscript{st} Century

In 2000, Chicago launched “Plan Forward,” its latest effort to achieve HOPE VI goals. This strategic plan, which accounted for recent economic uncertainty and changing market conditions, aimed to “provide housing that promotes the health and vitality of neighborhoods and plays the positive role that it can in people’s lives.”\textsuperscript{179} However, of the 12,000 CHA units demolished, only a third were replaced.\textsuperscript{180} The CHA and the mayor’s office claimed that HOPE VI and Plan Forward were successful, arguing that eighty-five percent of the proposed twenty-five thousand units were

\textsuperscript{176} Popkin, et al., \textit{Decade of Hope}, 13.
\textsuperscript{177} Todd Sink and Brian Ceh, “Relocation of Urban Poor in Chicago: Hope VI Policy Outcomes,” \textit{Geoform}, no. 42 (2011): 71.
\textsuperscript{178} Susan J. Popkin, et al., \textit{Decade of Hope VI}, 24.
\textsuperscript{180} Sink and Ceh, \textit{A Decade of Hope}, 71-72.
completed by 2013 and only fourteen percent of the original displaced tenants were still awaiting housing with under the Right to Return policy.\(^{181}\)

Although the plan was to replace those missing units with a mix of private market apartments and subsidized units via the voucher program, Chicago continued to have a severe shortage of affordable housing options. In April of 2008, the Chicago Housing Authority allowed Chicago low-income residents to apply for a lottery to be placed on a waiting list for subsidized housing. The CHA dispensed more than 256,000 applications for the 40,000-person waiting list.\(^{182}\) In 2014, the CHA reopened the waiting list for one month, this time for housing and voucher programs. The CHA did not release the number of units and vouchers available, but it could not have come close to meeting the needs of the estimated 250,000 applicants. With demand far outpacing supply, more and more low-income Chicagoans were at risk for homelessness.\(^{183}\)

In 2003, Mayor Daley announced a three-tiered, ten-year plan to end homelessness in Chicago.\(^{184}\) This ambitious plan offered financial assistance for rent or utilities to those at risk for homelessness, provided interim housing to quickly exit persons from the shelter to affordable housing within 120 days of arrival, and provided follow-up services. These proposed follow-up services included permanent housing

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assistance, addressing the root causes of homelessness, and the development of the Homeless Management Information System. Overseen by the city’s Department of Human Services, the system was designed to track shelter utilization, service and housing needs, and organizations involved in the provision of services. To document its efficacy, the city published a year-end report delineating the progress of the program, the first issued in December of 2005. This year-end plan lauded the accomplishments of the plan since its inception in 2003. According to the city, in 2005 alone, the plan doubled the number of homes receiving services to 5,775. Along with services, the city cited the addition of permanent, interim, and supportive housing units. With the added housing, the city phased out almost 2,000 shelter beds.185

The Chicago Coalition for the Homeless (CCH) was not as optimistic about the success of the 10-year plan and explained why in their simply titled report, “Why Chicago’s 10-Year Plan Won’t Work.” The CCH credits the city’s plan to replace shelter beds with permanent housing, but they argued that the city misrepresented their accomplishments. In addition, the city continued to eliminate shelter beds, despite not meeting its own deadlines for providing housing and related services. The CCH conducted their own survey during one week in June 2007, stating that 22% of homeless persons surveyed had, at some point, been turned away from a shelter due to the lack of a bed. An additional 22% called the city’s homeless hotline, only to be told no beds were available.

Other reports supported the CCH’s claims of inadequacy of the city’s program. The city’s 2005 figures showed 5,775 persons receiving homeless prevention services. According to the CCH and other service agencies, while 5,775 persons did receive services, more than 30,000 had submitted applications for services.\(^{186}\) The CCH’s report does not include a breakdown of why the city turned down applications. There were certainly improperly completed applications, as well as applicants who did not qualify for the program. However, these numbers are not sufficient to account for the large discrepancy between those who applied and those who received assistance. The same June 2005 survey did note that 32% of respondents were denied services due to a lack of funding; according to the US Conference of Mayors Hunger and Homeless Survey of December 2005, Chicago dispensed $2.96 per capita in city funding, far below Philadelphia, New York, and San Francisco.\(^{187}\)

In 2011, Chicagoans elected Rahm Emanuel as their first new mayor in 22 years. In October of 2013, Emanuel announced an increase in family homeless service funding, increasing the number of family shelter beds by 75 in interim housing programs, along with supportive services. This initiative was part of the city’s new homeless plan, an attempt to address some of the failures of the previous administration’s 10-year homeless plan. “Plan 2.0” aimed to prevent and end homelessness within seven years. In addition to the increase in family funding, Plan 2.0


addressed the need for services for certain homeless groups including veterans, youth, persons experiencing domestic violence, and the chronically homeless. Plan 2.0’s steering committee recognized the need for periodic assessment. The first evaluation occurred as a point-in-time count of both shelter and unsheltered homeless in January of 2016. Although the number of sheltered families decreased by fifteen percent over the previous year, the number of unsheltered families remained the same. Consistent with previous years, African Americans were overrepresented among the homeless.

Although access to services improved somewhat, the evaluation noted the continued inadequacy of affordable housing. As part of the cross-system integration priority, Plan 2.0 worked with the CHA, designating eight hundred units for the homeless; fifty were designated particularly for homeless families. Certainly, the added units were a step forward, but the number remains inadequate to house the over two thousand homeless families in Chicago. At last count in 2014, Chicago had less than one-half of the units necessary to house extremely low-income residents.

For over two centuries, two desperately needed resources stand out as priorities for poor female-headed-households: the provision of aid and the availability of affordable housing. To understand the reality of my respondents, it was essential to first

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look at the history of aid and housing provision, as they provide the context of the
development of present-day inadequacies. Throughout America’s history, debates
about who should receive benefits and what these benefits should entail and have
influenced government policy. Today’s welfare recipients are not exempt from these
ongoing disputes. Curtailment of benefits and mandates for employment keep families
below the poverty line and extremely housing-cost burdened. Affordable-housing
provision has long been an issue for Chicago, and poor families today face struggles to
find housing they can afford similar to Chicago’s early residents. Inadequate
government benefits and insufficient affordable housing stock force women to turn to
their networks for assistance.
Chapter 3: Scholarship on Networks, Support, and Trust

The ways in which homeless mothers gather resources, find shelter, trust others, and utilize support are shaped by relationships, both formal and informal, of varying depth and duration and tied together in varied network patterns. Women with children enter the shelter system bereft of resources such as housing, employment, and childcare. Nonetheless, their lives before and after shelter entry usually involved relationships, such as with family members and close friends, acquaintances, and social service contacts. Poverty may limit their ability to build strongly supportive networks of trustworthy ties. Also, their supportive ties may not extend to include many people with the ability to provide resources that will enable them to remain housed or return to self-sufficiency—resources such as job leads, rent money, or a place to stay after eviction.

Network scholarship and exchange theory provided frameworks necessary to understanding how, among the mothers of Family Place, network structure and the content of ties to others influenced homelessness. Integrating elements of trust theory was essential to explaining how extremely small networks of close ties often shaped ramifying relations of distrust over time, which constrained network building and resource gathering.

Networks are structures of interactions between an individual and other people, such as students in a school, that provide access to resources; the human “nodes” of networks are tied together by relationships.¹ Ties are conceptualized as exchanges,

consisting of relational content and its directional flow and expectations. Exchanges, then describe the flow of goods and services between network ties.² Although exchange research assumes that resources flow both ways, in the case of homeless-single mothers, exchanges most often appear to be one way, with the single mother as the recipient. The exchange may be completed by the mother’s expression of gratitude toward the resource giver or by delayed reciprocation. Structural characteristics of networks, as well as the content of their ties, including rules of exchange, shape patterns of thought and action.³

I focus on networks rather than groups because groups are usually bounded, and networks are not (though some members of an individual’s network may regard one another as a group and act as a group). I select my concept of support from the diverse literature on social support that defines support as a person’s inductive sense that they can rely on certain others for specific forms of assistance.⁴ Here, I focus on support as the receiver’s assessment of another’s provision.⁵

The benefits derived from membership and active involvement in groups or networks include things such as material resources, support, trust, and capacities for action. Scholars refer to these benefits as social capital.⁶ The dominant theme in sociological literature views social capital as positive, providing emotional, tangible, and

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² Molm, “Reciprocity,” 119-20.
informational resources from people with whom an individual is connected within a
group or network.\textsuperscript{7} Research on people living in poverty suggests that networks of
support, mostly composed of family and friends, are critical forms of social capital
because connections to networks that include neighbors, coworkers, co-members of
organizations, and political leaders are less widespread than they are among those
living above the poverty line.\textsuperscript{8} Less intense and committed ties, which some call “weak
ties,” can link an individual to networks where more lucrative resources of information
and opportunity circulate.\textsuperscript{9}

Social capital can also have a negative impact, for example, when network
members’ demands deplete one’s resources. Additionally, intense “bonding” ties to
family and friends who provide support can block opportunity and action by transmitting
negative influences such as exploitation, unreliable or damaging help, and
overwhelming demands for support or reciprocity.\textsuperscript{10} For individuals isolated in
communities of poverty, where social disorder is high, perceived support networks could
model behaviors, such as fragmented job histories and suspicion of authority, which are
considered detrimental to those outside of the community. My review of the literature on
networks and support, poverty, and homelessness suggests four issues that seem
especially relevant to understanding the experiences and actions of single mothers who
are sheltered with children: the size and structure of networks; resources available in

\textsuperscript{7} Portes, “Social Capital,” 2-9; Lorece Edwards et al., “Am I My Mother’s Keeper? Children as Unexpected Source of
574-75; Jennifer Manuel et al., “The Influence of Stress and Social Support on Depressive Symptoms in Others with
\textsuperscript{8} Mark S. Granovetter, “The Strength of Weak Ties,” \textit{American Journal of Sociology} 78, no. 6 (May 1973):
1361-1362.
\textsuperscript{9} Granovetter, “Weak Ties,” 1361-1362.
the network; the norms of network exchange; and how these issues relate to stable relationships, reciprocity, trust, and conflict.

Network Size, Structure, and Resources

Research on the effects of poverty on social support and social networks indicates that poverty has direct effects on the size and structure of networks. Poor individuals have smaller networks than the more affluent, as well as fewer resources to exchange with others.\textsuperscript{11} Network members' positions in social institutions and organizations shape what they can exchange and whether and when they are obligated to do so. Research shows that networks among those living in concentrated poverty are more limited to family and a small number of friends because they have fewer resources to share and fewer ties to resource-rich networks and organizations.\textsuperscript{12} Limited networks are particularly significant for poor African-Americans, who are especially likely to live in areas of concentrated poverty, tend to be socially isolated from those outside their immediate networks and have fewer individuals in their networks.\textsuperscript{13}

Qualitative studies of low-income communities suggest that the poor are rich in help from family. In these cases, family assistance consists of emotional support and tangible support such as childcare, small amounts of financial support, and emergency housing when needed. However, those living in concentrated poverty receive

\begin{thebibliography}{99}
\bibitem{11} Matthew Desmond, “Disposable Ties and the Urban Poor,” \textit{American Journal of Sociology} 117, no. 5 (March 2012): 1305-1310.
\bibitem{12} Desmond, “Disposable Ties,” 1305-1310.
\end{thebibliography}
instrumental and financial support from family to a far lesser extent. For many, their family members are living in similar circumstances and so are unable to assist. Alternatively, for those with more economically well-off kin, they might have exhausted their relatives’ good will.\textsuperscript{14} Therefore, unreciprocated assistance may strain relationships.\textsuperscript{15}

Another neighborhood effect identified by researchers concerns how communities located in areas of concentrated poverty are negatively impacted by the lack of cohesion that limits network size.\textsuperscript{16} People living in impoverished communities often receive less support from neighbors than their counterparts living in areas less impacted by poverty. Researchers postulate that poverty may cause neighbors to withdraw from each other, which decreases neighborhood cohesion and dilutes community-based support network and norms of communal obligation.\textsuperscript{17} There are, however, notable exceptions to these findings, especially among black women living in concentrated poverty. As discussed in the previous chapter, during the early twentieth century, black women banded together and worked collectively to push local charities to provide relief monies to poor black mothers who were blocked from receiving mother’s

\textsuperscript{15} Desmond, “Disposable Ties,” 1305-1310.
\textsuperscript{17} Noel Hurd, Sarah Stoddard, and Marc Zimmerman, “Neighborhoods, Social Support, and African American Adolescents’ Mental Health Outcomes: A Multilevel Path Analysis,” \textit{Child Development} 84, no. 3 (May/June 2013): 868.
Welfare recipients rallied once again for benefits in the 1960s. The cohesion in these instances was centered on the protection of their children. It is impossible to know if participating women would have become a part of each other’s networks if not for their collective cause, nor do we know if their ties provided other sources of support. However, family protection and safety brought poor black women together once again to improve conditions and promote safety in Chicago’s public housing projects, as I detailed in Chapter Two.

Two characteristics of network connections or ties—density, and intensity—are especially important characteristics of networks. The density of a network is the ratio of actual ties to the number of possible links between network members.\(^{19}\) If density in my network is low, indicating the other partners in my network do not have many relationships with each other, then the circulation of knowledge and resources is limited. Density can also enforce shared norms and social control. Density, then, can assist the giving and receiving of resources. If there is an accepted norm in my network, the multiple interactions among members can create collective pressure, ensuring resources are exchanged, and reciprocity is executed.\(^{20}\)

The strength or intensity of a tie describes the degree or extent of the emotional connection between two network members. Strength is a characteristic of the content of the tie rather than of structure. The most prominent terms in sociological and


\(^{19}\) Edwina Uehara, “Dual Exchange Theory,” 552-557.

\(^{20}\) Ross, Mirowsky, and Pribesh, “Powerlessness,” 572.
psychological research describe these interactions as “strong” or “weak” ties.\textsuperscript{21} The conventional usage of these terms suggests that a tie’s ability to provide effective support increases with the strength of the tie; thus, the importance of weak ties is often overlooked. I prefer the use of intensity, rather than “strong” or “weak” because it describes the nature of the ties without erroneously devaluing them. Contemporary network theory classifies low-intensity ties as connections between acquaintances. Ties between acquaintances often provide access to new information and networks.\textsuperscript{22} Medium-intensity ties are connections between individuals who exchange mostly immaterial resources such as personal advice, or tips on housing or jobs. They have more of an emotional connection than low-intensity ties, but not enough as to exchange a great deal of material and financial resources or emotional support. Finally, high-intensity ties are connections between individuals who have a more intimate connection, such as family and close friends, and exchange material, financial, and personal, intangible resources.\textsuperscript{23} Each of these three categories of ties provides essential resources. Low-intensity ties, though containing no intimacy and minimal obligation, serve the vital role of providing access to new networks, which might yield new resources. Medium-intensity ties might not be close enough to provide housing as high-intensity ties might but will pass along a housing or job lead that could prove to be instrumental in keeping families out of homelessness.

Resource-rich networks include ties at a variety of intensity levels, but for individuals living in poverty, ties of varying intensities are often inaccessible. People

\textsuperscript{21} Granovetter, “Weak Ties,” 1360-1380.
\textsuperscript{22} Granovetter, “Weak Ties,” 1373.
\textsuperscript{23} Uehara, “Dual Exchange Theory,” 537-538.
living in concentrated poverty have networks mainly comprised of kin and close friends. Because these relationships are prone to be high intensity, they ideally involve the exchange of material, financial and intangible resources. However, when these ties link to others who are also poor, there is often little to be exchanged. Consequently, networks composed solely of high-intensity ties often do not yield needed resources, and the absence of low- and medium-intensity ties prevents access to new networks or essential leads on housing and employment.

Researchers studying neighborhood effects on low-income individuals’ support and the consequences of living in high-poverty neighborhoods suggest that weak or intermediate network ties are less common among the poor. Noel Hurd, Sarah Stoddard, and Marc Zimmerman examined social support among urban African-American adolescents. Their research shows how residents of neighborhoods with a high concentration of poverty face various limitations in their attempts to obtain resources and access to outside networks.\(^{24}\) For example, residential instability limits long-term connections among neighbors. Families living below the poverty line are far more likely to be renters than owners, and renters are three times more likely than owners to move.\(^{25}\) Frequent moves, coupled with insufficient numbers of available housing units, create an environment that is unconducive to developing long-term connections. Lengthy connections among neighbors are associated with the desire and a felt obligation to assist those to whom you are connected, even if solely by location. Lengthy connections also allow for the exchange of goods and services, such as

\(^{24}\) Hurd, Stoddard, and Zimmerman, “Neighborhood Social Support,” 858-874.

childcare, as well as the sharing of information regarding housing and jobs.\textsuperscript{26} In 
addition, persistent poverty in neighborhoods limits the resources available to exchange 
among neighbors in need of financial support or material goods.\textsuperscript{27} Unemployment, 
unstable employment, low wages, and low levels of education and 
political/organizational participation have similar effects.\textsuperscript{28} This isolation limits informal 
networks and the low-intensity ties that expose the poor to outside contacts and new 
avenues for attaining social capital.\textsuperscript{29} In this way, the networks of the very poor are likely 
to be limited to family or friends.

Norms of Reciprocity and Patterns of Exchange in Poverty

While the concepts of structure and ties provide a foundation for understanding 
networks, the concept of reciprocity focuses attention on the norms of exchange that 
influence how benefits flow between members, and what is given and what is 
returned.\textsuperscript{30} The norms, expectations, and processes of reciprocity influence how one 
perceives both giving and receiving, as well as influence how network members will 
relate to others in the future. Thus, both the structure of networks and norms of 
reciprocity function instrumentally to maximize resources, although norms carry moral 
weight as well. Norms of reciprocity often correspond to deep cultural or institutional 
rules and traditions. Network structure and norms of reciprocity influence a woman’s life 
during the transition into homelessness as well as shelter living.

\textsuperscript{27} Ross and Jan, “Neighborhood Disorder,” 412.
\textsuperscript{28} Portes, “Social Capital,” 102-105.
\textsuperscript{29} Granovetter, “Weak Ties,” 1360-1380.
\textsuperscript{30} Molm, “Reciprocity,” 119-20.
For exchange scholars Edwina Uehara and Linda Molm, the structure of the exchange patterns in networks suggests the norms of reciprocity and how these exchanges are connected. The authors examine the patterns of giving and receiving and infer associated norms.\textsuperscript{31} Theorists vary in the labels they assign to exchange structures, but their categorization provides similar descriptions. Uehara defines diffuse or generalized exchanges as open-ended lending exchanges or gift giving. These exchanges do not have a set timeline for reciprocity, a distinct method of payment, or specify from whom it will occur.\textsuperscript{32} Although the terminology “gift giving” suggests that only concrete items are traded, this type of exchange also includes emotional support, advice, and assistance with tasks such as childcare. Generalized exchanges occur most frequently within families and among close kin or small, close-knit communities displaying a dense network. Rather than using the term “diffuse,” Molm describes these as “relaxed exchanges” in which the parties do not know if, when, or in what form reciprocation will occur.\textsuperscript{33} Generalized or relaxed exchanges support an ethos of the importance of ultimate reciprocity; if I help others, others will help. What goes around comes around. The reciprocity is not immediate or necessarily from the same person.\textsuperscript{34} This type of reciprocity, often rooted in deep cultural values and rules, fosters trust and promotes long-term relationships. Exchanges with relaxed structure incur risk as the reciprocity is not delineated and is open to interpretation.\textsuperscript{35} For consistency, I will use the term “relaxed” exchange.

\textsuperscript{31} Molm, “Reciprocity,” 121.
\textsuperscript{32} Uehara, “Dual Exchange Theory,” 521-577.
\textsuperscript{33} Molm, “Reciprocity,” 122.
\textsuperscript{34} Uehara, “Dual Exchange Theory,” 534.
\textsuperscript{35} Molm, “Reciprocity,” 123.
Relaxed exchange among the poor, who are bonded in solidarity due to cultural norms, as well as their shared lack of resources and segregation into crowded communities, has long been an accepted trope throughout poverty literature. Works such as Carol Stack’s *All Our Kin* describe the continuous exchange among small networks of family and friends, with the understanding of obligated, often relaxed, reciprocity to others.\(^3^6\) The institutionalized expectation in certain family relationships underlies the type of bonds and experiences that foster relaxed exchanges. Reflexively, shared background and upbringing promote the feeling of common interest.

In Judith Levine’s research on low-income mothers and trust, mothers consistently report that they prefer to turn to family for childcare needs because they perceive family to have the same interests and parenting styles.\(^3^7\) These family networks often have a high concentration of dense and intense linkages. The combination of density and intensity provide a type of collective control.\(^3^8\) This collective control is augmented by the expectation of shared interests and morality. If I do not assist my cousin with gas money, I will hear about it from my mother and aunt, who remind me that they helped me out with childcare when my daughter was home sick from school. Other accounts demonstrate relaxed exchange for goods and services necessary for survival, including childcare and housing. These exchanges occur almost exclusively among close friends and family.\(^3^9\) However, just because women perceive

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\(^{3^8}\) Uehara, “Dual Exchange Theory,” 539-540.

family to have shared interest does not mean that they do. Respondents in Levine’s study of poor women on welfare give accounts of mothers turning to family for childcare and then terminating the arrangement when they find out that the child was cared for in a way they do not approve.\textsuperscript{40}

Despite the wealth of previous work, new research calls into question the stability of family-based relaxed exchanges among the poor. Reliance on family for living arrangements often tends to be temporary and full of conflict, decreasing the likelihood of further benefits.\textsuperscript{41} Reliance on family for childcare has also declined over the past three decades.\textsuperscript{42} Regardless of this possible downturn in relaxed exchanges, research suggests that they persist. Although these relaxed or generalized exchanges occur most often in close relationships, they can also produce trust and solidarity without these close, personal ties.\textsuperscript{43} For example, when multiple exchanges are mutually beneficial, they can progress to relaxed exchanges. However, longitudinal studies regarding the long-term effects of relaxed exchange are mainly absent from the literature, restricting confirmation of theory in this area.

Explicit, or structured exchange, differs from relaxed exchange in that the exchanges are bound by an agreed-upon timeline and reciprocity format. Molm

\textsuperscript{40}Judith Levine, \textit{Ain’t No Trust,} chap. 4.
\textsuperscript{43}Molm, “Reciprocity,” 126.
describes this type of exchange as explicit bargaining, in which the terms are negotiated and decided upon at the time of the exchange. Uehara terms this exchange type as “structured exchange,” which is the term I will utilize. I will let you stay in my apartment until you get a job; but in turn, you will pick up my children from school and cook dinner while I am at work. Because limits are set, risk and vulnerability decrease. Unfortunately, this also means these types of exchanges foster trust to a far lesser degree than generalized exchange. Relaxed exchange involves a high degree of risk; thus, successful exchanges promote trust. Because there are no set rules of reciprocity, I do not know if or when I will be repaid. Therefore, in order to engage in these exchanges, I need a certain degree of trust in the other person. If I am repaid in a manner I deem appropriate; I will trust that our next exchange will progress similarly. As structured exchanges incur less risk, the degree of trust produced decreases.

Elements of Trust

In addition to networks and support, I was interested in the role trust played in the giving and receiving of resources and consequently, the transition from housed to homeless as well as shelter life. Across the literature on trust, theorists focus on different elements of trust, all of which are important to probe in order to understand the role of relationships in transitions of homelessness. A complete understanding is crucial, as trust can influence willingness to request assistance from current network members and establish ties with new people, and ultimately to access resources. Most literature

44 Molm, “Reciprocity,” 124-125.
45 Uehara, “Dual Exchange Theory,” 537.
on trust development differentiates between affective and cognitive trust.\textsuperscript{47} There is a thought process in cognitive trust in which one sifts through, chooses, and disregards evidence of the risk of trust. Affective trust, as the term implies, operates in the realm of feelings. I trust you because we have an emotional bond and I feel secure that you feel the same emotional connection and will treat me accordingly.\textsuperscript{48} Trust, however, does not remain in the realm of cognition or affect. As the process of sorting evidence manifests as action, trust shifts from a cognitive or emotional process to a behavior. Following Gurtman, I define trust as the expectation that another person will reliably engage in exchanges that are beneficial.\textsuperscript{49} Theorists account for the development and perpetuation of trust differently, but among the poor, the causal dynamics in a few theories seem to operate simultaneously. This may be the case for women who are sheltered with their children.

Trust literature from the discipline of psychology provides an examination of interpersonal trust. Here, interpersonal trust involves a general belief regarding whether another person can be relied upon.\textsuperscript{50} Simpson and Rotter posit interpersonal trust as involving a belief in specific others rather than a generalized belief in the goodness of


humanity. Although focused on the members of the network, a disposition of trust may not be limited solely to those exchanges. Trust can also be extended to include similar relationships. Because I trust my mother and aunt, I extend that trust to include other relatives. Alternatively, I have a positive, trusting relationship with my neighbor, with whom I share rides to the grocery store and monitor each other’s laundry in the laundry room. Consequently, when I move to a new apartment building, I will be disposed to trust my new neighbors. The converse then will also be true. If I feel I am not treated fairly by my public aid caseworker, I might then extend that distrust to include other formal sources of support.

Political Scientist Russell I. Hardin suggests that the trust process is built upon the concept of “encapsulated trust.” Although Hardin focuses on the cognitive process of trust, the concept of encapsulation can apply to affective as well as cognitive trust. Encapsulated trust emerges if the individual believes that other exchange members consider his/her best interest as a part of their own, which can result from either affective or cognitive trust. However, encapsulated trust is not necessarily generalized to every exchange with a specific individual. I can trust that my friend will put gas in my car because they want to retain the relationship, but I know that the same shared best interest would not hold true if I asked my friend to watch my child. The cognitive process Hardin describes focuses on deciding where the shared best interest lies. What type of exchanges do I trust that my exchange partner will value enough to participate?

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While Hardin focuses on the logic of discerning if another person will uphold one’s best interest in the formation of trust, sociologist Carol Heimer is more precise about the interests. She posits that trust results from a series of strategies designed to reduce uncertainty and vulnerability, which are barriers to trust. For example, women, concerned about childcare strategically develop some relationships with people who could provide care, decreasing the uncertainty about whether their child will be taken care of. Here, it is evident that Hardin and Heimer’s concepts of trust overlap. Participation in an encapsulated trust relationship acts to decrease vulnerability and uncertainty.

Not emphasized in the literature on trust is a discussion regarding how encapsulated and structured exchange impact each other within a network. Hardin notes that encapsulated trust may apply to one exchange, while other exchanges are structured, even with the same partner. The same can be said about relaxed and structured exchanges. In my relationship with my sister, I may engage in affective trust because of our emotional bond, throughout most of our interactions. I am willing to loan her money, allow her to live in my home, and let her use my car without negotiated reciprocity, the definition of a relaxed exchange. However, there are certain higher-risk situations, when my trust moves to the cognitive realm, needing more structured exchanges to build trust. Moreover, structured exchange occurs when I need her to watch my children. Because I am concerned about my children more than anything

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else, this one issue necessitating structured exchange looms large in our relationship, even though—in all other areas—I do not need to decrease risk.

Trust as a determinant of social intelligence is the focus of sociologist Toshio Yamagishi’s theory of trust development. An individual must read and interpret signs during social interactions to determine the trustworthiness of others. Rather than a separate theory on trust development, Yamagishi’s social intelligence theory integrates with both encapsulated trust and Heimer’s theory of vulnerability and uncertainty. By interpreting cues, one can predict a partner’s attitude toward his/her self-interest. These cues can also be used to identify our degree of vulnerability and gauge uncertainty of a positive outcome.

The cognitive process of trust develops over time, through a process of interacting, analyzing, and interpreting, ultimately leading to a behavioral response. This behavioral response may then be applied to subsequent interactions, with the same person and possibly with others. Moreover, social norms, including trust patterns, are a product of and embedded in the environment in which people live. Children who grow up in a supportive environment with relationships that model trust learn to trust interactively, via both norms and rational cognitive strategies.

Just as those who grow up in a trusting environment are more likely to learn trust, the same holds true for learned distrust. The term mistrust and distrust are synonymous and appear interchangeably in trust literature. For continuity, I will utilize the term

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57 Toshio Yamagishi, “Trust as a Form of Social Intelligence,” in Cook, Trust, chap. 4.
58 Sandra Susan Smith, Lone Pursuit, 38.
distrust. Distrust is not the opposite of trust. Instead, the antonym of trust would be neutrality; I neither trust nor distrust you. Distrust can be defined as a suspicious feeling that others are self-centered or dishonest and will not act in your best interest. This feeling is developed through experience.\textsuperscript{60} For those who have learned distrust, there have been inadequate experiences to promote learning trust, either cognitively or affectively. The literature on trust suggests that people living in extreme poverty or foster care and individuals with a childhood history of abuse, who inhabit an environment that fails to foster trust, will encounter continued experiences generating learned distrust.\textsuperscript{61} A history of sustained poverty, and its associated injustices, as well as a history of childhood abuse or foster care, curtail trust development and encourage learned distrust. These same factors lead to inadequate support networks and are associated with an increased risk for homelessness, although the relationship between trust and homelessness has not been established. For purposes of hypothesis-generation, in the following chapters, I examine evidence of relationships of trust, networks, and homelessness as I analyze mothers’ accounts.

Networks and Support among Homeless-Mother Families

Network, relationship, and trust patterns may shape the likelihood that female-head-of-households (HOH) living in poverty will transition into the shelter system; these factors may also influence shelter life. We know that women with children who are living in poverty and homeless have fewer people in their support network than their


\textsuperscript{61} Hardin, \textit{Trust and Trustworthiness}, 117-19; Ross, Pribesh, and Mirowsky, “Powerlessness,” 584-86; Ross and Joon Jang, “Neighborhood Disorder,” 409-16; Smith, \textit{Lone Pursuit}, 35-38.
counterparts who are housed. Women who had been placed in foster care are overrepresented in homeless families, as are women with a history of childhood abuse. Yet, research on homelessness does little to explore how these patterns link to homelessness.

**Foster Care**

A small amount of research investigates the causal link between foster care and future homelessness. Children in foster care often experience between seven and thirteen placements before aging out of the system. A child who grows up in foster care and moves every six months to a year may not have time to develop long-term bonds. Therefore, they may learn not to become attached to others emotionally, knowing the time in a household may be limited. Here is where the research on support networks stops. However, investigating support networks and trust, I try to understand some of the ways foster care links with single-mother homelessness. Upon becoming adults, have women who have spent most of their childhood in foster care developed the dense and intense ties that make up a supportive network that can be activated for needs and encourage the generalized exchanges that promote trust? Are they able to build relationships in the shelter and draw resources from them?

Research on foster care and homelessness shows that children aging out of the system are on the path to sustained poverty, thus increasing the risk of single-mother

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65 Stott, “Transitioning Youth,” 219-220.
homelessness. Children who are emancipated from foster care are at a higher risk than the general population for not obtaining high school diplomas; therefore, they are often only able to obtain low-skilled work. For girls, dropping out of school is also associated with early sexual debut and childbearing, both of which are linked to family homelessness.

**Intimate-Partner Violence**

Domestic violence strips away a vital source of support. Women who are victims of domestic violence are often socially isolated while living with their abuser; leaving him ends economic reliance on him and steeply increases the costs of family survival. Because of isolation, feelings of shame regarding their situation, or fear of their abuse, victims do not often access other support networks. These women enter the shelter directly to escape their abuser or because they do not have an alternative safe haven.

**Friends and Family**

Despite literature showing that homeless mothers have insufficient network ties and trust, research consistently shows women turning to friends and family for housing before entering the shelter system. Most of homeless families use their support network as temporary housing, termed “doubling up.” Little research addresses the transition

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66 Loring Jones, “The First Three Years after Foster Care: A Longitudinal Look at the Adaptation of 16 Youth to Emerging Adulthood,” *Children and Youth Services* 33, no. 10 (October 2011): 1920.
from doubling up to entering into the shelter system. Some homeless mothers in Jill Gerson’s qualitative study describe circumstances in which they feel welcome, especially if they are staying with their mothers; however, this is the exception among Gerson’s research population. Most mothers describe space and conflict as the two most frequent reasons to leave a friend or relative’s home. For Gerson’s respondents, overcrowding is the main reason for moving out, although these women often feel comfortable visiting for a few days as a respite from the shelter. Conflict over sharing of personal items, household chores, and child-rearing practices also result in leaving a doubled-up household. One-third of the women interviewed by Gerson report a conscious decision to leave.70 Choi and Snyder note in their study of homeless parents that a feeling of stress and awkwardness puts a strain on relationships between doubled-up parents and the people housing the family, but they do not directly connect this with entering the shelter system.71 Understanding the relationships present in doubled-up households and what causes families to leave is crucial to understanding the transition to homelessness within the context of support networks.

When existing networks of support have been insufficient in preventing the transition to homelessness, women often quickly identify new relations of support that can resemble the dense ties of kinship. Matthew Desmond found this in his qualitative study of recently evicted men and women in two Milwaukee communities.72 Desmond’s

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72 Matthew Desmond, “Disposable Ties,” 1296.
evicted women form close and supportive new ties that rapidly increase in intimacy, closeness, and condensed trust development. The friendships begin in the context of mutual-need circumstances, such as the desperate need for childcare and housing. People developing these ties spend a great deal of time together and engage in relaxed exchanges. Desmond maintains that these friendships are “disposable” when they are short-lived bonds between new acquaintances, concealing a shaky foundation. They are precarious because they develop too rapidly. I think Desmond’s concept of disposable ties distorts his findings. He presents no evidence that the friends themselves viewed the relationships as disposable, but the term implies intention.73 Desmond does not cite research on friendship, but studies of self-disclosure and intimacy suggest that women develop both patterns more quickly than men do in friendships. Moreover, friendships, being voluntary, are more fragile than the institutionalized stability of close kinship relations.74 The intense relationships Desmond observes may have been as fragile as he believes, but the friends do not appear to view them as disposable, and break-ups may have stemmed from the stresses of poverty and homelessness rather than by the fast progression of the relationship.

Networks and Shelter Living

Once homeless, regardless of previous positive or negative relationships, women become separated from their support systems in several ways. Research into shelter practices uncovers a common assumption among the shelter providers that if a homeless mother enters the shelter system with a social network, this support structure is not only detrimental but also a cause of the family’s descent into homelessness.\(^{75}\) The standard practice across the nation is to house the mother far from these pre-shelter networks, believing that these women wanted to be removed from their previous connections out of fear.\(^{76}\) While in many cases, there may have been good reason to fear previous contacts, this is not universally justifiable. Research by Marra et al. suggests that pre-homeless social support networks can be beneficial unless there is a significant degree of conflict. However, once homeless, a person’s physical location emerges as a common barrier to maintaining networks.\(^{77}\) Families rarely have a choice regarding shelter location. Cost and distance, compounded by the complexity of traveling with young children, alienates families from their support network.

Research with single adults in the shelter system suggests that as their time in the homeless system lengthens, homeless individuals began to develop a new support structure within the homeless community. Although the new support structure corresponded with improved psychological functioning, it encourages remaining in the

\(^{75}\) Bogard et al., “Homeless Mothers,” 57.
\(^{77}\) Mara et al., “Effects of Social Support,” 348-56.
homeless system to avoid loss of support. Participants give each other designations such as “sister,” “best friend,” and “fiancé” making the relationship seem close.  

Although there is very little research into the development of new ties among homeless mothers, that research offers mixed findings regarding the quality of any new support network ties. Desmond’s view of “disposable ties” suggests rapid ties cannot develop to a level that sustains dense-tie-like obligations. My research explores whether, in the instance of homeless mothers, the amount of time needed for solid relationships may be more condensed as women spend more time together in the shelter than they would when housed. Shared rooms, meals, chores, childcare, and other activities allow for concentrated time together. Concentrated time together, added with common experiences and concerns, may increase emotional intimacy, and promote trust and reciprocity, and ultimately stable ties at an accelerated pace than would occur outside of the shelter. These new shelter ties may provide essential support to homeless mothers regardless of their duration. Although there is limited literature on the rapid development of ties in family shelters, Gerson does, in her qualitative work with sheltered mothers, make brief mention of a few connections between shelter residents. Her respondents describe women they got along with and described as friends but do not progress to the intimate identification of co-residents as family or “best friend.” One possible explanation for the lack of rapid intimate-tie development could be merely the resident makeup of the shelter. It is also possible that the combination of women at that particular time did not lend itself to these types of ties.

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Additionally, I surmise, adding children into the relationship could have tempered the mothers’ willingness to establish intimate ties.

Entrance into the shelter system, however, does add a new formal potential for support. Although all facilities provide shelter, quality is variable, as are additional services provided. Most family shelters provide meals. Social services and case management are also standard but vary in the amount of service rendered. In my professional work as a nurse practitioner, I have serviced Chicago shelters for over twenty-five years and found that employment assistance, health care, literacy programs, and childcare exist, although these programs are rare.

A discussion of ties, support, and trust in relation to shelter services does not surface anywhere in the literature. It does stand to reason that learned distrust in previous formal support situations or a more direct assessment of power, such as in the welfare office, can act as a barrier to trust formation in the shelter setting. Levine describes such patterns among interviews with women receiving welfare benefits. Most women she interviewed describe encounters that are degrading and conflict-ridden. Poor communication and a lack of understanding of rules and benefits result in missed opportunities and possible sanctions for which recipients feel blame. There is also a perceived lack of confidentiality, some of which can be attributed to particular issues in the welfare office where workers and their clients are close together, rendering confidentiality difficult.  

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80 Levine, Ain’t No Trust, chap. 2 and 3.
staff that develop in that context. I also show how mothers describe their relationships with staff and services.

Much of the research into family shelter experience centers on the impact on children, parenting, and the psychological stability of mothers. With few exceptions, most research into shelter life identifies negative experiences. Choi and Snyder, in their 1999 research, as well as Gerson in 2006, note an increase in depressive symptoms due to the stigma of homelessness, the chaos of shelter life and self-blame at the loss of a home. For these women, their homeless experience led to a pessimistic view of the future. Women report difficulty caring for their children due to the lack of familiar routines and food choices.\(^81\) Strict rules and small spaces also leave mothers feeling powerless to parent their children in the manner they prefer. Women feel stigmatized by society and sometimes by shelter staff, whom they view as uncaring. They internalize these feelings into a sense of powerlessness and self-doubt. Women often have trouble setting goals and making good trust decisions.\(^82\)

While the majority of studies focus on the negative response to shelter living, Dial, as well as Gerson, uncovers an unexpected response to entrance into the shelter system. Women describe a sense of wellbeing and stability, probably in response to the alleviation of uncertainty for their children and gratitude for a safe place to stay.\(^83\) Moreover, it is possible that all these cognitive and emotional effects of shelter are

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\(^81\) Choi and Snyder “Voices,” 68-69.
mediated by a mother’s networks and relationships. For example, when mothers have relationships with each other in the shelter, perhaps these enable them to resist internalization of negative cues.

My research on relational dynamics in shelters, including the context of a mother’s outside networks, is attentive to relationships that may create social capital for mothers during and after shelter living, as well as account for a shelter’s adverse effects. By observing and asking mothers about networks, relationships, and support inside one shelter, my findings on one shelter might contribute propositions regarding an understudied side of the homeless experience. I pursue my broader project of understanding single-mother-family homelessness by exploring patterns in the size and structure of networks and in women’s histories and relationships—the resources available and exchanged with others, the norms of reciprocity and exchange, and how all of these relate to trust, conflict, and becoming homeless.
Chapter 4: Research Method

My research goal was to gain insight into how women become homeless and cope with it, and how they develop and deploy trust and exchange resources. This was a series of questions best served by qualitative methods, because the goal of qualitative research is to uncover the meaning of experiences.¹ Quantitative methods are useful for gathering some kinds of data essential to understanding homelessness. Among other things, quantitative research can show the social geography of homelessness, document the numbers and demographics of homeless women, provide measures of network size, and, perhaps, less reliably, identify who had experienced intimate partner violence before entering shelters.² Often though, quantitative analysts cannot explain what is happening in their data, and one wants to know what causal dynamics are at play. Qualitative research can suggest how things happen, the order and interactional dynamics of cause, and the motives, reasoning, and feelings of actors. Qualitative study can plunge into the meanings in actors’ accounts. For example, qualitative research can explore how the experience of intimate partner violence may influence the ways women interact with the world and contribute to a family’s entrance into the shelter system. Qualitative interviews can explore how women feel about themselves and their hopes

and dreams for themselves and their children. Women’s accounts can also reveal how societal norms, morals, or reciprocity influence behavior both positively and negatively.

Because I was interested in the support networks of homeless mothers, it was also important to use a method appropriate to stimulating accounts of relationships, observing them in context, and yielding insight into family dynamics. How do the women describe members of their families, who was the person they turned to for comfort, who was considered reliable and who was not? In-depth interviews and participant observation allow the researcher to probe participants’ accounts, to understand how they perceive their relationships and, to supportably piece together respondents’ perceptions and accounts in order to hypothesize how experiences may have explained their decision making.³

My research most closely aligned with grounded theory. Grounded theory is a foundational method of qualitative research, which does not set out to prove or disprove a specific theory, but rather, generates theory via observations and interview responses, which are analyzed throughout the research process.⁴ Over the course of four months (June to September, 2015), I conducted qualitative research via two methods, participant observation at Family Place and one-on-one interviews with eighteen women who were housed there, with their children.⁵

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⁵ Patton, *Qualitative Research*, 21.
There are approximately eighteen family shelters across the city of Chicago. This number may be misleading as were are some shelters which operate without the knowledge of the city or the Department of Human Services and other which close with little notice. Chicago’s ten-year plan to end homelessness was initiated by Mayor Richard J. Daley in 2002. In the process of improving shelter monitoring, Daley’s Plan erected a new barrier that my respondents had to overcome to enter Family Place. No matter the location of the point of initial contact, even if it was Family Place itself, families had to make their way from the far north side of Chicago to the South Side intake center. Families would then be placed wherever there was a shelter opening. Thus, women entered shelters, including Family Place already having experienced the structural constraints of the shelter system. Though I did begin with questions rooted in theory and research on networks and exchange, I aimed to use open-ended, in-depth interviews and my observations to yield new insights, to allow me to refine questions as I progressed, and to generate hypotheses. Grounded theory was the logical method of choice.

Data Collection

Over a four-month period in 2015, I conducted approximately 300 hours of observation. I was present at the shelter three to four days out of each week from 9 or 10 a.m. to 4 or 5 p.m. I also made occasional visits on Saturdays or Sundays. Because

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of shelter rules, I had to leave the shelter by 6 p.m. each evening, but I was able to ask residents about their entire days. Observation was my initial method of data collection, and it continued throughout the research project. Participant observation allowed for interviews that better reflected and probed the participants’ daily lives, leading to increased trust and rich participant responses.\(^8\)

I chose the June-to-September time frame for a number of reasons. That period allowed me to focus solely on the research without the added distractions of my teaching schedule. However, there were other considerations. I sought to study patterns among residents interacting with each other and with staff. By utilizing a small sample size in a concentrated time frame, I could observe multiple interactions among the same group of people. As I continued my observation, I noticed, for example, that women would not interact with many other residents when they first entered the shelter. I then began to document how long it took each woman to begin interacting and who initiated conversation. I found I had to adjust my expectations regarding observation of resident-staff interactions. All intakes and case management were conducted in the case manager’s office, but I was denied permission to observe intakes or case management appointments, limiting the scope of my observation. The only time a case manager was present on the residents’ floor was to show new residents the facility or remind women that they had an appointment. The floor supervisor, who was not a case manager, went upstairs every morning to check that chores had been completed. She engaged with the residents she encountered in an open and friendly manner but did not seek out

residents for conversation. Also, my initial research plan included interviewing staff members, but my request was denied to protect client confidentiality. I was able to conduct a quick ten-minute interview with Talia, the head of case management. However, the time constraint did not allow for an in-depth response.

By concentrating my observations in a four-month period, there was continuity in my observations; I was able to observe how a group of women interacted with each other over time, even though observation was sometimes limited by the abrupt departure of families. There was no staff turnover during my time at Family Place, so all residents interacted with the same three case managers and other two shelter staff members. Women and their children who resided in the shelter during the summer months also provided a shared experience and increased my interactions with the mothers of Family Place. With school out of session and a dearth of summer programming, women were present at the shelter to a greater extent than during the school year, when they often looked for work or socialized with family and friends while their children were in school. Consequently, women had more interactions with each other. Because I could not remain in the shelter during the evening, my exposure to women who were employed was limited. The women I did interview reported a fragmented work history or low-wage jobs, neither of which provided enough income to sustain housing.

How researchers view participants and how the latter, in turn, view the researcher are critical issues in qualitative research. Interview methodologists and oral history practitioners concur that before engaging the community of study, it is important to recognize one's own personal background, differences, potential biases, and possible
areas of limited understanding, as well as potential biases on behalf of the participants.\textsuperscript{9} Although our shared identities as women and mothers may have provided residents with a sense of kinship or community with me, I could not assume those understandings and feelings or an automatic atmosphere of trust. Despite these similarities, participant perceptions related to race and socioeconomic and educational level were potential barriers to establishing a trust relationship.\textsuperscript{10} However, I had spent almost three decades of observation and engagement with homeless people as a nurse practitioner in shelters and clinics, discussed intimate details of their lives with them, and have gained a level of competence in establishing rapport and offering an atmosphere of respect, while acknowledging our differences.

Establishing a rapport with the homeless women at Family Place did require the creation of an atmosphere that promoted trust and respect. Women who are homeless with their children are a vulnerable group and consequently, often experienced issues of trust during encounters of perceived power imbalance, such as those involved with Public Aid or the Department of Human Services. I could not simply invite myself into the lives of these mothers. Instead, I needed a secondary purpose—a reason to spend time on the second floor, which housed the women and children and to engage in

organic interactions. Casual interactions might then establish the rapport needed to request an interview.

As all families were housed in one large room on the second floor, mothers attempted to portion off their family areas of grouped bunk beds by hanging sheets and blankets on the outside of the bed frames. One of the easiest ways to become a thread in the fabric of shelter life was to offer a useful service. I discussed options with Talia, the head of case management at Family Place, and we decided that making curtains for the bed frames would be the best option. I set up my sewing machine at one end of the shelter, in the kitchen/play area, which allowed me to remain upstairs in the kitchen area. The women expressed excitement about the project and asked questions, creating avenues of conversation. I informed the women that I was also present to conduct research, but a request for curtains was not tied to interview consent. When several residents asked me to make curtains but did not agree to be interviewed, I understood that I had succeeded in making it clear that consent was voluntary.

Women declined to be interviewed for various reasons. Some who initially declined changed their minds and agreed to participate later after we had established a rapport. A few women who declined did not change their minds stating, “I don’t want to tell people my business.” However, the women who declined to be interviewed did not encourage other residents also to decline. I chose not to interview two women. One, whom I will discuss further, had been a patient of mine five years earlier, eliminating her eligibility. The other mother was a recent undocumented immigrant. Her experiences

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were so far different from the experiences of other residents that I felt she would confound the findings in such a small sample. Also, I did not want to add another stressor to her life by requesting an interview that could have been construed as a way to alert federal immigration authorities to her situation.\footnote{These interviews occurred prior to the Trump presidency and the crackdown on immigration. However, deportation for undocumented immigrants was a risk, prompting a reluctance to share any personal information, especially while being recorded.}

Because there was little for the women to do at the shelter when I was present, my sewing area often became an area of conversation between me and a mother or two, or between residents themselves. This aided rapport, as well as observation. One constraint on observation is that I was often besieged by children clamoring for attention, as there was little for them to do. However, engaging the children in a sewing lesson gave mothers a few moments to themselves and opened another path of conversation leading to interviews. One of my best avenues for establishing rapport, and for confirming it, was through an introduction by other residents. When new mothers arrived and inquired about my presence, residents usually responded positively. As one woman stated, "Oh she’s here making curtains for the beds. You can get some. She also is interviewing folks, but you don’t have to do that to get them curtains. She’s ok." Sheila, whom I had cared for at a different shelter six years earlier, excitedly introduced me to many of the residents. While her introduction assisted in establishing a rapport with the mothers, it also had the unintentional consequence of role confusion. Shelia informed the residents that I was the nurse practitioner who cared for her and her son, provided her with birth control, and "knew everything about a woman’s body." While I chatted with women about women and children’s health issues,
I had to be very clear that I was not at the shelter in a medical capacity. I was quite familiar with agencies in the neighborhood and, therefore, could offer them suggestions for referrals.

Because I previously provided health services at this shelter, I was concerned that this could be a source of conflict in role recognition if women identified me as a service provider. If women saw me as a health care provider rather than a researcher, interviews could skew away from the topic of trust and networks and instead focus on healthcare. However, because my work there was more than ten years ago, and I had not provided care for anyone in this shelter for at least five years, I believed the risk of knowing any of the mothers was minimal. However, when I walked into the family area on my first day, I was immediately greeted by name by Shelia, whom I had cared for previously. Shelia did not want to be interviewed, which eliminated that concern. While I was wary about role confusion and fully clarified that I was limiting my role to that of a researcher, this was one of the most frustrating protocols for me to adhere to. As a clinician, I found it quite difficult to refrain from offering assistance.
Sampling

The pool of interview participants was a convenience sample, in that I interviewed every woman who was available and willing to participate. Eighteen out of twenty-one resident women agreed. Minority groups are over-represented in family homelessness, as well as homelessness in general, but I was able to interview two whites and two Hispanics, along with the fourteen African American women (See Table 1). African Americans are the predominant ethnic group among the urban family homeless and family shelter residents, both in Chicago and nationally.\textsuperscript{13} However, race did not prove to be an influence, at least in my small sample. Rather, poverty and small network size differentiated my respondents.

In the literature, the sample size is a frequent point of confusion in the qualitative research design process. A large sample size carries with it the risk of shifting the analytic focus from the meaning to frequency of responses.\textsuperscript{14} My goal was to begin to understand how relationships tied together in varied network structures and shape how homeless mothers gather resources, trust others, and utilize support, and this required cultivating their trust in me. Aiming for a large sample size risked diluting my interactions with residents during the times I was observing but not interviewing, and ultimately creating a barrier to conducting thorough interviews. And in a shelter the size of Family Place, it would have at least doubled my time in the field to gather a large sample.


\textsuperscript{14} Lareau, “Qualitative Work,” 671-675.
Regardless of the sample-size goal, knowing when a sufficient number of interviews has been achieved is complicated, as the uniqueness of each respondent means that there is always something new that could be learned. Qualitative researchers use the concept of saturation in deciding when to cease recruiting. Sufficient numbers of interviews are essential to illustrate the breadth of the phenomena of study, while also painting a detailed picture, suggesting how other homeless mothers might respond to the same interview guide. Saturation is achieved by conducting interviews to the point that the researcher no longer hears anything new that would bear on the argument or when collection new data does not add substantially to the research.\(^\text{15}\) The resulting number is subjective for the researcher. I concluded my sampling at the end of the four-month period when my ongoing analysis no longer uncovered distinct new patterns.

**Interview Process**

Many scholars of interview methodology, including Irving Seidman, champion the three-step interview process. Seidman argues that three separate interviews are essential. The first interview establishes the context of the experience, asking the participant about their life history as related to the research topic. The second interview then investigates the details of the participant's present experience with the topic under study. Finally, the researcher conducts a third interview, asking the participant how their responses to the previous interviews bring them to where they are today. Proponents of the three-step process claim this process allows for greater focus and depth of

response and promotes internal validity.\textsuperscript{16} Although this method is appealing, it was not a practical method to use with the homeless families. The transient, chaotic nature of homelessness made multiple interviews difficult. Families moved in and out of the shelter system, often with little advance notice. For Family Place, the maximum time families could remain in the shelter was three months. To elicit a comprehensive response, I attempted to conduct one to three interviews with each respondent in order to explore comfortably and comprehensively (see Table 1). Unfortunately, this proved to be difficult. Although I transcribed each interview within forty-eight hours, there were several instances in which identified the need for a follow-up question soon after the first interview, but my respondent exited the shelter before I could reconnect. For most of the twentieth century, most telephones were landlines bound to a single spot, which made it essentially impossible to follow up with people who lacked a fixed point of residence. In the twenty-first century, many Americans, even those who are homeless, possess cell phones, which theoretically makes it possible to connect with shelter residents after they have left. However, only one woman, Evelyn, agreed to give me her phone number for contact purposes. Evelyn was housed at the shelter for two months during my tenure, and I did not need to contact her after she left the shelter.

My initial plan was to interview women in a separate, private room and only when child care was in place. This proved to be a barrier for most of the women. Instead, conducting interviews required a great deal of flexibility to create opportunities, especially for the women with younger children. Family Place offered an opportunity for

\textsuperscript{16} Seidman, \textit{Interviewing}, 16-19.
school-age children to attend a volunteer-run vacation bible school in the morning, but there was no program or child care available for younger children or activities for any age group in the afternoon. I became very creative in scouting potential locations. I conducted one interview on the playground so the mother could keep an eye on her children, which was a shelter requirement for usage of the playground.

I found the laundry room to be a useful interview location. During their designated laundry hours, I could speak with each woman in relative privacy. Because mothers were alone in the laundry room but separated only by a door, they felt comfortable with their children on the main floor, under the view of the other residents. The children would periodically come into the laundry room for a few minutes, at which time we would pause the interview. The women remarked that this was the regular practice during laundry time. I also conducted interviews in resident areas while their children were napping. We turned on music, and as long as there was no one in the adjacent family area, there was sufficient privacy. As I prepared to talk with one mother in her area, she stood and yelled across the floor, "I'm doing my interview time so don't bother us!"

**Interview Guide**

In order to avoid too many assumptions, as well as to assure that each mother was in control of the interview content, my research guide was loosely constructed. This allowed the conversation to build upon the emic point of view, reconstructing what the women held as important, as well as pursuing my own goals.\(^{17}\) Here I detail the basic

\(^{17}\) Seidman, *Interviewing*, 15-16.
flow of my research questions. I first explored the past of each participant, with whom they lived in childhood, and how the family obtained necessary resources. I also asked women to name anyone else who provided support. I then probed to understand the relationship each woman had with the members of their support networks. I asked about the exchange of resources and how trust influenced these relationships. Finally, I asked women to describe shelter life, interactions with other residents and staff, and the use of available resources. There was some variability in the order, breadth, and depth of questioning because I allowed each woman to lead the conversation, redirecting when necessary.

I wanted to glean information as far back as possible with each participant to understand, as completely as possible, how their life experiences led each woman to the shelter; I asked about support networks, exchanges, and experiences from childhood up to the present, in order to learn how women perceived their networks. I wanted to identify turning points in the lives of each woman, especially, specific decisions or experiences that were instrumental in the transitions from housed to homeless—for example, the death of a parent or abuse suffered at the hand of an intimate partner. In discussing each turning point, I probed who provided resources such as child care, monetary loans, and emotional support. I investigated the relationships with people named, eliciting responses regarding trust in these relationships and the ties among the individuals named. I used these narratives to gain an understanding of how networks influenced transitions leading to homelessness. Exploring the path from housed to homeless, I began by asking open-ended questions
and then probed to reveal contributing factors and events, emotions, issues of trust, and the decision-making process that resulted in the entrance to the shelter system.

I followed questions about pre-shelter networks with questions about new connections in the shelter, including interactions with shelter staff, and the women’s use of shelter resources. To deepen my explorations of trust, reciprocation, and expectations, many of my questions about shelter life aimed to learn how women’s pre-shelter ties and exchanges related to living in the shelter and patterns in relationships there.

Interview Analysis

Each interview was digitally recorded, with the participant’s consent. I transcribed each interview myself, which allowed me to create memos to note context while I transcribed, as well as begin the open coding process, generating categories, as described by Strauss and Corbin. Open coding identifies the concepts discussed in the data. Therefore, I carefully read through each transcript and identified experiences, emotions, or specific phrasing that I saw repeated in multiple interviews, which then lead to the identification of categories. Open coding and the creation of categories was a dynamic process, adding, deleting, or modifying categories as I read through interviews again and again. I attempted to complete transcription within a day or two of the interview. By adhering to this time frame, I could assess the need for follow up questions, quickly, increasing the likelihood that the respondent would still be at the shelter.

18 Strauss and Corbin, Basic Qualitative Research, 101-103.
I initially used NVivo software for coding purposes. However, I quickly concluded that I preferred to work with hard copies of transcripts while creating handwritten memos and notes. I used color-coded cards for broad categories including trust, exchanges, and resources. I then subdivided the categories, making notations when I saw items that could also fit into other categories or examples that could clarify claims. I then reread each transcript for whatever clarity it would yield, noting new insights to pursue with interviews and analysis, and adjusting the emerging analysis.

Understanding the lives of mothers who were homeless with their children was what drew me to research. I wanted to investigate at a deeper level of motive, reasoning, and feeling than a quantitative method would permit. Qualitative research was the logical choice. Participant observation and one-on-one interviews allowed me to investigate the role of support work networks and trust from childhood through the transition from housed to homeless. Because I chose to use a small sample size in a concentrated period of time, I was able to closely observe relations among the same group of people and reveal how the interactions developed or failed to develop into resource exchange. In the next two chapters, I present my findings.
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Chapter 5: Networks: Structures and Ties

For female head-of-households living in poverty, networks, and the resources they provide were often the last defense between being housed and being homeless. I found that while the networks of the women of Family Place largely resembled those described in current poverty research, there were some notable variations. My respondents had unusually small networks of fewer than five people, which may prove to be a significant warning sign for women at risk for homelessness. Theirs are networks where members are intensely tied to one another, but where they have few less-intense ties to others. For these reasons, networks are highly capable of enforcing norms and expectations but ill equipped to amass resources.

Network Structure

Recall that sociological theorists define network structure as regular patterns of interactions (ties), in my case, between people. The term “tie” refers to a relationship between network members. A pair of network members can have many-stranded ties, for example, being cousins and also co-workers. The structural characteristics of ties are interesting because they influence the dynamics of relationships. Elements of structure that repeatedly emerged in my interviews were network size and membership, and the density and intensity of ties. Network structures were not static, however, but fluid as relationships changed and members entered and exited the network.

Interested in the structure of the networks described by the women of Family Place, I asked them about the members of their networks and the extent to which each

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member knew and interacted with others in the network. Through that process, I came to understand that to analyze the structure of networks; I needed to do more than count. I also needed to explore the characteristics of ties between network members; that is, the kinds of relationships and the transactions, emotions, and expectations within them. Chapter 6 focuses on the latter exchanges. Here, I treat one of them, the overall intensity or strength of ties in one’s network, as a structural characteristic of networks because network analysts find it so influential on both the content of exchanges and other behavior. In Family Place, however, network size appeared most influential on the lives of homeless women.

Size

As the label implies, network size refers to the number of people or ties included in an individual’s network. Affluent people generally have resource-rich networks composed of a myriad of ties, and different kinds of ties, exposing members to many avenues for untapped resources. The preponderance of poverty research suggests that people living in poverty have fewer people in their networks, as compared to those in higher socioeconomic brackets. In 1987, Wilson describes the phenomenon of small network size among the poor as “social isolation, caused by the lack of sustained interactions with those in mainstream society.”

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social isolation is that those living in concentrated poverty have fewer friends who are employed and fewer contacts who attained education above a high school diploma. Relatedly, this same group possesses more friends who are on public assistance.⁴

Research also treats access to others’ networks by measuring the number of family members involved in community organizations, as membership could provide access to new ties and networks. However, despite the increase of social-isolation research that followed Wilson’s 1987 study, researchers have yet to precisely quantify the average size of support networks of the poor as compared to those with more socioeconomic stability. We can logically make some assumptions; people who are socially isolated, having little contact with those outside of their immediate networks, will consequently have fewer people within their networks than people whose networks link them to others’ networks. However, because logic is not sufficient for social science research, I here explore the empirical basis for that inference.

Correlating income and network size would be useful for identifying individuals and families who may be at highest risk for the adverse consequences of social isolation, including homelessness. There are a variety of reasons for this. One is that exchanges with others carry a high risk of loss, so low-income people’s networks tend to be limited to family and close friends, where expectations of equitable return are often more relaxed. Moreover, because family and friends also tend to be resource-poor, a person living in concentrated poverty tends to lack ties that bridge them to outside networks.⁵

⁴ Rankin and Quane, “Neighborhood Poverty,” 139-164.
Researchers also look at the impact of violence on network size. Neighborhood violence diminishes the likelihood of establishing new ties, thereby limiting network size. Concern over disorder and fear of potential violence in neighborhoods decreases cohesion among neighbors; residents are less likely to engage with each other in many low-income neighborhoods. Logically, the larger one’s social network, the more members who are potentially available to provide resources such as help, money, and information. Conversely, individuals with only a few people in their network on whom they could rely were less likely to access the means for overcoming obstacles and improving their socioeconomic status. In general, and especially for the poor, network size alone does not indicate available resources because one’s network members can also drain one’s resources.

Ties

The intensity, or strength, of a tie, describes the extent of the emotional connection between members, which often reflects the length of association. Sociological network theorists classify low-intensity ties as those between acquaintances. Often, low-intensity ties lead to new contacts and networks. For example, professionals attend a conference to meet other professionals. These acquaintances offer a gateway to untapped resources such as employment or scholarly publication, opportunities that might not be available in their more intimate networks. So, although the emotional connection between ties might be low, the resulting resources one gains might prove to be invaluable.

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7 Granovetter, “Strength of Weak Ties,” 1360-1380.
8 Granovetter, “Strength of Weak Ties,” 1360-1380.
Medium-intensity ties usually occur among casual friends who exchange help, such as rides to work, personal advice, or tips about housing. They are close enough to feel comfortable giving advice or sharing information about a sale on diapers at the grocery store, but not close enough to have incited the expectations and increased benefits of a high-intensity tie. High-intensity ties, in turn, occur between individuals, most commonly close friends or family, who potentially exchange material goods such as housing, food, clothing, financial assistance and immaterial favors like intimacy and deep affection. High-intensity ties are grounded in and also generate a sense of belonging and connection; they develop over time and evoke a sense of obligation as well as expectation. This connection then gives rise to the exchange of intangible resources such as emotional support and affirmation.9

Density

The density of one’s network also influences resource exchange. The term density refers to the extent to which members of a network interact with each other.10 For example, let us say that my network includes Joe, my coworker, and my cousin, Lydia. I needed lawn games for a family reunion but did not think to ask Joe. Lydia, however, who was acquainted with Joe, recalled that he supplied the games for school events, so she reached out to him, and he agreed to loan me the supplies. So, although Joe was in my network, I would not have known that he possessed these resources without my cousin’s tie to Joe, and he might have been more reluctant to lend them before knowing both Lydia and me made him feel more trusting. Their connection

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increased the density of my network and its internal flow of resources. It also potentially increased the enforcement of shared norms; for example, each member’s sense that they must share resources with network members. However, in networks with less density, few members interact with each other outside of the primary contact, potentially decreasing the usefulness of the network, but also potentially decreasing the moral solidarity and the burdens that circulate.

Network Structure of Family Place Residents

**Network Membership**

As discussed above, research shows that the networks of people in poverty are smaller and provide fewer resources, even among family and close friends, than networks of people who are not poor. Consistent with this, the women of Family Place described small networks primarily made up of family and close friends. Family and close friends were likely to engage in high-intensity ties, offering material resources such as housing, as well as financial, tangible, and emotional support. Also mirroring poverty research, in the insular networks of the Family Place, residents rarely developed the low and medium-intensity ties necessary to gain access to other networks. The networks of the women of Family Place were small, containing high-intensity ties, almost exclusively among family members. However, as those network members were also resource-poor, these ties did little to prevent homelessness.

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12 Granovetter, “The Strength of Weak Ties,” 1373; Edwina Uehara, "Dual Exchange theory," 537-538.
Network Size

To determine network size for the women I interviewed, I began with questions about who provided the resources common in high-intensity ties among poor women, including housing, childcare, and finances, as well as emotional support and encouragement.\(^\text{13}\) In most interviews, a description of who was involved in medium and low-intensity ties grew organically. When it did not, I asked probing questions such as “You mentioned working at Walmart; how did you find out about the job?”

Accounts from the women at Family Place were congruent with others’ research findings that poverty shaped small network size. Although this literature did not offer exact quantification of “small,” I surmised that the networks of my respondents were extremely small as compared to networks of families living in poverty; all eighteen women named fewer than five people in their networks at any given time. The range of network size was one to four. For example, Kira, a 28-year-old Hispanic mother, described her network as consisting of her mother, her sister, boyfriend, and her boyfriend’s sister. Although it would appear that Kira’s boyfriend should be considered as a resource because he introduced Kira to his sister, he was incarcerated during this period and thus could not assist. Consequently, Kira only had three people she could turn to when she needed resources. Carla, who grew up in foster care, stated that she did not have any members in her support network. However, Carla was seeing a therapist who was assisting her with parenting skills and coping mechanisms; therefore,

although Carla claimed she had no one to whom she could turn to for support, I counted her therapist as a part of her network.

While Kira was growing up, the income of her mother and father was derived from drugs and prostitution. Her parents provided housing but often forgot to buy food and other essentials, and they did not provide Kira or her sister with many resources. While technically there was a constant flow of acquaintances and casual friends through her daily life, these people did not offer the low-intensity ties that would have led to legal avenues of resource attainment. As a teenager, Kira moved in with her sister, who was one of the few high-intensity ties that Kira possessed. However, her sister’s network was like that of their parents, involving drug dealing as well as various other illegal income-generating activities related to gang life. Though her sister’s ties became a part of Kira’s network, these new ties did not provide exposure to accessing resources legally.

When she became a mother, Kira grew concerned about exposing her daughter, Sara, to gang life. Because her boyfriend was incarcerated and Kira was unwilling to risk living with her sister, she had only one more person to whom she could turn, her boyfriend’s sister, Sofia. Sofia provided the third intense tie, offering housing to Kira and Sara. Kira left this housing arrangement only when she heard that her mother had completed drug treatment. Kira moved in with her mother, who provided child care while Kira worked at a fast food restaurant. Kira’s small network was adequate until her mother died of a heroin overdose. Because of the constant turnover at her job, Kira had not developed a relationship with anyone at work whom she felt comfortable asking for help. Then, Kira’s network shrank further. Kira was pregnant again, and the father was
not Sofia’s brother; so, Sofia did not want Kira living with her again. Kira met her new baby’s father through her sister. Although he denied gang membership, Kira grew suspicious because he was often out with friends, whom he never introduced. When Kira questioned her boyfriend, he became increasingly violent. Consequently, Kira severed all ties with him and any of his friends she had met. Thus, as with the acquaintances she met while living with her parents, these ties did not offer useful information and resources.

The preponderance of poverty research concludes that those living in areas of concentrated poverty have smaller networks based in their immediate vicinity.\(^{14}\) The lack of connections with those outside their immediate neighborhood or from a variety of organizational sites, with people who possessed more or different kinds of resources, means that women in poverty often lacked ties that linked them to more and diverse resources, such as employment, housing, etc.\(^{15}\) These are ties and resources which researchers often refer to as social capital in that they provide emotional, material and informational resources.\(^{16}\) A few of the women I interviewed did describe relationships with people outside of their immediate neighborhood. However, these ties were primarily with family or close friends who also lived in an area of concentrated poverty;


\(^{15}\) Granovetter, “The Strength of Weak Ties,” 1361-1362.

they were not ties that offered access to new resources. A lack of social capital was undoubtedly true of Kira. Kira’s one hard-living sister moved out of the family apartment when she was a teenager. Though Kira’s sister’s neighborhood was only a few miles away from Kira’s, it was an hour-long bus ride, and they did not share a common grocery store or other services. While Kira's sister lived in a separate area of the city and technically could have provided new contacts for Kira, her sister was also living in poverty with friends who were no different than those Kira could meet in her community.

Despite their small networks, the women at Family Place did not actively seek new ties that could help them access added resources. This dynamic conforms with Gwen Van Eijk’s limited research on concentrated poverty in Rotterdam. Van Eijk concludes that people whose small networks were geographically based in areas of concentrated poverty did not compensate for their limited numbers by forming ties with more people within the neighborhood. For some of the women of Family Place, this idea of making more connections to the people around them proved challenging to conceive. So few people in their world had resources to share, so the idea that they could access untapped resources by meeting new people was a foreign concept.

When I asked my respondents if they had tried to meet new people, most of the women could not even answer the question. Many replied with variations of, “I never really thought about it.” For others, however, the decision to avoid connecting with new people was a more conscious choice. These women described a common sentiment exemplified by Rhoda. Rhoda grew up with thirteen brothers and sisters. Instead of bonding over their shared childhood experience, she and her siblings constantly

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competed for limited resources. Thus, Rhoda did not perceive new contacts as potentially positive, stating, “I’m tired of people. No one does anything for you anyway.” Similarly, Georgia did not consider connecting with new women at the shelter as worth her time. “I don’t need to get close to people here. I am only here for one reason, to save up my money. Why would I want to let everyone in my business? I don’t want to get in theirs. Just stay out my way, and I’ll stay out yours.” For these women, the experience of poverty fatigue, the endless struggle for minimal resources, and the dangers and disappointments in their environments and relationships created an emotional weariness that could not energize the search for new contacts.

A lack of employment not only deprives an individual of financial resources, but it also prevents the exposure to new contacts, thus limiting access to different networks and potential resources for use and reciprocation. Of the eighteen respondents, only two were employed at the time they became homeless. The women who were unemployed had already lost one possibility for developing useful, low-intensity ties, the workplace. Only one woman, Isabel, identified someone from work as a member of her network who provided a resource. Isabel was working at Kmart when she and her two daughters lost their housing. Isabel’s earlier sources of housing were unable to assist. Her boyfriend had abandoned the family; her mother could not have children in the home due to a court order; and Isabel’s aunt, with whom they had most recently been living, could no longer accommodate them because she had taken in Isabel’s mother. Even though they had not previously shared resources, Isabel had one friend at work whom she approached for assistance. Isabel’s work friend allowed Isabel and her daughters to stay with her and her husband for a month. She was willing to allow them
to stay longer until Isabel could find a new apartment, but the husband grew frustrated
with the extra people in the home and refused to extend Isabel's stay.

Research suggests that about sixty-three percent of homeless women are
victims of intimate-partner violence.\(^{18}\) Victims of intimate-partner violence are stripped of
their support networks as their abusers push them toward social isolation.\(^{19}\) With the
overrepresentation of intimate-partner violence among homeless women, it was logical
to assume that homeless mothers would trace their small networks back to violence as
responsible, at least in part, for their less than optimal network size. I found this to be
only partially correct. For the intimate-partner violence survivors of Family Place, the
size of their networks was no different from the women who did not experience intimate-
partner violence. Eleven out of eighteen of the Family Place women I interviewed had
experienced at least one episode of intimate-partner violence. The scholarly literature
suggests that it is probable that some women chose not to divulge this information, so it
is possible that my respondents underreported intimate-partner violence.\(^{20}\) However,
even for the three women who specifically described psychological abuse in which their
partner limited their access to previous support or to persons with whom they could
develop ties, intimate-partner violence did not appear to have a significant impact on
network size because their networks were already so constricted. For example, Desire
had a very small support system that included her grandmother, whom she did not want

\(^{18}\) National Coalition for the Homeless, “Domestic Violence and Homelessness,” 2009,

\(^{19}\) Paula Dail, “The Psychosocial Context of Homeless Mothers with Young Children: Program and Policy

\(^{20}\) Enrique Gracia, “Unreported Cases of Domestic Violence against Women: Towards an Epidemiology of Social
Silence, Tolerance, and Inhibition,” Journal of Epidemiology and Community Health 58, no. 4 (July 2004): 536-537.
to burden, younger siblings who were incapable of providing resources, and her mother with whom she had a tumultuous history. When Desire fled a domestic violence situation in Alabama and returned to Chicago, her network had not shrunk in size, as her small network pre-dated her abusive relationship.

**Density**

Recall that density refers to connections among members of an individual’s network. No current research assesses the density of networks among people living in poverty, although Stack in her qualitative research of people living in poverty and others provided rich descriptive accounts. However, as the women of Family Place described networks composed almost entirely of family members and close friends, I found that the members of the network would have interactions with each other, increasing the network’s density. When I asked the women to name members of their network, the conversation most often included other family members. For example, Natalie grew up in a female head-of-household family along with her one sister. When Natalie described staying with her sister after losing her apartment five years ago, she also recounted staying with her mother, her mother staying with Natalie, and all three women at one point staying at separate times with Natalie’s maternal grandmother. It was difficult to separate these accounts as Natalie described them as one multi-faceted event rather than individual occurrences, which was representative of other women’s accounts. The women in the family were interconnected to the extent that it was difficult for them to differentiate who stayed with whom and when. There was no expressed concern about reciprocity; it was just understood that housing would be provided when necessary.

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22 Carol Stack, *All Our Kin.*
Even in small networks, density played a role, as seen in Kira’s story. When Kira and her daughter, described above, lived with her boyfriend’s sister but had to leave when their relationship soured, Kira had nowhere to go, and the rest of her network consisted of her mother and sister. Kira had not spoken to her mother for approximately five years, due to her mother’s continued drug use. Kira’s sister, however, had kept in contact; it was through her sister that Kira discovered that her mother had completed a drug treatment program, was sober, and lived in her apartment. With that knowledge, Kira contacted her mother and reestablished their relationship. Kira and her daughter then moved in, and the three lived together for the next four years. Even though there were only two members of Kira’s network to whom she could turn, density played a role. Had Kira’s sister also been estranged from their mother, Kira would not have learned about her mother’s rehabilitation and consequently would not have made the contact that resulted in housing.

Conclusion

The interviews of the women of Family Place proved to be consistent with some existing findings in current poverty research, but they also suggested homeless mothers might differ in several ways. Consistent with current research, the mothers I interviewed had small, insular networks consisting of family and close friends. For these homeless women, however, their networks were persistently minuscule, with no more than five members each. These interviews suggest that a smaller than usual network size may be a vital warning sign that such women were at risk of becoming homeless, and of becoming homeless again in the future.
Also, as seen in the poverty literature, the women I interviewed did not have or develop the low- and medium-intensity ties necessary to connect with new networks. Despite the few people in their networks, the women I interviewed did not try to add to their network membership by seeking out new contacts or even unintentionally add to networks through neighborly contacts. Although not framed this way by the women themselves, it is reasonable to conclude that, as in other studies of mothers in poverty, some women did not create ties within their neighborhood because of a lack of neighborhood cohesion or frequent relocation. For some of the women I interviewed, it was due to the emotional weariness of poverty fatigue. For others, it was merely because they had no point of reference in their own lives that would lead them to believe that there were people out in the world that would assist them.

Lack of employment also contributed to extremely small-network size for the women I interviewed, which mirrored findings in the poverty literature. However, contrary to other research, intimate-partner violence did not affect network size. For the women of Family Place, their tiny networks predated the episodes of intimate-partner abuse, and the abusive relationships did nothing to decrease numbers even further. Noting the commonalities between women living in poverty and the subgroup of those who became homeless has significant policy implications. Focusing only on poverty will give rise to programs that combat poverty at large and thereby improve the lives of women who were, had these programs not existed, at risk for homelessness. However, treating poverty as a homogenous collective risk fails to suggest early opportunities for identifying families with the highest probability of becoming homeless. Identifying
factors, like extremely small network size, which place women in poverty at an increased risk for homelessness allows for early intervention.
Chapter 6: Exchanges, Resources, and Trust

Members of a network exchange resources among each other. While the resources exchanged may vary, homeless single mothers’ networks of poor others means that housing childcare, and immaterial support, rather than material goods and money, are the vital resources they receive. Small network size and the lack of affordable housing, public or private, in the networks of the mothers I interviewed most influence their patterns of becoming homeless, doubling up for housing, and entering shelters. The same causal complex shapes reciprocity in exchange.¹ There are occasions of bilateral reciprocity, but important exchanges are often a one-way provision of resources with the single mother as the recipient, who might reciprocate only in the very long run. Childhood learning of trust and distrust in relationships with important others, along with small networks, often leads to ramifying relationships of distrust, which affect women’s capacities for network building and tapping potential resources.

In line with my previously reported findings on network structures, my observations and analysis of Family Place interviews both echoed and complicated standard poverty tropes. Though each woman I interviewed grew up in concentrated poverty, not one of them had ever lived in Chicago Housing Authority units, and only one mother could access the other type of public-housing assistance, housing-choice vouchers. The consensus among intimate-partner violence researchers contends that such relationships alienate women from their previous contacts, subsequently

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decreasing the size of their networks. However, for my respondents, their small networks pre-dated their violent relationship. Other scholars’ research on trust suggests that trust is necessary for many exchanges, particularly those with relaxed reciprocity and those that exchange essential resources such as housing and childcare. However, I show here that trust was not essential for exchange among the women I interviewed. For the women of Family Place, the reasons they chose partners for certain exchanges were often related to necessity born of small network size, rather than rooted in trust.

The Key Resource, Housing

Central to any discussion on homelessness is the lack of one crucial resource, affordable housing. Housing is considered affordable when less than 30% of a family’s income is spent on rent. Families are considered cost-burdened if over 30% of their income is required and spending more than 50% defines the family as severely cost-burdened. Current estimates suggest that the number of severely cost-burdened families nationwide rose 2% in 2014. The women of Family Place fell into the lowest income bracket, which has a documented 82% cost-burdened rate. To understand the dynamics of resource exchange among my participants, I first had to understand the role that the availability—or lack—of affordable housing plays in family homelessness.

Pertinent to the current issue of affordable housing in Chicago about homeless families are the inadequacies of affordable housing stock, the precarious nature of rental subsidies, and the role of eviction. Each of these issues feeds the plight of low-
income families throughout Chicago’s history. As with the slum clearance of the early 1900’s (see Chapter 2), the deplorable condition of the Chicago Housing Authority’s (CHA) high-rise buildings at the turn of the twenty-first century and pressure from advocacy groups forced a plan for housing demolition and the development of a new strategy for affordable housing. Between 1994 and 2011, the CHA demolished over 13,000 units. However, only one-third of the replacement units were to be built on the site of their predecessors. Instead, most residents were enrolled in the new Housing Choice Voucher program. These voucher recipients needed to find approved housing within the private market.

The marked decrease in available, affordable housing units also prompted non-governmental housing subsidy initiatives. Housing subsidy programs offered time-limited assistance, often with a decreasing level of support over time. Programs were designed to provide housing to homeless or at-risk individuals or families by initially offering 100% of housing costs. The goal of housing subsidies was to provide enough assistance so that within a specified time, recipients would stabilize, find employment, and assume the responsibility of rent. If a recipient could not afford the entire amount of rent by the end of the subsidy period, she would lose the apartment. Even qualified applicants who by all indications would successfully transition to independence encountered significant barriers, as these subsidy programs could not keep pace with

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the number of individuals and families who are housing cost-burdened. Also, prohibitions to enrollment, such as a history of eviction or criminal behavior, created a further barrier for the already vulnerable.⁶

Not one of my respondents had ever lived in a CHA apartment or received a Housing Choice Voucher, although three women were on the voucher waiting list. Three of the Family Place women had been housed with the assistance of a non-CHA housing-subsidy program; they had been unable to assume the responsibility of rent at the specified moment of termination, and this resulted in apartment loss and homelessness. Carla and Laine both had this experience. Both women qualified for a housing subsidy, with an incremental decrease in the amount provided over a two-year period. Carla qualified for the subsidy through a domestic violence shelter, Laine through the Department of Human Services. Both women eventually lost their housing due to issues related to employment and pregnancy. Carla said that two pregnancies in two years prevented her from obtaining a job. Laine was working and had childcare for her children; however, as Laine explained, hers was a high-risk pregnancy that made it impossible to continue employment. Without employment, both women were unable to assume their portion of rent and lost their apartments. The success of this type of subsidy program is dependent on achieving employment stability, which is difficult to establish in the low-skilled jobs most of the women in the shelter had worked in. For women such as Laine and Carla, the most significant contributing factor to the loss of the subsidy was not an inability to find employment, but instead, pregnancy and the

⁶ Susan J. Popkin et al., A Decade of HOPE V.
birth of a child. This one complication, coupled with the lack of affordable housing and other available sources of support, forced these women into the shelter system.

For Joan, the story was different. Joan was living with her mother when she got pregnant at the age of sixteen. She continued to live with her mother until they lost their apartment four years later, for a reason she could not recall. Joan qualified for a rental subsidy program that paid 80% of her rent for two years. Six months before the end of the two-year period, Joan delivered her second baby. She was confident she could find employment within that six months and had her mother’s commitment to child care. When her landlord informed her that she was behind on rent, Joan reportedly discovered that the subsidy program had exhausted all of its funding and was unable to meet its obligation for Joan’s rent. With a newborn baby and not enough time to find a job, Joan lost the apartment and entered the shelter system. Like Laine and Carla, the birth of a child prevented Joan’s initial employment. Joan believed, and there was every indication that, had the subsidy continued for its original two-year time frame, she would have been able to secure a job and meet her commitment to pay for her home. Unable to obtain help from another subsidy program or from her network, Joan became homeless.

Evictions have a definite role in affordable housing loss, but they also play a part in initiating an exchange of resources within networks. As with families during the “eviction wars” of the early 1930s, present-day low-income families, unable to afford

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their rent, face further housing instability and the loss of their home.⁸ Pending eviction prompts housing exchanges with available network ties. Like their early-twentieth-century counterparts, if these families have small networks with limited resources, housing exchange options diminish even further, leading to homelessness.

The pressure of severely cost-burdened homes logically, in some situations, leads to eviction. Although most evictions are official, meaning they involve a court order, some landlords prefer to avoid the cost of a court-decreed eviction; instead, they use informal means, including paying families to vacate the apartment. Some landlords vacate the occupied units or remove apartment doors or take other such actions to render the unit uninhabitable. The only research of its kind, Matthew Desmond’s Evicted, follows eight evicted families in Milwaukee during 2008 and 2009.⁹ These tenants are housed in two distinct housing types; one, a trailer park maintained by a single landlord; the other, several apartments owned by a single individual. The evictions depicted by Desmond are all official evictions. Also, to avoid the cumbersome eviction process, some landlords offer incentives such as refunding a portion of the security deposit, so tenants would voluntarily vacate the premises.¹⁰

In contrast to the tenants studied by Desmond, the women of Family Place did not describe any of the informal methods in which landlords provided incentives to vacate apartments when rents were delinquent. In fact, most women I interviewed voluntarily moved out when they could no longer pay the rent. Only three women, Joan, Edith Abbott and Katherine Kiesling, “Eviction during the Chicago Rent Moratorium Established by the Relief Agencies, 1931-33,” Social Service Review 9, no. 1 (March 1935): 34-57.


Desmond, Evicted, 287.
Natalie, and Olga, underwent the official eviction process. The apartment landlord in *Evicted* purposefully lists the tenant’s name on the court order followed by “et al.” to include any people she did not know about, subjecting them all to the eviction.\(^\text{11}\) In contrast, the landlord left all three of my officially evicted respondents off the court order. Joan was living with her mother at the time and was not sure if the landlord even knew she lived there. Only her mother’s name appeared on the eviction notice, saving Joan from having an eviction on her record, which would have made her ineligible for government housing and voucher programs.\(^\text{12}\) Natalie, however, was living with Olga and Olga’s husband with the knowledge of the landlord. The landlord purposefully omitted Natalie’s and Olga’s names. Natalie stated, “The landlord put his [Olga’s husband’s] name on the court eviction, so it wouldn’t mess me up.” A record of an eviction might also have prevented the approval of even an application for private housing that she could afford. Joan, Natalie, and Olga received what I call a secondary source of support; landlords omitting their names from the eviction did not directly provide housing, but it prevented one barrier to future housing.

Every woman I interviewed at Family Place was homeless due to the lack of available, affordable housing. Moreover, Tulia, the head of case management services at Family Place, identified the scarcity of such housing as the primary barrier to women exiting the shelter system. Without this resource, women were dependent on exchanges within their existing networks. Because these women were forced to rely on their

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\(^{11}\) Desmond, *Evicted*, 287.  
\(^{12}\) Popkin et al., *A Decade of Hope*. 

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networks and not housing programs, understanding these network exchanges became essential to understanding their homelessness.

Reciprocity Norms and the Exchange of Resources

Once I had the foundational understanding of housing as a critical resource, I began to analyze reciprocity and the exchange of resources among my respondents. “Reciprocity” refers to how benefits flow between two people. Reciprocity norms and expectations influence exchanges between network members. What is given and what is returned, and what should be given and returned, influence not only current relationships but subsequent interactions as well.13 Exchanges fall on a continuum from relaxed to structured reciprocity. “Relaxed,” or “generalized,” exchanges do not involve an expected timeline for reciprocity or expected method of repayment, and they do not establish who should provide a response that implicitly establishes reciprocity. Relaxed exchanges occur most commonly among family and close friends, as well as in particularly dense networks. When density is high because members of one’s network have relationships with each other, reciprocity becomes the dispersed responsibility of the collective. The idea is that I will do something for you and when I need it, someone will help me.14 “Structured” exchange, as the term implies, has a prescribed response to what is given. Specific expectations are negotiated, and the responsibility of reciprocity lies on the receiver of the exchange.15

The consensus among theorists suggests a strong correlation between frequent network exchange and trust. Following this consensus, I am defining trust here as the expectation that another person (or group of people) will reliably engage in exchanges that are beneficial.\textsuperscript{16} Relaxed exchanges promote trust far more than those that are structured. As there is no established mechanism for reciprocity, individuals engaged in relaxed exchanges must rely upon their belief that the other person will act in their best interest and not take advantage of the relationship.\textsuperscript{17} Moreover, density promotes this by enforcing shared norms. In understanding the choices of the women of Family Place, I found it imperative to focus on trust as well as learned distrust.

Trust and Distrust

Research on trust development is rooted in multiple social science disciplines, including sociology, psychology, and political science. Although the foci may differ, theorists largely describe trust as a cognitive process by which a person decides if they can expect another person to act beneficially.\textsuperscript{18} Psychology focuses on interpersonal trust, occurring between two specific people, rather than a generalized belief in the goodness of humanity or a group. Likewise, political science looks at trust between two connected people, termed “encapsulated trust.” Encapsulated trust occurs when


individuals believe that their exchange partner considers their best interest as part of their own, enveloping each other’s needs into theirs: I know you will make a decision that is best for me because you value our relationship. However, this encapsulated trust might only apply to specific interactions, even between the same two people. I might trust my neighbor with my lawn mower but not the keys to my new car. In turn, sociologists concentrate more on the process of trust development, which is not necessarily connected to a specific relationship. Here, trust develops as individuals put in place strategies to reduce uncertainty and vulnerability and as they learn to identify and interpret signs from interaction with others that help them decide whom to trust.

The idea that trust develops over time is repeated in trust research across disciplines. Although influenced by emotions and cultural norms, in the trust process, people analyze and interpret interactions characterized by reciprocity, leading to a behavioral response. This resulting behavioral response, the act of trust, may then be applied to subsequent interactions, with the same person and potentially with others as well. Within a group or community, patterns of learning trust become part of the collective ethos, creating a normative trust that is both a product of and embedded in the environment in which people live. Children who grow up in a supportive environment, with relationships that model trust, learn that a two-way exchange of trust is the norm. They share the expectation of reciprocity—that what is provided, be it emotional support or resources, will be acknowledged and returned in some form.

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20 Toshio Yamagishi, “Trust as a Form of Social Intelligence,” in Trust, 121-147.
Equally or perhaps even more pertinent to my research than the development of trust is the process of learned distrust, the generalized suspicious feeling that others are self-centered or dishonest and will not act in your best interest.\textsuperscript{21} Despite the plethora of research on distrust among network ties, there is little emphasis on the role of distrust in the lives of those living in poverty. However, two recent works offer the most comprehensive discussion on the learned distrust of women living in poverty. Judith Levine, in her work with low-income women on welfare, concludes that distrust results from direct experience or from adopting the attitude of others.\textsuperscript{22} Levine studies women’s experience with trust during their interactions with their welfare office. For some women, their distrust stems from their encounters: feeling disrespected or changes in their benefits, for example. For other women, their distrust evolved not from their own experiences, but rather from hearing stories from other women. They interpreted these accounts as truth, influencing their distrust. In line with Levine’s theory of direct experience, other trust literature suggests that people living in extreme poverty or foster care, as well as people with a childhood of abuse, exist in an environment that not only fails to foster trust but provides continued experiences that promote learned distrust.\textsuperscript{23} I did uncover an intriguing variation. Recall that the cognitive trust is a thought process, in which an individual sifts through, choices, and disregards evidence of the risk of trust.


\textsuperscript{22}~Judith Levine, \textit{Ain’t No Trust: How Bosses, Boyfriends, and Bureaucrats Fail Low-Income Mothers and Why It Matters} (Berkeley: University of California Press, 2013).

Affective trust, then operates in the realm of feeling, trusting because there is a perceived emotional connection. When engaged in the cognitive process of trusting their mothers, some women chose to ignore extreme risk, seeking to maintain a relationship with their mothers, despite a history of violence and disappointment. Women clung to affective trust, the feeling that there was a trust-promoting bond between themselves and their mother, even if that belief was unrealistic.

There is some recent work investigating the role of interpersonal trust, particularly in the romantic-partner relationships of women living in poverty. The qualitative research of Burton and colleagues investigates the impact of Intimate Partner Violence (IPV) on trust in future romantic relationships. Their research suggests that unions can be grossly categorized into four types of trust: suspended, compartmentalized, misplaced, and integrated. Like earlier research, Burton et al. find that women with histories of physical or sexual abuse are more likely to experience learned distrust while those with minimal abuse histories practice “integrated” trust, meaning that in a subsequent relationship, their new partner will gain their trust over time. These women are hopeful, but realistic, about the success of new relationships. Women with IPV-based distrust enter relationships and often quickly develop “suspended trust” relationships, which are transaction oriented. These women are not particularly concerned about whether the relationship lasts and are quite realistic about their partners, quick to point out their flaws. Burton et al. define “compartmentalized-

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trust” relationships as those that begin as romantic relationships and changed over time to transaction-oriented, with little emotional attachment. However, women in “misplaced-trust” relationships ignore much of the reality of their situation. These women jump into new relationships, assured that this new partner is different. They will often make up stories to assure themselves and others of how well their partner treats them.25 The findings of Burton and colleagues are of particular interest to my research. Do homeless women who experienced IPV show similar trust patterns in future romantic relationships? Taking the Burton group’s research, a step further, does a history of violence, including IPV and childhood abuse, produce the same trust typologies in romantic relationships as well as with other ties? In my small sample, I found both to be true.

The Development of Trust and Distrust in the Women of Family Place

As I discussed in the last chapter, the women of Family Place inhabited small networks, made up of a few close family members and a few friends. It was family, then, that most often created the environment promoting learned trust. Only three of my interviewees had a consistent history of learned trust. These women were best able to establish new ties and exchange resources. Although a women’s personality can influence how she interacts with others, my interviews and observations lead me to feel confident that what I was observing was a product of trust because I was able to rule out extroversion or the expression of happiness.

Helen grew up in a trusting atmosphere. Helen lived in the same house growing up, a house in which her mother still lives. Hers was a two-parent household; her father was employed, and her mother stayed home caring for Helen and her two siblings. In describing her childhood, Helen said, “I feel like I had a normal childhood. It was good, you know? We was loved by our parents, even when they was mad at us for some dumb kid stuff we done. We fought like brothers and sisters do, but it was all family. We had clothes and food and played around and went to school. It was normal, you know?” Helen attended the neighborhood high school through the end of her junior year. During her senior year, she participated in an alternative program in which she received training as a certified nursing assistant. Although this was a boarding program, Helen’s parents were supportive, and she often went home on the weekends. As I will discuss later, Helen’s foundation of trust appears to have enabled her to establish some ties with women in the shelter and pursue available resources from staff.

In contrast, Alyssa did not grow up in a two-parent home, but she did have a secure nurturing environment that promoted trust. Alyssa’s mother provided for her throughout her childhood. Alyssa shared, “She loved her kids and did everything to make sure we were okay. She worked two jobs . . . it still wasn’t enough to make rent and buy clothes and that, so we struggled. But she still maintained, and I don’t know how she did it, but even though we moved so many times, we always had love and an apartment. We never ended up in a shelter.” As an adult, Alyssa chose to remain in the same apartment building as her mother. She explained her decision, “We spent time together every day. I was like; we had to. I just had to see her. We made each other laugh.” As I will show, like Helen, Alyssa’s foundation of trust seemed to have enabled
her to establish ties with other residents and utilize shelter resources, when others could not.

Similar to Alyssa, Laine’s mother—and grandmother were central to her development of trust. Laine was an only child and grew up receiving consistent physical and emotional support from her mother and grandmother. Consequently, the three had a close relationship, and Laine trusted both women implicitly, remarking during her interview, “I couldn’t imagine us not being together . . . They gave me everything. They were my everything.” When Laine became an employed adult, she chose to remain living with her mother and maternal grandmother. Despite the similar development of trust, Laine did not engage with residents in the shelter as easily as Alyssa. Laine was friendly with other residents and felt that the shelter staff were helpful, but she did not set up many ties. Laine described her past year as difficult due to the death of two family members, a difficult pregnancy, and the experience of caring for a newborn. She explained, “I’m just too tired to talk to people.” It was emotional and physical fatigue, rather than lack of trust, that kept Laine from establishing ties with other residents. However, she was not hesitant to speak with staff about her needs and potential resources.

Just as the small network consisting of family and friends provided an environment for learned trust, it also was the milieu for learned distrust. For example, although Alyssa learned to trust through her relationship with her mother, she also had ties that led to distrust. Alyssa and Cindi had been friends for over ten years, living in the same neighborhood as teenagers and later as mothers. When Alyssa’s daughter, Jade, was a toddler, she and Cindi lived just a few houses from each other. Cindi’s son,
Sean, was the same age as Jade; like Jade, he had some developmental delays. Alyssa felt comfortable with Cindi taking care of Jade because she felt Cindi would understand her needs.

The longevity of the friendship between Cindi and Alyssa and shared parenting experiences provided the basis for learned trust. The two moms successfully exchanged child care and other resources in a relaxed-exchange pattern for several years. Alyssa said of their relationship, “We were supporting each other, I thought. We were always together, always. I would go over to her house. There wasn’t a moment I didn’t talk to her on the phone. I was talking to her. I would let her come over and use the computer. I would let them watch TV and stuff like that.” Later, Alyssa discovered that Cindi had been using Alyssa’s food stamps so that she could sell her food stamps and use that money to purchase clothes. Feeling betrayed, Alyssa ended their friendship. Though it ended in betrayed trust, this friendship illustrates how proximity-based relationships encouraged trust and the exchange of resources. This episode of betrayal did not prevent Alyssa from setting up new ties in the shelter, but Alyssa admitted that she was now more cautious about whom to trust.

Beverly also learned to distrust a friend whom she had previously trusted. Beverly and her children fled their home when the family was threatened with violence, the cause of which Beverly perceived was her neighbor’s jealousy of her family’s success. Beverly turned to a friend she had known for over fifteen years. He was a pastor and owned an apartment building, providing low-income housing to those in need. However, when Beverly and her family moved in, they soon found out that nothing was as it seemed. “He was doing a little bit of everything. He had a prisoner
program going . . . You know when they come out [of prison], they are supposed to get like six month’s rent, and he was getting that but kicking them out after a month and keeping the money. Then he had women and kids living on the upper floor, and he was taking their [Link] cards then saying they wasn’t paying their rent and kicking them out but keeping their cards.” Beverly and her children left the building within a month of moving in.

Adding to Beverly’s overall distrust was the rejection from her father and stepmother when she approached them for assistance. Beverly described her stepmother’s response, “She put us out on the street because my father wouldn’t buy her a house in Texas, even though they had five other properties.” Beverly’s history of experiencing violence and betrayal created a mindset that no one could be trusted and that everyone was out for themselves. This belief extended to staff and other shelter residents. However, Beverly thought of herself as exceedingly trustworthy, knowledgeable, and generous, “rising above” to share expertise on a variety of subjects. It is doubtful that Beverly’s opinion of herself was rooted in her history of trust and resource provision. Because Beverly was troubled by several psychological problems, I did not try to sort out her beliefs. Beverly and others who felt betrayed by someone in their close network learned the impulse to distrust. However, the impact of learned distrust varied according to the nature of the relationship. In my small sample, learned distrust born of family ties appeared to have a more significant detrimental impact on the ability to establish new ties than did distrust with a close friend.

Childhood abuse or intimate-partner violence (IPV) occurred in the lives of ten of my participants, those who had foundations of learned trust as well as distrust. The
complexity of abuse histories appeared to threaten the victim’s ability to interact with new contacts and engage in resource exchange. Because of the high percentage of IPV among homeless women, I was interested in the impact of IPV on trust as well as how the exposure to other types of violence affected trust and, therefore, the exchange of resources.

As discussed, Helen had the most experience with learned trust. Helen grew up in a physically and emotionally supportive two-parent household. While in high school, Helen met the man with whom she would eventually have a son. Helen admitted that she fell into the typical cycle of abuse, sharing, “He would hit me. I’d go to my parents or a friend’s. He would apologize, and I would go back.” Helen left the relationship when her son was a toddler. As I discussed earlier, Helen and a friend moved in together in a semi-structured exchange pattern, which only ended because a fire left the building uninhabitable. Helen was open to a new intimate relationship, but not while she was in the shelter. “This isn’t the time. I’m not going to get with someone just to get out of here.” Although Helen experienced IPV and consequently learned to distrust her boyfriend, the cognitive process of trust to which she was exposed while growing up allowed her to identify the dysfunction of her IPV relationship. By all indications, when Helen enters another relationship, she may choose to base the relationship on integrated trust. Helen was able to set up ties and exchange resources with other women at the shelter in a variety of ways. For example, Helen was offered a job at a local senior center. In order to successfully maintain employment, Helen needed to secure childcare. As I will describe later, Helen had established a casual friendship with Isabel. Subsequently, Helen and Isabel entered in a structured exchange in which
Isabel supplied childcare for a specified amount of money. Helen’s foundation of learned trust appears to have had enough of an impact that her IPV relationship did not adversely affect her ability to establish ties.

Although Missy, like Helen, did not experience any childhood violence and did not identify any experiences of learned distrust, she did not feel that she grew up in an emotionally stable and nurturing environment. She shared, “My parents fought a lot between themselves, then they decided to get a divorce. That made me feel there was no love in the home, even for me.” Missy dropped out of high school in her junior year when she found she was pregnant. She moved in with her boyfriend and, subsequently, lived in a cycle of abuse for the next six years. She finally left the relationship when her boyfriend physically abused her to the extent that she lost sight in her left eye. At the time of our interview, Missy had a boyfriend, the father of her youngest child. Her description of their relationship typified compartmentalized trust in that it began as romantic, then became transaction-oriented with little emotional attachment. Burton and colleagues describe this as typical for women post-IPV relationship.26

Missy jumped into this new relationship, which quickly became romantic. Now, two years later, it had little emotional content. She was very realistic about their relationship. She and her children visited her boyfriend on a weekend pass, mainly as a break from the shelter, and he provided small amounts of money and clothing or toys for the kids.27 Missy was not particularly worried about maintaining the relationship, stating,

27 A weekend pass had two purposes. Passes allowed women to spend time away from the shelter without sacrificing their beds. Weekend passes could also be taken away when a resident did not follow shelter rules, allegedly providing a deterrent for infractions.
“He is not really worth it. I’m just getting what I can for now.” She did not have the same learned-trust process embedded in her childhood as Helen and did not have a strong history of learned trust. Her weak history of trust coupled with a physically violent relationship had, thus far, prevented Missy from an integrated-trust relationship. However, in this latest intimate relationship, she was also able to avoid misplaced trust, as Missy was realistic about the relationship. Although Missy engaged in compartmentalized trust, which Burton argues is not a healthy method of trust development, it did provide her with resources.

From Missy’s comments, it is indeed possible that she understood the nature of this relationship but chose to take advantage of the resources it provided. Although Missy only experienced one IPV relationship and denied any history of childhood abuse, she avoided setting up ties in the shelter. This could be because Missy had an active restraining order against her ex-boyfriend, who had threatened more violence were he to find her. So, fear of befriending someone that might lead to contact with her former partner could have prevented her from establishing new ties.

Burton et al. acknowledged that not all women experiencing IPV would fall neatly into a trust category, and this was true for Isabel, whom I discussed in the last chapter. At the time of our interview, Isabel’s current relationship most closely resembled compartmentalized trust, but it also contained aspects of integrated trust (trust developed over time). Isabel had a supportive nurturing relationship with her father until his death when she was twelve years old. Although never physically abused, Isabel

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was neglected and emotionally abused by her mother and, as she described, “I learned I couldn’t trust her.” However, Isabel’s relationship with her children’s father was supportive and trusting. Isabel admitted that her relationship with her boyfriend was similar to that with her father, “It was very paternalistic. Now, I loved him like a boyfriend, but I trusted him because he took care of me like my dad did.” But her trust was betrayed when her boyfriend abandoned the family. “He said he had to go to Mexico to take care of his mother, but I think he was just weak.”

A year later, Isabel entered a relationship that quickly turned violent. “I was lonely and just kind of jumped in.” Her trust initially appeared misplaced as Isabel quickly entered into the relationship, initially thinking her new boyfriend was perfect. However, in contrast to the analysis of Burton et al., Isabel did not create a fantasy around the relationship and ignore reality. Isabel quickly left the relationship when her boyfriend became violent. Because Isabel had a foundation of learned trust with her father and, to some extent, the father of her children, she did not fall prey to idealizing the relationship. At the time of our interview, Isabel was in a relationship that had some characteristics of integrated as well as compartmentalized trust. The two met three months previously, but Isabel did not introduce him to her daughters for the first two months until she felt secure in their relationship. Although Isabel was open to finding a place together she was cautious, “We haven’t known each other long enough. I have to be sure for me and my girls. I don’t want to be with him just to get a place.” Isabel had learned from her mistake(s) with her previous partner; before introducing him to her daughters, she confirmed that he was trustworthy, kind, and able to follow through. The two were still involved romantically at the time of our interview, and Isabel did not have anything
negative to say, but their relationship also had characteristics of compartmentalized trust. While she was anxious for him to get an apartment so that she could move out of the shelter, Isabel stated that she would rather be on her own.

While Burton et al. provide essential findings of the impact of IPV on future relationships, women do not live in isolation where they are only affected by one relationship. My interviews suggested that the greater the complexity (number of episodes or types of abuse) of a woman’s exposure to violence, the more significant the impact on future intimate relationships. Desire and Evelyn, whom I previously discussed at length, had the most substantial history of IPV combined with childhood abuse and episodes of betrayed trust. Both women also displayed new relationships that could be categorized as suspended or misplaced. Desire and Evelyn both experienced childhood physical and sexual abuse and betrayed trust by their mothers as well as another maternal figure. Both women were also victims of IPV. However, there was one difference between the two in that Desire did have a trusting relationship with her grandmother, with whom she lived for most of her childhood, while Evelyn had no relationships in which she had learned to trust.

At the time of our interview, Desire was in a suspended-trust relationship, which began quickly then transitioned to transaction oriented. Desire and this current boyfriend met at work, and the two quickly began a relationship. Though she did not think they would be in a long-term relationship, Desire stated, “He helps me out with money, so I can buy things for the kids, and he gives me presents, but he is just so needy. I don’t think I have the energy to stay with him. I need to concentrate on me and my boys.”
Although their romance began quickly and led to physical intimacy, the relationship was now primarily transactional.

Evelyn’s history of betrayal and abuse was the most complex of any of the women I interviewed; it included no identifiable experience promoting learned trust. In addition to childhood abuse and betrayed trust, Evelyn had experienced two successive IPV relationships. The first began after Evelyn was kicked out of her mother’s home. Evelyn explained, “I was really homeless. I was sleeping in parks. He helped me out. He got these little checks and offered me to go to a hotel. He took me shopping. I had nobody at the time, and I had nowhere to go, so I made the sacrifice to be boyfriend and girlfriend.” Theirs was a relationship built on suspended trust, as Evelyn described a relationship that was based on transactions that ensured that she would have a place to say. She described the relationship as romantic but had no illusion about its long-term viability. Evelyn’s complicated history of distrust made it difficult for her to engage in integrated trust within her romantic relationships. Despite her over-exposure to violence and abuse in the past, like Isabel, Evelyn would not tolerate violence in the abovementioned relationship and quickly left.

Evelyn’s next boyfriend was a coworker. The two traveled in the same sales group for three months before entering a romantic relationship. This relationship began as an example of integrated trust as Evelyn described, “We began as friends. I knew what he was like first. I trusted him cause I traveled with him.” However, a few months into the relationship, this boyfriend also became violent, prompting Evelyn to end their association. Consequently, Evelyn’s only tie that progressed in a healthy pattern of integrated trust quickly moved her to distrust once her partner became violent.
Now in the shelter and with a toddler fathered during a one-night stand, Evelyn’s lack of learned trust and extensive experience with distrust seemed to prevent her from engaging in a romantic relationship grounded in trust. Her distrust also led to difficulty establishing ties and exchanging resources with other shelter residents and staff. At the time of our interview, Evelyn had a new boyfriend and a relationship rooted in misplaced trust, both in its rapid onset and unrealistic description. Evelyn met her newest boyfriend while taking her son for a walk in the neighborhood that surrounded the shelter, approximately three weeks before our interview. Evelyn though they would soon get married, saying, “He treats me so well. He bought me a laptop and gives me money. He doesn’t want me to be here. He wants me to move in with him as soon as he can get a bigger place.” For Evelyn, her desire for a trusted, loving relationship coupled with the drive to get out of the shelter prompted her to create a scenario in which she could have both until her boyfriend was ready to provide for her and her son. All these patterns suggest that it is not only distrust based on intimate partner unions that affect the trust in such relationships in the future. Based on this limited sample, the complexity of a women’s history of betrayed trust and abuse also impacted the trust in her relationships and created a barrier to establishing new non-romantic ties and limiting access to resources.

For women like Alyssa, Helen, and Laine, a continuous process of learning trust from early childhood was embedded in their ties with their primary caregivers. In these relationships, they learned to expect that their needs, be they emotional or physical, would be met. These relationships embodied the concept of encapsulated trust. The women believed that the people closest to them, parents, and grandparents, considered
the women’s best interests as part of their own. If this process of learned trust came
naturally to these women with previous ties, it seems logical that they would be able to
learn to trust new members of their networks. Consequently, the exchanging of new
resources might assist them with successfully exiting the shelter system.

While the women who had learned trust early were more likely to relate to other
residents in the shelter, I have no evidence that these or other relationships facilitated
their exit into stable housing. Of the eighteen women I interviewed, nine exited the
shelter during the three and a half months I conducted my research. Four of these
women were discharged from the shelter for altercations with other residents or multiple
rule infractions such as missing curfew or having unauthorized visitors. Three other
women left for unknown reasons without notifying staff or other residents. One woman,
Francie, abruptly left the shelter but did inform a staff member that she was moving in
with the father of her children. Beverly voluntarily left the shelter to move to Georgia,
where she had no friends or family; but she had been told that Georgia is a good place
for someone pursuing advocacy work, which is what she wanted. Though some of these
leavers had secured resources from others outside the shelter, none of them were the
trustling three women I interviewed, Alyssa, Helen, and Isabel. This is the kind of finding
that would be dependent on a longer time in the field than I had available.

To summarize, while I heard stories of trust, far more common were the
experiences of learned distrust. Women such as Evelyn and Desire were conditioned to
believe early in life that their primary caregivers rarely thought of their best interest, as
evidenced by neglect and abuse. Throughout their childhood, needs were consistently
unmet. Consequently, these women assumed an outlook of generalized distrust. Even
distrustful women who had a foundation of trust with some members of their network had learned distrust with others. Before entering the shelter, these lessons of learned distrust went on to negatively affect their ability to engage in healthy relationships, establish new ties, and access resources.

Exchanging Resources

As I discussed in the introduction, ties at all levels of intensity are integral to exchanging necessary resources. That said, low- and medium-intensity ties require less trust than high-intensity ties. Before entering the shelter, the women of Family Place entered into high-risk exchanges with the same group of people, primarily family and close friends. However, I found that ten of the women of Family Place did not receive money or goods from family and friends while they were in the shelter. While eight women reported receiving such resources, five of them received gifts of less than fifty dollars or small goods such as diapers or children’s clothing from at least one of the fathers of their children. Some women, such as Francie and Helen, expressed gratitude when describing the contributions to their lives in the shelter. At the time of our interview, Francie, and the father of her three children were still in an intimate relationship, although they were currently physically separated while Francie was in the shelter with the children. Francie explained that the purpose of her stay in the shelter was that she and her boyfriend would save enough money to afford a security deposit for a new apartment. Francie affectionately spoke about how her boyfriend would buy too much for her and the children stating, “he buys them [the kids] clothes and stuff like diapers and bottles and buys me perfume and slippers. I said to him ‘stop we is supposed to be saving money!’ But I know he can’t help it. He wants us together.” There
was a purpose to Francie’s stay in the shelter, one that had been agreed upon by both Francie and her boyfriend. She felt secure that their relationship, despite their current separation, and viewed the gifts from her boyfriend as both needed support (diapers, wipes, bottles, etc.) and emotional support through the giving of gifts for her enjoyment rather than necessity.

Francie and her boyfriend had a relationship infused with trust. Therefore it seemed logical that Francie would view her boyfriend’s assistance in a positive light. In contrast, Helen was a victim of IVP at the hands of her son’s father. Nonetheless, Helen expressed appreciation for the resources he provided, such as school fees, bus fare, and clothing for their son. As Helen explained, “he is a good dad, but a horrible boyfriend. I know he loves his son and wants to provide for him.” Because of my sample size, it is impossible to make a definitive statement about receiving resources and trust. However, it is possible that Helen’s history of trust allowed her to appreciate her son’s father and his contributions to their son’s welfare, despite her general distrust of him.

For three women, small amounts of money and goods did contribute to everyday welfare while they were living in the shelter, but because of their existing distrust of their boyfriends, these three dismissed the resources as insignificant. Queenie, for example, was in contact with the father of her infant daughter. Queenie reported that the father wanted to be involved and provide for his child, but Queenie doubted his sincerity, saying, “He says he wants to be together, but he didn’t before this baby, so what makes it different now? It wouldn’t last. He does a little and buys things for her [their daughter]. He says he would do child support, but yeah right. He never had any money before; he is just saying things to feel like a man. He wouldn’t really come through Three women
were on the receiving end of exchanges with an intimate partner with whom they did not have a child. An additional three women received money or gifts from family members. The small size of material exchanges appeared to be explained by the members of their networks living in similar resource-poor situations. The primary resources received were housing, childcare, and the institutional resources of Public Aid, as well as those available at the shelter.

Housing

Families rarely go directly from stable housing to a homeless shelter. The unavailability of affordable housing and the inadequacy of subsidies and other programs creates an interim situation in which families turn to their personal networks for subsistence, which often involves “doubling up” by moving in with family or friends.\textsuperscript{29} The Homeless Emergency Assistance and Rapid Transition to Housing Act was signed into federal law in 2009. The Act was subsequently amended in 2012 to expand the definition of homelessness to include people, including families who were living in motels or doubled-up and were at risk for losing that housing within the next fourteen days.\textsuperscript{30} Even before its inclusion in the official definition, residing doubled-up was identified as the most common housing situation immediately prior to families entering the shelter system.\textsuperscript{31} I found the experiences described by the women of Family Place to be in line with previous findings. Thirteen of my eighteen respondents were living doubled-up immediately before entering the shelter system. Additionally, it is in line with

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\textsuperscript{31} Wright, Caspi, Moffitt, and Silva, “Doubled-Up Housing,” 94.
\end{flushright}
network theory on density, which would explain why dense networks of high-intensity
ties and relaxed exchanges would produce housing exchanges primarily among family
members.

Carla was the only respondent who reported that she did not exchange housing
or other resources with anyone. Carla grew up in foster care and never spent enough
time in one home to learn how to build relationships and ties. As Carla described, “I
don’t really feel anything about them [foster parents]. I must have lived in fifty homes.
Nobody beat me or abused me or anything like you hear happens. I felt safe because it
was better than living with my mom, but I lived in so many I never got close to any of
them. I can’t even remember all their names.” When Carla aged out of the system, she
had no one on whom she relied or exchanged resources. Carla refused contact with her
childrens’ fathers, because, as we heard described earlier, “I just don’t want to deal with
them.” Deprived of any relationship in which trust could be built, Carla intentionally
limited her network, and consequently, although her need for housing was urgent, there
was no one to whom she could turn. My interviews suggested that the literature on
networks and exchange among the poor could be enriched by looking at how and why
people intentionally limit their networks and, conversely, protect them from relationships
that constrict them, in order to protect their meager resources. I return to these patterns
in chapter seven.

According to Anastasia Snyder, Diane McLaughlin, and Jill Fineds, the majority
of female head-of-households double up with their mothers, which was the case for
eight of the thirteen doubled-up women of Family Place.\textsuperscript{32} Doubled-up housing usually involves relaxed exchanges, which do not have defined reciprocity or a structured agreement on how long the recipient will stay.\textsuperscript{33} Recall that relaxed exchanges occur most often in interactions that have been infused with trust, particularly prevalent in family networks\textsuperscript{34} As in earlier trust research, the three women of Family Place who engaged in relaxed housing exchanges described past experiences leading to learned trust. For example, Laine, who grew up living with and receiving consistent physical and emotional care from her mother and maternal grandmother, doubled up with both of them. Laine’s living situation could be considered as freely chosen rather than a desperate double-up situation. Nonetheless, the relationship between the three generations of women provided an excellent example of trust in a relaxed-housing situation. The three women had a close relationship, and Laine trusted both women implicitly. As we heard Laine say earlier, “I couldn’t imagine us not being together . . . They gave me everything. They were my everything.” When Laine became an employed adult, she chose to remain living with her mother and maternal grandmother. Consistent with trust literature by Linda Molm and Edwina Uehara, the three women, who had a relationship grounded in trust, provided an example of a relaxed-housing pattern exchange.\textsuperscript{35} As Laine described, there was no delegation of responsibilities, “We all just did what needed to be done. It was fine. They was always there for me.

\textsuperscript{35} Uehara, “Dual Exchange Theory,” 534; Molm, “Reciprocity,” 123.
When I grew up, I just joined in.” After Laine’s grandmother’s death in 2009, Laine and her mother maintained their exchange patterns until a high-risk pregnancy led to Laine’s job loss and the two were no longer able to afford their apartment. Trust was maintained throughout their relationship and was unbroken despite separation and homelessness. Laine’s goal was to obtain an apartment, so her mother could live with her once again.

Although their trust was not as strong as with Laine, Natalie and her mother, Olga, also described relaxed-housing exchanges during a doubled-up living situation. Natalie grew up in a female head-of-household family along with her sister. When Natalie described doubling up with her sister after losing her apartment five years ago, she also recalled instances in which she stayed with her mother, her mother stayed with her, and all three women at one point doubled-up separately with Natalie’s maternal grandmother. As Natalie recalled, “I can’t remember which was which. Sometime, it was my sister and her kids at my mother’s, or it was me or my mother at my sister’s, or somebody at my grandmother’s. We was always staying with each other.” It was difficult to separate these accounts as Natalie described them as one multi-faceted event, rather than individual occurrences. These women occupied a dense network in which reciprocity was the responsibility of the collective.

Recall that structured exchanges involve specified the terms of reciprocity. In the instance of a structured-housing exchange, reciprocity might include negotiation of who pays what amount of rent or a detailed delineation of household responsibilities. As with relaxed-housing exchanges, the structured exchanges of my respondents were with family or friends, and there were characteristics of these relationships that required stricter reciprocity guidelines. For example, Helen had a structured-housing exchange
pattern with her friend Shanice, which was not a doubled-up situation, but instead, like Laine, a choice to share an apartment. Structured exchanges require less trust than relaxed exchanges. Helen and Shanice did not have an exchange of resources of gradually increasing importance. The two women met when both attended an alternative boarding high school program. Although the two were not close, they stayed in touch after high school. In describing their friendship in high school, Helen said, “We didn’t hang out a lot. We were always with our boyfriends like you do in high school, but we always got along.” After the birth of Helen’s son, she moved out of her abusive boyfriend’s apartment. She knew Shanice also had a young child, a daughter, and the two decided to get an apartment together.

Helen admitted there was no specific reason that she trusted Shanice, “We just got along, and it made sense.” Helen grew up with both parents in a supportive household and, consequently, she learned to trust. Although it is difficult to know for sure, and Helen could not identify specific instances, she was able to interpret signs that Shanice could be trusted enough to risk cohabitating. The housing arrangement was successful, only ending when a fire left the entire apartment building uninhabitable. Helen’s foundation of learned trust allowed her to take the risk of sharing housing with Shanice. However, because trust had yet to be well established, the two women utilized a structured-reciprocity agreement.

As previously described, Isabel’s history of trust was mixed. Isabel experienced foundational learned trust from her father but distrusted her mother. In addition, she experienced distrust when her longtime boyfriend and father of her children, abandoned the family. Unsurprisingly, Isabel displayed the most structured housing exchange
among the women who had enough agency to negotiate reciprocity. Even though they
had not previously shared resources, Isabel had one friend at work whom she decided
to ask for assistance. Isabel’s work friend allowed Isabel and her daughters to double-
up with her and her husband for a month, in exchange for childcare. Isabel did not
specify the exact amount of childcare negotiated, stating only, “When my friend was at
work.” Despite the negotiated reciprocity, conflict led to the withdrawal of the offer for
housing. Overcrowding is an obvious consequence of doubled-up households, often
leading to psychological distress and disagreement between those providing the
housing.\footnote{36 Wright, Caspi, Moffitt, and Silva, “Doubled-Up Housing,” 94.} Conflict can intensify if one partner is less invested in the other in providing
assistance. Isabel’s eviction from her friend’s home illustrated the result of discord
between spouses. Isabel’s friend was willing to allow them to stay longer until Isabel
found a new apartment, but the husband grew frustrated with the extra people in the
home and refused to extend Isabel’s stay. Her eviction led to Isabel’s entrance into the
shelter system.

Despite distrust, some women doubled up because they had no one else to
whom they could turn for housing. However, living doubled-up with people they
distrusted led to conflict, resulting in the deterioration of the housing situation. For
example, Desire had a history of conflict with her mother, Ada, leading to distrust.
Desire engaged in a cycle of leaving home and returning out of necessity and a sense
of obligation, beginning when she was young. Dependent on alcohol and drugs, Ada
had lost custody of Desire and her siblings when Desire was four-years-old. After eight
years of sobriety, Ada regained custody of Desire, though her younger siblings
continued living with their grandmother. Six months later, Ada relapsed into substance
abuse; Desire stayed in the home until she was sixteen. Desire described the incident
that led to her leaving her mother’s home:

The police had come to the house because of an altercation. Me and my
mom and her boyfriend [who was also Ada’s source for drugs] were fighting
over a DVD player that she was trying to steal. It got violent. And so, the
police came and told me that I had to leave. And if they came back and I
was there, the state was going to take me, because the house was in poor
condition, and it was clear that they were drug addicts and it wasn’t safe for
me to be there with her and her boyfriend abusing me. So, she [the police
officer] said: “Find some family member or somewhere to go.”

With nowhere else to go, Desire doubled up with a friend’s mother, a housing
choice that would also prove to be a lesson in distrust. Rather than providing the
supportive environment she needed, this adult friend encouraged Desire to be
promiscuous, to attract a man who would buy her things.

Despite their history, Desire doubled-up with her mother twice more after the age
of sixteen; the most recent was two years prior to her entering the shelter system after
Desire lost her job. With two young sons and no other resources, she decided to move
back in with her mother. Despite the repeated conflict, Desire still wanted to have her
mother involved in her life, “I try to have a relationship with her. Just, ‘cuz for the sake of
the kids, for the sake of family, to try and be the bigger person, and maybe shed some
life into the situation.” Desire was very realistic about their relationship and provided a
nuanced example of the cognitive trust process.37 Although she did not trust her mother

37 Dunn, Ruedy, and Schweitzer, “It Hurts Both Ways,” 3; Chua, Ingram, and Morris, “From the Head to the Heart,”
436-452.
entirely, Desire’s small network size and desire to maintain some relationship with her mother prompted her to return to her mother for housing assistance.

After Desire’s last failed attempt to live with her mother two years ago, Desire doubled up once again with her friend’s mother with whom she had lived previously. As Desire had learned that she could not wholly trust her friend’s mother, she contributed to the rent in a more structured, and therefore less risky exchange. Unfortunately, her attempts to decrease risk were not successful. Desire contributed to the rent, but her friend’s mother was not reporting it to the subsidized housing program that paid for a portion of the rent. She kept the money for herself, which ultimately resulted in the cancelation of the subsidy. Despite her attempt to decrease vulnerability, Desire again experienced an interaction that augmented learned distrust and caused her to enter the shelter system. At the time of our interview, Desire did not think she would ever turn to her mother or friend’s mother again for housing. Distrust reached a point that the shelter was the preferred situation to living doubled-up with these two women.

Like Desire, Evelyn had a tenuous relationship with her mother, based on a pattern of learned distrust. Yet, she also returned to her mother for housing when no other option was available. Evelyn lived with her mother until she was sixteen years old, but she left home after years of emotional neglect from her mother and repeated sexual and physical abuse from her mother’s boyfriends. Despite the atrocities her mother allowed, Evelyn tried to maintain contact. She said, “I try not to hold grudges against my mom, but I feel she was wrong about the whole situation . . . We never got along cause I didn’t trust her for leaving us with those men. We always had a type of disagreement.”
Like Desire, Evelyn’s cognitive trust process prompted a desire to maintain a relationship with her mother, despite distrust. Four years after leaving home, Evelyn was working as a traveling encyclopedia salesperson when she found out she was pregnant. Evelyn loved her job and defined her network as the other teenaged members of the sales team, stating, “They was family.” However, no longer able to travel because of company restrictions regarding pregnancy, and possessing a network composed solely of traveling teenagers, Evelyn had nowhere else to go and once again doubled up with her mother. In describing their relationship, Evelyn said, “She and I never had a good relationship. I argued with her a lot because I blamed her for my past. We had a bond, but it always got messed up.” This time, the conflict between the two led to Evelyn’s mother forcing her to leave. “My mom kicked me and my baby out in the snow. I didn’t know where else to go. It’s too bad. I really wanted to help her [pay bills].” Once again, tension and conflict in the context of a long history of hurt, conflict, and distrust with a parent caused a doubled-up housing arrangement to dissolve. And once again the homeless woman’s desire to trust her mother survived. During my time at Family Place, Evelyn contacted her mother twice, asking for clothes and items for Evelyn’s son. In both instances, Evelyn’s mother agreed to help but did not follow through.

Despite learned distrust and frequent conflict, Evelyn not only gave her mother another chance, she still wanted to support her mother after being betrayed once more. Research from the discipline of child psychology shows how Evelyn’s relationship with her mother is similar to Stockholm syndrome. Although victims recognize that they
suffered abuse, the emotional connection acts as a survival mechanism for the child during periods of abuse, often persisting long after the child leaves home.\textsuperscript{38}

Like Desire, Evelyn also turned to an older woman, a friend of her mother’s, for housing. Again, like Desire, Evelyn was hoping for the nurturing relationship that was missing from her relationship with her mother; but that hope went unrealized. Evelyn’s arrangement with this friend of her mother’s constituted structured reciprocity in which Evelyn agreed to provide childcare in exchange for housing. Evelyn felt this was a fair agreement, but she soon felt she was doing too much for too little. She said, “I was just a teenager. She kept wanting [me] to watch her kids more and more so she could go out. She wasn’t even working. She just wanted me to take care of her own kids because she didn’t want to.” Unlike Desire, Evelyn told me she would live with her mother again if allowed. Desire had her grandmother who played the role of nurturer in her life. However, Evelyn did not have a grandmother or other nurturer in her life. Evelyn did have a sister with whom she was close, but as her sister was also bereft of resources, Evelyn did not ask her for help. Her mother, despite the history of abuse and neglect, was indeed the only person to whom she could turn. Therefore, Evelyn continued to return to her mother, seeking a nurturing environment and doubled-up housing—affectively trusting—in the face of great distrust.

Research into doubled-up housing found that differing opinions on parenting and interference from the people they moved in with led many families to vacate the housing, even if they had no other options.\textsuperscript{39} The two most common reasons for leaving


\textsuperscript{39} Mayberry, Shinn, Benton, and White, “Housing Instability,” 105-106.
a doubled-up living situation the women of Family Place were conflict and too many people living in the apartment. For example, Francie was living with her boyfriend at his grandmother’s house and then left when the grandmother constantly rebuked her because Francie and her boyfriend were not married. Francie then moved in with a friend. There was no conflict in this doubled-up situation, and Francie’s friend was content to let Francie and her two children stay. However, as Francie explained, “we was all fine. He [Francie’s friend] worked a lot, so he was hardly home. So, yea, we was good, but the landlord found out we was living there and so we had to go.” In contrast, Joan only doubled up with her sister for a few days, before a difference in parenting styles led Joan to vacate her sister’s apartment. Joan explained, “From like the second we got there, she’s [Joan’s sister is] fussing at my kids and me, telling them not to do this or telling me I shouldn’t let them do that, like her kids are such good examples? They run all over and sass, but I can’t say nothing cause it ain’t my apartment. We had to go.”

Due to either unavailability or breakdown of formal housing resources, women had to turn to their existing ties, primarily family, for exchanges. Women who identified trusted members in their networks turned to these ties for housing; primarily doubling-up. Sixteen of the women participated in relaxed exchanges, which did not require reciprocity, regardless of the degree of trust or distrust in the relationship. Structured exchanges were appropriate to the trust between the less intense and untested ties. Most poignant were the women who turned to network ties despite great distrust. Theirs were decisions genuinely born out of desperation.
Childcare

Research on low-income women’s utilization of childcare resources indicates that family members are the most often used childcare providers because mothers perceive family as having common interests and parenting styles. While this practice may have declined over the past few decades, it persists. On the surface, the women of Family Place described childcare practices that aligned with current research. Alyssa, Joan, and Laine all used their mothers as childcare providers, while Georgia’s younger sister was her family member providing childcare. Consistent with earlier research, these women trusted their family members the most and believed they would care for their children comparable to how they would. As Alyssa described, “my mother was good to me. I knew she would do the same for my daughter.”

Laine, whom I discussed earlier, had learned to trust her mother and grandmother who provided physical and emotional support throughout her childhood. They watched Laine’s children while she worked. As with their housing situation, there was no specified reciprocation. Laine shared, “We all just did what had to be done.” Similarly, Alyssa’s mother supported her throughout her childhood. Alyssa shared, “She worked two jobs . . . it still wasn’t enough to make rent and buy clothes and that, so we struggled, but she still maintained, and I don’t know how she did it. But even though we moved so many times, we always had love and an apartment. We never ended up in a shelter.” The scope of Alyssa’s trust in her mother was easily enlarged to include

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childcare. Alyssa’s mother lived in the same building as Alyssa and provided childcare whenever needed until she was no longer physically able to do so.

Like Laine and Alyssa, Joan utilized her mother for childcare. Joan’s trust in her mother was developed via care during her childhood. It extended into her teen years as her mother provided care and support when Joan found out she was pregnant at the age of sixteen. Her mother’s assistance allowed Joan to continue high school and occasionally go out with friends. She stated, “It was a relief for me as a teenager. I had a baby, but I wasn’t the one to take care of him.” Joan turned to her mother for childcare for short periods of time when Joan was employed. Trust built through support during her pregnancy prompted Joan to turn to her mother whenever she needed childcare. For all three women, years of learning trust with their mothers led to that same level of trust in childcare exchanges.

Although Georgia used a family member for childcare, the level of trust was different than for Laine, Alyssa, and Joan and illustrated the mutual influence of encapsulated trust and structured exchange. The majority of exchanges between Georgia and her sister involved affective trust, based on their emotional bond as sisters. Seventeen-year-old Phoebe moved in with Georgia to be close to her boyfriend when their mother moved downstate. Georgia trusted Phoebe to let her live with her in exchange for childcare. Because of Phoebe’s age, Georgia felt there needed to be a verbal arrangement in a structured exchange. Georgia described their relationship, “We close, but she gets attitude. She’s just a teenager. She still thinks

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41 Dunn, Ruedy, and Schweitzer, “It Hurts Both Ways,” 3; Chua, Ingram, and Morris, “From the Head to the Heart,” 436-452.
‘bout herself mostly, unless you tell her. She’s good with the kids.” Georgia trusted her sister but understood Phoebe needed a structured agreement to learn about reciprocity expectations.

Although the mothers I described above considered family as their preferred source of childcare, other women chose family as childcare providers because, as with doubled-up housing, their small networks restricted other options. While Levine found that poor women terminated childcare agreements with family if they were unhappy with the care provided, the women of Family Place, such as Desire, sustained these arrangements or frequently returned to them, despite displeasure or lack of trust. When Desire lived with her mother on two occasions, both instances also included an arrangement for childcare. However, choosing to live with her mother, as well as having her mother provide childcare, were both actions of last resort, given her mother’s history of abandonment. When Desire returned home, her mother returned to drug use; shortly after, she and her boyfriend began to emotionally and physically abuse Desire, and Desire fled the home. Unsurprisingly, Desire did not consider her mother to be a positive parenting role model. But after living in Alabama for four years with an increasingly abusive boyfriend, Desire moved back to Chicago and her mother’s home because she did not have anyone else she could turn to. For Desire, the decision was not based on whom she trusted more but whom she distrusted less. “I didn’t know no one else in Chicago, and the violence from my boyfriend made me scared to have someone I didn’t know watch my boys.” Because of her boyfriend’s abuse and the fear that he would harm their sons, Desire decided her mother was her best option for childcare.
Like Desire, Isabel had a weak relationship with her mother. Her mother was absent from Isabel’s life until Isabel was fourteen when her father’s death forced her into her mother’s care. Isabel did not recall a time she trusted her mother and contended that her mother never wanted her and did little more for her than provide housing. Unsurprisingly, Isabel did not turn to her mother for childcare assistance until she had no other options.

Isabel rarely saw her mother after she moved out, and their relationship consisted of little more than knowing where the other lived. Isabel chose to be a stay-at-home mother and did not need childcare until her boyfriend abandoned the family when their daughters were four and one. Isabel had not cultivated any close ties outside of her boyfriend and children; thus, when she was forced to return to work, the only person she could turn to for childcare was her mother. Isabel’s stress at work and insufficient sleep, coupled with a history of a congenital heart defect, led to a heart attack. Too weak to work after being discharged from the hospital, Isabel and her daughters moved in with her mother. Isabel was grateful for a place to stay, but her learned distrust of her mother led to constant worry about her daughter's wellbeing. Isabel’s concern proved to be justified when her mother was arrested for neglect and child endangerment after her mother’s boyfriend sexually abused another child in her care.
Trust and Exchange in Shelter Life

Judith Levine offers one of the most detailed accounts of women in poverty and trust in her work *Ain’t No Trust*. Levine analyzes trust, not with personal ties within a women’s support network, but instead in formal sources, particularly Public Aid.\(^{42}\) In agreement with other trust literature, Levine argues that, within a relationship, formal or informal, when one person has significant power over another, the feeling of powerlessness is a barrier to trust.\(^{43}\) The majority of women Levine interviewed supported previous research that powerlessness begets distrust. Public Aid appointments in Levine’s accounts were described as contentious and designed to demean aid recipients. Unclear rules and expectations, rude caseworkers, and perceived injustice permeated the women’s descriptions of interactions. Helpful caseworkers were a rarity, the exception to the rule. Consequently, women did not trust their caseworkers or the Public Aid office in general.

I previously provided healthcare services to homeless women and their children in the same time frame as Levine’s study, the period encompassing the passage of the Personal Responsibility and Work Opportunities Reconciliation Act of 1996.\(^{44}\) Many of the women I saw voiced distrust of the system, echoing Levine’s respondents. As a result, I fully expected the women of Family Place to voice the same distrust. However, I heard something somewhat different. My respondents described not precisely a greater

\(^{42}\) Before the Personal Responsibility and Work Opportunities Reconciliation Act, the official program name was Aid to Families with Dependent Children (AFDC). After the new legislation, benefits were under the program Temporary Aid to Needy Families (TANF). These two are used interchangeably as is the term “welfare.” For consistency, I will use the term used by most of the women I interviewed, Public Aid.


\(^{44}\) See Levine, *Ain’t No Trust,* chap. 1, for a detailed account of the Welfare Reform Act (Personal Responsibility and Work Opportunity Reconciliation Act).
level of trust, but rather a lesser level of distrust. All the women in my study received Public Aid. While there were still complaints, these grievances were not as strident as the women I spoke to in the 1990s nor those described by Levine. Women bemoaned the difficulty in keeping their appointments at an office far from the shelter, the wait time in switching their case to a local office, and the frustration of having their benefits “cut off” when the precarious nature of their living arrangements prevented them from receiving their mailed mandatory appointment dates. Certainly, no one found their benefits satisfactory to meet the needs of her families. However, missing in their accounts was the level of animosity seen in Levine’s interviews, even for women with poor histories of trust. Women still described rude or incompetent caseworkers, but they were longer the rule. As Rhonda, who had a poor history of trust put it, “You still has some bad ones, but I had good ones too.” Another woman with poor trust, Natalie, described an interaction with a caseworker after her case was suspended due to a missed appointment, “He’s just doin’ his job. It ain’t his fault I didn’t get my mail for three months.”

My interviews suggest several reasons for this change. Federal “welfare reform” became effective in 1997, almost two decades before my research. By 2015, the new welfare policies were a known commodity with far less uncertainty about their rules and regulations. Moreover, Family Place welfare clients in 2015 had not experienced the less coercive provisions of AFDC to compare with those at present. The majority of the women of Family Place had active benefits. Those who did not were in the process of reinstatement and many of them had been through the cycle of suspension and reinstatement more than once. Yet, no one voiced uncertainty about the reinstatement
of their benefits, and the inadequacy of Public Aid was nothing new. Indeed, assistance that offered enough to live on would have prevented homelessness for many of the women. However, the loss of Public Aid benefits was not a contributing factor leading to homelessness for any of the women of Family Place. Though the women acknowledged that their benefits had a time limit (see Chap. 2), they were focused on the immediate issues of housing and shelter living. After the end of welfare in the 1990s, the generation that had not experienced the less restricted, but meager provisions of AFDC, and the fear and uncertainty about losing them, appears to have resignedly borne the meanness of the new regime and the burdens of pursuing survival on their own.

The women’s lack of animus toward Public Aid might also stem from the difference between the studies. Levine’s extensive study focused on poor women’s distrust of the Public Aid office as well as two other power-centric categories: bosses and boyfriends. My research included a small respondent pool focused more broadly on issues of trust and distrust among network ties. I asked fewer questions about formal ties, other than relations with shelter staff. Thus, residents’ trust of those in power at the shelter, shelter staff, was more prominent in their accounts. Regarding shelter staff, the women with a stronger history of distrust and more exposure to abuse displayed more reluctance to engage shelter staff and were less likely to approach them for resources or draw upon help offered. This finding, however, was not as clear as patterns of trust between shelter residents.

The consensus among the residents of Family Place was that the staff was compassionate but did not offer enough help. Family Place provided a bed and meals for each member of the family, along with personal items such as shampoo and
feminine hygiene products. Case managers assisted client’s in establishing goals such as saving money but did not provide education on financial literacy. Case managers could refer women for job training, however there was only one job program within close enough proximity to be useful. This program had strict rules of attendance and mothers often could not find the childcare needed to maintain attendance and thus were dropped from the program. The lack of housing options was the most common complaint. One of the women explained, “I come here cause I couldn’t get no housing, and they says they don’t got any [resources] either. What they here for?” Shelter staff also expressed frustration regarding the lack of housing options. According to Tulia, the head of case management, there were only two rental subsidy programs accepting applicants. Both programs provided rent assistance for only six months; after this period, recipients had to assume the entirety of the rent. Because women could not afford housing on welfare alone, case managers could only refer mothers who had already secured employment, in order to maximize the chance of success. During my tenure at the shelter, no resident was referred to any rental-subsidy program. The only woman who was working at the time, Helen, was on the waiting list for the Housing Choice Voucher program; this made her ineligible for other programs.

Evelyn was very nervous with staff and responded aggressively to the most straightforward questions. She was continually concerned that disobeying specific rules would cause her to be discharged from the shelter, so she overcompensated. For example, Evelyn had an appointment at Public Aid and was given a voucher for her transportation fare. The shelter required a printout from a Public Aid visit to verify the authenticity of the fare voucher. Evelyn asked the security guard and her caseworker to
sign and date the printout, and she asked a CTA employee for a signature to confirm that she had gone through the turnstile. She asked me if I would testify that I had seen her enter the El station, which I had. Later, Evelyn grew concerned that the staff would question why we had seen each other outside of the shelter. In contrast, when asked why she had not yet completed her chore that morning, she reacted in a way that was out of proportion to the question. Instead of explaining that she had helped another resident care for a sick child, a reason that would have been acceptable to staff, Evelyn loudly berated the employee for picking on her, the state of the shelter in general, and she accused staff of not completing their jobs. This repeated behavior prompted staff to discharge Evelyn from the shelter.

People with a history of distrust bring those experiences with them into new relationships. Consequently, new people are assumed to be dishonest and will only act in their own best interest. However, this was not the case with Georgia. Although she did not have a strong history of distrust, Georgia was the most confrontational to staff. In reflecting on the staff, she said, “They have they favorites. I don’t want to be no one favorite. I see how it is here.” Similarly, Georgia did not get along with any of the residents, save Brenda, whom she knew before entering the shelter. Georgia got into verbal altercations with staff and residents, which prompted staff to remove her and Brenda from the shelter. Before leaving, the two women destroyed other residents’ property and attempted to break into the case management office. Their accounts

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suggested that distrust did not seem to be an issue for them, but uncovering the cause seemed beyond my scope as a researcher.

Once in the shelter, women suddenly found themselves thrust into a new network of unfamiliar faces. In this new environment, women had to interpret cues to determine their level of vulnerability to figure out if and what they should exchange and with whom. Women did not have the luxury of developing learned trust over time, and I was unable to observe a progression in exchange. Among my respondents, it was the women who had the most robust history of learned trust who were more likely to establish new ties among the women at the shelter. For example, Alyssa and Helen each were among the first women to greet new residents and offer assistance. I frequently overheard Helen informing other residents that she was going to the dollar store or the “free store” [the shelter’s collection of donated clothing] and asking if they needed anything or would like to come along. Helen did distance herself from the other residents on occasion, pulling the curtains around her bed for privacy saying, “I just need to be alone sometimes.” Helen’s need for solitude was probably due to an introverted personality rather than a lack of trust. Alyssa, in contrast, had both a history of trust, as well as an outgoing personality. Alyssa initiated conversations with most women and was often seen assisting others with their chores or just engaging in conversation. The third “truster,” Laine, whom I described earlier, came to the shelter after an emotionally challenging year, which included the death of two family members, high-risk pregnancy, and caring for her newborn. For Laine, emotional fatigue prevented

46 Toshio Yamagishi, “Trust as a Form of Social Intelligence,” in Cook, Trust, chap. 4.
Women with a history of trust were in the minority. The lack of ties between residents appeared to me to be because the majority of the women had not learned to trust. However, it may have been the chaotic events that impeded trust. For example, Georgia and Brenda (whom I observed but did not interview) were evicted from the shelter for fighting with other residents. Georgia became convinced that another resident, Anita, had organized a group of women to report Georgia to the case managers for some infraction. The two women tried to retaliate against anyone they thought were involved in reporting on them. Consequently, women kept to themselves, concerned that they might be targeted by Georgia and Brenda. Their fears proved to be justified. Georgia and Brenda returned to the shelter under the guise of retrieving their belongings and proceeded to destroy the property of any resident they thought were involved in their eviction. One can view their revenge as a form of negative reciprocity—commensurate return of what they saw as residents’ hostile collaboration with authorities. Another possible influence on ties was the layout of the shelter, which prevented privacy. Recall that all bunkbeds were grouped for families in the same large room. Consequently, women were defensive of their own space and possessions, decreasing the likelihood of exchange.

The three women with trust experience created more ties, even among other residents who were initially untrusting. For example, when Isabel first entered the shelter, she remained aloof from the other residents and did not allow her daughters to play with the other children. As I described earlier, Isabel learned to trust while being
raised by her father, and after Isabel’s father died, she subsequently was involved in multiple relationships that promoted distrust, including with her mother, the father of her children, and an abusive boyfriend. Consequently, when Isabel entered Family Place, she was not disposed to trust and kept to herself with only minimal interaction with others for the first week of her residence. The next week, Alyssa overheard a conversation between Isabel and Isabel’s caseworker, during which Isabel reported that she was out of shampoo. Unfortunately, the shelter was out of shampoo and Isabel was told she would have to wait until an order could be placed. Alyssa approached Isabel and offered to let Isabel use her shampoo. This offer of a resource, however small, led to trust between the two women. Subsequently, Isabel began to let her daughters play with Alyssa’s daughter, Jade. Then, as Alyssa and Helen were friends who shared resources and watched each other’s children, Isabel began to trust Helen as well. In this case, we can see that increasing the density of ties between shelter residents promoted further exchange. Ultimately, the offer of shampoo led to Isabel providing childcare for Helen, which eventually supported Helen in maintaining employment. A different congregation of women, with different dispositions to trust, may have produced more or fewer exchanges. However, the Family Place caseworkers also believed that the degree of exchange between women depended a lot upon their histories of trust. Tulia described, “Some women just never learn how to get along with others. They never had anyone they could trust, so when they get to the shelter, they simply don’t know how to get along.” However, in regard to finding someone in the shelter to care for their children, mothers practiced a truncated version of trust development.
Desmond describes the phenomenon of rapid-tie development among the homeless as forming “disposable ties.”\(^47\) He illustrates a process in which new exchange partners are quickly chosen, and relationships intensified to mimic long-time trusted partnerships. Desmond’s “disposable ties” underwent a condensed development similar to the intimate-partner-centered misplaced trust observed by Burton et al.\(^48\) Close bonds are quickly established and relied upon, but are, in fact, quite fragile.

Because many of my women fit into the Burton et al. category of misplaced trust in intimate partners, I expected to find Desmond’s disposable ties among the women of Family Place. However, I found no examples of this phenomenon. Although their conditions were like those described by Desmond, women did not develop rapid close ties. Some women developed what they described as “friendships,” but none of the women expected these relationships to last after exiting the shelter system. It is possible that shelter time for some women was so short that there was not enough time to establish rapidly developing close ties.

The tie that came closest to Desmond’s descriptions was between Evelyn and Francie. Evelyn watched out for Francie, stating, “I feel like she needs someone to look after her cause she gots those three little kids. I look out for her like I would a little sister.” Evelyn planned to share information on housing programs or shelters with better facilities with Francie. She did not consider the possibility of sharing housing, probably because Francie was planning to move in with her boyfriend eventually. Francie abruptly left the shelter one weekend and did not return Evelyn’s calls. Evelyn was

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\(^48\) Burton et al., “The Role of Trust,” 1121.
concerned for Francie but not unduly upset. She said, “Oh well, I would have looked out for her if I could. I guess she didn’t need my help.” Although learned distrust led some women to establish rapid and unrealistic ties with intimate partners, the same did not hold true for ties with shelter residents.

It was logical to assume that childcare would be an issue for women when living in the shelter. Like the women in Levine’s study, the women of Family Place overwhelmingly verbalized a lack of trust for shelter residents to watch their children.\(^{49}\) This lack of trust was evident in Francie’s vehement response when I asked her if she trusted anyone to watch her children, “No, oh no, no, no, no. Nope, I rather take my kids with me.” Despite the universal lack of trust, most women practiced “free-range parenting,” in which mothers allowed their children to run around the floor, engaging the children only if there were energetic conflicts between children or if their child invaded another family’s area.

On the surface, the lack of trust seemed at odds with the free-range parenting style that resulted in their children being frequently out of sight. If they did not trust others, why would they not protect their children from possible dangers. For some mothers, this was true; their stated concern did not match their behavior. At the time of our interview, Carla was in court-mandated counseling as well as parenting classes. She grew up in foster care, living in approximately fifty different homes. Although Carla experienced abuse at the hands of her mother and brother, she denied any abuse from foster families or the fathers of her three children. However, frequent relocation made it

\(^{49}\) Levine, *Ain’t No Trust*, 179-203.
difficult for her to establish bonds, including with her children. Like Francie, Carla did not want anyone else to care for her children. However, I routinely observed her sleeping in her area while her two toddlers roamed the floor, often dirty and in need of a diaper change; I was not the only one to observe this behavior, as evidenced by comments from the other residents and staff. Despite her declaration, Francie was also often reprimanded by staff for leaving her children unattended. This included behavior such as leaving her infant upstairs while she was downstairs eating with her two older children or leaving all three of them in her living area while she was outside smoking. However, the free-range children’s mothers remained in the same building as their children, most often in the same large room. The stress of homelessness, lack of parenting role models, and lack of privacy would make the situation difficult for anyone, causing apparently contradictory impulses. They implicitly acknowledge a minimal set of invisible ethical obligations to each other No one was responsible for the children directly, but neither would someone let a child harm themselves if it was within their view.

Leaving children with other residents despite distrust was most visible when it came to women leaving their child with someone else when they left the building or allowing their children to go to the park or store with another family. Although mothers were not allowed to leave their children unattended, Family Place did not provide childcare. Mothers could, however, establish a written agreement with another mother with the specific circumstance of when the resident would watch the mother’s child. The most common reason for needing childcare was when a mother had an appointment outside of the shelter, such as job training or medical appointments; the need also arose
when bringing children along would be difficult, such as taking a four-hour round-trip ride to the Public Aid office on public transportation. Women engaged in relaxed as well as structured-childcare exchanges of childcare at these times.

Just as the mothers of Family Place were more likely to trust family and close friends with whom they had a long relationship, they may have been more likely to exchange childcare with women of the shelter whom they had known longer. A longstanding acquaintance, a rare phenomenon at the shelter, allowed the women who knew each other longer to learn trust for one another. I encountered only one example. At the time of our interview, Alyssa and Jade had been at the shelter for almost three months. Another resident, Helen, had been there a week longer. This was the second stay for both Helen and Alyssa. A year previous, the two had also stayed at Family Place shelter during the same period. Both Alyssa and Helen had children with developmental delays. During their first stay, the two women built trust by sharing personal items and picking up things at the store for each other; this developed into a pattern of relaxed exchange. The exchange pattern between Helen and Alyssa was renewed when both women returned to Family Place. Because there was no breach of trust, despite their break in the relationship when they first left Family Place, Alyssa felt comfortable engaging in relaxed exchanges. Alyssa expressed considerable concern regarding her daughter, reiterating that she had difficulty trusting that other people would look out for Jade and have her best interests at heart, mainly because she had some moderate developmental delays. She said, “I had all this trauma from trusting people and having them betray me. But now I have life experience and street smarts. Jade don’t, and people could easily take advantage of her.” Not until she and Helen had
successfully engaged in smaller exchange reciprocally did Alyssa ask Helen to watch her daughter. Alyssa began with small periods of time, such as while she showered or ran down the street to the store. She eventually grew more comfortable with more significant chunks of time. After a few weeks of this type of exchange, Alyssa felt comfortable with her daughter spending increased amounts of time with Helen.

Knowing each other over time may have allowed this extension of trust but recall that Alyssa and Helen were among the three residents who had had a consistent history of trust-building in childhood, so the explanation is not clear. Nonetheless, for Alyssa and Helen, similar child-rearing practices made them more likely to exchange childcare and other resources. Shared time in the shelter appeared to have a limited effect on Petra and Natalie, who entered the shelter within two days of each other. Petra’s daughter was the same age as Natalie’s youngest daughter. While Petra would allow Natalie’s daughter to play with her daughter, she did not allow her daughter to be in the other women’s area. In addition, Petra volunteered to pick up Natalie’s daughter from preschool as the girls were in the same class, but she would not have allowed Natalie to pick up her daughter if she had offered. However, Natalie never offered. Natalie’s mother, Olga, was also a Family Place resident. She and Natalie yelled at Natalie’s children as well as other children for any misconduct, real or imagined. Petra, who had an associate’s degree in early childhood education, felt sorry for Natalie’s children and liked to provide a different environment for Natalie’s daughter. Because of Natalie and Olga’s conduct, she did not trust them to provide childcare for her daughter, despite the women being sheltered together for two weeks. During my research, there were only three examples of structured childcare exchanges occurring when one woman was
employed and needed childcare. Per the shelter policy, women signed an agreement detailing responsibilities and payment.

Similar Circumstances, Impediments to Exchange, and the Development of Trust

Even when trust existed within a network, some women could not always access resources. Small networks often consisted of people who were in similar situations and, therefore, were unable to offer substantial resources to each other. For example, Missy ran away as a teenager and dropped out of school when she was sixteen, prompted by her parents’ constant fighting and subsequent divorce. She explained, “I got caught up in stuff. I got pregnant with my son and dealing with his father . . . I was running the streets like I was a bad teenager. I felt like I didn’t have love at home, so I went looking for it.” Missy lived with her boyfriend, despite his continuing violence, until he physically abused her to the point that she was blinded in one eye. Alienated from friends because of her boyfriend’s controlling behavior, Missy then unsuccessfully tried to turn toward family, relationships she had protected from the isolating force of partner violence. “My mom already had my two sisters and their boyfriends staying with her . . . My grandmother got her own place, but it’s senior housing, so we can’t stay there. My brothers were staying with their girlfriends, and there isn’t room. My dad is living with his girlfriend. He isn’t even supposed to be there, either, and we can’t stay there either.” So, Missy entered the shelter. She reported that she did not harbor any negative feelings, and she appeared not to. The lack of resources exchanged did not negatively affect her trust in these family members. She stated, “I know they would help me if they could.” Not only was Missy willing to turn to them again in the future, but she was also willing to aid them when she was able.
For Evelyn, her sister was the only person she felt she could trust. However, at the time of our interview, they were not in contact. Recall that Evelyn grew up with a mother who had a succession of boyfriends, many of whom physically and sexually abused both Evelyn and her sister. She had no relationship with her father, whom she had never met and whom her mother did not discuss. A series of betrayals of trust involving close friends, family, and her boyfriends caused Evelyn and her two-year-old son to enter the shelter system bereft of a support network that offered emotional or tangible support. Evelyn had a relationship with only one member of her family, her older sister. Although they had not lived together after leaving home, Evelyn described their relationship as close. Evelyn said they could talk to each other about specific things as well as when they just needed someone to talk to. When I asked if she had talked to her sister recently, Evelyn responded, “No, she’s in a shelter, too, with her kids and just lost a baby. I don’t want to bother her when she’s so low, and I’m so low I couldn’t do nothing for her. When I get a place, I’ll call her.” Evelyn realized that, though she and her sister trusted each other, each was currently incapable of providing the other with emotional or physical resources. Evelyn expected that once either or both women were stable, they could actively exchange resources and support.

I uncovered a pattern in the accounts of the women of Family Place, which has not appeared in previous research. Four of the women I interviewed made the conscious choice to forego asking for help from their close ties, which I will term protective-reciprocity. These women were concerned that accepting resources from close ties, such as a parent or grandparent, might leave that person vulnerable to
adverse events such as homelessness. In such relationships of relaxed reciprocation, the women were givers of protection, despite their own need.

Like Evelyn, Desire had one person to whom she felt she could turn. Recall that Desire and her younger brother and sister went to live with their maternal grandmother when Desire was five years old, due to her mothers’ drug abuse. Desire described this time as the most stable period of her life. Desire’s grandmother offered emotional support as well as tangible resources such as housing, food, and clothing. When her mother regained custody of her, Desire initially thought the situation “would be fine.” Because Desire had learned to trust her grandmother, she initially expanded that trust to include her mother. Trust was short-lived, however, as her mother returned to drug use, and her mother and mother’s boyfriend began dealing drugs from their home. Feeling unsafe, Desire fled the home at the age of 14 and lived on the street. When asked why she could not return to live with her grandmother, Desire revealed that, at that point, her grandmother lacked resources. She stated, “My grandmother was taking care of my little sister and my little brother with no income. I mean, she had her income to pay her rent and her bills, but she could barely feed them. And she would cry about it, you know, not having money and everything. And so, I felt like I was a burden.” Desire identified her grandmother as the most important person in her life, and she felt enormous gratitude toward her. Therefore, Desire felt she could not ask her grandmother for added resources; but this was not because she feared rejection. It was just the opposite; she feared her grandmother would put her own wellbeing at risk to assist Desire. So, Desire returned protection to her generous but vulnerable grandmother.
Like the others, Queenie, and Georgia each had a close relationship with a member of her family; for these two, the relationships were with their fathers. Both women readily identified these relationships as supportive, providing both emotional and tangible resources without structured reciprocity. Georgia and Queenie also sounded protective when discussing their fathers. At the time of our interviews, neither man has the resources to provide much in the way of tangible support. Growing up, Queenie lived primarily with her mother until she graduated from high school. Her father lived close by, and she saw him frequently. Her mother was now deceased; she claimed they never had a good relationship and argued often. Queenie also did not have contact with her thirteen half-siblings. She stated, “I don’t talk to none of my family. It’s not worth it. They just bring me down and make me feel worse. You need someone to motivate you, not bring you down.” In contrast to the rest of her family, Queenie’s father offered that emotional support. “My daddy supports me, but you know, he only has so much. He gets a disability check, so he doesn’t have a lot, but he does what he can.” Queenie stated that she did not like to ask her father for things very often because she knew he did not have many resources for himself. Thus, Queenie limited her contact with her father, so he would not feel pressured to provide her with financial assistance. She deprived herself of his emotional support to protect his resources.

Similar to Queenie, Georgia protected her father. Georgia was living with her father when she got pregnant at the age of sixteen. Georgia moved in with her mother, despite their tumultuous relationship. “I moved in with my mom when I found out I was pregnant. I knew my daddy couldn’t handle the pressure. He didn’t want me to go, but I didn’t want to put pressure on him. I love my daddy.” Georgia chose to leave her father,
who provided emotional and tangible resources to her, in order to protect him. For her, the exchange of emotional ties outweighed the need for tangible resources.

Current network and exchange research views density only through the lens of its ability to improve trust and resource provision. However, what I saw was more complicated. Even in situations of resource availability within a dense network, not every member of the network was able to access them equally. While others in the network engaged in exchanges with each other, some of my respondents reported an unequal distribution of resources in which the benefits of network density were decreased or denied, a phenomenon not identified in the current literature. Other members of the family network experienced dense ties in which there were relationships and exchanges among all members except the respondent. At issue in these accounts is the perception of who is a member of the family network, as well as unspoken rules of the hierarchy of resource distribution. Density usually increases relaxed-reciprocity with no structured payback.50 Nevertheless, pessimism about reciprocity sometimes results in exclusion in dense networks. I was only able to interview the women of Family Place and not others in their networks, so here, as elsewhere, I cannot corroborate their accounts of rejection. Yet, even if this feeling of being left out was not objective, the perception created a barrier to using network ties and resources.

Joan experienced an unequal distribution of resources in which she felt members of her family were prejudiced against her and her children. Joan moved in with Veda, her boyfriend’s grandmother, when she was twenty-two. Although there was no

negotiated reciprocity, Joan and her children shared a room and helped with household chores, providing some monetary funds as well. Joan explained, “It was the right thing to do. She let us stay, so I helped out.” Here, Joan’s reasoning was in line with a familial relaxed exchange. “Someone helps you; you help them if they need it.” Veda was also raising “her grandson from the other side of the family.” Joan felt the grandmother favored him and excluded Joan’s children, denying them treats and affections. “One day, one of the granddaughters from that other side came up with their daddy from Wisconsin. She was cooking, and they came in, and she gave them food, and my kids had been just sitting there waiting. She said she didn’t raise them [Joan’s children]. I said, ‘You raised their daddy!’ I had to get up out of there.” In this account, Joan believed Veda should have considered the best interest of her grandchildren equally. However, Veda consciously denied, delayed, or provided inferior resources, based on the length of time and extent to which she had been involved with each grandchild. While Veda acknowledged Joan and her children as a part of the family network, being family did not entail equity of resource provision. Because of the hierarchy of resource distribution, Joan and her children were excluded from receiving the same benefits as other members of the family. [How about:] “These accounts suggest we should extend the analysis of network density: density can enforce an unacknowledged hierarchy of resource distribution, which those at the bottom must accept or risk expulsion.”

Similarly, Natalie felt she was lower on the family hierarchy of resource distribution; although, for her, it was from her own grandmother. Beginning in adolescence and lasting into her teenage years, Natalie was periodically abandoned by her mother and sent to live with her maternal grandmother, Vivian. Vivian had a
daughter, who was Natalie’s youngest aunt, living with her, as well as other
grandchildren who would transiently come and go. Natalie gave an account of Vivian’s
favoritism:

Someone told her my auntie was going to be a prophetess when she grew
up, so she gets everything. My grandmother complained about everything
I did. And I cost her so much, even though I did all the chores. My cousin
could stay, and she gave them food and money, and I had to go sleep in
the living room. I look like my daddy, and she hated my daddy, so she
never gave me anything and told me I was garbage. I didn’t have nowhere
else to go though.

As with Joan, membership in the family network did not necessitate equal
treatment. While Joan’s grandmother, Veda, based her resource distribution
hierarchy on length and amount of contact with the children, Natalie’s
grandmother, Vivian considered one of her children to be the most valuable (to
have the highest worth) among all her children and grandchildren and
distributed resources accordingly. At the top of Vivian’s hierarchy of devotion
was the daughter who had been labeled in infancy as a religious prophetess by
a stranger on a bus.

Like Joan, Francie felt excluded from support and resources because of her
resemblance to her father. Francie grew up in Indiana with her mother and five sisters
and three brothers from various fathers. Aunts and cousins on her mother’s side lived
nearby. Francie’s mother and aunts exemplified high-intensity ties with relaxed-
exchange expectations. They exchanged financial and material resources with no
definite reciprocation. Francie was not abused or neglected but felt her mother and
aunts did not like her. She stated, “My momma and them favored the others because
she said I look like my daddy.” Francie was not denied tangible resources such as food, clothes, or gifts; instead, she was denied personal, intangible support and encouragement. The lack of support was combined with verbal and physical abuse from her mother and other family members.

The lack of available housing stock and inadequacy of subsidies led the women of Family Place to depend on their network members for housing. Consistent with the literature, relaxed exchanges occurred in relationships with a foundation of trust, primarily family. However, for some women trust was irrelevant. Even in the face of distrust, and when they had nowhere else to turn, the mothers appear to have activated (or just imagined) an implicit obligation to care. The cultural ethos of family obligation, an otherwise invisible ethic in some accounts of these relationships, could nonetheless justify the desperate risk of harm. Childcare assumed a similar pattern when the mothers’ small network size precluded other options, forcing the women to turn to family despite distrust. These types of exchanges then appeared to influence how women exchanged resources in the shelter. Women with a history of past exchanges that promoted trust were more likely to interact with residents and staff, although not as vigorously as I had expected. With resident turnover high, women sometimes did not have time to establish ties with other residents that might have proven to be beneficial. Ties that were established did not include rapidly developing, intense, but fragile, ties, which Desmond referred to as disposable ties. Although women established rapid, unrealistic ties with intimate partners, the same was not true for relationships between residents. Some women did exchange childcare with other residents, especially those they had known longer and perceived to have similar parenting styles. However, none
of the child care exchanges, even the most desperate ones between residents who had avoided exchanges, rapidly established the broader and emotionally intense relationships Desmond described.

The relationship between resource exchange and trust for the women of Family Place was multi-faceted. These relationships echoed patterns seen during earlier eras in the history of homelessness in Chicago (see Chapter Two). While I found many instances in which the experiences of the women of Family Place were consistent with previous research on networks, exchanges, and trust, there were also intriguing differences that may shed new light on the lives of homeless mothers and how their network size, access to resources, and how resources were exchanged contributed to the transition from housed to homeless, then to shelter life, and potentially, to successfully exit homelessness. I will highlight these differences in Chapter Seven.
Chapter 7: Conclusion

Inadequate incomes, unaffordable housing, joblessness, concentrated poverty, and weak social provision cause homelessness. Becoming homeless in Chicago, amid these social structures, the single mothers I interviewed found temporary shelter in Family Place. There, I sought insight on patterns that developed amid the social structures of poverty and affected establishing stable homes among single mothers. I focused on support networks and the relational exchange of trust. I found that extremely small support networks of extremely poor others transmitted the effects of broader social structures. In the contexts of destitution and small networks, ramifying relations of distrust, stemming from abusive parent-child relationships, carried into adult dispositions and capacities for expanding networks. Nonetheless, distrust of those who might provide housing and childcare could not guide desperate mothers’ decisions away from accepting that help.

Structural Constraints

The downward spiral from housed to homeless was hastened by a history of federal and local housing segregation, which corralled poor, primarily African American families into areas of poor housing and concentrated poverty. Consequently, families had few opportunities to climb the socio-economic ladder to opportunity and better housing. Fifteen of my eighteen mothers were heirs of that segregated system. For all of my respondents, the inadequacy of relief benefits rendered the women too cost
burdened to afford rent.¹ Current public housing options were equally inadequate. Chicago Housing Authority (CHA) programs never provided a solution for unanticipated homelessness. Family Place women were not eligible for the Housing Choice Voucher program because of previous evictions or criminal record, even for less serious offenses. The other residents did not even bother to apply for the years-long waiting list, focusing instead on more immediate options. Non-governmental organizations attempted to provide affordable housing access through rental assistance programs. But rental subsidies provided only temporary assistance and women’s precarious incomes prevented them from stabilizing their housing.

Homeless and Sheltered in Chicago

Family Place offered only a brief respite from homelessness. As Chicago family shelters go, the huge, crowded room for living and sleeping may not have been unusual, nor was its scarcity of comforts of home and counseling services. After their brief residence, with little contact with staff, counseling, and assistance with home and job finding, mothers and children left Family Place with little to suggest they could become stably housed—without resources, skills, or contacts.

Miniscule Support Networks, Constrained and Conserved

Because affordable housing failed to meet their needs, the support networks of the women of Family Place were that much more essential. But the social structures of poverty and provision impeded relying on or expanding support networks by creating

great need and providing women with little to exchange with others for a means of survival.

Support networks were consistently tiny. Previous research reports finding small social networks among the poor but does not report the size of these networks.\(^2\) All of the women I interviewed had fewer than five people in their support networks, making them and their children vulnerable to homelessness. Simple though it may seem, amid poverty and poor government provision, extremely small networks of extremely poor others can propel single-mother-family homelessness and shelter entrance.

The mothers of Family Place conserved small networks despite their resource poverty. The women avoided constricting or expanding their support networks. Experiences before homelessness or shelter, during shelter living, and contacts with neighbors appear to present possibilities for women to expand their networks, but they did not. Single mothers protected the resources they had, eschewing new relationships that would potentially introduce obligations to exchange resources. Exchanges with new people may promise advantages, but they also risk sapping resources. So, the women avoided them. Women also described protecting their close kin from the mothers’ own needs for help. Not asking for help was the reciprocal return they provided to loved ones.

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who had given so much to them in the past. It was another way of conserving their small networks.

Similarly, the patterns known to constrict networks did not do so for the women of Family Place. Research establishes that women victims of partner violence become isolated from their family and friends, thereby decreasing their network size. But among the women I interviewed, networks did not shrink when they were in violent relationships. The mothers appear to have resisted the isolating influences associated with intimate partner violence, perhaps because they saw their family networks as more critical.

In relation to network expansion, I heard no examples of the fast-forming intense but “disposable” ties that Desmond reported in his small sample of evicted women. In women’s accounts of becoming homeless, I heard about trusting friendships ending when women felt betrayed, but trust in those relationships had not been hastily formed, and women had not described them as disposable. In any case, Desmond did not show that his respondents regarded their fast-forming intense relationships as disposable. What Desmond observed, however, was that forming disposable ties was a strategy that staved off the consequences of eviction. Women who formed quick bonds with housemates could use those bonds to keep their families from homelessness. The women of Family Place, however, showed no such inclination to form bonds with other

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sheltered women, thereby closing off a possible route to shared-housing options outside the shelter.

Once sheltered, none of the women expressed a plan or really any inclination to remain in contact with the others after leaving the shelter. They said they were “avoiding drama” or “just couldn’t be bothered.” The occasional exchange of small items, like shampoo, sometimes promoted new relationships, but the latter were not intended to outlast residence. Shelter stays were too brief for cultivating trust and friendship. The shelter provided so few resources that building relationships with destitute others held out few advantages and would place them at risk of losing what little they had. Taking account of the meager resources they had to exchange, and thinking about their self-interest and uncertainty about others, those who initiated or responded to the occasional offers of other residents exchanged little and built little trust, as trust theory would project. Each woman left with a support network no larger than the one she had upon entering.

The few women who were disposed to trust were more willing to initiate exchange than others, and in doing so they brought a few untrusting women into their shelter networks, but without anticipating carrying friendships beyond their brief stays in the shelter. Despite great reluctance to trust others with childcare, they sometimes forged exchanges of childcare exchange with other residents, primarily when they were forced to leave children behind at the shelter because they had appointments outside it.

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This pattern is better characterized as “desperate exchange,” where brief stays prevent building sturdy ties. Though it might seem to resemble Desmond’s consciously disposable ties, the relationships were neither intense in exchanges nor close emotionally.

Support networks outside the shelter were peopled primarily by family members. This meant that networks were densely knitted. Exchanges among most people in a network precede and constitute density. And density also shapes the exchanges among network members. As the literature suggests, dense networks enable network members to enforce norms and moral codes, in addition to material exchange and support. Before entering the shelter, the women I interviewed had received little money or things from their poor network members. Boyfriends irregularly gave money or things like diapers. Many women received shelter from family members when they became homeless but doubling up ended in the kinds of conflict and termination of housing arrangements identified by existing studies.

Entrenched Distrust

Because the women I interviewed had such small networks and few, if any, connections to people other than close kin and friends, or to outside organizations and networks, such as employment or church, the process of learning to trust or distrust had been limited to interactions with these same few people. Consequently, patterns of harm and abandonment by parents and close kin continuously repeated, with little

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chance for the development of trust. The experience of growing up in foster care—a risk factor for adult homelessness—profoundly armored these women against trusting enough to build supportive relations. Almost half of the women I interviewed had yet to learn that trust could occur in a relationship. The chains of relationships, starting in childhood, that teach and reinforce distrust offer insight into some of the relational processes that carry the destabilizing effects of social structure. Entrenched in women’s dispositions, learned distrust may impede the building of support networks before, during—and, I’d hypothesize, after—homelessness and shelter living. On the other hand, trusting more amid conditions of destitution, may just put women at risk.

Regardless of distrust, even after long abuse from their mothers or close friends, and without trust for them, women returned to them again and again for the two most important resources, housing, and childcare, because they had nowhere else to go. They knew that parents somehow felt compelled to take them in. They relied on the obligations and moral codes of society at large. The importance of reciprocity, bonds with children, and primary obligations to kin are vaguely identifiable, when not explicit, in the accounts of the women of Family Place. Even if their earlier family experiences transgress these norms, leaving them with little trust of others, the small, dense networks they inhabit have probably enforced them. Daughters of previously abusive mothers have probably absorbed these principles enough that they can imagine that their mothers will help them. And the codes are probably widespread enough that women who let children roam unsupervised in the shelter can imagine that other mothers who are present will look out for them.
The argument that emerged in this research about networks and trust is about the linkages between broader social structures and homelessness. It is the learned distrust that may hinder the building of support. However, trusting more amid conditions of poverty and hardship may serve to put women at risk. Neither networks nor dispositions and capacities to expand them cause poor single-mother homelessness. For brief periods, they might prevent it, or very modestly contribute to reestablishing home. Networks, exchanges, and capacities are ways that the effects of social structures are transmitted, and to a very limited extent, resisted

Implications and Suggestions for Further Research

In this research, I examined the relationship between family homelessness, networks, trust, and the exchange of resources. My findings suggest new avenues for research, as well as strategies for identifying families at risk for homelessness and increasing the likelihood of achieving stability once housed. The experiences of the women I interviewed supported the consensus of affordable housing research concluding that the housing stock in Chicago is woefully inadequate. Despite the efforts of the federal HOPE VI initiative to expand affordable housing, the restructuring of public housing failed to meet the need for affordable housing. My findings suggest that current rent-subsidy programs must extend beyond six months and provide childcare subsidy and job training (See Chapter Six). Without change, the housing subsidy

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programs do little more than provide temporary housing, because women like those I interviewed are not positioned to respond to the rapid onset of full rents. In regard to understanding eviction for the housing-cost burdened, my research concurs with that of Matthew Desmond, suggesting that eviction is an under-researched practice. While eviction disqualifies individuals from future public housing and non-governmental subsides, some landlords of the women I interviewed practice unofficial rather than formal eviction, a practice that enables evicted women to still qualify for public and private housing in the future. Policies addressed to official eviction could stabilize poor women’s housing by helping them stay or move without dire consequences.

Though minute network size may seem an obvious indicator of which families living in concentrated poverty are risk for homelessness, network size is rarely investigated by service providers. Screening for minimal network size by public aid case managers, health care professionals, and other support agencies, might potentially identify families at great risk for entering the shelter system and alert service providers to additional need for assistance. I found that some women with tiny networks had little experience in trust development, making it difficult to successfully engage with new ties. Services like counseling and group workshops could foster the skill of building relationships and trust, with the goal of accessing new resources of support. Still, though relational skills may be generally useful, their dearth of resources to exchange in new relationships is not likely to help destitute women build lucrative networks.

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My review of the literature found an insufficient amount of research on the impact of violence on trust development. While Burton et al. provided some groundwork on how intimate partner violence impacts subsequent romantic relationships, more research on that subject is necessary.\textsuperscript{10} However, my interviews revealed multiple kinds of abuse, including childhood neglect, physical and emotional abuse, and sexual abuse. My research suggests that the complexity of a women’s history of abuse, be it in childhood or subsequent relationships, may influence trust, distrust, and other dispositions in relationships with others, including intimacy, friendship, or with formal service providers.

Over the past three decades, we have gained significant understanding about risk factors for homelessness, the process of losing housing and entering the shelter system, and on the shortages of affordable housing and family-supporting jobs for the low-skilled poor, from research by Dennis Culhane, Peter Rossi, and William Julius Wilson, and others.\textsuperscript{11} The continuing influx of families into the shelter system raises the question, “what knowledge we are missing?” We could still better understand how shelter and housing programs have promoted successfully exiting the shelter and achieving sustained housing. Services for homelessness continue to be inadequate. Recurring policies remain stagnant, continuing to promote strategies that have failed to stem the flow of homelessness for the past two centuries. What is missing is the political will to meaningfully address homelessness in the United States.

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