

HOUSING INJUSTICE:
GAINING SAFE AND AFFORDABLE HOUSING IN SALINAS, CALIFORNIA

A Thesis

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Liliana Vega

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A Thesis

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Abstract
of
HOUSING INJUSTICE:
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Despite government programs intended to alleviate housing instability, low-income families continue to struggle in gaining safe and affordable housing. Affordable housing has become increasingly limited for many working-class families, whose wages have remained stagnant. Housing is the greatest cost expenditure for many families; whereby, a large portion of income goes towards rent. Consequently, there is a supply gap in units available for low-income renters, as homeownership has declined, while more households have turned to the rental market. Based on eleven in-depth interviews this qualitative study analyzed (a) how low-income Hispanic and white female renters in Salinas, California navigate access to affordable housing and (b) how housing challenges and living conditions affect low-income renters well-being. Relying mostly on snowball sampling, these women told me what housing problems they have encountered due to affordability and quality of housing conditions. The results indicate low-income mothers obtain housing by relying on social networks, prioritize rent while juggling multiple bills, and encounter health issues when obtaining affordable housing; yet, they expressed being blessed despite their

housing conditions. Guided by an intersectionality framework, this paper explored how low-income mothers deal with high rental costs, the challenges in accessing affordable housing, and the techniques they employ to make ends meet.

_____, Committee Chair
Manuel Barajas, Ph.D.

Date

DEDICATION

I want to dedicate this thesis to my family. First and foremost, mom—thank you for always valuing education and for being the first in our family to attend college. Because of you, college was never a question of whether I would attend or not—even with our financial hardship. Above that, I am grateful for your unfailing love and continuous support. Lastly, a thousand thanks for all the countless hours you watched Zoey so I could make progress in my research and writing.

This thesis is also dedicated to my sister, Ana. As an undergrad, you were always the person I would call to share my thoughts, papers, presentations and all other school work whenever in doubt. You always reassured me to believe in myself and not doubt my work—now look at me, you have given me the confidence to have you read my thesis!

Moreover, I would like to thank David for going through the struggle with me while going to school in Sacramento, for never allowing us to be without food and for ensuring our rent got paid. This goes for all my family as well: for lending me money whenever I was short, my grandparents for allowing us to stay when we had no where to go, and Andrea and Tio Tony, for opening the doors to your home so Zoey and I may have a place to call home.

Lastly, this is dedicated to the love of my life—Zoey. On top of all the financial stress, I became pregnant with you while in graduate school, it took a little longer to finish because you always wanted to be held or you would try to get my laptop as I typed, but I love you. As I am writing this you are about to turn a year old and love, I want you to know you will always have a home with me.

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CHAPTER 1 – INTRODUCTION

Statement of Problem

Access to safe, affordable, and adequate housing should be a basic human right. It should be the government's responsibility to ensure everyone can exercise this right regardless of income or economic resources ("NESRI In Supporting People's Movements for Human Rights"). Yet, many Americans continue to struggle in gaining affordable and safe housing, especially after the 2008 Economic Recession. The recession not only increased housing instability with loss of jobs, income, and wealth, but also produced a greater demand for rental units as many families foreclosed on homes ("Affordable Housing as a Platform" 2011). With the cost of housing/rent rising, about 18.5 million (52 percent) of all U.S. renters spent more than 30 percent of their income on housing alone by 2009—jeopardizing other basic necessities including food, transportation and well-being ("Affordable Housing as a Platform" 2011; Joint Center for Housing Studies 2017).

Despite government programs intended to alleviate housing instability, affordable housing has become increasingly limited for many poor, low-income, and working-class families, whose wages have remained stagnant. In fact, in 2009 of the 9.2 million extremely low-income renters there were only 6.1 million affordable units available for such renters ("Affordable Housing as a Platform" 2011). This is concerning, considering from 2000 to 2016, the number of household earning less than \$15,000 increased by 37 percent. Amongst renters, 16 million have annual incomes less than \$25,000 with 11 million having incomes below the federal poverty threshold (Joint Center for Housing Studies 2017). Furthermore, it is estimated more than 5 million families live in substandard housing they can barely afford (Bashir 2002:734). Thus, in a nation so prosperous as the United States, is it surprising for so many families to be experiencing

housing insecurities not only in access and affordability, but also in housing infrastructure/conditions.

Purpose of Study

Although there are mixed findings on whether there are racial differences in likelihood of experiencing housing cost burdens (DeVaney, Chiremba, and Vincent 2004; Joint Center for Housing Studies 2017; McConnell 2013), for the purpose of this study I focus on the Hispanic population as more than half of the population in Salinas is Hispanic. There are 119,416 Hispanic residents in Salinas, while there are only 21,980 white residents. This ethnic group is also reported to be the most impoverished group living in Salinas as 46.5 percent are living in poverty (“Salinas, CA” 2016). Even though the most common industry in Salinas is agriculture, forestry, fishing and hunting—employing mostly Hispanics, it also amongst the lowest paying labor markets in Salinas with employees earning under \$20,000 annually. However, whites (36.8 percent) are also included, as they constitute the next group living in poverty in Salinas (“Salinas, CA” 2016). This is astonishing considering there are significantly less whites compared to Hispanics in Salinas.

The study also takes place in Salinas, California part of the Monterey County because the annual median household income in 2016 was \$52,338, with a poverty rate of 18.9 percent—higher than the national average of 14 percent (“Salinas, CA” 2016; “U.S. Census Bureau QuickFacts: Salinas City, California” 2017). The median property value increased in a year by 10 percent from \$276,200 to \$303,800, which is greater than the national average of \$205,000. However, only 43.2 percent of homes are owner-occupied—less than the national average of 63.6 percent. Thus, the median gross rent in Salinas is \$1,177 (“Salinas, CA” 2016; “U.S. Census Bureau QuickFacts: Salinas City, California” 2017). More specifically, the median rent for a one bedroom in Salinas, CA is \$1,675 while the median rent for a two bedroom is \$2,095 (“US

Median Rent Data, by City and State - Apartment List” 2018). In fact, it has been reported that rent in Salinas has increased by 9 percent from 2016 to 2017, and there is a shortage of available units for low- and middle-income households (Herrera 2017). However, there is the Housing Authority of the County of Monterey that manages 3,291 Housing Choice Vouchers, which issued about 368 vouchers last year serving mostly minority households with 2.3 persons who earn about \$18,870 annually (“Housing Authority of the County of Monterey, Salinas, California” 2017). Nevertheless, the waiting list on average tends to be 24 months and eligibility does not guarantee assistance.

There are also gender differences in wages and poverty in the city of Salinas. To illustrate, the average female salary is \$35,687, less than the average full-time male salary (\$39,620) (“Salinas, CA” 2016). Women ages 25 through 34 are also the most likely to be living in poverty. Even amongst the other age groups, women tend to be the largest demographic group struggling in the city of Salinas (“Salinas, CA” 2016). According to the Housing Authority of the County of Monterey, women also head 70 percent of all households receiving assistance (“Housing Authority of the County of Monterey, Salinas, California” 2017). For these reasons, I choose to focus on women as they tend to be the ones who not only seek assistance most often, but tend to be most in need.

In this paper, I explored (a) how low-income Hispanic and white female renters in Salinas, California navigate access to affordable housing and (b) how housing challenges and living conditions affect low-income Hispanic and white female renters well-being, which were best analyzed using qualitative data. I rely on in-depth interviews of thirteen women living in Salinas, California as this study aims to highlight and understand housing challenges experienced by these women and the strategies they employ.

CHAPTER 2 – LITERATURE REVIEW

Housing is the greatest cost expenditure for many U.S. households, for many families a large portion of income goes towards mortgage or rent (Brennan and Lipman 2008; Bureau of Labor Statistics 2009; McConnell 2013; Williamson 2011). To illustrate, 26.2 percent of homeowner's income in 2006 went towards mortgage, while 29.4 percent of renters income was also spent on rental units (Brennan and Lipman 2008:1). From 1996 to 2006, housing expenses have increased by 64.9 percent, which is equivalent to about \$5,314, while household incomes have only increased by 35.8 percent during the same time period (Brennan and Lipman 2008:1). Thus, cost of housing has substantially increased while household income has not kept up—especially for low-income, renter households (Bashir 2002:735; Brennan and Lipman 2008:3). That is, housing expenses rose by 66 percent (from \$9,410 in 1996 to \$15,635 in 2006) for homeowners, while their incomes grew by 36 percent (\$43,793 to \$59,688) on average. However, housing expenditures for renters increased by 51 percent (\$5,989 to \$9,046), while their income only rose by \$23,436 to \$30,801 from 1996 to 2006—hardly sufficient for rent, considering rental costs have increased at a faster rate than income (Brennan and Lipman 2008:3). It has been reported that a worker earning a minimum wage and working a forty hour week cannot afford a decent, two-bedroom apartment anywhere in the U.S., except in Wyoming under the current fair market rent (“Affordable Housing as a Platform 2011; Sullivan and Power 2013:298). Hence, many families are experiencing housing cost burdens.

Cost Burdened Households

Households are considered “cost burdened” when more than 30 percent of monthly income is devoted to housing, while devoting 50 percent or more is considered “severely cost burdened” (cited in Brennan and Lipman 2008:1; Lopoo and London 2016:700; McConnell 2013:173; Williamson 2011:776-777). In 1999, 4.9 million families were cost burdened as more

than half of their income was spent on housing or lived in substandard housing (Clampet-Lundquist 2003:123). And in places like Utah, the average family is forced to spend 65 percent of their income alone on housing due to the rising cost of fair market housing (Bashir 2002:735). In 2015, one-third of all U.S. households spent more than 30 percent of their income on housing, estimating to nearly 18 million homeowners and 21 million renters being cost burdened (Joint Center for Housing Studies 2017).

Not all families that spend more than 30 percent of income on housing are considered cost burdened since some well-off families choose to pay more due to preferences of neighborhood and spaciousness of homes. However, the current housing affordability measured via housing costs to income ratio using the thirty percent threshold for cost burdened households can be problematic as 30 percent of income for \$100,000 is significantly different than 30 percent for \$10,000. As a result, some suggest taking into account income, family size, and how much income is left or used for “non-shelter” goods (cited in Clampet-Lundquist 2003:125, 126; McConnell 2013:173). Overall though, being cost burdened is more prevalent amongst low-income households since they are less likely to have a choice or willingly spend a greater portion of their income and economic resources on housing (McConnell 2013:175). As a matter of fact, low-income households tend to “cough up” economic resources to not only pay rent, but provide for other basic necessities like food, clothing, health care etc. This impediment is alarming considering that 68 percent of the lowest-income households were cost burdened in 2001 compared to less than 6 percent of households in to top-income quartile (cited in McConnell 2013). Moreover, it not surprising that almost one in six households (i.e. nine million homeowners and nine million renters) are considered cost burdened as they spend more than 30 percent of their income on housing (Brennan and Lipman 2008:1). Further, 30 percent of

households were cost burdened in 2001, jumping to 36 percent by 2009 (Joint Center for Housing Studies 2011).

Even more astonishing is the fact families continue to experience this housing burden as McConnell (2013:181) found 60 percent of low-income Los Angeles respondents surveyed spent 30 percent or more on housing, while another qualitative study also found 60 to 75 percent of households with incomes less than \$35,000 having rents more than 35 percent of their monthly income (Hernández 2016:932). As far as renters, 18.5 million (52 percent) pay well over 30 percent of their income on rent (“Affordable Housing as a Platform” 2011). Matters were further exacerbated with the collapse of the 2008 Financial Crisis, as 49 percent of households were cost burdened, while 26 percent of renters became severely burdened (Sullivan and Power 2013:300). It was also reported that by 2010, 18.8 million renters were moderately cost burdened and this is worrisome considering that 37 million households were renting by the end of 2010, with those already being cost burdened further being burdened (Sullivan and Power 2013:301). Consequently, millions of families are evicted each year due to high rents and the inability of paying rent (Desmond 2016:4). In fact, in Milwaukee, 16,000 households are evicted yearly, despite the city having less than 105,000 renters. Unfortunately, this is closely representative of other cities too (2016:4).

Housing Choice Voucher

However, there are housing programs intended to alleviate cost burdened households like, Public Housing (Section 8), Housing Choice Voucher (HCV), Housing and Urban Development (HUD), and the Public Housing Authority (PHA), all which assist low-income families. Public Housing projects used to be the most widely used form of housing assistance for low-income households, but after the approval of Hope Opportunities for People Everywhere (HOPE VI), HCV has now become the leading and largest program assisting eligible families

who meet income and family size criteria (DeLuca, Garboden, and Rosenblatt 2013:270). With the implementation of HOPE VI, public housing projects were replaced with mixed-income housing to decentralize poverty and improve quality housing (Clampet-Lundquist 2003:125; DeLuca et al. 2013:270). As Berger et al. (2008:934) asserted the goal of housing assistance programs is to reduce housing costs while improving quality of housing for low-income households. Without such assistance, qualifying recipients would have to spend a greater portion of their income on rent or live in lower quality housing.

Through HCV, families are now given rent subsidies to rent outside of governmentally owned HUD properties or Public Housing Authority operations, while being about to rent in the private sector, so long landlords willingly accept section 8 (Clampet-Lundquist 2003:125; DeLuca et al. 2013:269). This means voucher holders are able to find and choose their own housing whether it be a single-family home, townhouse or apartment, while HCV directly pays the landlords a subsidized amount leaving the voucher holders to pay the remaining difference (HUD; cited in Williamson 2011:782). This program not only helps eligible families as it has subsidized more than 2.2 million households, but it also helps in alleviating concentrated poverty as participants are allowed to choose housing outside of segregated or low-income neighborhoods and into rich and diverse neighborhoods (DeLuca et al. 2013:269-270; Joint Center for Housing Studies 2017).

Even though HCV has greatly assisted millions of families, HCV has also resulted in less housing for low-income families (Clampet-Lundquist 2003; DeLuca et al. 2013; Joint Center of Housing Studies 2017; Sullivan and Power 2013; Williamson 2011). That is, with the implementation of HOPE VI, several housing projects were demolished, with fewer affordable housing constructions being created to house not only original participants, but also newer voucher holders (Clampet-Lundquist 2003:125). Clampet-Lundquist (2003:125) note that from

1997 to 1999, the number of affordable units for renters with less than 30 percent of the median income, fell by 13 percent or 750,000 units. This means that nationwide there were only 40 affordable and available units for every 100 renters with incomes below 30 percent the median income (cited in Clampet-Lundquist 2003:125). As far as units for extremely low-income households, there were only 35 affordable and available units (Joint Center for Housing Studies 2017). Consequently, only one in five eligible families is able to benefit from this housing program (Williamson 2011:777). Additionally, Sullivan and Power (2013:299) highlighted how millions of affordable units have been lost due to demolition or conversion from 1997 to 2007, requiring an additional construction of 6.8 million affordable units in 2009 to meet the needs of extremely low-income renters. Thus, there is a supply gap in units available for low-income renters, especially with the aftermath of the recession. From 2006 to 2009, homeownership declined, while more households turned to renting. For example, about 692,000 more households were either forced or willingly chose to rent and as rental units became more of a demand, rental costs increased (Sullivan and Power 2013:303). As a result, HCV has failed in ensuring an adequate supply of affordable housing for low-income households especially since the number of very low-income renters has increased, while the number of households receiving assistance has declined from 25.7 percent in 2013 to 24.9 percent in 2015 (cited in Williamson 2011:777; Joint Center of Housing Studies 2017).

Along with the limited supply of affordable housing, there are other challenges in accessing low-income housing through HCV. For one, background checks and employment verifications limit some households from accessing public housing (DeLuca et al. 2012:273; Williamson 2011:782). Secondly, families applying for HCV are usually placed in never ending waiting lists. In other words, thousands of eligible families are placed in waitlists for years never knowing when they will be accepted (DeLuca et al. 2013:276, 277). Amongst the participants

Hernández (2016:932) interviewed, most remained on waiting lists for about three to five years impacting waitlists to become frozen or closed. For instance, in Milwaukee, there were over 3,500 families on the list that had applied four years ago, so when a participant tried applying she was told “The list is frozen” (Desmond 2016:59). Hence, remaining in long waiting lists like this may cause some to lose hope or not apply at all, instead turning to private housing without any government assistance (DeLuca et al. 2013:277; Desmond 2016:59). Thus, most poor people do not live in subsidized housing as three in four families who do qualify for assistance receive no such help (Desmond 2016:59).

Another challenge is the unpredictability of not knowing when one will be chosen; making it difficult for voucher recipients to find and choose safe, adequate housing, in less impoverished neighborhoods since they must find housing within 60 days of receiving their voucher (DeLuca et al. 2013:277). In fact, DeLuca et al. (2013:271) found many families remained in substandard housing and in impoverished neighborhoods due to fear of losing their subsidy as they did not have sufficient time to search for adequate housing. So although, HCV was implemented to deconcentrate poverty and segregation by allowing participants to choose their housing in the private market, many are unable to move out of such neighborhoods due to insufficient time and resources (2013:271). This is especially the case for families who do not have transportation or Internet access (Desmond 2016:69). Not to mention, most places that accept Section 8 or vouchers also have long waiting lists of their own which make it more difficult for families to find an apartment or single-family home before their voucher expires (DeLuca et al. 2013:279).

Housing and Health

Lastly, once a home is found other challenges may arise like constant moving due to failed safety inspections. Although housing assistance provides more housing stability as

stressors are reduced for voucher holders as they have more privacy and experience less overcrowding, they are also subject to forced moves beyond their control due to sale or damage of properties (Berger et al. 2008:941; Skobba, Bruin, and Yust 2013:247, 249). Most of the homes voucher recipients find tend to be filled with mold, rodents and other such infestations that are hazardous; hence, tend to relocate due to failed inspections (De Luca et al. 2013:282). However, it is also crucial to keep in mind low-income neighborhoods sometimes receive less pest control services or housing code enforcement, so although it is the responsibility of the program to ensure participants are living in safe, healthy homes—this is not always the case (Bradman et al. 2005:1800).

In fact, there are a lot of safety concerns that come with affordable housing. To begin, it is crucial to recognize many low-income families who are already struggling financially, often do not have the resources or access to provide or make their housing safe and healthy for them and their families (Bashir 2002:735). As a result, it is estimated that about two million Americans live in homes with severe physical problems while 4.8 million live in homes with moderate problems (Krieger and Higgins 2002:758). Bashir (2002:734) also concurred that more than five million families live in substandard housing with problems like mold, cockroaches, rodents, water leaks etc.—yet many of these families can barely afford to pay rent. This health issue is also prominent in other research whereby participants have reported having pest infestations (63 percent) water leaks as well as mold (46 percent) present in their homes (Hernández 2016:933). Furthermore, of the 644 homes observed of pregnant Latina women and their children living in Salinas, California—43 percent had mold, 25 percent had water damage and 11 percent had rotting wood, 60 percent had cockroaches and 32 percent had rodents present in the home (Bradman et al. 2005:1798). Unfortunately, many low-incomes families not only struggle in finding affordable

housing, but also encounter a whole set of safety and health issues when obtaining affordable housing.

Research on housing has also focused on health noting that substandard housing contributes to respiratory diseases like asthma—which tends to affect low-income and people of color more so (Bashir 2003:735). Asthma has also been attributed to roaches and the use of toxic chemicals like roach sprays (Hernández 2016:937). Not only is physical health impacted due to poor-quality housing, but so is one's mental health (Bashir 2002; Green et al. 2011; Hernández 2016). That is, many have reported feeling stressed, depressed or upset due to housing stressors like rodents and overcrowding. To illustrate, Green et al. (2011:171) highlighted how more than 20 percent of the low-income African-Americans surveyed felt like the rodent problems in their homes caused them stress.

Even though deteriorating housing severely impacts low-income families well-being, often times they must deal with such living conditions due to lack of financial resources or fear of taking legal action to demand adequate housing as it can be argued they might settle and risk their health due to fear that if landowners were to fix such defects, their rent may increase as a result (Bashir 2002:735). Renters who have a history of previous evictions often have no option, but to accept substandard housing as to avoid homelessness, as they are 25 percent more likely to have long-term housing problems compared to other low-income renters (Desmond 2016:69). Others who fall behind rent must also accept unsafe and deteriorating housing conditions as landlords tend to neglect making repairs when tenants are behind rent (2016:76). However, this does not mean low-income households silently or passively accept poor-quality housing. Some tenants do complain, but unfortunately they tend to be blamed for breaking it, so tenants just “fix it” which sometimes entails living with the problem (2016:72). Others cope with such housing conditions by doing home repairs themselves, such as patching holes or using chemicals to keep out insects

or mice (Bradman et al. 2005:1799; Hernández 2016:934). Others do successfully convince or demand landlords to make repairs, as they are aware of housing code violations (Heflin, London, and Scott 2011:229; Hernández 2016:936). Interestingly though, the cost of rent tends to average the same whether housing problems are present or not (Desmond 2016:76).

Housing and Low-Income Women

Research focusing on low-income women has highlighted the importance of housing assistance. Assisted households tend to experience less rent burdens, longer residencies, and are less likely to live in overcrowded households (Berger et al. 2008:941). Low-income mothers living in public housing tend to experience a decrease in rent burden, while voucher holders have greater housing stability (Berger et al. 2008:943). They are able to live independently and experience less stress although they may still struggle with paying rent and bills (Skobba, Bruin, and Yust 2013:245). However, not all low-income mothers have subsidized housing, hence some utilize transitional housing and shelters for short periods of time before receiving further housing assistance, if any. For some, it is not a choice as they cannot afford rent and have nowhere to go while others know that as single mothers with children they will be seen as a priority; thus, it helps some acquire better housing in the long run (Hernández 2016:933; Skobba, Bruin, and Yust 2013:245). Nevertheless, most low-income mothers live without aid, unable to maintain housing for long periods of time. Consequently, many live with friends or relatives either as a last resort or because living with others is the only thing they can afford (Clampet-Lundquist 2003:130; Hernández 2016:933; Skobba, Bruin, Yust 2013:244). Many cannot afford to rent on their own so they share financial responsibilities with others as most have to make a choice between paying rent or other bills (Clampet-Lundquist 2003:132; Hernández 2016:933). Unfortunately, low-income women struggling with housing tend to live in poor housing conditions located in unsafe neighborhoods (Clampet-Lundquist 2003:132; Hernández 2016:937; Skobba, Bruin, Yust

2013:244). As a result, many report depression, stress, and asthma as contributors to housing and neighborhood. In fact many tend to limit their outdoor interactions and keep their children indoors due to neighborhood conditions even if the inside tends to be infested with pests, mold and leaks etc. (Clampet-Lundquist 2003:136; Hernández 2016:931; Skobba, Bruin, Yust 2013:244).

Overall, this study seeks to explore (a) how low-income Hispanic and white female renters in Salinas, CA navigate access to affordable housing and (b) how housing challenges and living conditions affect low-income renters well-being. This research contributes to the debate on housing affordability by providing an insight into how low-income Hispanic and white renters in Salinas, CA maintain housing and how housing influences their lives. This study explores how participants evaluate their housing, the informal and formal techniques utilized by renters in accessing and maintaining a roof over their heads, as well as the housing conditions they are forced to live in due to soaring rents.

Intersectionality Theory

Originally termed by Kimberlé Crenshaw (1989), intersectionality refers to the relationship and interdependence between race, gender, class as well as other categories of difference that encompass the multidimensional identities and experiences of excluded and subordinated women of color (Davis 2008:68; McCall 2005:1772; Nash 2008:2). This theory suggests systems of race, gender, and class inequalities produce and reinforce structures of oppression and privilege that affect all (Ramirez 2016:28). Some scholars have argued, “*all* women are intersectional subjects” despite some women benefitting from some axes (Nash 2008:10, emphasis in original). However, this is not to conclude that the theoretical importance of women of color is no longer relevant as Crenshaw argued how the experiences of particularly Black women need to be included in both feminist and anti-racist discourse (Davis 2008:68; Nash

2008:8). However, intersectionality also rests on the theory of “multiple grounds of identity” as it promises to address the historical exclusion of women of color while also being an analytic tool in addressing other marginalized communities (Cho, Crenshaw, and McCall 2013:788; Davis 2008:71; Nash 2008:10).

Besides this paradox, intersectionality is not simply interested in theorizing identity, but also in theorizing power. That is, utilizing an intersectional framework requires thinking about sameness and difference in relation to power (Cho et al. 2013:795). Identity does matter, but power illuminates which differences are more salient and contingent on structures of power and domination (Cho et al. 2013:798, 807; Choo and Ferree 2010:132). Yet, intersectionality refutes the single-axis that privileges one form of oppression or identity over another as they all overlap and contribute to the cumulative effect on individual’s experiences (Ramirez 2016:28). Besides, it helps to reveal how power works via the overlapping identity categories of race, gender, and class. Thus, an intersectional analysis is also interested in political and structural inequalities (Cho et al. 2013:797).

Even though there are plenty of paradoxes within the intersectional framework (Cho et al. 2013; Davis 2008; McCall 2005; Nash 2008), intersectionality gives voice to those who have historically been ignored with the premise they have a valuable perspective to be included and adopted to intervene and make the world a more just place (Nash 2008:3). The inclusion of marginalized subject’s aids in revealing inequalities and failures embedded in structural arrangements. In spite of intersectionality being open-ended, ambiguous, and a bit of a “buzzword,” it does allow for discovery with the hope of igniting new or more reflective insights (Davis 2008:77, 79). Accordingly, I plan to use this perspective to advance our understanding of how ethnicity/race, gender, and class intersect with women’s ability to access and maintain affordable housing.

Intersectionality provides a useful framework for exploring how low-income Hispanic and white female renters in Salinas, California navigate access to affordable housing when there is insufficient money and rent is so high. For instance, depending on the intersection of race, gender, and class some Hispanic and white women may have limited or more choices in accessing and maintaining housing in safe or desired neighborhoods. Other may fare off better in seeking and receiving government assistance, while some may pool in resources through the use of social networks such as family and friends in ensuring the ability of securing housing. For example, maybe both poor Hispanic and white mothers secure housing by relying on people they know. Through a quick observation, I have noted how some poor Hispanic mothers secure housing by renting with various others even if it means having to share kitchens and living spaces with other families—culture may be more prevalent in this case. Or maybe poor white women benefit more so in securing government assistance in order to pay rent or in their ability of renting “safer” units/homes due to their race and cultural capital. As aforementioned, an intersectional framework requires thinking about sameness and difference in relation to power, so this perspective can help in revealing how power works through the overlapping identity categories when it comes to accessing and securing housing.

This framework is also useful since Capitalism shapes access to housing with some having the means to afford housing while others do not. This is especially the case when for-profit, private housing is prioritized while construction and funds for affordable and subsidized housing is limited. Thus, the private market is unable to supply sufficient low cost rental housing for low-income and working-class families. Meanwhile, capitalism intersects with racist and patriarchal systems, whereby, social historical systems of race and gender have shaped access to resources and freedom in all institutions (e.g. citizenship, education, employment, and health) in the nation (Glenn 2002). Consequently, these overlapping systems have segregated and

disproportionately burdened women of color—as most “affordable” housing is located in impoverished, high crime neighborhoods with high proportions of minorities (Massey and Denton 1993). Plus, minority households are most likely to be cost burdened compared to whites. To illustrate, in 2015 Blacks (47 percent) and Hispanics (44 percent) were more cost burdened compared to whites (28 percent) (Joint Center for Housing Studies 2017). Furthermore, gender differences in wages and poverty in Salinas, California marginalize women the most. Lastly, this qualitative study will give voice to these impacted women, providing first-hand insights for informing housing policy.

CHAPTER 3 – METHODS

Qualitative Data

Qualitative interview data is used to explore how low-income Hispanic and white women deal with high rental costs, challenges in accessing affordable housing, and the techniques they employ to make ends meet. This method of primarily using open-ended and semi-structured questions allow participants to engage in conversations about the difficulties they experience and the impacts high rents have for them.

Participants

I purposely sampled Hispanic and white mothers living in Salinas, California who are experiencing housing challenges as the goal is to document how cost of rent, housing conditions, and access to affordable housing impacts them. The participants in this study were recruited through the Monterey County Department of Social and Employment Services and the Housing Authority County of Monterey, where I posted flyers in the waiting areas (See Appendix A). Snowball sampling was also utilized to further recruit participants. All interested participants were asked preliminary questions to verify their eligibility in the study—they rent in Salinas, California, struggle with housing insecurity, and are either Hispanic or white low-income mothers (See Appendix B). For the purpose of this study, I considered low-income women as those with annual incomes no greater than \$34,999 with children. I interviewed eleven Hispanic mothers and two white mothers who rent in Salinas, California. Most of the participants were single mothers with incomes less than \$19,999 who share housing with family or nonfamily members (See Table 1).

Interviews

Participants determined the locations of the interviews with most electing a public location (ten) while three were conducted in the participant's home. All interviews were audio-recorded

Table 1
Descriptive Statistics of Sample Characteristics (N=13).

Demographic Characteristics	n
Race/Ethnicity	
Hispanic	11
White	2
Income	
Less than \$19,999	8
\$20,000-\$34,999	5
Household Size	
2	1
3	2
4	3
5 or more	7
Marital Status	
Single	7
Living with partner	3
Married	3
Housing	
Housing Voucher	1
Income-Restricted Apartment	1
Rent alone in Private Market	3
Share Housing with Family/Others	6
Rents from Family	2

with the participant's verbal consent and lasted roughly 45 minutes (See Appendix C).

Participants were first asked to complete a Preliminary Demographic survey to determine sample characteristics (See Appendix B). Participants were then asked to share their experiences via in-depth interviews, whereby; I asked what housing problems they have encountered due to affordability, safety, and quality of housing conditions. While also focusing on the strategies they employ to try to alleviate housing burdens. The interviews were semi-structured with open-ended questions and did not follow all in the same way every time but questions asked were: Can you tell me of your housing history within the last five years? Who do you live with? How much of the families income goes towards rent? Where do you go for help if you are short in rent?

Describe your housing conditions? Have your housing conditions affected yours or your family's health (See Appendix D)? Lastly, to ensure the confidentiality of the participants and other identifiable information, pseudonyms were assigned at the end of each interview.

Analysis

After transcribing, I reviewed the interview transcripts to become familiar with the data. I then coded the transcripts for general topics from the interview guide like "housing costs," "living arrangements" and "budgeting." Using a grounded theory approach, I then coded for emergent themes attributed to attaining housing, landlord/tenant relations and housing conditions influence on health using a matrix form. This process of open-coding allowed me to find commonalities and themes that addressed the research questions. Once data was coded and analyzed, I presented the findings in a narrative and descriptive manner, heavily relying on the voices of the participants to convey/support any patterns or themes that emerged. This also allows readers to understand the experiences and meanings of these women who are severely impacted by housing injustice.

Lastly the findings are not generalizable to the larger population as this study used a small, non-random sample. However, the appropriateness of this method helps in further understanding the complexity of affordable housing. More specifically, this research sheds light to the strategies and experiences these female renters employ in accessing affordable housing in Salinas, California.

CHAPTER 4 – FINDINGS AND INTERPRETATIONS

Major Themes

Most low-income mothers—who participated in this study from Salinas, California—illuminated various themes that contributed to housing insecurity like the loss of middle class status, having social and cultural capital in accessing and maintaining affordable housing, as well as prioritizing rent above all other expenses. Other themes that emerged were landlord/tenant relations, housing effects on well-being and a constant reassurance amongst participants of being lucky and blessed despite struggles in housing.

Contributors to Housing Insecurity

One of the contributors to housing insecurity was loss of middle class status through the loss of a home and/or changes in the family—partner leaving/passing away/illness. Of the thirteen participants, six identified losing their home due to the 2008 housing crash as explained by Gloria, “We tried to keep our house as long as we could, you know after the big crash, it was all piling up, we lost our home...I told my husband we couldn’t lose our car. We had bought our new car and we were still paying it—you know I didn’t want us to lose everything, we still have some stuff in storage we sold some stuff.” With a feeling of loss in homeownership status, it appeared that some of the women interviewed who lost their houses to foreclosures or bankruptcy still wanted to cling on to certain goods and maintain their middle class status.

However, this was not the case for all the participants as some could not maintain their middle class status and expressed a loss of possessions. Some of the women discussed how their cars were repossessed because they stopped making payments months before losing their homes. Alex, a mother of two, was unable to make her \$350 car payment, but kept her Malibu until it was repossessed as she reminisced, “It was hard not having a car, we had to ride with Johnny, he’d drop us off pick us up, sometimes I’d stay waiting for an hour on him.” Some of the other women

expressed having to get rid of furniture, appliances, giving away their children's toys as shown here by Juliana:

[I] gave a lot of good tools, the lawnmower to my dad, expensive tools away. My daughters' toys. My fridge, oven, and umm microwave set [I] gave away, they were brand new. Kept them you know for a bit when I was renting my tiny house, but when I moved, didn't have anywhere to take them [I] had a storage for two months but it cost too much.

For another participant it was not only the loss of a home, but also the loss of her husband that contributed to the downsizing of her lifestyle, as she shared, "Umm so we lost our home in Greenfield after the big crash and moved to Salinas as renters, were here for a year and that happened (passing of her husband)." She continued:

So uh by the time we lost the house, by the time we walked away it was down to a third of its value, I think? Does that work out well? We paid uh let's see almost \$500,000 and it was down to \$125,000. Umm and then, it was just the perfect storm—we lost the house, eight months later he was gone, and so I am going 'uhm.'

She then recounted, "And after my husband passed away, when I said, 'Can I just have, I don't, I can't really access the amount of money that I need to access right now can you give me an extra week to get the rent in?' and they (property management) were, 'You can pay your rent or you can leave.' So I was like 'Thank you so much.'" This was also representative of other participants whose housing values had greatly declined and now found themselves maneuvering in the renters market meanwhile dealing with the divorce/illness of a husband.

Another major contributor of housing insecurity was high, rising rents. Almost all of the mothers interviewed cited having to move from house to house, apartment to apartment, move in with family/others because of their inability to sufficiently pay for rent and all other expenses.

When I asked Mia, a mother of five, where she was living prior to her parents she stated renting a two-bedroom apartment for almost \$1,400 but exclaimed:

...it was too expensive. I couldn't afford it. It was either my rent or groceries or not be without groceries. I decided I needed to get out and I was doing two jobs at the time and I could barely even do that. And the kids were smaller so I had to pay for babysitting so I had to make the choice, move back to my parents and save my money and then try to get in through Housing (Housing Assistance) so I can pay less or get a better place.

Similarly, Bianca a mother of three, who lives with her mom, two brothers and nephew in a two bedroom apartment explained, “Well it’s hard to live on your own so that’s why it’s so many of us because the rents are very high...we can’t afford our own place because after the rent \$1,500 \$1,600 for a one bedroom—my goodness there is still the PG&E bill, the cable, the water bill, food to be bought, cell phone bill, hygiene stuff like laundry detergent.”

Hence, for most of the participants, housing costs greatly influence their choices of where and whom they can live with because they are aware that with limited financial resources it is not only about having a place, but all the other costs that come with it as well. Exemplifying this experience, single mothers knew the hard choices they would have to make between paying rent or other utilities. And as concluded by most participants, “If rent was lower, it wouldn’t be so hard on us, maybe we wouldn’t have to cut back on things and maybe we would have more money for transportation, for a car, you know something better. You know, a better quality of life, living.” Interestingly, even though most of the mothers interviewed—particularly the single mothers—all noted that despite it being hard, they have all managed to pay rent and stay out of homelessness, even if it meant occasionally staying in hotels for an extended period of time.

Social and Cultural Capital in Accessing and Maintaining Housing

One of the main ways in securing housing and escaping homelessness amongst the participants was via social capital. Of the thirteen women interviewed, all but one lived at one point with family/acquaintances before obtaining their housing voucher, residing in income-restricted apartments, or renting in the private market. For instance, before Debbie “won the lottery” with a housing voucher, she and her daughters stayed with her sisters. She shared, “[We] lived with my sister umm a couple of years, sleeping in the couch, my girls shared with her girls...[then I] received the phone call [from the Housing Authority] and we were out of there!” Before Mia secured her four-bedroom income-restricted apartment she and her five kids shared a

room at her parents for a year and half. Even though it was not an ideal situation as all six slept on foam and piled up blankets, they had her parent's home. During this time, she also utilized her cultural capital—possibly acquired from her educational background since she mentioned she has returned to school—as she called and wrote letters to the Housing Authority, as this quote indicates:

I applied, but what I think it was I was really persistent with my, I wrote letters and umm I was leaving voicemails for the people at the Housing office and that's what I think helped me. I think it was the need because I was so, I needed somewhere to live with my kids so I was really persistent about it and I was just constantly calling.

Another participant also alluded to securing her house in the “good part of town” because the property agent thought she was the wife of someone the lady knew. To illustrate, when I asked Jocelyn, a single mother of a young daughter with three jobs, how she obtained her two-bedroom rental house in the “good part of town” her response underscored her social and cultural capital:

It was actually, I lucked out to be honest. I think she thought I was someone else because she had a ton of people going to look at that place and she looked at me and she was like, ‘Oh hi, how's your husband blah blah blah?’ And I'm like, ‘Uh, that's my husband? Actually I am a widow.’ And she's like, ‘Oh I am so sorry.’ And we were kind of chatting and everything and to be honest I had Charlotte (daughter) with me so it, I think that kind of helped. Here I was with this tiny kid and I think it tugged her heartstrings a little. And she's savvy on the system; she knows that as a widow with a child I was getting Survival benefits so I think she knew she could get the rent.

The above quote demonstrates how sometimes who one knows [social capital] matters more, even though the property agent did not really know her, it opened the opportunity for them to initiate a conversation that might had not occurred otherwise. Through this, the property agent learned Jocelyn was a beneficiary of assistance, hence had a steady income besides her employment wages that could be counted on.

Social capital was also evident amongst half of participants who share housing with family or unrelated families, while two of the participants rent directly from their family—all paying reduced rents compared to market value.

Sharing housing with family helped many of the participants be less cost-burdened as it stretched their low incomes through cheaper rents. For instance, when Arlene, a wife and mother of two, was struggling with cost of rent, medical bills, and child care expenses her best choice was to double up with her sister-in-law and family to lessen the burden. As she disclosed, “The only way for us [to] avoid umm spending all our paychecks on rent and have a house, with a backyard for the kids to run would be if we split the rent and live with them. That’s the only way to stay up with bills, food...” She also mentioned how her sister-in-law and herself have a system where they take turns watching the children to cancel out having to pay for daycare. This was also characteristic of other participants like Felicia, Janet, and Jocelyn. For example, Felicia is a mother of a little boy who had a housing voucher but due to some problems with her boyfriend they were asked to move out and returned with her parents whereby her mother and sister help take care of her toddler. As she described:

Yeah it worked out, I mean he (boyfriend) can’t live with us...well they (parents) don’t make me pay rent necessarily I do give them \$200 \$350 buy groceries I get EBT buy detergent toiletries wish I could help more you know my sister too she her and my mom they watch Damien (son) when we work.

Moreover, when I asked Janet, a married mother with two kids who she lives with, she noted they rent a bedroom at a ladies house with another family as she explained:

We can’t live in a apartment with my income and my husband...*y como no tenemos* (and how we don’t have) family *aquí* (here) we asked around to see if anyone had a room we kept asking *y* (and) finally were able to get a room *con la señora* (with the lady) and rented us the master to have privacy *y* (and) space you know and the bathroom.

When asked how much of the families income goes towards rent she responded, “*Es mucho* (It’s a lot) what we pay for, for you know a bedroom *pero como es nuestra situación* (but with our situation), its all that we can...she (landlord) charges us \$950 its not cheap but then again *no hay otras rentas* (there are not other rents) cheap.” Despite Janet being grateful for finding a place to rent she expressed the difficulties of being a renter with children but also the informal help received by living with the owner of the house as described here:

Its hard *que* (that) we have to keep the kids inside, they do play outside but she (landlord) gets upset when the kids are playing *y* (and) running in the living room but then again she sometimes watches them *y* (and) walks them to school in the morning *como trabajo* (how [I] work) the early mornings, *me voy a las tres* (I leave at three) sometimes four in the morning so she (landlord) takes them to school for me when you know I can't.

Lastly, when Jocelyn stated she had three jobs, I asked her, "What about your daughter?" and she responded: "I am very blessed...I work six days a week, I am very blessed because the days where she is not on school or the weekends she comes with me to work and my boss is okay."

She then added, "I mean I have a couple of friends that watch her when they can, but its not like I am in a position to pay someone \$10 an hour cause then what's the point." As a result, most working-class mothers eliminate having to pay for daycare by utilizing their social capital.

Juliana, a single mom also revealed that with her income alone she could not afford to rent an apartment on her own and is why she lives at her parents:

I give my parents \$600, they need the help too but that's how much I can give them after my car payment, insurance, my credit card payments, I'm almost done paying them so happy about that, but after all these payments I am only left with \$100 \$50 bucks in my bank account that I have to make last for the rest of the month because I only get paid once a month so I don't know how other people do it, how they can afford to pay \$1,300 or more for an apartment I wasn't able to do it on my own. I was renting a two bedroom but I was barley making it so I had to return with my parents so its not the best living with them my brother also lives with us and he has a drinking problem and affects my daughter in particular but I can't live on my own.

The above examples show how about half of the women interviewed rely on family to obtain housing within their budget by sharing, doubling up and living with family or nonrelatives in order to ensure having a place to live. It also hints at the stresses and conflict that result from sharing and living with others, even if it is family.

Two other participants were able to obtain housing and live independently by renting properties from family members. Compared to the other women who lived with family members these two participants appeared to be the least stressed and secured in their living arrangements. Both Gloria and Yasmin, discussed how they were able to secure housing through a family member who is understanding of their economic hardship and negotiated with them the price of

the rent—the most they could afford to comfortably pay. When Gloria and her husband foreclosed on their home they rented at her brothers for about a year, and when the real-estate market dropped her brother purchased another house, leaving Gloria and family with the present home as she rejoiced:

It was my brother and his wife and us in the second bedroom and it was starting to feel cramped but we, we were staying there to save money so we could move uh so we could get back up to get our own place when he, he told us that they were expecting and going to be buying a bigger home for their growing family and told us uh if we could stay and give him whatever we could afford to give him. We give him \$1,110 right now for the house since we are doing a little bit better but for a while we were giving him like \$800 in the beginning so its good because like the other day I saw how a house down the street was for rent and it was like the same as my house for like \$1,900 I think it said and like we couldn't do that even if is only a hundred more, like this is the most like we could um give my brother 'cause we still have insurance, utilities, cable but 'cause we don't have to spend so much on rent we are able to pay those things not worry so much or ask our family for money.

Likewise, Yasmin a single mother was struggling to pay \$1,400 for a one-bedroom apartment, moved into her overcrowded grandparents when recently her aunt offered her the opportunity of living at her house as she eagerly described:

One day my aunt called me and told me if I wanted to rent her house. She told me she was moving but wasn't going to take all her possessions with her, she wanted to keep some things stored there and didn't want to rent to someone she didn't know so she told me she'd help me by paying for half of the mortgage and if I could comfortably give her \$1,000 and still have enough for food and other necessities. She even pays the water, trash and sewer and left her cable and Internet so that eliminates other expenses for me too and its bigger than my old apartment my girls now share a room and now I have my own space too, we love it!

Prioritizing Rent

To escape homelessness and retain housing, low-income mothers prioritize rent while being strategic in their finances. Many of the mothers acknowledged they are able to pay rent because they live with family, live in income-restricted apartments, and/or devote most of their income to housing. Thus, most participants stated being able to pay for rent but struggling to pay for food, bills, and other expenses. When I asked participants if they struggle to pay rent, many responded as Jocelyn did:

Rent is like everything. Pay the rent and then everything else and then I prioritize from there. So its rent, utilities, food because I knew if I needed food, I could get. You know, so its rent, utilities,

food so it hasn't been to the point where I am like, 'Oh gosh, I can't, I am not going to be make the rent, but there have been times like okay PG&E is going to have to wait.' So that never becomes the question like that is always going to get paid no matter what.

This highlights how many low-income mothers with limited resources manage their money to ensure rent is paid, avoid all means of falling behind rent or risking a possible eviction. They would rather be late on their electric bill, temporarily go hungry than risk the possibility of losing their home. However, even though most participants are able to pay their rent, it does not mean they do not experience stress or worry about other expenses that need to get paid as Jocelyn also added: "But it does get super stressful, it gets very stressful and so it's a matter of okay juggling, a lot of juggling and a lot of couponing and we buy everything on clearance and on sale and if its not on sale—we don't need it!"

Moreover, after I asked Mia—who does not qualify for social services like CalFresh because she makes "like a hundred dollars more a month"—if she ever struggled to buy food, she similarly discussed:

We have to watch our money a lot because, I have a car payment and then I have insurance because the car and the rent. So mostly the check in the beginning of the month goes straight to the rent. So then we know that at the beginning of the month rent comes first. Then it's going to be not too much on groceries, we are going to be very limited on groceries, just the basics. I am very luck, I am very blessed that I have my parents because my parents go to the groceries and they buy a little extra stuff and then they'll send it home with my kids. And then where we can kind of, I can what is it, uh have a little bit more space on money during the check of the middle of the month because that's the car payment, but then that's the utility bills and groceries and the stuff to wash clothes, the toiletries and stuff. That paycheck in the middle is what helps to get balance it out.

The above quote underscores how it is stressful for many mothers as they devote most of their incomes to rent, monitor their spending, postpone groceries or allot a small portion of their incomes to food—mostly because they are able to rely on social networks to help with groceries—but still they worry about ensuring everything else get paid/bought. For participants like Mia, having a second check to pay for other necessities also helped them be less cost-burdened. Unfortunately, not all participants received a second check. Juliana, who only gets paid

at the end of the month did express worrying about how she was going to pay for rent plus all her other expenses:

Sometimes I don't know how I am going to do it so even before the month starts because by the end of the month I am you know waiting to for my check, to then pay rent, my car insurance, by the 15th by the time I pay all my bills, I am left with nothing sometimes you know I want to buy myself like a blouse you know they have sales like at JCPenney's nice blouses for seventeen dollars but I don't have money.

Similarly, a lot of participants noted limiting their spending and cutting back on certain expenses. When I asked participants if they cut back on expenses Bianca exclaimed:

A lot, a lot. Going shopping, clothing we would really like, you know our kids to have. Food also you know we have to economize because its hard. Laundry detergent, I like the best, so we have to get the cheapest one you know. The big huge container for cheap so we can all wash. Sometimes toothpaste and shampoo, we have to get the cheaper brand. We have to cut back on a lot of things, get generic brands, well I wouldn't say expensive brands, but 'good' brands because some back say, 'Just because its more expensive its better' but no you know. But yeah we have to cut back on a lot of things like I wish I had a car right now for transportation.

Jocelyn also stated, "Oh yeah, we don't do stuff if we do its free go to the beach, go to the park you know. She (daughter) doesn't get birthday parties; my thing is if I can do one every five years then I'll take it. Umm but yeah we don't really do stuff that costs money because that's all money that can be going to bills or other stuff that we need to pay." These examples illustrate how low-income mothers have to negotiate when purchasing even the simplest things like which toothpaste or detergent to buy, they have to settle for the less expensive products or skip out on purchasing essential things like a car. These are basic necessities—being able to afford a car, shampoo, food, clothes, a child's birthday party—none of these things are grandeur or a luxury that only the wealthiest can enjoy, yet these mothers have to make the choice between purchasing these necessities or saving that money for rent and bills.

Landlord/Tenant Relations

There were mixed findings in landlord/tenant relations expressed amongst participants. Some of the women had positive experiences in their living conditions, with their apartment management/Housing Authority/landlord. Both Mia, who lives in an income-restricted apartment

and Debbie, a voucher recipient stated having good experiences with the Housing Authority mostly because the agency conducts check-ups on both the tenants and properties. As Mia discussed:

What I like about it is they [Housing Authority] come twice a year and check for cleanliness. And I really, really like that... cause that's when they do like check up on maintenance too to stay on top of it. So I really have no complaints and like where I live, I really like the management. They are really good...In the past they had really bad experiences with cleanliness so now they keep up with it.

Likewise, Debbie shared:

I like that they [Housing Authority] come like two times a year to check everything is good and is working. At my sisters' one day I was in the living room and saw something run across the room and I was like 'ugh' it was a mouse. I told my sister and when she went down to the office they told her to just use mouse traps and its like we have kids and the manager was basically 'Be clean.' I like that where I'm at they check to make sure it's clean and if we have a problem they fix it.

Mia and Debbie were both appreciative of their properties being properly managed and mentioned that if something needed to be repaired, it would get fixed. Debbie also hinted at her previous experience with mice, and how the property management at that place failed to adequately respond. This was also similar to the experience of Bianca, when she was living on Section 8 and Felicia, when she was living in her apartment with a housing voucher.

Despite Bianca's rent being cheap when she had Section 8, she mentioned she left various apartments due to cockroaches and rodents infesting her house. As illustrated here:

We had a lot of, what's a nice word—pests—mice, mice a lot of mice inside. I had medicine from Mexico some vitamins...I had them in my pantry and I started seeing a lot of holes, cause it was kinda like a little closet, you know my pantry where I would put my food and I kept seeing all of a sudden I started seeing big like little holes everywhere around the house. Well it was mice and at night I would hear *ttttttt tttttt* I was like 'Oh my God,' I would call him (ex-boyfriend), 'Oh my God, can you come stay with me because I am scared, something is going on.' Well it was mice, we had mice in the house and they would, I had no idea cause I put my medicine, my vitamins on the top shelf in the pantry, well they took them all, they ate them so imagine *estaban bien vitaminados, bien vitaminados* (they were really vitaminized) and they were crawling all over the apartment but after I saw the few here and there I started checking the house, well yeah the little house, the apartment had many holes...and so I started checking and there were holes everywhere but by the day we started getting more and more and you know what it was like normal for them to just, you know how they are supposed to be scared and hide, they were like, we would be watching TV in the living room and they would just walk you know everywhere run everywhere in front of us and I would be like 'Oh no' that's when I had to move out from there.

Bianca confronted the owner of the apartments and asked if she could be reimbursed for her grocery bill since the mice damaged her food as she discussed:

I told her when I went to go pay her the rent I remember I asked her ‘There’s mice here?’ that’s the reason why I had to move out, we came to a disagreement because I told her, ‘Are you going to replace my food from my pantry because I am paying you rent and everything and I didn’t know you guys had mice and I’ve been living like this for a few months, I didn’t want to like complain or anything but its getting bad, you guys need to do something about it.’ She just gave us glue traps and then we had to buy the good ones because they wouldn’t give us, but come on we didn’t want glue traps or mice at all and she would just, well anyways I asked her if she could replace my food from the pantry, she said ‘No’ she got really mad because I took her a little bill showing how much.

Felicia also noted that when she had her apartment, she complained as soon as she moved in because there were cockroaches and the property management told her, “‘It only takes one tenant to have them for them to spread’ and told me they would try to do something, umm they never did so I dealt with it, it was annoying but it wasn’t so big of a deal, it was still a good apartment.” When I asked Felicia about the Housing Authority inspecting her place, she asserted, “I wanted them to see them (the cockroaches) so they could do something or tell the apartments to do something but I swear they would hide.”

Another participant had problems with her landlord in terms of rent increases and need of home repairs. Jocelyn, who rents in the private market, discussed how her landlord had a stint for raising the rent every six months within a two-year period. For these reasons she tries not to complain as she does not want to be asked to leave or her rent to be augmented as she voiced:

I really came to the terms that as a renter you really are at the mercy of whoever is renting to you. You really are and its such a homeowners market that anything they can say ‘Okay, you’re out of here.’ Umm so I try not to complain. Like last year over the Fourth of July weekend, the sink broke in the kitchen and she suggested I boil water to wash dishes. And I said, ‘No, you don’t understand I have to be able cook and clean the kitchen, I have a little one.’ So yeah she wasn’t happy about that, rent got raised again after that one.

Jocelyn continued to share her landlord will fix things, especially things her landlord prioritizes but does have Jocelyn temporarily deal with issues until they can be fixed as explained here:

She [landlord] does try, I mean she tries but she doesn’t. Like the things that are a priority for her are very much a priority and I better get those things done and those better be maintained. If its not a priority for her then there’s like ‘Well can we hold off on it’ ‘Can we? The toilet is leaking!’

‘Well someone can’t get there for two days, wrap a towel around the base of your toilet!’ And I am like, ‘And when we need to go?’”

This theme of gradual repairs was also evident amongst low-income women who rent with family/others. In fact, it was more pertinent as family members would readily do temporary fixes and take longer to make full repairs. However, this might be due to the fact family members are also struggling themselves and do not have the adequate funds or resources to call professionals and would rather try to fix the problems themselves. When Felicia, Juliana, and Janet gave accounts of their housing conditions they mentioned the need of home repairs. For example Felicia, who lives with her parents shared, “...like right now the kitchen sink is clogged, my dad has tried to unclog it for like the past like five days so when I wash the dishes I can’t let food fall in the sink the garbage disposal doesn’t work so after like I have to scoop out the water and throw it out ‘cause its nasty to leave it, like it’ll go down but it’ll go down slowly.”

Additionally, Juliana confessed:

My dad to him if something is broken he’s like ‘What’s wrong with it, it still works’ so when the water heater broke, well it was leaking so you know how he fixed it? His fix was to simply shut off the water whenever we weren’t using it. He filled up buckets of water so to have water to flush the toilet, wash our hands and do the dishes. But it was you know like an inconvenience I wake up early to go to work so I had to wake him up to turn on the water to shower and I felt bad because he’d be sleeping he’d have to go outside to turn on the water you know I didn’t know how to turn it on. And then water spilled when he’d turn it on because when he’d turn it on we’d have to shower fast because the heater would leak in the garage so there my mom would go mopping and putting towels all around.

Juliana went on to discuss her parents did not have money to buy a new water heater and she was the one who ended up having to purchase one on credit.

Lastly, Janet also expressed how the lady she rents from fixes things herself or seeks professional help, but sometimes does blame her. As she explained, “Yeah she uh *si le digo que* (if I tell her that) the water is not going down from the tub, she will buy a chemical and unclog it *pero también me hecha la culpa* (but she also blames me). *Me dice* (she tells me) ‘That’s why there is a hair catcher.’” Janet resumed to share her landlord sometimes does consult professional

help as indicated here: “*Tenia un refrigerador* (She had a refrigerator) ugh a extra refrigerator, I think it leaked or I don’t know what it have but she had a man fix it so I can use it to keep my food separate *así lo que es de ella es de ella y pues lo mío es mío* (like that what is hers is hers and what is mine is mine).” Although Janet was grateful her landlord paid to fix things she did disclose being hesitant in obligating or asking her landlord to fix certain things, for instance Janet mentioned a leak in the living room whenever it rains but feels she is not able to ask her landlord to fix it as it does not leak in the room she rents or cannot ask for the ventilator in the restroom to be fixed and simply follows the landlords orders of opening the window whenever she showers as discussed:

...hay cosas que están mal come escure en la sala cuando llueve o el ventilador de el baño no sirve y ella sabe (there are things that are wrong like how it leaks in the living room or the ventilator in the restroom and she knows) you know she knows because she has said she wants to put a new roof and fix around the house but says it cost too much so well when it rains she handles it, puts a plastic container to collect the water [but] I don’t know if it was to drip in my room if she would tell me to do the same because in the restroom the ventilator *no sirve* (doesn’t work) so she tells me to open the windows so it doesn’t get moldy in the restroom because she tells me ‘*abre la ventana porque se esta poniendo húmido*’ come si fuera mi culpa (‘open the window because its getting humid’ like if it was my fault)...I don’t know what to tell her.”

These examples demonstrate how some low-income renters are hesitant in asking for better living conditions or complaining about their situations. For some it is a fear of being asked to leave, their rent increasing as a result, while others feel they are unable to complain and have no choice but to deal with the issue or fix it themselves—not all landlords are in the position to make repairs or keep their properties up-to-date as some landlords also rely on their tenants to pay the mortgage. This was the case for most of the women who lived with family/other families—within the families they depended on each other.

Housing Effects on Well-Being

The low-income women in this study attributed a variety of health issues to housing. Particularly, citing the negative effects of housing insecurity, overcrowdedness, and housing conditions on their psychological, emotional and physical well-being. Some of the participants

like Juliana, Sonia, and Arlene described being stressed, depressed, discontent, and overwhelmed due to their housing experiences.

It's hard not having enough, uhh it's a heavy burden to carry. To go everyday to work and still not have enough. I don't know how others do it with my income alone its stressful...to provide. Most of the time I don't know how I am going to pay my bills. You know its sad to only be left with \$100 \$50 dollars that you have to make last until next month to again worry about making it again the following month. (Juliana).

...it really bothers me that I can't buy a home, I can't get her a forever home. So that's the big thing, its very concerning because I don't know how I am ever going to make that happen umm 'cause I don't want to have nothing to leave her, so I'm working on it. (Jocelyn).

Lost the house, he (ex-husband) left me, had nowhere to go where was I gong to live? Where was I suppose to go with \$13.50 an hour? That, that was something else. My kids it's not the same. It's not the same living with other people, it's embarrassing you can hear their problems they hear my kids arguing. All we have is a room and we stay in there that's our home and its sad. (Sonia).

I try not to complain, we're good have a good home we're happy but sometimes a sudden emotion comes upon me. Honestly I ugh its an emotion sometimes I don't want to have conversations with my husband about what we need money house financial situation...its consumes, worry I don't want it. (Arlene).

Bianca, a single mother cited housing injustice breaking her family apart. When her Section 8 was unfairly taken away and after being evicted she had no other option than to sleep in hotels. During that time, she was unable to provide safe housing for her middle child who was only five year at the time and made the tough to choice to allow her daughter to live with her biological father and until this day she has been unable to recover as she shared, "Its so hard having to separate and you know my little daughter and her (middle child) they haven't been so close, the three of them because of so many unfair things that have happened to me and housing, housing, housing. If housing was better for us oh man our lives would be better." Further revealing how her experience with housing has made her turn to drinking to alleviate some of the stress as she discussed, "It's really hard and as of right now we are still trying to make it work. Right now, I am not going to lie to you. I did get into drinking."

Some participants like Alejandra, Gloria, and Yasmin cited hair loss related to housing hardship. When I asked if Alejandra if her housing conditions had affected her health she

responded, “Yeah, juggling rent, bills having to budget being strategic with my money having to explain to my daughter why she can’t have this or that staying awake at night, my hair my hair started to fall.” Similarly, Gloria described how she always had fine hair, prone to breakage, but when she lost her house and was transitioning to her new housing reality, strands of hair would come off: “Ugh my hair, strands full strands every time I brushed and washed my hair. I ended going to the clinic ‘cause you know I have fine hair and it was getting bad like you were able to see my scalp, I was balding right here and yeah the doctor said it was because of stress she asked me if I was stressed about something I ended venting to her and yeah she said ‘Its stress!’”

Lastly, previous research has identified indoor and outdoor triggers that are related to asthma (Bashir 2002:734). Some triggers are cockroaches, dust, carbon monoxide, mold, and mice/rats etc., which were reported to be present in some of the mother’s home. Interestingly though, only one participant attributed these indoor conditions to asthma. To illustrate Jocelyn described her house is in need of insulation and reported high levels of carbon monoxide in her home:

...they were going to weather proof the home because its an older house so there’s no insulation—it gets really, really cold and really, really, really hot. So they were going to help with insulation they changed out a couple of the interior doors...she switched out the fire alarms so yeah that was cool. And there was something about, oh carbon monoxide! PG&E went in and shut me down cause there were high levels of carbon monoxide coming in from the water heater and the stove, which he was like, ‘You’re a red tag, I can’t leave this on.’ And I called her and she said, ‘He was crazy.’ But you know she had to take care of it. Umm she was not happy about that. It took her a couple of day but she did get to it. But it was still a couple days without...I can’t cook, I can’t shower. But were still paying rent, I can’t really use the home as its intended, as in agreement, but okay she could keep just keep raising my rent so at that point I was just like, ‘Don’t raise my rent, don’t raise my rent again,’ so I didn’t want to make a big stink about it, but it was pretty annoying because you expect things to work.

I then followed, “You mentioned about the insulation...has your health been jeopardized? And Jocelyn answered: “Umm my asthma acts up a lot more and I also know have like allergies, which I didn’t have before.” And when I asked, “You think they are tied to the house?” She asserted:

I do. I do, yeah. Cause I mean it gets so dusty in there and like if other people are using their fireplaces, I can smell it in the house—that's not good. And there's no ventilation so none of the windows in the front portion of the house open, so I can never get a cross breeze and so I'll open windows but its still stagnant air so I run air purifiers as much as I can, but yeah it gets pretty rough.

Despite the other women not directly linking their housing conditions to asthma some participants were aware of the harms they were exposing themselves to as indicated by Bianca:

Cockroaches of course...they had pests, the little critters that they had in the first ones. They had those there, you know when I was moving out, I had suspected but those were good, they hid very well. The last days when I was trying to get all my stuff out of there, which I couldn't like I said I left a lot a lot of pictures there of my girls and everything. They looked like sewer rats, the big fat ones. You know how they squeeze in everywhere—I saw them squeeze in through these holes under the cabinets from the kitchen. I was like 'Ewwl, oh my gosh I was all living with these pests, gross.' And cockroaches like crazy. I guess if one neighbor has them no matter how clean you are they spread everywhere and at night if you turn on the light, 'Ahhhh,' oh my God, we would have to put a lot of that powder, ugh. It was awful and that powder is not safe for the kitchen, especially in the kitchen, but that's where you have to put it because the food. I was never able to leave anything out, I had to put everything in the fridge.

Some of the participants knew they were exposing themselves to toxins but they had to take matters into their own hands especially when the owners/property management failed to address these issues. However, when I asked if her housing conditions had affected her health she only signaled at trauma, "My health, actually—no I got little bit traumatized. I was traumatized for a while." As she remembered:

Oh I forgot to tell you about the last days at that one place. I had him (ex-boyfriend) go sleep with me for the last nights. Huh they would jump with us? Ughhh it was awful I would have to get the blanket and cover my whole head and my daughter too huh and cover from head to toe. I would have him hug us and then all of the sudden ahh we would feel those things (mice) on us, they would jump on us ugh. I was traumatized for a long time, huh John with nightmares and everything ugh. I would go 'Ugh Oh my God' I would feel them on me huh John? It was awful, it was really bad.

Her traumatic experience should not be minimized as living under those conditions—with pests—is horrendous, but it is also important to note sometimes low-income mothers are unaware these living conditions may be causing severe harm on their respiratory system and overall health. Or they may be aware but set it aside or place it secondary to other problems pertaining to their housing situation and lack of adequate resources.

Lucky and Blessed Despite Struggles in Housing

Throughout the interviews, the majority of the low-income mothers expressed being “lucky,” “blessed,” and thankful despite their struggles in housing. Some were grateful for their housing arrangements, thankful for family members, while others were glad their housing experiences have not affected their employment opportunities or affected their children as shown below:

I’m very lucky, very lucky. I can’t complain. I’m one of the lucky ones its nice not thinking worrying about rent all the times. (Debbie).

Thank God we are not like starving and that I have a job, but yeah it would help, but I am very grateful for the housing, for the space. (Mia).

I am very blessed because my brother is very understanding I think if it wasn’t for him who you know our credit was so bad after ugh the house we probably wouldn’t qualify to live anywhere. (Gloria).

It sucks when you can’t afford your rent, you know the feeling, being helpless. I lived that you know trying to make ends meet gathering all the crumbs to pay rent well now with my ugh situation its like that burden has been lifted I don’t have to ponder ‘How I’m going to make it?’ You know right now [I am] very blessed like I have spending money now I can buy my kids clothes. (Yasmin).

...but you know I just deal with it, tell myself it could be worse at least you know we aren’t homeless.... (Alejandra).

Even amongst the participants who have gone through traumatic experiences, they too exhibited profound gratitude like Bianca who openly shared her experience:

So they evicted me. Oh man I remember the day the sheriff went and I was changing and he even slammed the door and said, ‘No, no you do not close the door, if you have to change go behind the furniture or something, but you do not close the door’ and I was like oh my God....And the way they took us out, girl it was, it was sad. It was an experience, a memory I wish I could forget, but I can’t cause oh God it was just really bad. And my little girls, they were so scared, they were like mommy ‘what’s happening?’ And we had to leave everything, girl I lost all my pictures, my memories I had to leave everything at that apartment.

She passionately continued:

Like in my situation, they (Housing Authority) didn’t see all the damage they would do to me. All the damage they did to me. Thank God I survived it. You know what, I did try to commit suicide when that happened to me. Huh John I did try to commit suicide at the motel when that happened to me? I was like ugh it was so awful. Thank God I got out of those thoughts. They shouldn’t just go by the books, by the rules maybe they should have a heart. Like I said they cost me a lot of damage. My kids, my kids, I did try to do that I was so desperate, ‘Oh is my life going to be, what

em I going to do?’ Sometimes there is times of weakness where you get overwhelmed with all these thoughts, ‘what’s going to happen?’ And he stopped me. He was like ‘No your going to make it.’

We managed somehow, from one place to another, we’ve been here, we’ve been there but we’ve survived thank God. I don’t wish what I’ve been through, what I’ve been going through I don’t wish this on anyone because its hard, but I still smile that’s the beautiful thing. And you know what I do, I don’t call it lying but I protect my kids, I smile and I play with them even in the worst moments I tell them everything is going to be alright because ‘Mommy is a badass.’ She (daughter) thinks mommy is superwoman right now, but I keep them protected like that mom is going to find a way.

Overall, this study sought to explore how low-income mothers access and navigate housing and how housing challenges have affected their health. Through rich narratives the participants in this study demonstrated how it is difficult to afford housing—especially when the majority of them were unassisted households. Luckily, most of the women had family or social networks to rely on in order to avoid homelessness. Through this living arrangement most of them paid less expensive rents. This, however, meant overcrowding was present as most not only lived with others, but also shared bedrooms with their children. It also showed how many of these working mothers prioritize rent and have strict budgets. The above illustrations also documented their housing experiences, the quality of homes and conditions in which they live. Lastly, it highlighted the emotions and stressors that are connected to housing instability.

CHAPTER 5 – DISCUSSION AND CONCLUSION

Summary of Thesis

This study sheds light to how cost of rent, shortage of affordable housing, and lack of housing assistance leave low-income women vulnerable with limited options in accessing and retaining housing. Cost of housing has increased, while household income has not kept up making it close to impossible for them to live on their own. Contrary to popular belief, the majority of the mothers were employed—some working three jobs plus that double shift of being a mother—however most of their household income was no more than \$19,999—hardly sufficient to meet basic needs. Using a qualitative method illuminated how the majority of them relied on social capital to meet basic housing needs and escape homelessness.

Most of the women in this study relied on family to obtain inexpensive housing by sharing, doubling up, or renting from a family member. This was the most common strategy employed in order to afford and secure housing, which is consistent with previous research (Skobba, Bruin, and Yust 2013). Overarching experiences show that family plays an important role in serving as a buffer or safety net for most of them. For some, they were able to temporarily rely on family for housing assistance until they were able to acquire their own independent housing, received a housing voucher or were given an income-restricted apartment. On the other hand, some have made their stay permanent as they have remained with family for a couple of years now even though they did not anticipate to dwell with family for a long period of time. As a result, the majority are limited to where and with whom they can live with due to their social-economic hardship. As some participants noted, they live in crowded households because they cannot afford to live on their own—even within families they rely on each other to contribute to rent, utilities, groceries etc. Even the unassisted women who live on their own—though they may not struggle with overcrowding—not having family or government assistance to count on left

them living pay check to pay check, with restricted budgets in order to maintain their living arrangements. This further indicates that housing assistance is a continuous need for most low-income women. Despite most of them qualifying for housing assistance, only two of the thirteen participants were rightfully assisted, which was not surprising considering more generalizable quantitative data has shown only one in five receive such aid (Williamson 2011:777).

Consequently, most of these mothers have had to be courageous, looking out for the well-being of their children and themselves by relying on micro and mesosystems to make it on their own without federal aid.

Intersectional Framework

The experiences of low-income women being able to access and maintain housing can be analyzed within the larger context of intersectionality. An intersectional analysis is interested in revealing political and structural inequalities through the experiences of marginalized women via the overlapping identity categories of race, class and gender (Cho et al. 2013:797). First and foremost, capitalism shapes access to housing with some having the means to financially secure housing, leaving the rest to compete with limited rental properties. This study highlighted how there is a shortage of affordable housing in Salinas, California that these women can securely afford with their low-earned incomes. As mentioned earlier, nine of the women in this study have household incomes of less than \$19,999. Thus, these women had more or less housing choices depending on their race, gender and economic background. In Salinas, “affordable housing” is located in noticeably poor, segregated neighborhoods with higher crime rates, something all too familiar to the participants as most lived in East Salinas—the bad side of town. The majority of them did not choose where to live, in fact most of them grew up in these neighborhoods and that is where their families have continued to live. As a result, these overlapping systems of oppression have disproportionately burdened women of color, as most affordable housing is

located in impoverished and racially segregated neighborhoods. Income-restricted apartments and Section 8 housing were largely situated in bad neighborhoods where homelessness and its accompanying manifestations of grocery carts filled with trash are an everyday thing.

Interestingly though, sometimes with the desperation of securing housing, especially subsidized, independent housing—one cannot complain too much about the neighborhood. For instance, Mia was grateful and did not seem to mind where her income-restricted apartment was located, as she laughed, “The area is not very safe, but because it’s a pretty good sized apartment I am mostly here.” This demonstrates how sometimes low-income women, living in bad neighborhoods settle for the location and spend most of their time inside their home and even restrict their children from spending too much time outside. When I clarified if she did not have a choice in which neighborhood to live in, she replied: “Yes I didn’t have a choice and I didn’t get a choice in which apartment I could get. As long as I knew my kids had a roof over their head, I was fine because where we slept at my mom’s house, the bedroom that we had was tile floors... we slept on the floors for a year and a half.” Evidently, class inequalities produce and reinforce structures of oppression and privilege, whereby people feel like they cannot complain too much and are grateful in spite of their limited options.

Along with the normalizing of structural inequality, a handful of the participants had lost their homes due to the federal government’s deregulations that allowed banks and financial institutions to bait low-income minorities with predatory loans they could not realistically afford (Warren 2014). The federal government then allowed these same institutions whom crashed the market to rob them of their homes. Low-income, people of color were disproportionately hit by this recklessness,¹ losing their most valuable possessions and the consequences are still felt as

¹ See <http://www.pewsocialtrends.org/2011/07/26/wealth-gaps-rise-to-record-highs-between-whites-blacks-hispanics/>

most have now been forced to rely on family to pool in resources as they struggle living together in poor living conditions/neighborhoods. The working-class moms who lost their home—they did not have other assets/properties to fall back on nor did the government intervene and rescue them, sealing their class immobility. In fact, some of them told me they went to apply for social services and did not qualify for anything besides \$300 worth of CalFresh; whereas, others did not qualify for any food aid. Instead these women have been forced to rely on social networks—family who is struggling as well, pooling resources together to make it. For others like Janet, who rents a bedroom, has had to rely on complete strangers to shelter her and her family.

A comparison of housing experiences among Hispanic and white women was not feasible due to the small sample size of the later group. Significantly, most of the Hispanic women did not readily rely on social services for help and instead relied on social networks. For instance, instead of trying to apply for CalFresh, some would visit family and ask if they could take some eggs, cheese, fruits etc. Though, this might be of cultural significance as Hispanics value *“la familia”* (the family). More importantly, observed in their interviews, many did not seek government aid because they did not feel entitled to do so or thought it was unacceptable as some of them spoke about “there’s people who take advantage and lie” and two participants mentioned they would never try to apply for welfare services. Hispanics seem to have become accustomed to the hegemonic stereotypes that attribute negative attitudes towards social services and thus they do not want to be classified as a “welferista” (welfare recipient). It should be noted, some also did not know the process of seeking federal aid. For example, a couple of times Yasmin tried to get cash and food aid, the social workers spoke to her as if she was knowledgeable of what was expected of her, paperwork needed, and what steps to take.

Although this study was not able to determine if Hispanics or whites fare off better in seeking and receiving government aid, Debbie—a housing voucher recipient—did describe her

experience in one social service office, where she noticed how she was treated in comparison to others. Debbie described how there was a change of tone amongst the receptionist: “It sucks but in the way she (receptionist) would call the patients, it was like ‘hurry next person’ if they had a question it was like ‘you should know this already, next’ with me it was not rushed, like she explained and her tone was like, like I knew she was treating me differently.” However, some of the Hispanic mothers did recount pleasant and frustrating experiences at these same social service offices. Nevertheless, it is important to recognize that these are also hierarchical, oppressive institutions not immune to racism even if they are trying to help people in need. Regardless both the Hispanic and white women in the study are in need of housing assistance as most have been struggling within the last five years.

Limitations

Unquestionably, this study had several limitations. The sample size of the women interviewed was too small, and thus the findings cannot be generalized. Also, this study focuses on Salinas, California, which greatly differs from other cities. In addition, the number of Hispanic and white participants was very imbalanced so it limits any conclusions on similarities and differences along racial/ethnic lines. Only two of the thirteen participants were white low-income women. This participation difference may indicate more willingness to participate amongst Hispanic women. Another explanation may be that Salinas is predominately Hispanic so it is reasonable to expect a greater turn out from the Hispanic population. Along with this, the recruitment of participants may have been a weakness in itself—posting flyers might have not been the most successful recruitment strategy, perhaps tabling or engaging with potential recruits would have produced a greater response amongst both racial/ethnic groups or recruiting in other places that also serve low-income communities.

One participant shared she was being “talked out” of calling to partake in the study when she saw the flyer, as she was told by other people it would be a waste of her time and she would not be receiving any assistance in return. Hence, when dealing with marginalized participants, offering additional resources or incentives might have been beneficiary not only in conducting research but for the participants as well. Moreover, there was also a bit of variation amongst the participants in terms of being single (seven participants), living with partner (three) or being married (three). Yet, living with partner and being married could be combined, equaling six as they have a significant other to count on. There was also variation in terms of living arrangements—six of the participants lived with family/others, two of the women interviewed rented from family members directly, three of the participants rented in the private market without assistance, while one participant had a housing voucher and another lived in an income-restricted apartment. All but the three women who rented in the private market share the similarity of paying reduced rents compared to market value rentals. Taking into account these limitations, future research could strive harder to have a more equal representation, larger sample size, and fewer variations among participants. Nevertheless, the stories and findings shared by these women shed light to the housing strategies used to stay out of homelessness and provide a place for their children.

Where Do We Go From Here?

Future research on limited affordable housing should focus on the long-term effects of housing instability on children of low-income households. That is, do housing insecurities affect their quality of life as adults? And how? Studies could also track children who are experiencing housing insecurity to determine if there is a pattern or if there is a cycle that is likely to continue from generation to generation. These questions emerged as a handful of the mothers interviewed had children present at the time of the interview, sparking interest in how housing insecurity

affects children in the long run and if so, in which ways? Some of the mothers alluded to this as they discussed how their eldest children who have experienced challenges of finding affordable housing: mature fast, work long shifts while in high school, live with boyfriends, aspire to go to college etc. Accordingly, future research should focus on the affects housing insecurity has on the life trajectories of children.

Studies could also focus on the partners of women as some of the women's significant others were present, to watch the kids mostly, but they have also dealt with a lot and have had to carry a heavy load as well. Men may have differing housing experience in terms of gender, race, and class. Their inability or struggle in providing safe housing for their partner and children may differ from that of women. How do men access and sustain housing—do they readily turn to government services, social networks or maintain housing through other techniques/methods? Does housing instability have any effect on their identity, if so in which ways? These would all be interesting things to explore across gender lines.

According to the mothers interviewed, free classes/seminars on “Knowing Your Rights as a Tenant” should be offered. In spite of only three of the participants renting in the private market, a handful of the women interviewed did allude to problems they had between their landlords/management in the past or more recently, thus it would be of benefit to know the informal/formal steps to take when such problems arise. Holding these free classes/seminars should not only be held in City Hall or housing organizations but also in schools serving low-income communities—locations that may make it less daunting which can produce greater turnouts.

More importantly, there should be free classes/seminars or outreach services for persons who are struggling and have never navigated through social services. Many of the low-income women interviewed did not receive government aid and spoke about “falling between the cracks”

not knowing how to navigate through the social services offered. Most fell in need yet have not been dependent on the welfare system contrary to popular opinion. They do not know what is available, where to go, or have flawed, negative beliefs towards social services. Thus, maybe a seminar for those who are falling between the cracks—who work, but still need help should be guided and provided assistance as well. These are vulnerable populations as well who need support and prevention measures from keeping them persistently insecure in the housing market. Again, this service should also be offered outside of traditional social service departments to make it more accessible to the general public.

In terms of policy recommendations, participants want to better themselves and want to live in safe housing, i.e., want to feel safe and secured in their living arrangements. Some of the women interviewed did not feel safe and are unsure what the future holds for them and their children. Nevertheless, with relative deprivation, the marginalized tend to discern more so and suggested knowing what housing programs are already in place and making them more effective could make a difference. Properly managing housing programs, ensuring they are assisting families in need with enough support can improve such programs. If there is a shortage of affordable housing and a surplus of families in need, development of low-income housing should be built. Granted such development is not profitable in a Capitalistic society, but maybe there should be an incentive or tax cut for developers who traditionally serve the affluent, to invest in affordable housing. The working-class families of Salinas significantly contribute to the wealth of this nation through the agriculture, hospitality, and service industries of the area; thus, they should be able to benefit from the profit they help to produce via livable wages and affordable housing. In general, current social services should ensure they are aiding people these programs are intended for, provide sufficient assistance, and ask if other services are required to address this issue. And as a participant recommended, policy makers should have a heart, they should be

aware of the damages lack of secure housing has on families—this should prompt policies to do more.

As previously mentioned, most of the participants felt as if they were falling through the cracks, hence aid should be rapidly given to those who are suddenly falling before they fully drown, even if its temporary. Most of the women in this study do not want to become dependent on the system nor do they want to be persistently insecure in their living arrangements. These are women who have earned incomes, may be working low-paying jobs but do not want to be in constant need of housing assistance. Interestingly, most do not readily turn to federal programs for support and instead turn to micro mesosystems like family support. Unfortunately, relying on family—who is more than likely struggling as well—is not the best solution as it produces an enormous amount of strain between family members and does not cause these women to become self-sufficient in acquiring their own independent home. Consequently, policies need to address this and adopt strong housing safety nets that can aid families at the macro and individual level.

Appendix A. Recruitment Flyer



Seeking Participants

Housing Injustice: Gaining Safe and Affordable Housing in Salinas, CA

The purpose of this research is to explore how cost of rent, housing conditions, and access to affordable housing impacts women.

To participate in this study you must:

- Rent in Salinas, CA
- Be a mother

Participation in this study involves you to:

- Voluntarily share your housing experiences through an interview that will last an hour or two
- Choose to be interviewed in a public location or your home

PARTICIPATION IS VOLUNTARY AND YOU MAY WITHDRAW YOUR CONSENT AT ANY TIME. ALL IDENTIFIABLE INFORMATION SHARED WILL BE KEPT CONFIDENTIAL AND WILL NOT BE DISCLOSED.

For more information in this study or to participate please contact:

Liliana Vega, MA candidate at California State University, Sacramento

Appendix B. Preliminary Demographic Survey

Demographic Survey

For researcher purposes only.

1. What is your sex? () Female () Male
2. What is your race/ethnicity? () Hispanic () Black () White () Other_____
3. Do you live in Salinas? () Yes () No
4. Are you a: () Homeowner () Renter () Other_____
5. Total household income? () 0-\$19,999 () \$20,000-\$34,999
() \$35,000-\$50,000 () More than \$50,000
6. Household size? () 1 () 2 () 3 () 4 () 5 or more
7. Do you have children under the age of 18? () Yes () No
8. What is your relationship status? () Single () Married () Living with partner

Appendix C. Consent Form

Informed Consent
Housing Injustice: Gaining Safe and Affordable Housing in Salinas, CA

You are invited to participate in a research study, which will explore aspects of housing challenges including affordability, housing conditions, and/or accessing affordable housing. My name is Liliana Vega, and I am a student in the Sociology graduate program at California State University, Sacramento.

If you decide to participate, you will be asked to voluntarily share your housing experiences in an in-depth interview. Your participation in this study will last approximately an hour or two. With your permission, the interview will be recorded by an audiotape, while some notes will be gathered. The interview will be conducted in your choice of public location or home. If you choose to have the interview in your home, housing conditions/observations of your home may be documented with your permission. If interviews are to be conducted in your home, by default I will have knowledge of where you live. However, I will not share your address/identifiable location in the study.

There are some possible risks involved for participants. These risks are minimal, but you will be asked to reflect upon your thoughts and experiences related to housing affordability, quality of housing conditions, and well-being. However, your participation is voluntary and you are free to decline to answer any questions you do not want to answer. You also have the right to discontinue your participation at any time without penalty. You will likely not gain anything from this research, but participation in this topic will likely contribute to a better understanding of housing inequality in the United States, experienced by those mostly impacted.

Any information that is obtained in connection with this study and that can be identified with you will remain confidential and will not be disclosed. Measures to insure your confidentiality consist of not identifying you by name and instead using a pseudonym. Presentation of all findings from this research might be published and will only occur during school related activities. The data obtained will be maintained in a safe, locked location and will be destroyed three years after the completion of the study.

If you have any questions about the research please ask now. If you have questions at a later time, please call me at [REDACTED].

You will be given a copy of this form for your records.

Your verbal consent indicates you have read and understand the information provided above, you willingly agree to participate, you may withdraw your consent up until data analysis has begun and discontinue participation without penalty or loss of benefits to which you are otherwise entitled, and that you are not waiving any legal claims, rights or remedies.

I have read and understand the above information. I acknowledge my interview will be recorded and have received answers to any questions I have asked. I voluntarily consent to take part in the study.

Appendix D. Semi-Structured Interview Guide

Semi-Structured Interview Questions

1. Share your living arrangements?
2. Who do you live with?
3. Do you struggle to pay rent?
4. Do you cut back on anything in order to pay rent?
5. What happens when you do not have enough to pay rent?
6. Do you rely on family, friends or others for help?
7. Do you receive government assistance? What type of assistance do you receive?
8. Is the assistance you receive enough?
9. Do you receive housing assistance? If so, please share more about process, how long it takes to receive voucher? In what ways does the voucher help?
10. Has housing improved for you?
11. How do you choose which neighborhood to live in?
12. Do you have problems with unit? If so, how do you get them fixed?
13. What is your relation with your landlord?
14. Where do you go for help if you are short in rent?
15. Have housing challenges affected your relationships with family and friends?
16. Have housing challenges affected employment opportunities?
17. Describe your housing conditions?
18. Have your housing conditions affected yours or your family's health? If so in what ways?
19. Why do you think you are struggling with housing costs?
20. How do you feel about the future for yourself and child(ren)?
21. What policy(s) or program(s) would improve housing for women in your circumstances?

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