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Elizabeth A. Mulroy
Boston University

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The Housing Affordability Slide in Action

How Single Mothers Slip into Homelessness

Elizabeth A. Mulroy

This article presents the concept of a housing affordability slide toward homelessness, then analyzes how single mothers living in the Northeast experienced the stark reality of the slide in the summer of 1991. Discussion on critical elements of the slide includes a resource squeeze between high housing costs and low incomes, frequent residential mobility, limited locational choice, and multiple stress burdens. Single mothers speak in their own voices to explain their experiences of the slide and what its impact has been on them and their families. Policy recommendations cover linkage between family well-being and national urban policy and a court-ordered five-year housing transition plan.

I was in the hospital after I fell from a second-story porch and injured my head. I was in a coma. My utilities kept adding up even though I wasn't using them. They kept adding up. How could I have paid them? They put a collection agency on me. Lawyers sent me letters. I had \$500 in back bills not including medical. They drove me crazy. I told them I would pay when I can but they told me they are going to put me in court.

Maria is a Hispanic eighteen-year-old single mother with a two-year-old daughter, whose only source of income is Aid to Families with Dependent Children (AFDC). She receives \$446 a month plus food stamps. At the time of her accident, she was living with her child in a small apartment in the private rental market in Worcester, Massachusetts. She tried to stretch \$446 every month to meet all the basic needs of her child and herself. In order to pay her rent, she sometimes let a utility bill slide. The accident and the subsequent unpaid bills created a crisis and great stress for her. Because Maria couldn't pay both her rent and the back bills, she and her daughter became homeless.

All names have been changed to protect identity and privacy.

Elizabeth A. Mulroy is a professor of planning, management, and social welfare policy at Boston University School of Social Work.

The burden of coping with the rising costs of living has fallen disproportionately on the poorest households, especially on those consisting of single mothers and their children. In the 1980s, a new housing crisis emerged: the intertwined issues of housing affordability and availability. As their incomes declined and their housing options were restricted, low-income single mothers found themselves in a housing affordability squeeze. Unable to pay escalating rents or rent increases, they became vulnerable to eviction, overcrowding, and social dislocation. In effect, they have been on a collision course with the housing market. Housing affordability threatens family well-being by exhausting family resources, which then makes mothers and children susceptible to the cumulation of multiple stressful life events within a relatively short time. The outcome is a housing slide to homelessness for thousands of families.¹

My article first outlines as background to the present crisis some trends and changes in the housing market and in family formation over the past fifteen years. It then describes four critical issues in the slide: (1) the resource squeeze; (2) frequent residential mobility; (3) lack of locational choice; and (4) multiple stress burdens. Single mothers give firsthand accounts of their experiences in the Northeast during the summer of 1991. The voices of the single mothers reported here are part of a larger study of stresses and supports of single mothers across the life span. Finally, I suggest policy directions for the 1990s.

The Trends

In the decade of the 1980s, families headed by women were found to have more housing problems than any group living in substandard housing in America.² In part, this phenomenon was a result of the shifting demographics of the past fifteen years, which resulted in a major increase in the number of poor, single-parent families. Of these, especially families headed by females were competing with all other renters for a reduced supply of affordable units in the housing market. In 1988, more than one in five U.S. households with dependent children were headed by single parents, up from fewer than one in ten in 1960. That increase is due primarily to marital dissolution and secondarily to the growth in numbers of families headed by never-married mothers. Prior to the last three decades, single-parent families usually resulted from the death of one of the parents.³ The persistence of these trends suggests that only 37 percent of white and 9 percent of black children born in 1980 will live with both of their natural parents through the first fifteen years of childhood.⁴

Economic Vulnerability

Single-parent families have captured the attention of policymakers and the general public as a social phenomenon because of their economic problems. A lowered standard of living is associated with single-parent households; many studies point out the adverse impacts of childhood poverty on the well-being and future achievement of children.⁵ The family structure itself is often blamed for the problem, rather than such external factors as labor market events, which have been found to bear more responsibility than family events for transitions into poverty.⁶

Single-parent mothers are working mothers, yet they are still poor. For example, two thirds of all single mothers are employed either full or part time,⁷ yet their annual median income is \$12,979. This amount represents only 32.4 percent of the

\$39,995 median income of married-couple families, and only 38.7 percent of the \$33,458 median income of all families.⁸ Since family income purchases resources and services that sustain family health and well-being, families headed by women are at a severe economic disadvantage in competing with other households for scarce basic needs such as affordable housing.

Housing Costs and Availability

Housing costs have increased for everyone, with homeowner and rental costs outpacing increases in other commodities.⁹ These costs have outstripped the growth in real incomes, even during a time of economic recovery and growth. Therefore, the proportion of income spent on shelter has increased for homeowners and renters, even for units of comparable quality and characteristics. Between 1974 and 1987, as median incomes for single parents declined, gross rents for their households rose. The median rent burden (percentage of gross income spent on gross rent) therefore rose dramatically, from 34.9 to 58.4 percent. Half of such households were spending more than 58 percent of their incomes for shelter in 1987.¹⁰ This resource squeeze, although staggering for any family, leaves few remaining dollars to cover the low-income family's other basic needs like food, clothing, medical care, child care, and transportation, let alone a chance to save money for large unexpected bills or a catastrophe.

One reason rents were pushed up was a mismatch between supply and demand. As the demand for affordable rental housing units was increasing, the supply was decreasing. In strong housing markets, affordable units have been lost to condominium conversion and higher-rent tenants; in weaker markets, units have been lost to disrepair and abandonment. Beginning in 1981, deep cuts in federal programs for the poor had gradual and profound impacts. For example, housing comprised 7 percent of the federal budget in 1978, but only a tenth of that amount by 1988. New construction programs have been eliminated, and early projects financed through the Section 8 New Construction Program, which provided contract guarantees for fifteen years with the possibility of renewal, are now expiring. Cutbacks in the Section 8 Existing Rental Assistance Program, through which individual low-income families search for units in the private rental market, have, in some urban areas, resulted in long waiting lists of ten to twenty years for the reduced supply of certificates being issued.¹¹

Units developed under public housing subsidy have been lost through aging and disrepair. Because of declining funds for maintenance and capital repair, local housing authorities have removed many units from occupancy. When major rehabilitation and reconstruction of public housing do take place, a trend toward density reduction to enhance the livability of major urban projects has further reduced the supply of units.

The Housing Affordability Slide

The Resource Squeeze

The resource squeeze is so tight for Janice, a black nineteen-year-old with three small children, that she is on the brink of homelessness, paying 82.4 percent of her monthly AFDC income for a one-bedroom apartment in the private rental market in Chelsea, Massachusetts. She sleeps in the living room, and the children share

the bedroom. Initially, she doubled up in her mother's three-family house in Dorchester, Massachusetts, but it became overcrowded. Janice describes her housing conditions this way:

I never thought being on my own would be so expensive . . . Someone broke into my apartment and I called the landlord to fix the windows that had been broken and everything — that was in February. My radiator's broke, it went down in March. I haven't had hot water in two months now. It's rat infested in my ceiling and in my floor panels. It's a disaster . . . The street I live on is okay, but drugs are a very serious problem in the neighborhood on the weekends.

Janice has sought the help of Greater Boston Legal Services and is on nine housing authority waiting lists for public and assisted housing.

The resource squeeze also has a severe impact on separated and divorced women who are homeowners. They frequently fight to hang on to the property for as long as they can. Astrid, a white thirty-two-year-old mother of three who has been separated from her husband for eight months, explains:

I'm scratching at every dime I can find. It's a \$1,200 first mortgage and a \$200 second mortgage, plus utilities. I'm just barely making it. And then there's \$124 for day care and the groceries and clothes; come on, I don't even know how I'm doing it, but I vowed to keep the house. As soon as he left me he wanted me to move out and into an apartment. I lived my whole life to get this house. I'm going to do everything in my power to keep it. If I can't do it, it won't be because I didn't try . . . If I do have to get an apartment, I'll probably never get another house.

With children ages sixteen, fourteen, and four, Astrid works full time as a secretary. Although she has earnings and receives child support regularly, her rent burden is still 67 percent of her income. She describes how she juggles her budget and priorities to meet her fixed housing costs:

My daughter is going through a lot of dental work now — about \$5,000 that is uninsured — but what are you going to do? It is your kids. There's no savings or money set aside for emergencies. If my car ever broke down, I think I would lose my house, because who is going to have that kind of money . . . I don't ever go to the doctor. You're supposed to go to a gynecologist once a year. I think the last time I went was three years ago. Dentist? I need to go but I don't have the time or money for me. If a mother has \$20 in her pocket and her kids need something, it goes to the kids.

Despite Astrid's strong determination to remain in her home, the elements of her budget are fragile, and in large measure external to her control — lodged in the good will of her husband and in the labor market. For example, if her husband reduced or stopped making child support payments for even one month, she would have insufficient income to make the first mortgage payment. If her work hours were cut back to part time, or if she were laid off from her job, she would have insufficient child support to cover the first mortgage.

Only half of all single mothers receive child support, and only half of those receive the full amount due. Studies show that when child support is paid by absent fathers, the money most often arrives in the early phase of marital dissolution and is reduced

or stopped over time.¹² Since Astrid had been separated for only eight months and not yet divorced, she may experience a serious reduction of her income package, forcing displacement from her treasured home because of inability to pay.

Residential Mobility

The level of stress increases with each turn on the housing affordability slide. Unlike household expenditures for food or clothing, which can be cut back or postponed, housing costs are fixed. Decisions to cut back on household expenses by not paying utilities or the rent lead to service termination — as Maria found out — and eviction. To reduce rent burdens, households are required to relocate or make changes in family composition, for instance, moving in with relatives or friends, which is expensive and stressful. Faith's experience is just one example.

Faith, a white forty-year-old woman with two children, sixteen and ten, had owned two homes with her husband — the first a small house they sold so that they could purchase a larger one. Then her husband lost his job, and they had a hard time paying their bills. After twenty-one years of marriage, their relationship broke down, and they filed for divorce. In the next year of marital bitterness and anger, the bills piled up — utilities, mortgage, car, and so on. Despite taking out a second mortgage and borrowing from relatives to pay those bills, they were forced to sell their \$200,000 house for \$149,000 in the depressed real estate market.

Subsequently, the son having gone with his father, Faith and her daughter moved from their suburban single-family home into a two-bedroom apartment in the city of Worcester, for which the rent is \$800 per month. In order to afford it, Faith works sixty hours a week at two jobs, as secretary for a large corporation in the defense industry and cashier in a retail store. She knows the work overload is very stressful and bad for her health, but she has to keep working to pay the rent and take care of her daughter. She had to begin treatment for colitis and depression and talks of being close to a nervous breakdown.

Even regulations of federal housing subsidy programs can force residential mobility on low-income single mothers and their children. Nadine, for example, a twenty-one-year-old black single mother of a three-year-old, who is four months pregnant with her second child, is about to be displaced. For many years, Nadine has lived in her mother's subsidized apartment in a stable family situation. After the housing inspector last visited the unit, the family was informed by the landlord that Nadine and her child would be "off the lease" in October; otherwise, the unit would be technically overcrowded and would not "pass inspection" to meet housing quality standards for density.

Nadine is in a full-time school setting for parenting teens, working on her GED. She feels she needs housing stability to stay in school. In the next four months, she will be embarking on the housing search that will result in very few options. She has already applied for assisted housing and been on Section 8 waiting lists for three years. If she cannot find an apartment and stays on with her family, her mother, stepfather, and brother will be threatened with eviction.

Hortensia, on the other hand, has moved eight times in the past five years. At twenty-one, she has three children, ages three, two, and seven months. Hortensia, who is Hispanic, and her Costa Rican husband moved back and forth between Boston and Costa Rica to try to make the marriage work in his native land. When

the relationship got rocky and Hortensia felt rejected by his family, she moved back to Boston to be closer to her own family. She and her husband have been separated for fourteen months, and she hasn't heard from him in five months. She ended up on her own. She finally found a landlord who would rent to her and the three little children, but the rent for the two-bedroom apartment was *more* than her monthly AFDC income. Despite efforts through legal services, she has to move again. The severity of her housing affordability dilemma and the stresses from frequent moves are creating multiple burdens.

No Locational Choice

Four out of five single mothers live in the private housing market, but the costs in urban areas are beyond their reach, as the preceding examples indicate. Low-income single mothers usually turn to public and assisted housing programs for affordability. However, when single mothers like Maria, Janice, Nadine, and Hortensia finally get to the top of a Section 8 waiting list and secure a certificate of participation, they still may not find a suitable unit or even be selected for tenancy. Many low-income single mothers who live in urban areas and try to rent with a housing subsidy find the market to be full of "land mines" and invisible barriers. The Section 8 program is a laissez-faire concept offering affordable rent in a neighborhood of choice, provided the low-income family can search competitively with all other renters in the marketplace. However, many low-income single mothers are disabled searchers for these reasons: (1) they have no telephones with which to make and receive phone calls to landlords; (2) they have neither a car nor a driver's license and rely on public transportation to view apartments and be interviewed by landlords; and (3) they have no access to affordable day care outside their school setting to enable them to conduct a time-efficient housing search without children in tow.

Moreover, many landlords refuse to participate in subsidy programs for a number of reasons. In one study, 78.5 percent of all single mothers surveyed reported that the greatest barrier to using the Section 8 subsidy was landlords who refused to participate in the program, even though such discrimination is illegal in most rental arrangements.¹³ Even when laws do offer protection, the process of filing and proving discrimination claims is lengthy, time-consuming, expensive, and discouraging. Turning away prospective tenants or steering "undesirables" to "appropriate" neighborhoods is a relatively easy matter, and discrimination is often difficult to prove.

Housing and the resource bundle. Low-income single mothers seek to put together a number of resources at once — housing, affordable day care, an education program, an employment and training program, counseling, and employment. The housing resource is the centerpiece of this "resource bundle," because it anchors the family and gives it the stability to focus on accessing the other resources. Yet it's frequently the last attainable item in the resource bundle.

The bundle is often held together in a fragile collaboration among many public and private nonprofit agency programs. The geographic location of the affordable housing, when it is obtained, is central to making the whole bundle work. Problems and stresses develop when the housing location is not compatible with the rest of the elements. The entire resource bundle is then threatened with failure. Patsy, for example, is faced with such a dilemma.

Patsy is a black twenty-year-old, with a two-year-old child, who is enrolled full time, year round in a high school equivalency program for parenting teens. She dropped out of public high school in the tenth grade, but hopes to have her degree in 1992. Having found satisfactory subsidized day care in downtown Boston, she is able to go to school with peace of mind. Patsy comments on her housing choices:

When my mother kicked me out, Bill's family took me in. They live in an apartment in Harbor Point and lived there for years, all through the reconstruction from Columbia Point public housing. They are wonderful, warm people, accepting of everyone, of all races — very strict — but they care about you. They taught me things . . . like how to get a telephone and how to pay bills. I wanted to stay at Harbor Point to be close to them, to the baby's father, to the baby's child care center . . . The neighborhood is clean and safe. I applied to stay there in my own apartment, but I couldn't get a Section 8 or 707 certificate. I was on a waiting list at the housing authority for two years. They gave me two public housing projects to choose from — both far away. I chose this one because it's a little closer to the day care center than the other one, but I've only been here three months. I don't know anybody out here . . . I don't talk to no one. It's a very bad neighborhood. Someone got killed under my window. I want to transfer out.

From her present location, it takes Patsy two and a half hours to get from home to the day care center and then to school on public transportation. Multiple bus transfers and tight connections add up to five hours of commuting a day. She is motivated to complete school and managed the commute during the summer, even though she is exhausted when she gets home at five o'clock. She hoped that she could do it during the winter months, despite the cold weather and long stretches of walking that the route requires. She needs and wants to live closer to school and day care. A better geographic location would reduce the stresses created by her lengthy commute and having to live in an unsafe neighborhood.

Multiple Stress Burdens

These experiences suggest that a woman who heads a family becomes provider, shelterer, and caregiver, often on a severely limited income, which renders her resource poor, house poor, and time poor. For such women, the pressure of meeting housing costs on limited incomes is the critical factor that sets the housing affordability slide in motion. Once that slide has begun, stressful burdens accumulate along the way, as expressed by all the women quoted above. Families who are unable to get off the slide find themselves homeless and demoralized from living in substandard housing, unsafe neighborhoods, and overcrowded conditions, or from going through court appearances and eviction.¹⁴ These life events, along with job loss and divorce, are intertwined with single parenthood and represent some of the most stressful experiences in American life.¹⁵

Policy Directions for the 1990s

Diversity in Families

Demographic trends suggest that increased diversity among household types and in family structure will likely continue into the twenty-first century. As 1990 census data indicate, some 55 percent of U.S. households consisted of married couples,

down from 60 percent in 1980, and 30 percent were nonfamily households, up from 27 percent in 1980.¹⁶ Single-parent families continued to be the fastest-growing household category in the 1980s.¹⁷

Will mother-only families continue to be poor? They will if existing institutional arrangements do not change. In a longitudinal study of family structure involving 707 children, Duncan and Rodgers¹⁸ found that life in a single-parent family and experience with poverty are much more prevalent and persistent for black children than for white. The economic status of mother-only families obscures the critical fact that family structure is less important than other factors in affecting the economic well-being of children. The role of labor market events appears to bear more responsibility than family structure in transitioning both two-parent and one-parent families into poverty. For example, although Astrid and Faith are employed full time as secretaries for large, multinational corporations, they are still resource poor. Also, it was Astrid's husband's layoff that sent the family into a lower socioeconomic bracket, and Astrid's earnings alone are not sufficient to change that status. Therefore, policies that target labor market events for all families and increase hourly wages; expand benefits packages, including affordable housing, health, and child care; expand equal employment opportunities; and break down restrictive male/female occupational categories for all women will improve the economic well-being of single-parent families.

Family Well-being and National Urban Policy

National policies for cities are critical to solving the most serious of the nation's problems, such as homelessness. The long-term direction of national urban policy should change to incorporate family policy concerns. In the past decade, as the crisis in housing affordability and availability grew, poor families received fewer services in other areas as well. Between 1982 and 1985 alone, \$57 billion was cut from federal programs for the poor. Numerous inner-city urban residential neighborhoods have declined into combat zones where children and adolescents succumb to drug abuse, gang violence, and homicides. Parents live in fear of letting their children go outside, and they are increasingly powerless to control the boundaries of encroaching drug traffic. The social dislocation of families should not be a surprising phenomenon in the face of national policies that have let our cities decline.

Policies that require absent, employed fathers to transfer more of their incomes to their children and increase benefit levels among public transfer programs would improve the economic well-being of many single-parent families. However, male unemployment is high, especially among young males of color. Only one of the men in the lives of Maria, Janice, Hortensia, and Patsy is in the work force, and he is employed only sporadically. Each of the other young men is disabled, unemployed, incarcerated, or in a full-time high school equivalency program. Unemployed, undereducated fathers are unable to pay adequate child support, despite court orders telling them they must.

Two-parent families will not become a reality for the very poor in urban neighborhoods until young males, especially those of color — the forgotten fathers — have resources for quality public education, high school equivalency programs, technical job training, drug treatment programs in the cities, and other services needed to prepare them to enter the labor market to earn a "family" wage. National urban policy

should embrace these family priorities. Such policy in the 1990s should again specify the economic and social investments required in the cities.

State and Local Targeted Programs

At the state and local levels, there are many junctures at which special programs and services can assist the poor in blunting the injurious effects of the housing affordability dilemma. Hortensia and Janice are receiving much needed assistance from a legal services corporation. Nadine is receiving comprehensive prenatal care *and* housing search and advocacy assistance. Hortensia, Janice, Nadine, and Patsy receive classroom instruction for the high school equivalency diploma, job skills training, vocational counseling, and drop-in child care. Maria was accepted into a service-intensive transitional housing program. Maria is there now, and will be much better off for her stay, although it is time limited for all residents.

Maria and others who participate in such valuable programs will eventually be looking for an apartment again in a hostile private rental market or competing with thousands of other poor families for scarce Section 8 certificates. They may also get a chance to live in public housing, but the unsafe environment of some developments may keep them living in fear and stress. Without permanent, affordable, habitable, and nontransient domiciles, the housing affordability slide is doomed to be repeated.

Five-year Housing Transition Plan

More sensitivity needs to be shown to the housing element when mothers experience marital separation, divorce, or request child support. Public institutions such as the courts are in a unique position to assist all single mothers with their housing problems by requiring a five-year housing transition plan as part of the court record. The purpose of such a program is to plan for family residential stability over time in order to reduce the housing affordability squeeze associated with a person's becoming a household head on inadequate resources.

Marital dissolution and child support orders bring thousands of separating, divorcing, or never-married families before the courts every year. Housing arrangements for children have not been a matter of interest to the courts unless a home is part of a property settlement. Family courts could hear findings on a plan that sets forth children's housing and living arrangements as a matter of record. The plan would require stipulation of

- public and assisted housing resources, costs, and availability in the family's location of choice.
- private rental market housing and home ownership opportunities, cost, and availability in the family's location of choice.
- length of public and assisted housing waiting lists.
- application procedures, regulations, and restrictions for each federal, state, and local assisted housing program.
- costs and benefits of enabling a single mother and children to remain in the family home, if one exists, in preference to other housing options.

With increased knowledge and understanding of the mismatch between supply and demand, the courts could require

- speedy access to housing programs for low-income families where available.
- child support orders that reflect the actual cost of sheltering children in the private market, or the family's share of subsidized rent.
- housing to be a constitutional "right," through which broad state and local policies and initiatives would result in preserving existing affordable housing and reducing displacement of single parent families.

Homelessness can be prevented for thousands of single-parent families whose "problem" is housing affordability. Rather than blaming family structure or individuals for causing problems, public consciousness and policy attention should be directed toward solving the problem by increasing the supply and availability of affordable rental housing. With lowered housing costs, single-parent families would have more income to cover other basic needs that enrich children's lives and improve the family's level of well-being. While others have recommended a myriad of ways to increase the supply of affordable housing,¹⁹ my purpose here has been to present the concept of a housing affordability slide and to observe the slide in action through the voices of single mothers who experienced its stark reality during the summer of 1991.

Low-income single mothers are in a double-bind situation. Even if the public consciousness recognizes the pervasive importance of housing, the single-parent family structure remains morally ostracized and on the margins of society. The challenge for the 1990s will be twofold: to work toward the necessary evolution of the housing market, and, simultaneously, toward a public consciousness that will accept and value all family forms, including those headed by women. ♀

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