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# Finding and Keeping Affordable Housing: Analyzing the Experiences of Single-Mother Families in North Philadelphia

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

*Keywords: single mothers, single mother families, housing, affordable housing, low-income neighborhoods, HUD*

## Introduction

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

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

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

## Literature Review

### *Affordable Housing Shortage*

Providing suitable and affordable housing for poor families has always been a problem in U.S. cities. Despite the work of housing reformers in the last century, the U.S. has historically depended on the private market to meet the demand for affordable housing (Radford, 1996; Apgar, 1993; Squires, 1994). The market's method of supplying affordable housing operates through a filtering mechanism where units presumably filter down to low-income households. However, unit rent cannot fall below the landlord's cost of maintenance; thus there is a floor beyond which the rent cannot fall. Many units which would be predicted to filter down, are actually upgraded by developers for affluent

households, or demolished for new units, based on the desirability of the neighborhood (Apgar, 1993).

If the market does not find it profitable to provide sufficient amounts of affordable housing, what has been the recent role of the government in filling this need? The federal government dramatically cut back funding for low-income housing assistance in the 1980s. From 1981 to 1988, the Reagan administration cut funding for conventional public housing from \$4.2 billion to \$573 million, and decreased construction of new additional units from 18,003 to 3,109 (Squires, 1994). Since the early 1990s, local housing authorities, with assistance from HUD through the HOPE VI initiative, have demolished or rehabilitated public housing developments in order to convert sites into mixed-income housing developments. Although some public housing tenants will be accepted back into these new developments, fewer units than original households are being constructed, thus depleting the affordable housing stock (National Housing Law Project, 2002).

Relying on the private sector to meet the housing needs for low-income families without providing sufficient government assistance is a recipe for a continual shortage of affordable housing. For renters with less than 30% of area median income, the number of affordable units dropped by 13% (750,000 units) between 1997–1999. According to the 1999 American Housing Survey, nationwide only 40 units are affordable and available for every 100 households at or below 30% of median income (U.S. Department of Housing and Urban Development, 2001).

The conventional measure of housing affordability has fluctuated between twenty and thirty percent of a household's income. This measure is constructed by estimating what households actually pay for housing. Stone (1993) has pointed out that defining housing affordability in this manner is problematic for at least two reasons. First, simply because households, on average, pay a certain percentage of their income for housing costs, does not necessarily mean that they can afford to pay this much. Second, 30% of a household income of \$100,000 is different than 30% of a household income of \$10,000, in terms of what type of housing can be procured for this amount, and how much income

the household has left to pay for non-shelter costs. Stone has devised a different formula for measuring housing affordability, taking into account household income and household composition. Knowing the income and the composition of a household, one can calculate how much of that income must go toward "non-shelter" costs (food, clothing, etc.). After the minimum costs of these expenditures are taken into account, one is left with how much a family can afford for housing. His "shelter poverty" definition offers a more textured way of looking at the gap in housing affordability. For the purposes of this paper, one of the critical points that the shelter poverty measure highlights is that some families can afford nothing for housing. That is, based on their income and the number of people in their family, their non-shelter costs are such that not enough money is left over to cover housing costs. Stone (1993) claims that a family who receives welfare (AFDC/TANF) can afford nothing for housing, if they are to cover their non-shelter costs at a basic level of adequacy, even taking into account that these families also receive Medicaid and food stamps. But most families on welfare do not live on the street or in homeless shelters. Nor do most receive governmental assistance for housing. How then, do they manage it?

### *Social Capital*

The concept of social capital provides a useful framework for answering this question since low-income individuals may draw on different types of social capital to secure housing. Portes (1998) defines social capital in this way: "social capital stands for the ability of actors to secure benefits by virtue of membership in social networks or other social structures" (p. 6). Social capital is distinct from yet related to human capital and physical capital. While physical capital is in tangible material form, and human capital consists of skills and knowledge, social capital "exists in the relations among persons" (Coleman, 1988, p. S101). For example, a mother who does not have sufficient income for rent may know someone who will allow her and her children to stay with them. Or she may feel safe in a neighborhood with a high crime rate if she has relationships with her neighbors that create a web of perceived security. If low-income women are lacking financial capital, are they able to use social capital

resources to obtain decent housing arrangements and manage their neighborhood environment?

### Methods

Researchers have explored housing and urban space using quantitative methods quite extensively. Nonetheless, qualitative data can provide insight into how families obtain and keep housing situations. Listening to people's experiences, and including the full rich texture of their stories in the data analysis allows one to describe, explain, and theorize based on a multi-layered, detailed picture (Franklin, 1990). In this study, qualitative methods allow me to highlight how single mothers are housing agents for themselves and their families, how this agency is constrained by the affordable housing shortage, and what costs their strategies may incur.

This paper addresses the following two questions:

1. What kind of housing arrangements do low-income single mothers create?
2. Are there costs to the strategies they use?

I interviewed eight African-American women and ten Puerto Rican women from two low-income neighborhoods in Philadelphia: Strawberry Mansion and West Kensington (I also refer to it as "Kensington"). Interviewing housed women, as opposed to women in shelters, carries with it a disadvantage and an advantage. Since they currently have housing, it may be likely that I am interviewing women who have more resources than those who are in the shelter system. Nevertheless, it is more difficult to gain access to women in apartments or houses, since they are not in a social service system. Moreover, their methods of staying out of shelters can be useful for policy or programmatic purposes.

I used a mix of recruiting methods to obtain the sample of women. I wanted to focus this research on women of color who face additional structural barriers to housing due to their race and ethnicity, and I also wanted to situate the findings within specific neighborhoods. To this end, I sampled within two neighborhoods that are heavily populated by African-Americans and Puerto Ricans, respectively. I worked through six organizations to find women, and these interviews led to other women not attached to

the organizations. The respondents were either receiving TANF cash assistance or earning wages below \$8.50/hour. All of the African-American women in the sample lived in Strawberry Mansion at the time of the interview, and all of them had lived there most of their lives. All of the Puerto Rican women in the sample had lived in West Kensington at one time, and all but two currently lived within the boundaries. The median age was 30 years old for the African-American sample, and it was 25 years old for the Puerto Rican sample.

I nested the housing interviewing instrument into a longer interview guide, since this housing research was conducted within a larger study on parenting and relationships. The interview was semi-structured with open-ended questions and was not followed in the same way every time, since the interview was framed as a conversation. I paid women \$25 for the interview, and they chose a pseudonym to ensure confidentiality. I taped all of the interviews, and transcribed the housing sections. I interviewed each of the women except for one on two separate occasions, for an average of two hours (total time ranging from 1½–3 hours). I talked to all of the women except for two in their homes. Field notes about the neighborhood and the actual housing (if the interview was conducted at home) provided a context for the interviews. I conducted the interviews from January–March 1999.

This analysis was both deductive and inductive. After transcribing, I began coding the interview transcripts for the broad topics in the interview guide, such as “ways of looking for housing,” and “conflict around sharing.” I then moved to a grounded-theory approach by open-coding all of the transcripts, drawing concepts and patterns from the data, and exploring how patterns are related to one another (Strauss & Corbin, 1998).

Since this is a small, non-random sample, the findings are meant to serve an exploratory purpose and to highlight patterns that can be studied in a more systematic way for future research on housing strategies. Regardless of these generalization issues, it is important to place these findings in a spatial context.

This research takes place within the context of Philadelphia’s housing market. Specific housing needs may differ across regions, but the proportion of very low-income renters who lack housing assistance and are paying more than half of their income for

housing costs is virtually the same in all four regions of the United States. Similar to other regions, 47% of unassisted very low-income renters had severe housing problems in the Northeast in 1999. However, variations in housing costs exist even within the Northeast region. The major cities in the Northeast have Fair Market Rents for a 2-bedroom unit that range from \$661 (Baltimore), \$755 (Philadelphia), \$949 (New York City), and \$979 (Boston) (National Low-Income Housing Coalition, 2001). By this measure, Philadelphia's housing costs are toward the lower end of this Northeast range.

## Findings

### *Neighborhood Indicators*

In order to place the following qualitative findings in a spatial context, Table 1 displays basic indicators for these two neighborhoods. (I averaged together the census tracts that commonly constitute these two neighborhoods for the table estimates.) Both neighborhoods were assessed below 50% of the median housing value for Philadelphia as a whole. Can poor families find affordable housing in Philadelphia's least expensive neighborhoods? In Pennsylvania, the maximum welfare grant for a family of three with no income at all was \$403 a month in 1999. The median rent in West Kensington in 1999 ranged between \$413–\$507 and the median rent in Strawberry Mansion ranged between \$373–\$478. Thus, even in poor neighborhoods, families who receive welfare must create strategies for housing, as their income does not cover basic rent.

Comparing the average shelter costs (including rent or mortgage, gas, electric, and water), I find that on average, the African-American respondents who lived in Strawberry Mansion paid less in shelter costs (\$269/month) than the Puerto Rican respondents in West Kensington (\$407/month). Thus the women interviewed in Strawberry Mansion managed to secure housing well below the median rent (assessed in 1999) in their neighborhood, while the Puerto Rican women were paying slightly below the median rent in their neighborhood. The African-American women in the sample were more likely to be working and thus had a higher income than the Puerto Rican women, since most of

Table 1

*Housing and demographic characteristics for West Kensington, Strawberry Mansion, and Philadelphia, 2000*

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

Source: 2000 Census

them relied on cash assistance from welfare. As a result, the Puerto Rican respondents in the sample needed to find more funding to fill the gap between their income and their housing costs. The findings below describe strategies women used to secure housing in their different neighborhood contexts.

### Housing Strategies

#### *Sharing*

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

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

forcing her to drop out of school and work. Elizabeth described her situation:

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

Sharing housing often results in crowded conditions. Aliya, who is 27 years old and works as a caterer, currently lives in a three-bedroom Strawberry Mansion house with her mother, her younger brother, her cousin and her three children, and her 9 year-old son. This level of crowding can heighten tension in a house, and many of the respondents recounted stories of conflict and negotiation of space. Most of the conflict surrounded different styles of childrearing and household management. Aliya told me about two sources of conflict around childrearing—her parents, and her cousin's children:

I don't want my mother raising my son, I don't want my father raising my son, nobody. Because you live under the same roof with somebody, they're going to try to raise him their way . . . [I tell my son] when you come in the house, you hang up your coat, put up your bookbag. And if you're living with other people's kids, and they put their stuff on the floor, I mean, how can you tell your son to hang his stuff up?

Women who double up in other people's households often help out within the shared household by making contributions with their cash assistance, food stamps, earned income, or by assisting with child or elder care. Conflict around household management issues can be further exacerbated by the scarce resources that people are drawing from while sharing. Stephanie allowed people to stay with her when she and two of her three children were living in an apartment in Kensington. She and a girlfriend who lived with her were living on cash assistance, food stamps, and a portion of Stephanie's estranged husband's SSI check. She

also had problems living with her husband's brother, as he was depleting their food supply and not contributing financially:

It was hard because she [her friend] wanted to help, but she didn't want to help at the same time, she only wanted to share a certain part of her income, and keep the rest for herself. She also received DPA [welfare]. Like she would give me \$75–100 in food stamps for food, and then the rest she would cash in. So that was another problem, why she had to leave. And before he [her separated husband] moved out, his brother had moved in and he was like taking over my kids' food and stuff like that. He would make a large amount of food and then tell my kids it's not enough for them. Or he would go into their little munchies, like cookies and doughnuts, he would eat it, and there wouldn't be enough for my kids . . .

### *Finding and keeping "independent" housing*

What are other options for low-income women aside from doubling up? How do they secure their own place? Women must frequently be creative and/or settle for housing that fails to meet their standards. Family contacts with landlord friends helped some of the women find apartments and houses. Sometimes family members owned multiple houses and women were able to live in a family-owned house without sharing with another household. Carmen, a mother of four, was feeling unsafe at her apartment in the heart of the Kensington Latino business strip because she continually found the door to her apartment open. She moved into her cousin's house in the same neighborhood, but off of the business strip. She told me: "I just moved in here, without even giving no deposit, or without asking. 'Cause it's my cousin's house, and I have the keys and I just moved in, cause I was getting scared, being over at that place."

Only one-third of the sample conducted a more "formal" housing search using typical sources such as newspapers or real estate agencies. However, a third of the Puerto Rican sample told me they could not use these formal routes for securing housing because their credit would not stand up under a credit check.

The respondents discussed their struggle to manage their limited financial resources and the impact this financial hardship had on keeping their own place. Sometimes they had to make hard choices between paying rent or paying utility bills. When Nancy

lived on a virtually abandoned block in Kensington with her two children, her landlord refused to make repairs and frequently did not pay the water bill (for which the landlord was responsible):

One month I had to pay the rent late, because they were going to cut my water off. So I had to put some of the rent money toward that so I wouldn't get my water cut off . . . How could I cook for [my kids], and give them a bath and everything? I said, I can't do that to my kids. [Did she want to evict you?] Yeah. She wanted to throw me out. She said, 'you didn't pay me the whole rent.'

None of the sample received any kind of federal housing assistance; instead, family and boyfriends provided the bulk of assistance to the sample for their housing needs. This is not surprising since nationwide, only one-third of welfare recipients lived in public or subsidized housing in 1997–1998 (U.S. House Committee on Ways and Means, 2000). The respondents told me they never considered Section 8 vouchers or certificates as an option, since they believed they would have to either wait several years or move their families into a shelter in order to access the aid. A few women have had positive experiences with social services and government programs outside of federally-subsidized housing. Christina, a homeowner who lives on a TANF cash assistance grant, has been resourceful in using all the programs she can find to improve her house on a small street in Kensington and keep up with the bills.

### *Owning a home*

Within this context of an affordable housing shortage, can home ownership work as a strategy for obtaining housing? Almost half of the African-American sample inherited their houses from their mothers. Two Puerto Ricans became homeowners by taking over houses that the owners wanted to dispose of. Both of the houses were in extremely poor shape and significant rehabilitation work was needed to make them habitable. Mariah and her boyfriend found their house through a local storeowner. The house had been divided into rooms for rent, so they needed to demolish several walls and put up new sheet rock in order to re-design the house for one family. The bathrooms also needed to be re-done since they were in such a deteriorated state. Alexia

became a homeowner through a similar informal connection. Her boyfriend's stepfather gave them a house, on the condition that they pay off a back-water bill of \$900. She estimates that they spent about \$6,000 on repairs to the house over the last three years. Alexia and her boyfriend wash dishes in the bathtub now and use a hotplate, since the kitchen has been unusable for two months. Using his parents' kitchen down the block has created conflict and tension between the two households.

Sometimes, the attempts at owning a home fail. Maria and her boyfriend fixed up two houses, one of which they squatted in and lost at a Sheriff's Sale, which is another way of securing cheap housing:

We fixed the bathroom, they didn't have no tub or toilet . . . We put sheet rock in [the middle room] cause the walls were messed up. . . . Pipers [crack addicts] and drug people had been in the house. They go in the house if nobody is living there, and then it gets dirty— ooh, it was so nasty. There were big rats, oh my God! I didn't want my girls bitten by these rats . . . We had to re-do the whole kitchen. My brother was working cleaning buildings out, so he gave me a refrigerator, and old cabinets.

### "Costs" of Housing Strategies

#### *Sub-standard housing*

Since low-income women are forced by poverty to operate on the fringes of the housing market, they frequently must accept housing that is in extremely poor condition, and is below the standards they define as acceptable for their children. According to the 1985 American Housing Survey, 40% of rental units in the poorest central city zones of Philadelphia were physically inadequate (Turner & Edwards, 1993). Sometimes the sub-standard housing conditions are accepted as temporary circumstances that can be repaired, especially in the case of women who move into virtually abandoned houses in order to eventually gain ownership. When I asked Mariah, a mother of two, if she knew what the house in Kensington was like when she and her boyfriend moved in to purchase it, she answered,

No, no. We just looked at the price, and we said, 'this is a good deal, let's do it.' We didn't know how it looked like. It was terrible, oh my

God . . . the bathrooms were terrible. The bathrooms were black . . . I guess the people that were living there had never cleaned . . . When I used to turn on the stove, all of these roaches would come out. It was so disgusting. And then I didn't want to eat the food I was cooking . . . My yard, behind it, it's all empty lots and I guess people be throwing their trash there. And all that brings mice and rats and things like that.

Half of the women (all but two of these were Puerto Rican) told me about substandard conditions under which they and their children had to live. Most of these women related how their landlord refused to fix needed repairs. In these cases, women frequently sought help from the Philadelphia Department of Licenses and Inspections (L & I). Although an inspector would come and duly take note of the conditions, the landlord still would refuse to make the necessary repairs. The women were then left with the equally undesirable choice of finding different housing in their price range or remaining in a sub-standard unit.

#### *Neighborhood conditions*

A discussion of urban low-income women's housing situations is not complete without examining their neighborhoods, at least superficially. Common themes, with some differences between the two groups of women, were woven throughout their descriptions of their neighborhoods. Both groups of women were concerned about their neighborhood environment. They worried about the public drinking and drug sales their children witnessed on their streets, and they worried about the violence which often erupted on their blocks.

However, respondents told me that they are forced to endure poor neighborhood conditions when they can only afford apartments with very cheap rent. As a result, they end up putting their children in circumstances that they perceive to be dangerous for them. Stephanie cannot afford to remain in her current house, so she is looking for an apartment back in her old Kensington neighborhood, from which she moved recently:

Right now the Northeast is more expensive, so I'm thinking of going back down North [to Kensington]. I know it's more dangerous down there, and there's more drug activities, and more violence, but I guess as long as I don't let my kids be around it . . . I know it's not

a good area for me, you know, for me to take my kids down to that area, but if I have no other choice, I have to do it. You know, I'll just have to keep a better look-out for my kids, make sure nothing's jumpin' off in front of our place.

Just as economic circumstances are compelling Stephanie to move back to Kensington, similar constraints trap low-income women in neighborhoods from which they desperately want to move to escape the violence. Homeowners, as well as tenants, are trapped in this situation: if a homeowner's mortgage is paid off, she no longer makes monthly payments. It would be extremely difficult for her to move to a better neighborhood, because the chances of selling her house may be minimal. In their analysis of the Panel Study of Income Dynamics, South and Crowder (1998) found that home ownership inhibits residential mobility from a poor neighborhood to a more affluent neighborhood, for precisely this reason.

Christina, who believes bad influences in her Kensington neighborhood are responsible for her 20 year-old son being imprisoned, faced this problem:

I didn't have no chance to get out of here when they were small—this was mine, and it was paid off, and I said, wait a minute, if I sell this house and I move on, I'm going to have to pay [on a] mortgage. Since I was by myself, I didn't have no help.

When one finds that living in a given neighborhood is intolerable, moving out of the neighborhood is one solution. However, since many women thought this option was closed for them, several described how they simply stayed inside their house in order to avoid the violence, drug dealing, and public drunkenness. Renee lives across the street from an entire vacant block in Kensington, where a factory once stood before it was burned down four years ago. She told me, "I don't really know too much about this neighborhood, I just stay inside my house. I don't really be outside that much, so . . . Nobody bothers me, so. You know everybody stick to they ownself." Half of the Puerto Rican women told me that they took this route, yet none of the African-American women described self-isolation such as this. Unfortunately, when responsible people begin staying inside and disassociating themselves from their neighbors because of a fear of the neighborhood,

the elements of an urban neighborhood that can create a safer environment are unable to operate. Jane Jacobs' (1961) famous city sidewalk ballet, where regular random encounters of neighbors generate accountability, cannot exist when all of the responsible dancers are locked inside their houses.

In contrast to the Puerto Rican respondents, African-Americans often described how their neighborhood was safer than it would have been because of "a second eye" and because "everybody knows everybody." When asked what she liked about her neighborhood, Aliya said, "That I know everybody. The neighbors looks out for everybody else's child. So I have a second eye. That's basically it . . ." This example of managing relations with neighbors highlights a difference in how women dealt with the cost of living in difficult neighborhoods.

### Discussion and Conclusion

These findings offer an insight into the types of housing arrangements low-income women construct as they attempt to bridge the gap between their income and shelter costs in two of Philadelphia's poorest neighborhoods. Poor women's housing strategies partially depend on their ability to draw on social capital resources. When women are embedded in a network of people on whom they can make claims for resources, they have more strategies available to them. The findings in this research reflect instrumental support, one type of social capital. These women were able to draw on their relationships for instrumental support, such as knowledge about home repair, and access to inexpensive or free housing. The current housing situations of the two groups of women reflect the different instrumental social capital resources that they had at their disposal. Most of the African-American women were either living with a member of their nuclear family or living in their mother's house without paying rent or mortgage. In contrast, most of the Puerto Rican women were much more likely to be living in a rehabbed house or living in a place heavily subsidized by a boyfriend or separated husband.

Looking at how women gain ownership of housing offers an example of how differences in instrumental social capital may

affect housing strategies. Some Puerto Rican women repaired virtually uninhabitable houses that they secured through kin and non-kin connections, and subsequently owned these homes; whereas the African-American women who owned their homes did so because the house was originally owned by their mothers. Perhaps African-American women in Strawberry Mansion 20–30 years ago were more financially able to purchase a home than Puerto Rican women. Over half of the owner-occupied houses in one of the Strawberry Mansion tracts are owned by someone 55 years or older. In contrast, fewer than half of the owner-occupied houses in all of the West Kensington tracts are owned by someone 55 years or older (Bartelt & Shlay, 1995). The Puerto Rican mothers of these women may not have owned homes because they lived in Puerto Rico most of their lives, although all of the women in the sample except for two were born in the mainland United States.

Affordable housing units in cities are often located in neighborhoods that are not desirable to the general populace. Whether one feels connected with local networks or the larger community affects the costs of living in an undesirable neighborhood. Clear distinctions between the two groups of women arose around their perceptions of their neighborhoods. Puerto Rican women frequently used a “self-isolation” strategy to deal with the violence and the other negative influences in their neighborhoods. They tried to prevent their children from playing with the neighborhood children, especially those they perceived as “thugs.” These risk-management parenting strategies have been documented by other researchers, and are often associated with positive outcomes for children growing up in poor neighborhoods (Furstenberg, 1993; Jarrett, 1997).

Even though African-American mothers told me they were concerned for their children’s safety, they were more likely to also tell me that neighbors on their block offered a “second eye” by watching out for other’s children. In contrast to women who grew up in West Kensington, women who grew up in Strawberry Mansion described a positive neighborhood past, peppered with frequent block parties, organized by strong block captains, and filled with cooperating neighbors. While their memories may be tainted with nostalgia, the difference between the two groups is striking.

Are there differences in social capital resources in the two neighborhoods, that are related to the two opposing strategies of "self-isolation" and "second eye"? A "self-isolation" strategy may protect one's household, but it also lessens the likelihood of establishing relations among the neighborhood. Although the Puerto Rican respondents feared that these relations would have a negative influence on their families, their isolation strategy prevented any opportunity of forming constructive relationships. In Strawberry Mansion, neighbors watching out for one another, with a "second eye," may be both a result and a cause of increased connectedness in the neighborhood, offering more opportunities for building relationships.

The key factor shaping the housing strategies of women in this study appears to be a connection to social capital resources that are instrumental in securing and retaining housing. Furthermore, the perception of neighborhood-level cohesiveness or norms similar to one's own reflects another type of social capital resource that may affect the level of costs of living in a dangerous neighborhood. It is difficult to disentangle the possible cultural and structural factors that play into how women find and keep housing, and how they manage their neighborhood environments. However, the concept of social capital provides a useful way of making sense of the data, and it also can serve as a starting point for future research on this topic.

Clearly, the sample of women in this study is too small to generalize from; nevertheless, their stories offer patterns that can be used in further research on this topic. Additionally, each city has a unique housing stock and market which affects individual's housing strategies. Future research should enlarge the sample size, and include different cities in order to assess the variations in housing strategies that low-income families use within a context of limited affordable housing.

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