ORIGINAL ARTICLE

An intersectional analysis of the feminization of homelessness and mothers' housing precarity

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Abstract

A network of interlocking systems of racialized, classed, and gendered oppression contributes to the "feminization of homelessness." Unequal and low pay, unpaid caregiving, lack of affordable housing, discrimination, a weak safety net, punitive welfare and public housing policies, and intimate partner violence (IPV) are among the many factors that contribute to women's homelessness. Despite their intersections, these factors are often considered in isolation. Arguing for movement away from single-axis conceptualizations of women's homelessness, we offer an intersectional analysis of mothers' pathways into homelessness that foregrounds structural inequalities, highlights relational power dynamics, and reveals multilevel intersections of identity and experience. Drawing on two complementary interview studies, we explore two interrelated pathways into homelessness: (1) IPV as a gendered, racialized, and classed experience that contributes to economic and housing precarity; and (2) intersections of weak and restrictive safety net programs with raced, classed, and gendered "discipline." We trace how privilege and disadvantage cumulate across women's lives and how institutional and relational power intersect with common "shocks" (e.g., eviction, loss of employment). We attend closely to the racialized and gendered dynamics of economic abuse; how gender, race, class, and motherhood shape pathways into homelessness; and how these intersections inform institutional responses to economic and housing precarity.

In the United States, a staggering 28% of White and 38% of both African American and Latinx female-headed households live below the poverty line, and families with children comprise one-third of the homeless population (Fins, 2019; U.S. Interagency Council on Homelessness, 2018). The "typical" homeless family is headed by a low-income single mother caring for two children under 6 years of age (U.S. Interagency Council on Homelessness, 2018). According to point-in-time counts conducted in January 2017, women comprised three-quarters of adults experiencing homelessness in families with children, with people of color overrepresented among these families (U.S. Interagency Council on Homelessness, 2018). On a single night in January 2018, 51% of all people in families with children experiencing homelessness were African American and 29% were Latinx (U.S. Department of Housing and Urban Development (HUD), 2018). The growing number of unhoused women, especially mothers with children, is indicative of the "feminization of homelessness."

Female-headed households are systematically disadvantaged by a vast network of intersecting sexist, racist, and classist inequalities and institutional practices and policies (e.g., unequal and low pay, unpaid caregiving, lack of affordable housing, discrimination, a weak safety net, punitive welfare and public housing policies) that contribute to homelessness (Bullock, 2013; Johnson et al., 2018). Intimate partner violence (IPV) is also widely recognized as a leading cause of women's homelessness. It is estimated that more than 80% of women with children who experience homelessness have also experienced domestic violence (U.S. Interagency Council on Homelessness, 2018).

The "feminization of homelessness" is often examined via a single-axis framework that privileges gender inequality as primary, implicitly centering the experiences of White, cisgender, heterosexual, middle-class women as normative. This approach obscures the multiple, intersecting structural factors that contribute to homelessness, sidelining the experiences of racially, economically, and sexually diverse women and constraining psychological research and advocacy. In contrast with this single-axis approach, feminist and critical poverty scholars apply a multilevel intersectional framework to the "feminization of homelessness," attending closely to how "identities (e.g., gender, race, sexual orientation, and social class) intersect and are intricately linked to interlocking systems of oppression, privilege, and power (e.g., capitalism, heterosexism, racism, and sexism)" (Overstreet, Rosenthal, & Case, 2020, p. 1). From this vantage point, women's experiences with and vulnerabilities to homelessness are simultaneously shaped by a confluence of mutually reinforcing interpersonal dynamics and structural inequalities.

Building on this scholarship, we offer an intersectional analysis of homelessness as simultaneously feminized, racialized, and classed. We share insights gleaned from mothers' narratives of homelessness to illuminate "how systems of oppression reinforce each other, interact, and occur simultaneously" (Overstreet et al., 2020, p. 2), underscoring the need for a radical revisioning of gender, race, and class inequalities and power relations. In doing so, we move women's experiences of poverty, institutional violence, and IPV from the margins, heeding Roschelle's (2017) call to provide "voice to an otherwise silenced population" (p. 1002).

FOREGROUNDING INTERSECTING POWER DISPARITIES: MOTHERS' EXPERIENCES OF POVERTY, HOMELESSNESS, AND IPV

A vast body of social science research documents interrelationships among IPV, poverty, race, gender, and homelessness. Reflecting systemic differences in power and access to resources, poor and unhoused women report higher rates of domestic violence than more economically secure,

housed women, as well as greater violence during childhood and adolescence (Olsen et al., 2013). More than 80% of unhoused mothers report having experienced domestic violence and 22–57% identify domestic violence as the immediate source of their housing precarity (Family and Youth Services Bureau (FYSB), 2016). Further evidence comes from Pavao and colleagues' (2007) finding that mothers with histories of violence in the past year were nearly four times as likely to experience housing instability. And, being unhoused itself heightens risk, with homelessness increasing the likelihood of victimization fourfold (FYSB, 2016).

The detrimental consequences of IPV are intensified for women of color, who are more likely to live below the poverty line and reside in racially and economically segregated neighborhoods marked by high levels of community violence and limited opportunities for upward mobility (Lipsitz, 2012; Roschelle, 2017). Women of color also have fewer resources and capital to weather a financial "shock," such as a health crisis or major car repair (Prosperity Now, 2019). Approximately 63 percent of African American and Latinx households, respectively, are liquid asset poor, meaning that they could not cover 3 months of living expenses at the poverty level in the event of a loss of income (Prosperity Now, 2019). Almost 30% of African American and 21.9% of Latinx households have no wealth or owe more than they own in contrast to just 13.4% of White households (Prosperity Now, 2019). Restricted wealth and asset building capacity can be traced to intersecting histories of systemic racism (e.g., segregation, redlining, exclusion from public assistance programs), sexism, colonialism, and intergenerational poverty (King, 2010; Lipsitz, 2012).

Although poverty and economic disadvantage are closely connected to homelessness, economic abuse, a facet of IPV that includes tactics that limit women's ability to obtain, use, and maintain economic resources, receives limited attention by psychologists. Indeed, this remains the case despite its centrality to women's financial security and well-being and disproportionate impact on Black and Latinx women (Postmus et al., 2018; Sanders, 2015; Sharps-Jeff, 2015). Abusive partners may steal or damage property and credit, evade shared expenses, engage in behaviors that result in women losing income or public assistance, or neglect childcare responsibilities, saddling their partners with increased costs, debts, and other financial hardships (McLean & Gonzalez Bocinski, 2017; Moe & Bell, 2004). As is the case with women's homelessness and institutionalized violence more broadly, economic abuse itself must be viewed from an intersectional lens, with attention to how interlocking racialized, gendered, and classed inequalities shape women's experiences and potential "recovery" from this form of IPV.

Although intersecting power dynamics shape women's experiences of IPV and homelessness, psychological research examining these experiences tends to utilize single-axis frameworks, typically focusing on gender while excluding or minimizing race and class. Crenshaw's (1991) examination of the politicization of race, gender, and domestic violence powerfully illuminates how single-axis conceptualizations of rape and abuse presume that White women's experiences are normative while neglecting the multiple subordinations affecting women of color. Indeed, psychological analyses of IPV continue to be grounded in racist and classist biases that emphasize the individual and physical assault of White, middle-class women over the institutionalized violence experienced by women of color via labor and wage disparities, restrictive welfare policies, long-term poverty, disproportionate arrests and incarceration rates, and other forms of discrimination. Neglecting the full range of violence experienced by women individualizes these experiences and minimizes complex, intersecting power disparities.

Likewise, approaching women's homelessness as singularly feminized obscures interrelationships between housing precarity, IPV, and institutionalized violence, particularly among women of color. Focusing narrowly on gender inequality as the root source of homelessness presumes that gender is independent of racism, classism, and heterosexism, and centers the experiences of

White, cisgender, heterosexual, middle class women as the "default." It also privileges some pathways into homelessness (e.g., individual and physical assault) over others (e.g., discriminatory evictions). Ultimately, these reductionist, decontextualized conceptualizations of homelessness "flatten" women's experiences to a single identity and give limited voice to women themselves (Crenshaw, 1991; Guidroz & Berger, 2009).

THE CURRENT ANALYSIS

Building on Crenshaw's (1991) seminal examination of gendered and racialized violence and Collins' (2000) matrix of domination, we draw on the experiences of currently and formerly unhoused mothers from two distinct but complementary interview studies to construct an intersectional analysis of women's pathways into homelessness. We focus on two interrelated pathways: (1) IPV as a gendered, racialized, and classed experience that contributes to women's economic and housing precarity; and (2) intersections of weak and restrictive safety net programs (e.g., underfunded housing programs) with racialized, classed, and gendered "discipline." In doing so, we trace how privilege and disadvantage cumulate across women's lives and how institutional (e.g., discrimination) and relational (e.g., IPV) factors intersect with common "shocks" such as illness and loss of employment (Hodgetts et al., 2014). We attend closely to the racialized and gendered power dynamics of economic abuse, how gender, race, class, and motherhood shape pathways into homelessness, and how these intersections inform institutional responses to economic and housing precarity.

METHOD

Pooled sample

Our pooled sample includes data from 46 currently and formerly unhoused mothers who participated in two distinct but complementary interview studies (Bullock & Truong, 2010; Reppond, 2015). In discussing our respective projects, we were struck by the prevalence of self-reported experiences of intimate and institutionalized violence. In both samples (Bullock & Truong, 2010; Reppond, 2015[1]), the majority of respondents disclosed, often spontaneously, that they were survivors of IPV and/or other forms of violence and described the impact of these experiences on their economic and housing status (72% of Bullock and Truong's sample and 61% of Reppond's sample). We believe that pooling insights gained from these interviews is a powerful way to ground an intersectional analysis of mothers' pathways into homelessness and illuminate the systemic inequalities that create and perpetuate housing insecurity.

One portion of our pooled sample comes from interviews with 18 mothers who were living with their children in an emergency temporary residence for homeless families (Bullock & Truong, 2010). Potential participants met the researchers at an ice cream social for residents and were recruited via flyers at the facility. Comprehensive interviews explored mothers' histories of homelessness, public assistance use and unmet needs, and how mothers discussed being unhoused with their children. Interviews lasted 60–90 minutes. We also draw on interviews with 28 formerly

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[1] One manuscript based on data from Reppond's (2015) interviews has been published (see Reppond & Bullock, 2020). The current analysis focuses on different substantive issues and interview content than Reppond and Bullock (2020).

unhoused mothers who had lived in a homeless shelter with their children during the previous 12 months (Reppond, 2015). Participants were recruited via flyers distributed at agencies serving low-income families. Interviews focused on mothers' experiences living in shelters and their interactions with shelter staff (see Reppond & Bullock, 2020). Interviews ranged from 100 to 195 minutes. Demographic information is provided in Table 1.

Our studies have numerous commonalities. Both were guided by feminist epistemologies, both employed open-ended, semi-structured protocols to examine mothers' experiences of being unhoused, and both were conducted in California's central coast, an area long recognized for its high housing costs (Carozzi et al., 2018). All materials and procedures were approved by the Institutional Review Board at the University of California at Santa Cruz. All interviewees were assured that their participation was voluntary, would not be reported to caseworkers, and would not affect their housing or services. All interviews were conducted in English. Informed consent was obtained from all participants. Respondents were compensated $50 for their time.

Research team positionality

Just as participants' experiences were shaped by their social locations, so too is our analysis. While we share some commonalities with interviewees, we also differ in terms of demographic characteristics, life experiences, and privilege. Heather E. Bullock is a White, middle-class, cisgender woman. During childhood and adolescence, she experienced poverty and intermittent homelessness, and is a survivor of gendered violence. Harmony A. Reppond is a White, now middle-class, cisgender woman. She is a California state-certified domestic violence advocate who facilitated group therapy and workshops around issues of power and control with youth and incarcerated women. Shirley V. Truong is a cisgender, Vietnamese-American woman and the first from her working-class family to graduate from college. She has extensive volunteer experience working with youth and adults experiencing homelessness. Melina R. Singh, a doctoral candidate, is a cisgender, Filipino and Indian-American, first-generation student who grew up in a middle-class household. She has volunteer experience as a hotline responder and legal advocate with a domestic violence agency. All authors identify as feminist social psychologists and have expertise in qualitative, intersectional methods.

In our respective studies and this pooled analysis, we continually reflected on positional similarities and differences among ourselves and interviewees. This required critically considering our relative power as researchers and housed women, and how our identities and experiences aligned or differed with respondents. Throughout our interviews and analyses, we guarded against overvaluing more "familiar" lived experiences and undervaluing or neglecting pathways that were dissimilar to our own.

Analysis

We re-examined interview transcripts from our original studies via an intersectional lens. Combining deductive and inductive approaches, we were guided by Hodgetts et al.'s (2014) "pathways approach" to understanding homelessness and Fine's (2014) circuits approach to dispossession and privilege. Hodgetts et al. (2014) describe pathways research as documenting "how homelessness often stems from structural and relational vulnerabilities to poverty that are exacerbated by a

Table 1   Selected Participant Demographics

Participant pseudonym	Age	Race	Number of children in shelter
Sofia[a]	33	Latinx	5
Terry	46	Native American, Navajo	1
Andromeda	28	White	1
Marcie	32	White	1
Chenoa	48	Native American	2
Brisa	43	Latinx	2
Betty	26	White	1
Belle	30	Latinx	1
Maria	22	Mexican (undocumented)	1
Vanessa	36	Chicana	3
Sally	27	White	1
Sarah	35	Southeast Asian (undocumented)	1
Grace	27	African American & White	1
Chelsea	34	White	1
June	22	African American, Filipino, & White	1
Veronica	33	African American	1
Taylor	28	White	1
Nicole	20	Latinx	1
Demi	35	Native American	2
Mary	29	Latinx	4
Samantha	36	Latinx	1
Victoria	33	Latinx	3
Susan	42	White	2
Peggy	34	Latinx	2
Maree	22	Latinx	2
Jill	34	White	1
Toni	36	Latinx	1
Margaret	45	White	1
Yvonne[b]	33	African American, White	2
Nadine	24	Native American	2
Martha	44	White	3
Sylvia		White	3
Claudia	31	White	2
Janice	42	Asian American	2
Ruth	22	Latinx, White	2
Yolanda	21	Native American, White	1
Louise	28	Latinx	3
Denise	54	African American, White	4

(Continues)

Table 1 (Continued)

Participant pseudonym	Age	Race	Number of children in shelter
Alma	26	African American	1
Kimberly	26	African American	2
Nancy	34	Asian American, Latinx	1
Lydia	26	White	1
Stacy	40	White	2
Caroline	31	White	3
Edith	30	White	1
Anne	35	White	2

Note. Blank cells indicate missing data.

[a]Participants Sofia through Margaret are from Reppond's (2015) sample. A distinct analysis of this dataset and this portion of Table 1 is published in Reppond and Bullock (2020).

[b]Participants Yvonne through Anne are from Bullock and Truong's (2010) sample.

combination of adverse life events" (p. 158). We see this approach as complementing Fine's (2014) circuits approach to dispossession and privilege, which "deliberately torques our critical gaze away from asking 'what's wrong with these victims?' toward analyzing instead how structures, histories, and dynamics of injustice travel into communities and bodies" (p. 228). These frameworks are well suited to analyzing mothers' experiences of homelessness because they encourage simultaneous consideration of co-occurring individual, interpersonal, sociocultural, and institutional factors.

Aligning with these approaches (Fine, 2014; Hodgetts et al., 2014), we identified themes, subthemes, and experiences related to structural inequalities, relational power dynamics, intersections of identity and experience, and cumulative disadvantage. We selectively draw on these narratives to illustrate the intersectional nature of mothers' pathways into homelessness and the feminization of homelessness, focusing on experiences that are indicative of the routine challenges facing unhoused mothers.

FINDINGS

IPV and housing precarity at the intersection of gender, race, and class oppression

A harrowing constellation of abusive behaviors was described as precipitating interviewees' most recent episode of homelessness, including physical and sexual assault, kidnapping and forced imprisonment, emotional abuse, coerced drug use, and financial exploitation. Abuse was rarely isolated or singular; instead, multiple co-occurring forms of IPV worked in concert to deepen mothers' economic hardship and weaken housing security. All forms of IPV are associated with harmful psychological, social, and economic consequences, yet among our respondents, economic abuse stood out as especially devastating. Economic abuse's far reaching "tentacles" affected mothers, both while living with their partners and after leaving or trying to leave these relationships.

We focus on four aspects of participants' experiences that illuminate IPV as a gendered, racialized, and classed experience that contributes to housing precarity: (1) effects on financial security;

(2) relationships among IPV, eviction, and child protective services (CPS); (3) coerced substance dependence and misuse; and (4) failures of legal and advocacy systems to serve IPV survivors and their role in reinscribing gendered power dynamics. Moving beyond unidimensional approaches to IPV that position these experiences solely as gender oppression, our intersectional framework offers a more nuanced analysis of how structures, histories, and dynamics of injustice are embedded in mothers' narratives of IPV and homelessness (Sokoloff & Dupont, 2005). In doing so, we highlight how systems of oppression mutually reinforce each other to uniquely affect mothers at different social locations.

IPV's relationship to mothers' financial security and opportunities

Mothers described feeling the economic effects of IPV immediately and over time, with fathers' evasion of shared financial responsibilities standing out as a more immediate and direct pathway into homelessness. For example, Alma, an African American mother of one, was forced to pay her partner's share of their rent when he unexpectedly moved out. Despite sharing a child, she was unable to "get anything" from him and was subsequently evicted. Another mother described how her partner stopped working because he "figured [she] could support [them]" after she received a settlement from a traumatic car accident. When "all the money was gone," he left and she was evicted. Likewise, Denise, an African American and White mother of four, described "being nice" to her abusive ex-husband with the hope that he would contribute to their son's upbringing, yet he never did. Taylor, a White mother of one, described being financially exploited by her abusive partner:

> We [herself, father, and child] moved into a really depressing studio that I was paying for by myself and supporting all of us...I even let him borrow my car so he could go look for a job when he didn't have a license. And I would pay for childcare, so that he could look for a job...The day I got laid off, he got arrested for domestic violence.

Unfortunately, men's disregard for their families' financial well-being and exploitation of mothers' resources is common. Fewer than half of all custodial parents, the vast majority of whom are women, receive the full amount of child support that they are designated to receive and nearly one-third receive no payments whatsoever (Grall, 2018). Not surprisingly, parents in the greatest need of support are the least likely to receive it. Custodial parents of color who are under 30 years of age, separated or never married, or less educated have lower rates of child support orders or agreements than parents who are White, divorced, were married, or are more educated (Grall, 2018).

The effects of financial abuse are also felt through deliberate attempts to damage a partner's credit, which limits future ability to secure or keep a job, rent an apartment, or build assets. These interpersonal acts occur within a broader system of patriarchy that further diminishes women's opportunities for financial security and fails to hold men accountable. For example, Caroline, a White mother of three, was left with damaged credit and no transportation to get to work after her partner intentionally defaulted on their car loan and had it repossessed. Deliberate destruction of credit was also a concern for Andromeda, a White mother of one, who shared, "The monster that was abusing me and my daughter was, for the whole time I was homeless, using my social security and identity to get all this nice stuff for himself." Although restoring credit is always difficult, the challenges and stakes are even higher for unhoused mothers. With many women

with abusive partners experiencing housing precarity and damaged credit (McLean & Gonzalez Bocinski, 2017), there is an urgent need for programs that help IPV survivors rebuild credit and successfully navigate credit checks to secure housing and employment. An intersectional lens recognizes these immediate needs while also calling for deep structural responses that extend beyond individual enhancement of financial capabilities to dismantling systemic sources of inequality (e.g., employment discrimination, discriminatory housing practices, and tax policies that protect concentrated wealth).

IPV's impact is manifested through multiple pathways. Common consequences of abuse—compromised mental health; reduced capacity to work outside the home; limited academic achievement; and medical, legal, and counseling bills—all heighten mothers' risk of homelessness, interacting with each other and culminating across abusive relationships (Loya, 2014). Sylvia, a White mother of three, described spending years "locked up" at home by her volatile ex-husband. Isolated and unable to work, Sylvia suffered from low self-esteem and depression. As is the case with many survivors, her mental health and capacity to work outside the home declined (Riger & Staggs, 2004). This was not her first abusive relationship; at 18, her boyfriend stole her jewelry, furniture, and other belongings to support his substance use. Unable to concentrate, Sylvia withdrew from community college, foreclosing higher education as a potential route to greater economic stability. Although arguably one of the few pathways to upward mobility in the United States, access to higher education varies considerably across race, class, and citizenship status. Deep racial and economic disparities limit educational attainment, and this route is largely closed for undocumented immigrants (Gonzales, 2016). IPV further restricts this narrow passageway. For instance, experiencing IPV during adolescence is associated with lower academic achievement and 0.5 fewer years of completed schooling (McLean & Gonzalez Bocinski, 2017).

Denise's (African American and White mother of four) experiences further illustrate IPV's cumulative effects. Prior to her recent abusive marriage, she was kidnapped at gunpoint by a boyfriend, driven across the country, and forced to perform sex work for over a year. Viewing Denise's life history through an intersectional lens contextualizes the immediate trauma of these experiences within histories of enslavement, exploitation, misogyny, and lack of institutional power that has long characterized the experiences of women of color and Black women in particular (Collins, 2000; Roschelle, 2017; Sokoloff & Dupont, 2005). Describing this period of her life, Denise shared:

> I was really scared. I kept thinking about that gun going off. I thought he had to be crazy...I was scared of him ever finding me. 'Cause he told me if I ever left...that he'd have my daughter killed if I tried to leave him. And I believed him, so I never left.

Denise eventually escaped her kidnapper and returned to her family but her young daughter believed that she had abandoned her, straining their relationship. Although they both received "some psychological help," lingering fear of her kidnapper's return negatively affected Denise's ability to work outside the home and care for her child. Following an assault, women of color are less likely to receive appropriate recovery services, further undermining their ability to recover economically and psychologically (Loya, 2014). This lack of support is just one facet of a network of micro-, meso-, and macrolevel practices that exclude and oppress low-income women of color. In fact, reporting abuse can deepen hardship. For instance, because Black and Latinx women are at heightened risk of being perceived as aggressors by officers responding to domestic violence incidents, they are also more likely to be wrongfully arrested and therefore excluded from survivor services (Rajah et al., 2006).

Navigating the tangled web of IPV, eviction, and child protective services

Among women who already face financial precarity and are disproportionately susceptible to racist and classist housing practices, IPV exacerbates these vulnerabilities (Quillian et al., 2017). Landlords, for example, may justify evicting survivors based on the "danger" they present to other residents (Baker et al., 2010). This was the case for Denise, an African American and White mother of four, whose abusive husband not only denied her spousal and child support, but his outbursts and violence also resulted in the loss of her home:

> He came drunk to the house at four or five o'clock in the morning, starting all kinds of problems…The neighbors complained to my landlord so he said he thought it was in our best interest if I moved…I ended up moving and being homeless 'cause we couldn't find another place to live.

Denise's experience is not uncommon. In a survey of landlords, 35% considered renting to battered women "risky" and 23% admitted that they would deny renting to survivors altogether (Barata & Stewart, 2010). Structural factors, such as gentrification, may further heighten risk of eviction by incentivizing property owners, landlords, and investors to replace tenants who are low-income and/or perceived as "difficult" with affluent and/or "upscale" tenants and businesses (Laniyonu, 2019). Tax breaks that encourage the "revitalization" of "distressed" and "opportunity zone" neighborhoods are just one example of this incentivization to displace vulnerable tenants (Ge, 2019).

In many cases, men's abusive behavior resulted in women's removal from family shelters, as Samantha, a Latinx mother of one, shared:

> Me and [boyfriend's name] got kicked out, and then, he got me kicked out, by coming by the shelter every single day, yelling out the window…really freaking disruptive and stupid. Cussing out the family next door. It was just outta control…They kicked me out because of him causing a disruption.

Louise, a Latinx mother of three, was also penalized for her boyfriend's abusive behavior:

> I was good…until I was in this relationship of domestic violence and I lost my kids over that…I'd known him for a long time… I didn't live with him. He was mostly [living] with his parents, but he would try to move in and I wouldn't allow it, and that's what started the violence. And so, he kidnapped me, broke down my door in front of my kids.

When Louise contacted the police, CPS removed her children and she was evicted from subsidized Section 8 housing, prompting a period of chronic housing instability.

Louise, Denise, and Samantha's evictions—whether from rentals or shelters—are embedded in a broader pattern of racism, classism, and sexism. As Black and Latinx women, their experiences are indicative of the disproportionately high eviction rates found in low-income communities of color and align with statistics showing that low-income women are evicted at higher rates than men (Desmond, 2014, 2016). In Desmond's (2016) analysis of court-ordered evictions in high poverty, Latinx, Milwaukee neighborhoods, 1 in 86 male versus 1 in 40 female renters were

evicted; in similarly poor White neighborhoods, 1 in 134 male versus 1 in 150 female renters were evicted. These disturbing figures only capture a portion of this problem because "informal" evictions (e.g., "strong-arm" tactics, landlord foreclosures, condemned housing) are not included in these estimates.

Mothers' higher eviction rates are the result of intersecting gender, race, and class power dynamics, some of which are relatively overt and well documented (e.g., women's lower wages) and others that are not. For instance, gendered landlord–renter power dynamics may further disadvantage women. Female renters are less likely than male renters to try to make payment arrangements with landlords, the majority of whom are men (Desmond, 2014, 2016). Landlords may also be more inclined to evict families with children because CPS or caseworker visits may draw unwanted attention to substandard living conditions (Desmond, 2014, 2016). Based on these findings, Desmond aptly surmises, "In disadvantaged neighborhoods, eviction is to women what incarceration is to men: incarceration locks men up, while evictions lock women out" (2014, p. 1). And, as with incarceration and IPV, eviction carries its own stigma that further limits housing prospects. Many landlords will not rent to families with an eviction record and individuals who have been evicted may be banned from affordable housing programs (Desmond, 2014, 2016).

Ruth's experience (Latinx and White mother of two) illustrates how evictions trap low-income mothers in a vicious cycle of housing and economic precarity:

> Since [my boyfriend] lost his job and I had basically just lost my job, we scraped together…everything we could… I had to choose what was more important, the rent or the bills. Since the bills you can layover for a month and rent cannot, I chose the rent.

Although this dilemma is common among low-income mothers, prioritizing rent over utility payments also damages credit, jeopardizing the likelihood of securing a new place to live (Desmond, 2014). Despite making rent that month, Ruth's landlord decided to evict all residents who had lived at the apartment complex fewer than 3 years. He gave her one weekend's notice to either move out immediately or risk losing her deposit and the month's rent. "After that, we lost our place," Ruth explained, "and that's when our homelessness began." Even if a resident fights an unfair eviction, power and resource disparities between renters and property owners, as well as gendered and racialized beliefs about poverty, place low-income women and women of color at a disadvantage in court proceedings, underscoring the need for free legal assistance to contest tenants' rights violations. Histories of evictions or broken rental agreements, no matter the reason or justification, can harm residents' ability to secure housing in the future.

With these risks in mind, it is understandable why many women try to "fly under the radar" or do not report abuse, especially women of color. Not only can reporting abuse instigate evictions and hasten homelessness, it may also increase the likelihood of CPS involvement and family separation, as was the case for Louise and other women we interviewed. Poor and unhoused families, particularly those of color, are vulnerable to high levels of state surveillance via housing and CPS, which are deeply intertwined. Nationally, it is estimated that 29% of women involved with CPS experienced IPV in the previous year (Hellmuth et al., 2015). Homeless families are more likely to be involved with CPS than low-income families more generally (Rodriguez & Shinn, 2016). In Rodriguez and Shinn's (2016) study of 258 families in emergency homeless shelters, more than half had been reported to CPS at some point before their current shelter stay. Still, less than one-fifth had a report substantiated. CPS could treat unsubstantiated cases as a warning sign for homelessness and connect families with appropriate services, but this is not the current protocol

(Rodriguez & Shinn, 2016). Perhaps, more telling is that after shelter entry, Black families in their study were disproportionately referred to CPS even after other demographic characteristics were controlled for, implicating racial bias as a contributor to the disproportionate referral of Black mothers. Unfortunately, concerns about attracting attention from CPS may discourage mothers from seeking preventative services and accessing shelters altogether (Cross, 2018; Moe, 2009).

Coerced dependence and unhoused mothers' substance misuse

Although substance misuse is a risk factor for becoming homeless and compounds the difficulty of exiting homelessness, many people who are unhoused do not have dependency issues (American Psychological Association Presidential Task Force on Psychology's Contribution to End Homelessness, 2010). Nevertheless, misconceptions persist—substance misuse among people experiencing homelessness is overestimated and unhoused people with dependency issues are scapegoated and blamed for their situation. Substance misuse is commonly perceived as causing homelessness but not vice versa. Additionally, unhoused mothers must combat gendered, raced, and classed stereotypes about being inadequate parents, with substance misuse intensifying perceptions of irresponsibility and selfishness.

A growing body of feminist research examining substance use coercion challenges these perceptions and situates substance misuse in a broader patriarchal network of coercion (Rivera et al., 2015). Coercive substance use, another form of IPV, occurs when an abusive partner pressures or forces the other to use substances that undermine their functioning, sanity, sobriety, and/or ability to maintain custody of their children (FYSB, 2018). Higher rates of substance misuse are found among domestic violence survivors than women who have not experienced abuse, suggesting that substance use coercion is more common than is recognized (Rivera et al., 2015). In a survey of 3,248 callers to the National Domestic Violence Hotline, 27% of respondents reported that a current or ex-partner had coerced them to use drugs or alcohol and among those who sought help with substance use, 60% reported that their partner tried to prevent or discourage them from doing so (FYSB, 2018).

As with other forms of IPV, coerced substance use contributes to housing precarity via multiple pathways. For example, Edith's partner equated substance use with "being together" (White mother of one). She was just 16 when her [older] boyfriend introduced her to "hard drugs," thus beginning a 10-year cycle of alternating periods of homelessness and incarceration. For Stacy, a White mother of two, an unexpected encounter with an abusive man put her on a trajectory that compromised her sobriety and eventually led to her losing her home:

> I relapsed with alcohol right before my third year of sobriety. I happened to be in a bar…at the same time as this idiot guy, and I went home with him that night. That's when I was introduced to heroin. I was so drunk, I didn't even know…he was shooting me up with heroin for two days straight…I woke up three days later, went home and started feeling really sick, and he told me if I came back over to his house, I'd feel a lot better. That's when I realized I had been doing heroin for two or three days…It's been a constant battle. There hasn't been one day since that time like 10, 11 years ago that I haven't needed some kind of opiate or methadone to function during the day. It pretty much took everything from me. From there I refinanced my house, I obviously couldn't work…it was just a disaster. I ended up losing my house.

Stacy's abuser wanted her to become substance-dependent and by extension, dependent on him. Her experiences not only illustrate how misuse and coercion deplete health and resources; they also highlight the occurrence of substance coercion outside of established relationships. Publicly-funded substance use and mental health services, typically the only programs that low-income women can afford, are chronically underfunded and difficult to access, if available at all (National Alliance on Mental Health, 2011). Lack of culturally appropriate services, complex bureaucratic systems, and stigmatization based on race, poverty, and mental health status further complicate assistance-seeking and recovery, particularly among low-income women of color (Matsumoto et al., 2020). Attending to these interlocking systems of oppression can aid in the development of more effective, inclusive health programs (Young, 2020).

Restrictive "one-strike" policies make it difficult, if not impossible, for mothers like Edith and Stacy to access affordable housing programs that could serve as a pathway out of homelessness. One-strike housing policies are intended to bar people with specific criminal records (e.g., sex offenders, methamphetamine manufacturers) from living in public housing; however, background checks are often employed more broadly to disqualify anyone with a criminal history. Indeed, the majority of one-strike evictions involve low-level misdemeanors, not felony offenses (Caputo, 2011; Ewert, 2016). Perhaps most damaging to women is the legal practice of evicting the entire household if *any* household member *or* visitor engages in drug use or any other form of criminal activity, termed "vicarious liability." In practice, this means that mothers can be evicted from public housing for the behaviors of a relative, partner, friend, or guest even if they are unaware of the activities and did not participate. A Chicago mother whose lease was terminated after the police arrested her boyfriend for having $12 worth of marijuana exemplifies why this is such a devastating policy for low-income women (Caputo, 2011). After losing her fight to stop the eviction, she was given one week to evacuate with her six children. Victoria, a Latinx mother of three, shared a similar experience:

> I've been homeless since the end of 2011. I had stable housing before then and then situations happened with domestic…I lost my housing because of that…I wasn't with their dad but he was coming around me. He wasn't supposed to. He showed up to the house and, I don't know, I guess he had a warrant or something and the police happened to knock on the door…I was in the shower so I didn't even know he was there.

Viewing these experiences through an intersectional lens brings the punitive nature of these policies as well as the lack of legal protections into sharper focus. Low-income people of color, particularly African Americans, are disproportionately affected by both one-strike evictions and other punitive housing policies, with mothers often losing housing due to abusive partners' behaviors (King, 2010). In response to growing concerns about these disparities, HUD has recommended that agencies employ greater judiciousness in their use of criminal background checks and evictions, yet little has changed because one-strike eviction policy remains codified in the federal statute (Ewert, 2016). Private rentals offer little respite, as "crime-free" and nuisance ordinances operate similarly to one-strike policy in public housing, disproportionately affecting marginalized tenants and survivors of IPV (Kastner, 2015; Ramsey, 2018). Consequently, low-income mothers continue to be situated at the intersection of the war on drugs and stereotypes that associate poor women of color with substance misuse and crime (Ewert, 2016).

Systemic failure and reinscribing gendered power dynamics

Despite ample evidence demonstrating that IPV, directly and indirectly, contributes to women's poverty and homelessness (Browne et al., 1999; McLean & Gonzalez Bocinski, 2017; Moe & Bell, 2004), neither law enforcement, survivor services (e.g., emergency shelters, hotlines, legal assistance), or social services are well equipped to address the structural factors that render women vulnerable to IPV or the financial consequences of leaving a relationship (Abraham & Tastsoglou, 2016; Richie, 2012). The failure of these systems to assist low-income women and mothers comes as little surprise, given that they are also longstanding sites of systemic oppression (Bullock, 2013; Sokoloff & Dupont, 2005; Richie, 2012). Drawing on respondents' experiences, we have highlighted some of the ways that IPV, as a classed, racialized, and gendered experience, undermines mothers' safety, well-being, parenting, earnings, and housing security. It bears noting that the same patriarchal ideology that enables men to damage their partners' financial security and evade responsibility for their families also allows men's abuse to go largely unchecked. As Terry, a Native American Navajo mother of one, lamented:

> Someone talks trash to you…It may not hurt, show physical bruises, but it hurts the heart…That wasn't enough…for law to kick in. I had to get physically abused for them to move and…I think that's wrong…Why should we wait until that person's dead? Why should we wait until that person's bruised? Why should we wait until that person gets broken bones?

Beyond an occasional arrest, none of our respondents described their partners as facing meaningful consequences, nor did greater housing or economic security appear to be on the horizon, underscoring the lack of institutional support for mothers experiencing IPV and homelessness.

Survivors may inadvertently reinscribe gendered power dynamics by downplaying instances of abuse and avoiding labels such as "abusive" or "violent" to describe these relationships (Weiss, 2011). Regardless of the severity of the harms they experienced, many respondents minimized their own abuse by describing it as "not a physical thing" or referring to themselves as "kind of abused." While this may be a useful coping strategy for maintaining a sense of agency and not seeing oneself as a "victim," it also risks obscuring how IPV constitutes a pervasive pathway into homelessness.

Intersections of weak safety net programs and restrictive welfare policies with raced, classed, and gendered "discipline"

The lack of institutional support for mothers in abusive relationships is mirrored by broader institutionalized classism, sexism, and racism. Among female-headed households, low wages, weak welfare programs, and limited availability of affordable housing form a matrix of domination that leaves many women in unsafe living situations, unable to meet their families' basic needs, and vulnerable to exploitation (Bullock, 2013; Collins, 2000). A safety net that is both weak (i.e., limited assistance provided) and punitive (i.e., strict eligibility and adherence requirements) means that low-income mothers must parent without supportive programs to offset crises or build assets. As a result, the risk of homelessness is omnipresent.

Critical and feminist scholars have long pointed out that U.S. welfare policies are restrictive by design (Schneider & Ingram, 1997). Grounded in intersecting racist, classist, and sexist stereotypes that portray low-income mothers as sexually available, irresponsible, and lazy, public assistance programs have an extensive history of attempting to regulate welfare recipients' intimate relationships, sexual behavior, and workforce engagement (Bullock, 2013; Rosenthal et al., 2020). Restrictive policies seek to impose "discipline" on poor mothers and bring them into alignment with so-called middle class "values" (e.g., strong work ethic, heterosexual marriage). Instead, we see greater hardships, amplified stigma, and increased likelihood of experiencing homelessness. Drawing on respondents' experiences, we trace how limited institutional support intersects with interpersonal bias to form pathways into homelessness.

We focus on three dimensions of participants' experiences that were common across our pooled sample: (1) intersections of unaffordable housing with landlord and employer bias; (2) consequences of restrictive welfare requirements; and (3) how cumulative disadvantage deepens hardship.

Intersections of unaffordable housing with landlord and employer bias

Despite rapidly escalating housing costs, federal housing assistance programs are woefully underfunded and need far outpaces access or availability. Three out of four eligible low-income renters do not receive federal rental assistance (Center on Budget and Policy Priorities (CBPP), 2017). High demand means that waitlists for subsidized housing programs are often closed and that even after getting on "the waitlist," families may wait for years for an opening or a voucher. In Santa Cruz County, where our interviews were conducted, the Section 8 waiting list was closed from 2011 until 2018 (Gumz, 2018), and many respondents were told it would be years before their number was called. As Stacy, a White mother of two, lamented, "I'm on the Section 8 waiting list. It's been years… I have to just take it one day at a time and just keep leaning forward and hope that something will turn out." Moreover, housing vouchers only work if landlords will rent to low-income families. As Edith (White mother of one) explained, "Landlords don't want to agree to Families in Transition [a temporary rental assistance program that covers rent for up to three months] … In their minds, it's just another thing they don't want to deal with."

Efforts to prevent discrimination based on level or source of income have not gained traction, and landlord rejection of housing vouchers runs high (e.g., 76.4% in Los Angeles, California; Bell et al., 2018). Only one-third of families with housing vouchers live in areas with voucher nondiscrimination protections (Bell et al., 2018). For poor mothers of color, income bias intersects with racism and sexism, and while housing discrimination can be covert and difficult to identify, its impact is not. In a national study in which paired testers inquired about a rental, Black, Latinx, and Asian renters were informed about fewer housing units than similarly qualified White renters (HUD, 2012).

Once homeless, mothers face additional barriers to getting back on their feet. Employers negatively stereotype job applicants with histories of homelessness as unmotivated, unreliable, and unable to acclimate to the workplace (Golabek-Goldman, 2017). Not surprisingly, people experiencing homelessness report discrimination by potential employers due to their housing status, and this is also the case for those fortunate enough to secure public housing (Golabek-Goldman, 2017). Reflecting racism, classism, and sexism, public housing residents are stereotyped as predominantly African American, substance abusers, lazy, criminals, disinterested in self-improvement, and having "too many" children (Motley & Percy, 2013). "Ban the address"

campaigns, which seek to prevent discrimination based on identifying a shelter as a home address, have not gained momentum (Golabek-Goldman, 2017). Yolanda's (Native American and White mother of one) remarks illustrate this problem:

> Finding a job, that's really hard especially when you put down [shelter address] on an application. Even if you have an associate degree, they'll take the least experienced person over the homeless person with experience. I've applied for a couple of jobs which I was perfectly qualified for and I had no other choices than to put [shelter address]. [The employer] looked at my resume and it was great, and then they looked at my address and they're like, 'Oh, it's the homeless shelter'…it went downhill from there.

Similarly, Lydia, a White mother of one, observed, "They [landlords] ask you for your address… [The shelter] is the only place we really have that we can put as a stable place. I feel like they're gonna look at that a lot." These experiences further underscore the deleterious effects of discrimination on mothers' economic security and the need for strong legal protections and support.

Intersections of weak safety net programs and restrictive requirements

Public assistance programs have never been generous or "welcoming" to female-headed households, particularly those of color, and welfare reform's passage in 1996 has further eroded both access to and the value of benefits. Despite high poverty rates, enrollment in Temporary Assistance for Needy Families (TANF), the cash aid program most commonly thought of as "welfare," declined from 4.4 million families in 1996 to 1.2 million families in 2018 (CBPP, 2020). Prior to TANF's enactment in 1996, 68 low-income families received assistance for every 100 families living in poverty; by 2018, just 22 eligible families received TANF benefits out of every 100 poor families (CBPP, 2020). Fewer low-income families receiving cash assistance translates into mothers' greater vulnerability to homelessness.

Equally damaging is that TANF benefits are low and do not keep pace with inflation. Across the United States, maximum TANF benefits are two-thirds below the federal poverty line for a family of three, and would fall below the estimated fair market cost (i.e., no more than 30% of family income) of a two-bedroom apartment (CBPP, 2020). Without additional income, housing assistance, or other benefits to offset expenses (e.g., Supplemental Nutrition Assistance Program), safe, affordable housing is out of reach for many TANF recipients. These challenges are compounded by the fact that states with larger African American and Latinx populations also have more restrictive welfare policies (e.g., stricter sanctions and work requirements) and lower benefits (Legal Momentum, 2010; Soss et al., 2001).

Restrictive TANF requirements (e.g., federal lifetime limits of 60 months, mandatory participation in approved work activities outside the home, sanctions that reduce or suspend adult and/or full family benefits for lack of compliance) coupled with much-needed but meager benefits, put low-income mothers in no-win situations. For example, Alma's (African American mother of one) TANF benefits were contingent on completing a job training program, yet if she were hired, she might lose benefits: "I told the [caseworker] I might have a job and she says, 'Well okay, but we're gonna cut your benefits in half.' And, I'll lose my daycare." Although it is unlikely that she would be paid a self-sufficiency wage, meeting TANF requirements made pursuing this opportunity

difficult. Yvonne, an African American and White mother of two, similarly described being confined by requirements that were misaligned with her needs:

> They said that I had to go to a [job training program]. But I'm on disability from work [and] I'm not supposed to be working right now. [The caseworkers] kept arguing with me and saying, 'No, you have to go,' and I'm like, 'Then who's gonna watch my child?' So, I just let it go, and tried to find another way of surviving.

As with many low-income mothers, Yvonne "chose" not to pursue TANF benefits rather than try to meet program requirements, a form of deterrence that is underacknowledged. Without this assistance, Yvonne's financial hardship and difficulty securing housing deepened.

With the threat of homelessness omnipresent, weak and restrictive safety net programs increase the difficulty of leaving abusive relationships. TANF benefits are based on family size and can figure into mothers' calculations about whether or not to remain with an abusive partner. When Sally's partner left, she experienced the "double whammy" of losing his income and having her family's benefits reduced (White mother of one):

> Whenever he drank, he'd beat me…I would get socked around, pushed around…I finally called the cops on him…After he left, I lost the income that he had from his job…I called [and] reported that he's no longer in the house to welfare…That cut my money so I couldn't pay rent…I…played out the whole eviction thing. I stayed there as long as I could.

Sally chided herself for informing her caseworker about her partner's departure, however, failure to do so could result in fraud charges.

Marcie's path highlights the detrimental consequences of time limits on shelter residency. After fleeing an abusive relationship, Marcie, a White mother of one, moved into a family shelter with one of her two children. When they reached the residency time limit, they became homeless. In danger of losing her child to CPS, Marcie described the pressure she felt to return to her abusive partner:

> When there's no resources there's nothing to help you…As much as you don't want to go back, you have to go back to that because [if] you have the kids on the street you lose them.…..Where you gonna find a place that's gonna let you have two kids and yourself for under five hundred dollars? Nowhere.

Marcie contacted the shelter to see if she could return but was told that she would not be eligible for another 6–12 months. Faced with an untenable "choice," Marcie explained,

> You're just stuck…hoping that that person doesn't kill you so that you can be there for your kids.…I had no place to go, so I went back to [abusive boyfriend's name]…Back in that hell…There was no other resource or option for me, so I had no other choice but to go back to that…I was damned if I did or damned if I didn't.

Of course, returning to an abusive partner might also signal CPS to intervene and remove her child from her.

Collectively, these experiences lend insight into the "damned if I do, damned if I don't" sacrifices that mothers routinely make to secure housing and care for their children. Among their many sacrifices, respondents relinquished their privacy, autonomy, and personal safety, exposing themselves to oversight and regulation whether via welfare programs, shelters, CPS, or controlling partners. These sacrifices often go unrecognized, with both low-income mothers and IPV survivors widely stereotyped as violating classed, raced, and gendered conceptualizations of "good motherhood" (Reppond & Bullock, 2020).

Cumulating disadvantage: When "minor" infractions result in oversized penalties

Among the poor mothers that we spoke with, the absence of a strong safety net meant that seemingly minor "infractions," such as unpaid utility bills, parking tickets, and bounced checks rapidly escalated, creating accelerated pathways into homelessness. For example, when Caroline, a White mother of three, was unable to pay back $2,000, a negligible sum for middle class families, her credit was damaged. She observed, "[The credit agency] tried to make a settlement with me that if I paid $1,300 upfront, [they] would cancel it…Where am I gonna get that from, you know?" Yvonne, an African American and White mother of two, missed credit card payments when she became clinically depressed and was subsequently haunted by her damaged credit. Although mental health concerns may prevent people "from being fully able to practice debt management, credit score restoration, or [effective] housing budgeting," Yvonne was held accountable (Mangis, 2016, para 3).

Lydia's experience (White mother of one) underscores how damaged credit and unpaid tickets can undermine housing and employment. As a teenager, she was in a car accident and accrued $10,000 in medical bills. This debt was sent to a collection agency and remained on her credit record for 7 years, making it difficult to pass a landlord's background check. Her partner faced his own financial setback:

> [My husband] got a speeding ticket while he was on the road and an overweight ticket at one of his scales, which is all part of [truck] driving. But because he lost his job, he wasn't able to pay the tickets, so now he has a suspension on his class A license, which is why he's not working right now. He's got one ticket for $650, the overweight ticket was $700, and then to get the hold off the license at the DMV is $350.

Unable to pay their rent when Lydia's husband lost his job, they were evicted and entered a family shelter. Other mothers we spoke with described how unpaid parking tickets and towing expenses for "abandoning" broken cars resulted in massive fines and in some cases, warrants for their arrest. Recognizing the damaging effects, some cities, such as Los Angeles, voided old unpaid parking tickets and arrest warrants for unpaid "quality of life" violations (e.g., sleeping in parks, loitering; Holland, 2019). Yet, without deeper structural change, amnesty programs do not adequately redress the criminalization of homelessness. As advocates observe, the city continues to issue new bench warrants and $300 "civil assessments" to homeless people who do not pay citations or appear in court (Holland, 2019).

While researchers and policymakers often focus on major life "shocks" as primary drivers of homelessness, these experiences reveal how disadvantage cumulates to undermine access to housing. Already facing multiple barriers and challenges, low-income mothers, particularly those

of color and IPV survivors, are especially vulnerable to these "snowballing" effects. Collectively, their experiences also point to the need for debt forgiveness programs, more generous, accessible public assistance programs, and mechanisms for reversing damaged credit. In our current context, such programs and services are greatly needed; however, they are geared toward "correcting" rather than transforming "broken" systems, and as such are largely remedial. Embracing the radical core of intersectionality encourages a complete reimagining of power relations and the dismantling of myriad classist, racist, and sexist practices and policies that perpetuate racialized and feminized poverty (Overstreet et al., 2020). This "freedom dreaming" is embodied in the Poor People's Campaign's (n.d.) "demands" for an end to systemic racism, ecological devastation, poverty and inequality, the prison-industrial complex, and the war economy and militarism. We share their vision for a just moral economy and world.

CONCLUDING THOUGHTS

Just as intersectional approaches are integral to understanding mothers' pathways into homelessness, they are equally essential to poverty alleviation and the reduction of homelessness. Although we focused on mothers' pathways into homelessness, respondents' experiences also provide a roadmap for moving families into safe, affordable housing. Our intersectional analysis underscores the need for policies capable of addressing co-occurring institutional, interpersonal, and intrapersonal factors that fuel the feminization and racialization of homelessness. It also illuminates the need for programs that are attentive to both major life shocks (e.g., losing a job, eviction) and seemingly minor setbacks (e.g., parking tickets), as well as how they cumulate, cluster, and concentrate disadvantage.

Drawing on respondents' experiences, we have illustrated why complex intersecting factors cannot be "flattened" or disentangled from each other or from broader power relations. Ongoing attacks on welfare programs and strong safety net policies must be treated as more than the "backdrop" against which mothers' poverty and homelessness "plays out." Rather, it is an integral facet of the matrix of domination that privileges men over women, White people over Black, Indigenous, and other People of Color (BIPOC), and more privileged social classes over poor and working-class people. Noting what we gain by taking this approach, McCormick-Huhn et al. (2019) observe, "intersectionality reveals the systemic inequalities that create and sustain disparities, showing that intersectional positions are constituted of structural relations of power reflected in tensions between domination/privilege/advantage and subordination/oppression/disadvantage" (p. 445–446). Grounded analyses of unhoused mothers' interactions with landlords, partners, caseworkers, potential employers, and others offer valuable insight into these dynamics.

Collectively, the shared narratives document the discrimination and lack of protections that mothers encounter in the workplace (e.g., lack of equal pay), housing (e.g., limited recourse to contest evictions), social services (e.g., restrictive shelter and welfare policies), health care (e.g., limited mental health resources), financial services (e.g., few prospects for restoring credit), education, and the legal system. Reducing homelessness will undoubtedly require holistic approaches that address multiple intersecting inequalities and co-occurring vulnerabilities. Robust investment in "housing first" programs, which prioritize the provision of permanent housing, can increase low-income mothers' access to affordable housing. However, housing alone may prove insufficient if other intersecting needs and vulnerabilities go unmet (e.g., safety from an abusive partner, access to mental health services). We also call for the expansion of affordable housing

programs (e.g., Section 8) and legal aid services to assist with lease disputes, evictions, and discriminatory treatment. Equally crucial is building a strong safety net that lifts women and mothers out of poverty and the dissolution of punitive welfare and one-strike eviction policies. Importantly, policies must be adopted that protect against and eradicate the damaging effects of IPV in its many forms.

Our analysis also underscores the need for further intersectional research. By focusing on just two of many potential pathways into homelessness, we prioritized depth over breadth. Much remains to be understood about economic abuse, gender, race, class, and motherhood and how institutional responses to economic and housing precarity are informed by these intersections. Our analysis is limited by both the range of pathways examined and the relative homogeneity of our sample. Our sample included currently and formerly unhoused mothers but all were housed at the time of their interviews. Their access to shelter, however, temporary or precarious, may be indicative of different lived experiences and greater relative privilege than is held by unhoused mothers who do not enter shelters and/or remain homeless. Moreover, all of the mothers we spoke with were fluent in English, and the majority were relatively young, identified as heterosexual, and were single/unmarried. A truly comprehensive understanding of women's homelessness will require addressing the full scope of women's diversity (e.g., childfree women, partnered/married women, immigrants, lesbians, transgender women, and veterans) and lived experiences. Equally crucial is attending fully to women and mothers' pathways *out* of homelessness, an area that has received far less attention.

Ultimately, we believe that the sustained application of intersectional lenses is needed to move psychological research beyond single-axis understandings of homelessness to one that is multidimensional. Only then can we begin to dismantle the interlocking systems of racialized, classed, and gendered poverty that contribute to high rates of homelessness among women and mothers.

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