Vicki Lewis’s “housing career” started when she moved out of her mother’s apartment at the age of 17. During the first 15 years of her career, Vicki bounced from place to place, living at 14 different addresses, mostly in St. Paul. The longest she has ever stayed at a single address is three-and-a-half years, and she didn’t do that until her 19th accommodation, when she was 38 years old. For the most part, she has liked the places where she has lived; she reports that most were in good physical shape and, with a couple of exceptions, were in decent-enough neighborhoods. But she was forced to move out of one because of relationship problems. Another time the rent was too expensive for her. She moved a couple of times to get a bigger or better place. Any improvements she was able to make in her housing, however, were short-lived. Of the 25 times she has moved in her 30-year housing career, only 8 of the moves were voluntary or unforced by the circumstances of her personal life, income, or the housing market. The extreme instability of Vicki’s housing career has been largely outside of her control.

A “housing career” can be thought of in much the same way as an employment career. In an employment career, as a person accumulates knowledge and skills, he or she will leave behind shorter term and lower paying jobs for ever-more stable and rewarding positions. In a housing career, it is similarly expected that early instability and perhaps lower quality accommodations will give way over time to longer term and more secure tenancies. For very low income people, however, both employment and housing careers take on a different look. Moves are frequent, and they remain frequent throughout a career. Moves are less likely to result in improved conditions, and they are frequently forced. Although studies of employment careers of the poor are fairly common, relatively little research has been conducted on the housing careers of low-income individuals. In an effort to learn more about how to assist low-income families in achieving residential stability and security, we undertook a research project to examine the housing careers of very low income households in the Twin Cities. This article describes the results...
of our interviews about the housing patterns and experiences of a sample of very low income residents of the Twin Cities, and provides perspective on the social-services policy implications of our findings. The research upon which this article is based was supported by a grant from the McKnight Foundation.

Methodology

In the summer of 2009, we interviewed 47 persons living in subsidized housing or on the waiting list for such housing, collecting information on the entire range of housing accommodations that they have had as independent adults. For each accommodation identified, we asked participants a series of follow-up questions about the characteristics of the housing unit, neighborhood, and the household makeup at the time. In this way, we were able to reconstruct the housing careers of these 47 people. We chose 15 members of the sample for a series of five follow-up interviews that we conducted between September 2009 and June 2010. These follow-up interviews went into more detail about the housing choices made by the participants, the strategies they have used to get by on below-poverty-level incomes, and on their housing experiences as children. We asked participants to provide the address or nearest cross-street for each accommodation in their housing careers. We then geo-coded these addresses and added to our data set U.S. Census data at the block-group level for each accommodation. This step allowed us to collect data on the neighborhoods inhabited by the study participants.

Participants in the study were recruited with the assistance of Project for Pride in Living (PPL), a nonprofit organization that manages more than 900 units of subsidized rental housing. The participants on the waiting list were recruited from the Metro Housing and Redevelopment Authority (Metro HRA) Section 8 waiting list. Participants for the follow-up interview were chosen on the basis of the length of their housing careers and the diversity of experiences represented. The initial interviews ranged in length from 45 to 90 minutes. Interviews took place in a variety of community settings, including meeting rooms at neighborhood libraries and community centers. The interviews were taped and transcribed.

Results

Participants in our study established their own households (“launched”) at an average age of 18 or 19. Of the 47 participants, 4 reported that they launched before the age of 17, and 5 launched after the age of 21. The men in our sample tended to leave home later than the women, and though the difference was small (a mean of 20 years of age rather than 18), it was statistically significant. The mean length of the housing careers for participants in the study was 22 years; 7 participants had careers that were less than 10 years in length, whereas 14 (30%) had careers that exceeded 30 years. In their housing careers, our participants made frequent moves; the mean number of housing accommodations for participants in the study was 15. Two participants we initially interviewed had only two accommodations and had had very short housing careers at the time of our interview (leading us to interview substitute participants), whereas the most accommodations for a single participant was 29. The (weighted) mean accommodation duration for our participants was 20 months. Fourteen participants (30%) showed extreme instability over the course of their housing careers, having mean housing durations of less than one year. At the other end of the spectrum, 11 participants (23%) had mean durations of more than two years during the course of their careers.

Types of Accommodations. The most common form of accommodation for the study participants was rental housing; 48% of all accommodations were rentals (Table 1). Most of the rental accommodations were in private, unsubsidized units. Conversely, only 1% (a total of seven) of the accommodations reported by participants involved homeownership. Because two participants owned homes at two points in time, only 5 of the 47 participants were ever homeowners.

The second most common type of accommodation was to live with family or friends, or to move in with parents in situations in which the participant

<p>| Table 1. Types of Accommodations Reported by Study Participants |
|---------------|-----------|--------|</p>
<table>
<thead>
<tr>
<th>Accommodation Type</th>
<th>Number</th>
<th>Pct.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental</td>
<td>330</td>
<td>48.4%</td>
</tr>
<tr>
<td>Private unsubsidized rental</td>
<td>193</td>
<td>28.3%</td>
</tr>
<tr>
<td>Subsidized rental</td>
<td>73</td>
<td>10.7%</td>
</tr>
<tr>
<td>Transitional rental</td>
<td>36</td>
<td>5.3%</td>
</tr>
<tr>
<td>Shared rental</td>
<td>16</td>
<td>2.3%</td>
</tr>
<tr>
<td>Employment/school housing</td>
<td>12</td>
<td>1.8%</td>
</tr>
<tr>
<td>Doubled up or living (off-lease) with others</td>
<td>206</td>
<td>30.2%</td>
</tr>
<tr>
<td>With family/friends</td>
<td>152</td>
<td>22.3%</td>
</tr>
<tr>
<td>With parents</td>
<td>54</td>
<td>7.9%</td>
</tr>
<tr>
<td>Institutional</td>
<td>120</td>
<td>17.6%</td>
</tr>
<tr>
<td>Homeless shelter</td>
<td>47</td>
<td>6.9%</td>
</tr>
<tr>
<td>Chemical/mental health facility</td>
<td>31</td>
<td>4.6%</td>
</tr>
<tr>
<td>Jail</td>
<td>28</td>
<td>4.1%</td>
</tr>
<tr>
<td>Other institutional</td>
<td>9</td>
<td>1.3%</td>
</tr>
<tr>
<td>Domestic abuse shelter</td>
<td>5</td>
<td>0.7%</td>
</tr>
<tr>
<td>Homeless</td>
<td>19</td>
<td>2.8%</td>
</tr>
<tr>
<td>Homeownership</td>
<td>7</td>
<td>1.0%</td>
</tr>
<tr>
<td>Total</td>
<td>682</td>
<td>100%</td>
</tr>
</tbody>
</table>

2 Because housing careers stretched as far back as the late 1970s, data from the 1980 U.S. Census were used for all accommodations through 1985. For accommodations from 1986 to 1995, the 1990 U.S. Census was used, and the 2000 U.S. Census was used for all accommodations since 1996.
had only partial or no responsibility for paying rent. These accommodations accounted for 30% of all the settings reported by participants, and indicated that informal housing arrangements are a regular and important element of the housing careers of very low income people. Forty-two of the participants (89%) reported “doubling up” at least once in their housing careers, and most had used the strategy repeatedly. Two participants reported having doubled up with family or friends 10 or more times in their careers.

A substantial percentage (18%) of the accommodations reported by participants were in institutional settings, including shelters and jail. Most of the participants (38, or 81%) reported that they had lived in institutional accommodations at least once. Twelve participants (25%) reported having been jailed at least once. Finally, participants reported being without any home for 3% of the accommodation instances. In these cases, participants reported that they stayed in their car, on the streets, in motels, or were “couch hopping” from night to night.

**Housing Finances.** For the participants in this study, it was quite common to have joint responsibility for meeting housing costs or to live with a subsidy of some sort (which we expected, given the way in which the sample was chosen). As noted above, the study participants relied heavily on informal means of housing accommodations, including doubling up, homelessness, and shelter use. A formal lease was in force in less than half of the accommodations reported by participants. When a lease existed, the participant was named on it less than two-thirds of the time.

Participants contributed to the payment of rent in only 63% of the accommodations listed. For the remaining 37%, the participants were either not responsible for payment of rent (as is often the case with institutional forms of housing) or they were able to secure housing arrangements where they were not required to pay rent. When the participants were making payments, they reported receiving help or a formal subsidy two-thirds of the time. The most common source of assistance came from family or friends (31%), whereas rentals using formal rent subsidies such as Section 8 or public housing made up only 29% of the accommodations in which participants received assistance, and only 15% of all accommodations reported.

**Residential Instability.** One of the ways in which these very low income persons differ from a middle-class norm in housing careers is that they tend not to experience greater stability over time. Although it is common for young people to move relatively frequently, for most middle-class households, the frequency of moves declines over time. We did not observe this pattern for the participants in this study. The mean duration for the first five accommodations was 19 months, only one month shy of the overall (weighted) mean length of stay over their entire housing careers. When we compared the mean length of stay for the first five accommodations with the mean length of stay for all accommodations, we found that the difference in these means was not statistically significant, indicating that participants were unable to increase their housing stability over time.

The duration of individual accommodations for the six participants shown in Figure 1 illustrates a pattern of greater residential instability over the course of a housing career. Although each graph in Figure 1 uses a different scale, the overall pattern shown in the figure is one of frequent and short-term moves, with no trend toward greater stability over time. This pattern was quite common among the participants in this study. The mean duration of the last five accommodations reported by all participants was 18 months—that is, more than a month shorter than the mean for their first five accommodations—but the difference in the two means was not statistically significant. Many participants (55%) had shorter mean duration accommodations over the last five than they reported for their first five. To explore the duration of accommodations as housing careers progressed, we first numbered accommodations from 1 to n for each participant, identifying the order in which his or her housing career had progressed (meaning that the higher the number, the later in the housing career that accommodation took place). When we then analyzed the correlation between accommodation number and duration, we found a negative correlation, indicating that for participants as a whole
accommodations were generally slightly shorter as careers progressed.

Indeed, as Figure 1 demonstrates, some of the participants had patterns of extreme instability. This instability was the pattern for more than half (26) of the study participants, for whom more than half of their housing accommodations were less than one year in duration. For five participants, 75% or more of their accommodations were for less than one year. In our study, we found some evidence that securing formal rent subsidies helped to stabilize occupancies. The mean duration of subsidized accommodations was 24 months, compared with 18 months for unsubsidized housing; the difference in these two means was statistically significant.

**Reasons for Moving.** We asked participants why they moved out of each of the accommodations that they listed in the interview. The reasons varied from problems with personal relationships to physical damage to the unit caused by fire or water (Table 2). The reason for moving that participants mentioned most frequently was “got a place of my own.” This response reflected the high percentage of accommodations that were shared with family and friends, and speaks to the motivation of participants to become more independent in their living arrangements. The second most common reason for moving was the completion of a treatment program, jail

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Figure 1. Accommodation Duration throughout the Housing Career of Six Study Participants

Note: Accommodations were numbered 1 to n for each participant to identify the order in which a housing career progressed. The higher the number, the later in the housing career that accommodation took place. Vertical bars represent the duration (in months) of each accommodation in a participant’s housing career. Increasingly taller bars along the graph from left to right indicate a pattern of greater stability over time. Graphs are not at the same scale.
sentences, or transitional housing term, reflecting the relative frequency with which these participants were housed in institutional settings during their housing careers. Third on the list of reasons for moving was wanting a better place to live, fourth was relationship problems, and fifth was eviction. These reasons for moving are indicative of the problems faced by very low income persons in the housing market. Their limited purchasing power puts them into living situations in which the housing accommodation is often not good, safe, or affordable. Thus, they move to improve their conditions, or because they are unable to meet the conditions of occupancy.

What is striking about the list is the number of difficulties that motivate the mobility of very low income persons. When we categorized the reasons given by participants into positive and negative, 59% of the circumstances that led to a move were negative. Even some of the “positive” circumstances such as “completed a program of treatment” provided evidence of problems faced by participants. We further examined the reasons provided to determine whether they reflected a discretionary decision on the part of the participant to move or whether the move was forced. We coded wanting a better place, lifestyle moves, and poor neighborhood conditions, for example, as discretionary moves; we categorized evictions, entering jail or treatment, and lack of affordability as forced moves. The data demonstrate that 49% of the moves could be regarded as forced, indicating that much of the mobility of the very low income persons in this sample was not a result of making a choice to move, but rather was imposed on them by their circumstances.

**Neighborhoods.** We also asked participants a series of questions about the neighborhoods in which they had lived, and they largely said positive things about them. When asked to describe the neighborhoods, 65% of the descriptions offered by participants were positive. Most commonly, participants noted when they lived in “quiet” (11%) or safe (3.5%) neighborhoods, or they described the neighborhood by mentioning the presence of family (2%), good relationships (6%), or of a mix of people more generally (5%). Some of our participants said:

> It was quiet. Everybody got along with each other.  
> —Jermaine

It was a good neighborhood, nice neighborhood. I wish I could raise my kids up in that neighborhood now. It was a neighborhood for families bringing up small children.

> —Alice

On the negative side, 9% of the responses indicated an “unsafe” neighborhood, 7% a loud or boisterous environment, and 8% the presence of drugs. Overwhelmingly (69% to 31%), the descriptions (both positive and negative) offered by participants made reference to the social environment rather than the physical characteristics of the neighborhood. Physical characteristics, such as location (9.2%), density (3%), or residential character (5.4%), were as prevalent as some of the social descriptions, but overall participants employed many fewer physical descriptions than social ones. Two of our participants noted:

> It was a drug neighborhood…. It wasn’t very clean. I mean the streets and stuff. People would just litter all over the place.  
> —Gayle

> It was just more people around doing drugs and whatever—liquor store on the corner, the local hangout or whatever. Oh, and there was a bar next door…. A lot of people hung out at the bar and it was loud and stuff…. I didn’t feel as safe as the other neighborhoods I’ve been in.  
> —Cynthia

When participants had something negative to say about their neighborhoods, they most frequently referred to the social environment; 82% of the negative descriptors were about the social environment (compared with 69% of all descriptions offered by participants). As Ray explained:

> It had its good people and bad people. But for the most part they were nice. I mean everybody has their issues. There was a couple people across the street that were gang related. The guy next to us didn’t like black people so he would call my kids other names, but overall, from all the places that I look at now, it was not bad.

We found no difference in the mean duration of accommodations based on the quality of the neighborhood,
meaning that these participants did not remain in neighborhoods that they rated favorably any longer than they stayed in what they considered lower quality neighborhoods.

Persons with very low income are frequently faced with the need to make trade-offs in their housing choices—in other words, to sacrifice some qualities in the housing unit or the neighborhood to achieve others. Overall, in 31% of the accommodations, participants reported making a trade-off between neighborhood quality and housing quality. Trade-offs were made with equal frequency in both directions. Of those who described their housing in positive terms, 26% described the neighborhood negatively. An example of this is Elise, who described her neighborhood as “real icky,” “drug-infested,” and dirty, but when asked how she felt about living there, replied,

It was all right. I had my own place and it was big. It was all right; I made a couple of friends over there.

Similarly, 26% of those who described their neighborhood in positive terms gave negative descriptions of their housing.

Because we were interested in how trade-off decisions were made, we examined the influence of a number of variables on the likelihood that participants would trade off housing and neighborhood quality. We found that the tendency to trade off housing and neighborhood quality did not vary over the progression of housing careers; that is, participants were not less likely to be making these trade-offs later in their careers. In addition, we found that the tendency to make trade-offs did not differ whether or not the participant was living in subsidized housing, living with their children, was employed, or had help paying for housing. However, we found a statistically significant higher rate of trade-off of housing and neighborhood quality by participants when they made no monetary contribution to the monthly housing costs (39% of the time) compared with participants when they were contributing to rent (28% of the time). This finding suggests that being able to live rent-free made the participants more willing to accept lower quality neighborhoods.

The normative trajectory of housing careers includes both improvements in housing conditions and status as well as improvements in neighborhood conditions as households can choose more carefully where they live. Our data showed, however, that the participants in this study were unable to improve the poverty-profile of the neighborhoods in which they lived over the course of their housing careers. When we examined the stage of the housing career and the poverty of the neighborhoods that the participants had inhabited, we found no relationship between accommodation number and neighborhood poverty. These results indicate that the participants in our sample were unable to systematically move out of high-poverty neighborhoods over time. To gain better insight into the experiences of individual participants in terms of stage of housing career and neighborhood poverty, we graphically illustrated the poverty of the neighborhoods in which four participants in our study lived across their housing careers (Figure 2). Janet actually moved to higher poverty neighborhoods over time. Her first 6 accommodations were in neighborhoods with 20% or less poverty, but 7 of her last 10 accommodations were in neighborhoods with poverty in excess of 25%. Ernesto’s accommodations exhibited a similar pattern, with his most recent moves all being to neighborhoods with poverty rates of more than 20%. Other participants demonstrated a pattern of moving in and out of high-poverty neighborhoods with no overall trend. For example, Denise and Patricia’s
accommodation patterns indicated that they were able to periodically escape high-poverty neighborhoods, but were unable to maintain themselves in more advantaged locales. In fact, residence in a low-poverty neighborhood was a rare event for the participants in this study. Only 21% of the accommodations that could be geocoded (111 out of 534) were located in neighborhoods with poverty rates below 10%; another 26% were in neighborhoods with poverty rates between 10 and 20%. More than half of the accommodations were in neighborhoods with poverty rates above 20%, and 29% were in areas where more than 30% of the population was below the poverty line (Table 3).

We found that prolonged residence in a low-poverty neighborhood was also rare for our study participants. Only 14 of the participants (30%) reported that they lived in two or more low-poverty neighborhoods consecutively. The rest (33, or 70%) reported that they would move into such a neighborhood occasionally, but their next move would be out again to a higher poverty destination. Conversely, 74% of the participants had consecutive accommodations in high- or very high poverty neighborhoods. Out of our 47 participants, more than half (26) reported being stuck in high-poverty

Table 3. Neighborhood Poverty Rates for Accommodations where Study Participants Had Lived during Their Housing Careers

<table>
<thead>
<tr>
<th>Neighborhood Poverty Rate</th>
<th>Number</th>
<th>Pct.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low (&lt;10%)</td>
<td>111</td>
<td>20.8%</td>
</tr>
<tr>
<td>Medium (10–19.9%)</td>
<td>138</td>
<td>25.9%</td>
</tr>
<tr>
<td>High (20–29.9%)</td>
<td>131</td>
<td>24.5%</td>
</tr>
<tr>
<td>Very high (30%+)</td>
<td>154</td>
<td>28.8%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>534</td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

Note: Poverty rates are from U.S. Census data, based on geocoding of each accommodation listed by respondents. Precise locational information could not be obtained from respondents for 148 accommodations, leaving a total of 534 for analysis.
neighborhoods for most of their housing careers. Nine of those participants were rarely out of high-poverty environments. For example, Danielle lived in high-poverty suburbs on Chicago’s south side before moving to Minneapolis and living in the Near North and Phillips neighborhoods; 10 of her 11 neighborhoods were high poverty. Patricia spent 19 years on the south side of Chicago before moving to the north side of Minneapolis, where she has lived for the past 15 years; 12 of her 15 neighborhoods have been high-poverty areas. Nick has spent his entire housing career on the south side of Minneapolis; from 1983 to 2009 he had 17 different accommodations, 13 of which were in high- or very high poverty areas. More than a quarter of the participants (28%) had never lived in a low-poverty neighborhood as an adult, and 38% had lived in such neighborhoods less than once out of every 10 living situations.

This pattern, however, was not true of all participants. A substantial portion had largely avoided high-poverty neighborhoods, with 20% of the participants living in high-poverty neighborhoods less than one-third of the time.

When we evaluated our participants’ patterns of living in poverty, we identiﬁed differences between those who have had housing careers almost exclusively within high-poverty neighborhoods and the rest of the participants. The participants with a history of accommodations in high-poverty neighborhoods tended to have a later launch date—by a mean of two years—than the rest of the sample. This suggests that a later launch date might be an indirect measure of either the capability of negotiating housing markets or of an earnings potential sufﬁcient to exit high-poverty neighborhoods. They also had lower education levels; only 10% had any postsecondary education compared with 43% for the rest of the participants. Participants who had the most accommodations in low-poverty neighborhoods were also different than the rest of participants: all were female; they had fewer children on average, and had more education (two-thirds had postsecondary educational experience compared with only 32% of the rest of the sample). Subsidized housing did not have any correlation with the kind of neighborhoods in which our participants had lived. The neighborhoods that contained the subsidized housing that our participants reported having lived in were statistically identical to the neighborhoods for all other accommodations.

Mobility Trajectory. Our assumptions about how people are faring in the housing market are often based on knowledge of the housing units they occupy or the neighborhoods in which they live. However, for the residents we interviewed, their social and interpersonal circumstances (including substance abuse or mental health and their relationships with roommates, significant others, or family) were the criteria that they most frequently cited when judging whether a move was good or bad, with participants most commonly referencing relationships with people as a factor for categorizing a housing move as either positive or negative. Participants also often mentioned other life circumstances, not related to relationships, such as substance abuse or child custody. Because participants gave a number of reasons for why they characterized a move in a certain way, we concluded that they typically saw the trajectory of their housing careers as a reﬂection of a much wider set of circumstances than merely their housing or neighborhood conditions. Interestingly, the single most common reference for categorizing a housing move as either positive or negative was the respondent’s relationships.

Summary and Policy Implications
The interviews we conducted with study participants revealed a great deal about the experiences of very low income people in the housing market. We have reported only a small portion of our ﬁndings here. Follow-up interviews with a subgroup of participants yielded information about childhood experiences, coping mechanisms used, trade-offs made, and the self-perceived trajectories of their individual housing careers.

In general, our research demonstrated the extreme instability of housing for the very poor, reinforcing the notion that perhaps the most direct beneﬁt of subsidized housing is in creating greater residential stability. The importance of informal housing accommodations suggests that the scope of housing needs is far greater than currently estimated by techniques that focus only on formal tenant-landlord accommodations. Finally, the central role of personal relationships in determining the housing outcomes of the individuals studied here suggests a more holistic policy approach that supplements housing assistance with social services aimed at enhancing self-sufﬁciency. Such service-rich housing needs to be a central component of strategies aimed at stabilizing the housing of very low income persons.

A continuum of supportive housing options is necessary so that very low income people can transition out of institutional and supportive housing environments into stable affordable housing. The relatively minor role that neighborhood conditions played in the mobility decisions and patterns of the study participants suggests that the creation and provision of more subsidized housing for very low income families should be given priority over efforts to achieve a broader spatial distribution of such assistance. The study also suggests that helping very low income families achieve stability requires a strong system of non-proﬁt organizations that can address basic needs that go well beyond housing.

In general, our ﬁndings support the following policy recommendations regarding housing provision and housing support for the very poor.

Expand the stock of affordable units, through either vouchers or the provision of more subsidized units. The need for housing for very low income families in all likelihood outstrips our available estimates because of the prevalence of doubling up. Close to one-half of the housing accommodations for participants in this study were off-lease arrangements. This reﬂects the signiﬁcant number of times that these very low income families were unable to ﬁnd any housing and the number of times they were unable to pay more than a token amount toward their housing. Deep-subsidy housing assistance is needed to relieve the housing problems that these participants routinely exhibited throughout their housing careers.

Subsidies should be enduring, something that families can count on until they are ready to move on. Subsidized housing provided short-term stability for families in those cases where they could secure such housing. Participants remained in subsidized units longer than they stayed in other accommodations. For a signiﬁcant number of participants, subsidized housing was associated with longer term stability in that their accommodations after...
first gaining access to housing assistance were of longer duration than what they had been able to achieve previously.

- **Options for service-enriched housing need to be expanded.** Service-enriched housing has been very important for the participants in our study. Much of the forced mobility of these families was related to nonhousing issues such as drug and alcohol use, mental illnesses, and interpersonal relationships. Thus, prospects for longer term stability for these participants depends on their ability to address these challenges. Service-enriched and community settings work well to mediate these issues and help families achieve greater stability.

- **A continuum of supportive housing options is necessary so that very low income people can transition out of institutional and transitional/supportive housing into stable, affordable housing.** Many participants showed a pattern of recurrent substance abuse after moving out of treatment facilities and into environments that were not supportive of or conducive to continued sobriety.

- **The creation and provision of more subsidized housing for very low income families should be given priority over efforts to achieve a broader spatial distribution of such assistance.** Neighborhood environment is a secondary concern for this group. The provision of housing subsidies should not be contingent on neighborhood quality and the expansion of housing assistance should not await the achievement of greater spatial equity in the distribution of subsidized units and families. Neighborhood conditions rarely played a role in the pattern of mobility shown by study participants.

- **Housing assistance should be offered in forms and in locations that support the coping strategies of very low income families.** What is most important about neighborhoods for these participants is the proximity of family and friends and the establishment of a support network to meet basic needs. Participants depend on informal work, reciprocal arrangements within their social network, and financial support of nearby kin, each of which are frequently location-sensitive. Being able to maintain proximity to these sources of support and to access housing subsidies is critical for these families.

- **Helping very low income families achieve stability requires a strong system of nonprofit organizations that address basic needs that go well beyond housing.** Meeting basic needs goes beyond stable, affordable housing. Many of the follow-up participants relied on nonprofit organizations for help with food, energy assistance, and referrals—even those who were living in subsidized housing.

- **Housing assistance must be provided in ways that address intergenerational influences.** Housing instability, poverty, and family trauma have been an intergenerational problem for many participants. Helping these families achieve housing stability as well as chemical, mental, and physical health may help to break the cycle of instability for the next generation. For most, the hypermobility of their own housing careers is part of an unbroken pattern that began when they were children.

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