

Finding a Home during the Affordable Housing Crisis: How Social Ties Shape Renters' Housing-Search Outcomes

Steven Schmidt^a 

Abstract

Housing searches play a central role in the reproduction of racial inequality in U.S. cities. Past research finds that movers' social ties influence residential segregation, as renters receive information about homes located near friends and family. Fewer studies examine how renters' social ties also provide instrumental assistance during moves, or how this aid unequally shapes moving outcomes. In the present study, I show how 69 low-income, Latina/o and non-Hispanic white renters rely on their friends, family, and acquaintances to navigate moves in Los Angeles, a highly unaffordable rental market. Both groups mobilize their ties for instrumental assistance, but the resources available through renters' ties contribute to diverging search outcomes. Low-income Latina/o renters' ties, who also struggled to make ends meet, provided what I call *constrained support*—referrals to open units, loans to cover moving costs, and informal rental opportunities. This assistance channeled movers to specific apartments and left them negotiating informal, doubled-up homes and new debt. In contrast, low-income white renters leveraged comparatively affluent ties to cosign leases, provide financial gifts, and strengthen applications across buildings—what I refer to as *flexible assistance*. This aid helped low-income white movers secure housing advantages, while avoiding short-term reciprocal obligations to friends and family. These findings advance research on residential mobility and social support, and they show how network resource inequalities contribute to racial stratification in rental markets.

Keywords

residential mobility, social support, inequality

An extensive sociological literature theorizes how residential housing searches widen racial/ethnic inequalities in cities (Crowder, South, and Chavez 2006; Korver-Glenn 2018; Krysan and Crowder 2017; Pais, South, and Crowder 2012). Much of this work examines how residential mobility processes reproduce residential segregation by unequally sorting renters into neighborhoods (DeLuca, Wood, and Rosenblatt 2019; Krysan and Crowder 2017; Pais et al. 2012). Recent research illustrates how renters' social ties—or their

connections with friends, family members, and acquaintances—inform their neighborhood destinations, reproducing racial residential segregation during moves (Boyd et al.

^aUniversity of Southern California

Corresponding Author:

Steven Schmidt, Department of Sociology,
University of Southern California, Hazel and
Stanley Hall 314, Los Angeles, CA 90089, USA
Email: steven.schmidt@usc.edu

2010; Krysan and Crowder 2017). This theory, known as the social structural sorting perspective (SSSP), argues that renters receive information about housing opportunities located near their ties, have greater knowledge of neighborhoods where their ties also live, or move to be close to everyday support networks (Krysan and Crowder 2017).

Less is known about how renters mobilize their ties for instrumental support during the housing-search process (e.g., providing financial assistance, vouching for rental applications, cosigning leases, or other forms of material support), or how ties shape renters' housing-search outcomes beyond their neighborhood destinations (e.g., their living arrangements, housing conditions, and the financial consequences of moves). Severe rental housing unaffordability, high entry costs, and exclusionary tenant-screening practices make finding a home particularly challenging for disadvantaged renters (Reosti 2021; So 2022; Stewart et al. 2023). Federal programs like the Housing Choice Voucher (HCV) program offer some moving support for low-income households (McCabe 2022), but only one-in-four eligible families receives this aid (Rosen 2020). Given these adverse circumstances, it is possible that families rely on their support networks for more than information during moves.

However, across race/ethnicity, renters have varied access to instrumental support and varied repayment obligations to friends and family, based in part on their ties' own financial security (Heflin and Pattillo 2006; Reyes 2018; Whitehead 2018). As a result, mobilizing ties for instrumental support during moves may further stratify access to shelter. Because past research primarily theorizes renters' social ties as a source of housing information and seeks to explain how renters arrive at particular neighborhoods, sociologists have likely underestimated how rental housing searches reproduce racial inequalities in residential contexts. In this article, I address this gap by answering the following questions: First, how do the instrumental resources available

through renters' social ties shape their housing opportunities, living arrangements, and the financial consequences of moves? And second, to what extent does mobilizing ties during housing searches widen inequalities between families by race/ethnicity?

To answer these questions, I trace how 69 low-income Latina/o and non-Hispanic white renters with children mobilized their social ties during their last housing search in Los Angeles, California.¹ In a highly unaffordable housing market with few vacancies, I find that low-income Latina/o and low-income white renters alike leaned heavily on their ties for instrumental support during moves. Low-income Latina/o renters used their ties, who predominantly worked in similar occupations and also rented their homes, for referrals to open units, loans to cover moving costs, and opportunities to double-up informally by moving in with "other adults, such as grandparents, extended family, or friends" (Harvey 2020:502). Because this assistance directed families to specific homes and living arrangements or embedded them in balanced, in-kind reciprocal relationships, I refer to it as *constrained support*. In contrast, poor white renters leveraged relatively affluent ties for help cosigning leases, financial gifts, and strengthening their applications to their preferred units, amounting to what I call *flexible assistance*. Overall, low-income white renters enjoyed greater access to resources through their ties that conferred advantages on the rental market and fewer expectations for balanced, in-kind repayment.

This study contributes to sociological theories of racial stratification in cities, residential mobility, and social support and inequality. First, by showing how the resources available through renters' social ties shape their housing-search outcomes beyond their neighborhood destinations, I provide a more complete accounting of how housing searches widen racial inequalities in rental markets. Extending the social structural sorting perspective (SSSP), I argue that instrumental social support is consequential for renters' consideration set of potential homes, living

arrangements, and the financial consequences of moves, yielding advantages for low-income white renters (Krysan and Crowder 2017). This study illustrates how residential housing searches in exclusionary rental markets—which are increasingly the norm in the United States (Joint Center for Housing Studies 2022)—further stratify families across race/ethnicity by prompting renters to lean on their ties for instrumental support during moves.

Second, this study advances research on residential mobility and the stratifying consequences of tenant screening. A growing body of work examines how landlords screen rental applicants, with an emphasis on how housing intermediaries leverage racial stereotypes, algorithmic screening, and “gut checks” to disqualify potential tenants (Reosti 2020; Rosen, Garboden, and Cossyleon 2021). Comparatively less is known about how disadvantaged renters find housing opportunities in the face of landlords’ screening practices. This study illustrates how renters mobilize their ties to move around exclusionary screening criteria. I suggest that renters across race/ethnicity are not only unequally exposed to landlord discrimination, racial stereotyping, and negative credentials like damaged credit or a low income: low-income white and Latina/o renters also have unequal access to resources through their ties that help them manage the harms of these negative credentials.

Finally, by examining how renters mobilize their ties during moves, this study also has implications for theories of social support and inequality, more generally. First, I identify an undertheorized way that social capital inequalities reproduce stratification: by sorting families unequally into rental housing, in addition to neighborhoods, jobs, or homeownership. Second, these two forms of social support—flexible assistance and constrained support—underscore how major household transitions and disruptive events like moves generate different reciprocal burdens for families (Torche, Fletcher, and Brand 2024). Reciprocity refers to “the giving of benefits to another in return for benefits received” (Molm 2010:119). Social scientists argue that

the “burden of reciprocity,” or the obligation to repay supporters in-kind, erodes the support networks of poor families (Menjívar 2000; Offer 2012). This study shows how the terms of social support can vary across families, creating unequal reciprocal burdens after ties are mobilized for help. Overall, low-income renters who belong to networks with more financial resources report fewer expectations for in-kind, reciprocal repayment. The distinction between flexible assistance and constrained support can be applied to understand diverging household trajectories beyond moves, including recovery from crises such as family member incarceration, deportation, and job loss, or how families navigate changes like the transition to adulthood.

BACKGROUND

Housing Searches and Racial Inequality

The homes and neighborhoods where we live play a central role in shaping our life chances (Swope and Hernández 2019). The connection between place and well-being motivates a broad literature that examines how residential housing searches, in particular, sort families into unequal contexts by race/ethnicity, income, and legal status (Asad and Rosen 2019; DeLuca et al. 2019; Rosen 2017). Landlord screening (Rosen et al. 2021), movers’ neighborhood knowledge (Krysan and Bader 2009), and the circumstances surrounding renters’ moves (DeLuca et al. 2019) all play a role in limiting the neighborhood options of minoritized movers, while preserving contextual advantages for white families (Kucheva 2021; Pattillo 2005).

Recent work underscores the importance of movers’ social ties, in particular, in shaping their housing-search outcomes (Boyd et al. 2010; Gould Ellen, Suher, and Torrats-Espinoza 2019; Krysan and Crowder 2017). The social structural sorting perspective (SSSP) argues that movers’ ties influence their housing searches in two primary ways. First, movers’ social ties shape their activity

spaces and by extension, their familiarity with different neighborhoods. Second, movers' social ties provide information about housing opportunities they encounter in their own neighborhoods, drawing movers into these areas. Because social networks tend to be homophilous, movers' ties influence their housing searches in ways that reproduce racial residential segregation (Krysan and Crowder 2017). In addition to information, families who rely on their ties for everyday assistance may be reluctant to move away from support networks, limiting their neighborhood destinations (Carrillo et al. 2016; Gould Ellen et al. 2019; Krysan and Crowder 2017). Reliance on social ties during moves can also help explain why white families enjoy contextual advantages, regardless of their income (Kucheva 2021; Pattillo 2005). Due to persistent residential segregation by race/ethnicity, low-income white families may have ties who live in more advantaged neighborhoods, facilitating access to these areas (Krysan and Crowder 2017).

Most residential mobility research examines whether and how renters enter advantaged neighborhoods. However, neighborhood context is only one of several housing-search outcomes consequential for family well-being. For instance, renters' living arrangements (e.g., doubling-up with friends, family, and non-kin) and household crowding levels shape children's health and educational outcomes (Harvey 2022; Solari and Mare 2012). Although doubling-up offers important cost-sharing benefits, doubled-up homes often require substantial work to maintain, can damage support relationships, and expose renters to future instability (Desmond 2012a; Harvey 2022; Luhr 2024). Renters' housing conditions are also a central determinant of health. Prolonged exposure to pests, mold, and other physical hazards in homes can erode well-being (Swope and Hernández 2019). Finally, the housing-search process itself can incur substantial financial and emotional costs for movers with low incomes or damaged credit, leading renters to exhaust their savings and increasing their vulnerability to future shocks

(Reosti 2021). Understanding how social ties shape renters' neighborhood destinations is critical, but the influence of renters' social ties on these other consequential housing-search outcomes remains undertheorized.

Social Ties, Instrumental Support, and Housing Outcomes

The SSSP argues that movers' social ties furnish information about housing opportunities and neighborhood contexts, limiting families' neighborhood destinations. However, there are important reasons to anticipate that low-income movers also leverage their ties for instrumental support. Moving requires substantial financial resources, and in the era of algorithmic tenant screening, an established record of positive credit (So 2022). Landlords' screening practices present substantial barriers for poor families (Reosti 2021; Rosen et al. 2021). U.S. households have a median \$8,000 in liquid savings, yet landlords can require several months' rent as a security deposit, in addition to the first month's rent, to sign a lease, and landlords often request renters' bank balances during the application process (Survey of Consumer Finances 2022). Moreover, one in five U.S. adults are credit invisible or have a damaged credit record, yet landlords often establish credit minimums for their rentals and run credit and background checks for each household adult, at the applicant's expense (Consumer Financial Protection Bureau 2016). Tenant-screening services compile renters' criminal records and credit scores, allowing the harms of these records to proliferate to the rental market (So 2022). Renters who face challenges accessing credit markets, including undocumented or mixed-status households, are effectively screened out of rental opportunities that require credit checks (Schmidt 2023).

Due to these barriers, low-income renters may turn to their social ties for instrumental support during their moves. Social scientists have long shown that low-income families lean on their social support networks for help "getting by" and "getting ahead" (Domínguez and Watkins 2003; Edin and Lein 1997; Stack

1974). Social capital—or “the ability of actors to secure benefits by virtue of membership in social networks or other social structures” (Portes 1998:6)—helps poor families meet day-to-day needs, find work, and secure opportunities for upward mobility (Domínguez and Watkins 2003; Newman 1999). Social support can also buffer the negative consequences of events like family member incarceration (Schmidt, Turney, and Monreal 2024), natural disasters (Elliott, Haney, and Sams-Abiodun 2010), and foreclosure threats (Sharp, Whitehead, and Hall 2020).

Less is known about how families mobilize their social ties for instrumental support during moves, another major household transition, and for some families, an anticipated crisis. Residential housing searches are highly consequential and frequently endured. On average, U.S. renters move once every two years, and U.S. residents experience about 12 moves across their lifetime (American Housing Survey 2019; U.S. Census 2019). Instrumental support is not a central focus of past residential mobility research, yet some work does show that families turn to their ties for instrumental assistance while moving. Research on reactive mobility, or involuntary moves that occur on short notice, finds that many reactive movers lean on friends and family for opportunities to double-up (DeLuca et al. 2019). Poor movers who struggle to activate their existing networks for housing support may instead turn to “disposable ties” with strangers (Desmond 2012a). Some quantitative evidence shows that parental wealth modestly shapes renters’ neighborhood destinations, suggesting a pathway between instrumental support and renters’ housing-search outcomes, although the mechanisms undergirding this relationship are underexplored (Crowder et al. 2006).

Unequal Network Resources and Reciprocal Burdens

Mobilizing ties for instrumental support during moves may further stratify moving families due to social capital inequalities

across race/ethnicity. Due to structural racism endured in the labor market, housing market, and the criminal-legal system, renters across race/ethnicity have access to different types of benefits through their ties (Domínguez and Watkins 2003; Heflin and Pattillo 2006). For instance, Latinx families receive less in private transfers from extended kin than do comparably situated non-Hispanic white families (McKernan et al. 2014), and Latinx households may hold fewer social support ties than white families, overall (Small 2007). There are also large wealth disparities between non-Hispanic white and Latinx families, more generally, particularly when comparing first-generation Latinx immigrants to U.S.-born white families (Keister, Vallejo, and Borelli 2015). If residential housing searches demand resources from friends and family, renters may be channeled to diverging housing outcomes across race/ethnicity in part because they have access to different resources through their networks.

Mobilizing ties during moves may also create unequal reciprocal obligations for support recipients. Social support exchanges are often fraught, and families with substantial needs can struggle to access assistance (Desmond 2012a; Lubbers et al. 2020; Smith 2007). When families do activate their networks for support, this aid can arrive with heavy costs (Menjívar 2000). Poor families who receive support from their ties are often expected to repay supporters in-kind, an obligation that some scholars refer to as the “burden of reciprocity” (Offer 2012). Low-income individuals who cannot repay their supporters either withdraw or are excluded from exchange networks (Offer 2012; Uehara 1990). To avoid damaging their relationships with friends and family, some poor families even forge disposable ties with relative strangers to meet their basic needs (Desmond 2012a).

However, it is likely that not all low-income renters experience similar reciprocal burdens. Social support exchanges can generate either balanced or generalized reciprocal repayment obligations. In balanced reciprocal exchanges, recipients repay supporters

in-kind and according to an established timeline. In generalized reciprocal exchanges, “the expectation of reciprocity is indefinite,” and recipients can repay supporters through other means (Nelson 2000:293). Some evidence suggests that families across race/ethnicity experience different expectations around reciprocal repayment, driven at least partially by socioeconomic differences across families (Lanuza 2020). For instance, Latinx families living in shared homes pay more rent to their hosts than do non-Hispanic white families (Reyes 2018), and white mothers in shared homes are more likely than minoritized mothers to pay no rent at all (Whitehead 2018). Other work finds that even low-income white renters living independently draw on resources from more affluent kin without repaying in-kind (Luhr 2024). More generally, low-income families tend to prioritize in-kind repayment for supporters who are in similar financial circumstances (Menjívar 2000), whereas they repay more affluent ties in other, non-financial ways (Nelson 2000). In addition to unequal access to resources through their ties, low-income white and low-income Latina/o movers may also endure different reciprocal burdens after mobilizing their networks for assistance.

Alternatively, because the conditions of poverty erode helpful support relationships, low-income movers across race/ethnicity may struggle to activate their ties for any assistance at all (Menjívar 2000; Offer 2012). Rather than face rejection from friends and family, low-income renters may prefer to “go at it alone” and adopt a posture of “defensive individualism” during moves (Smith 2007). Some evidence supports this expectation. For instance, one study shows that belonging to an advantaged social network does not shield against eviction (Desmond and Shollenberger 2015). Other work finds that both Black and white renters fail to mobilize their existing networks for housing support after eviction and instead rely on disposable ties (Desmond 2012a). It is possible that low-income Latinx and white families alike struggle to access instrumental support from their ties during moves.

DATA AND METHODS

I use in-depth interviews drawn from a broader study of the rental housing experiences of low- and middle-income, non-Hispanic white and Latinx families living in Los Angeles. In the present study, I use a subsample of interviews with 69 low-income white and Latina/o renters. I focus on these families because middle-income renters across race/ethnicity—with higher household incomes and stronger credit records—generally did not lean on their ties for assistance during moves. To participate in the study, renters were required to live with at least one child and to rent on the private market without receiving government housing assistance, as families with children are more sensitive to unit quality concerns, and voucher-holders endure distinct challenges during moves (Rosenblatt and DeLuca 2012). Moreover, although past research examines the housing searches of voucher-holders, most low-income families in the United States move without state assistance (Rosen 2020). The project focuses on Latinx and white renters, in particular, because the experiences of Latinx families, as well as how white families reproduce residential advantages during moves, remain understudied in residential mobility research.

I recruited and interviewed renters living in three neighborhoods within Los Angeles: Mar Vista, Canoga Park, and North Hollywood. The research design of the broader study informed neighborhood selection. To avoid conflating observed differences across race/ethnicity or income with neighborhood differences, I sought to interview low- and middle-income, Latino/a/x and white renters within each field site. I used data from the American Community Survey (ACS) to identify neighborhoods with relatively high populations of each target group.² Each of the three resulting sample neighborhoods is majority-renter, diverse across race/ethnicity and income, and represents a different geographic area in Los Angeles. Appendix Table A1 compares these three neighborhoods’

sociodemographic trajectories over time, relative to Los Angeles as a whole. Mar Vista, Canoga Park, and North Hollywood share the same public school system and the same regulations regarding eviction and rent control. Each neighborhood has seen similar increases in average rents and in the share of college-aged residents between 2010 and 2019, when the study began.³ There are also several important differences: Mar Vista is whiter, more expensive, and has a lower poverty rate than do Canoga Park and North Hollywood. Despite these differences, I did not observe variation in renters' housing-search strategies or tie utilization by neighborhood.

Data collection took place between 2019 and 2021. I recruited 21 respondents by canvassing public spaces in-person in each neighborhood and issuing a screening questionnaire. After the onset of the COVID-19 pandemic, I used two complementary virtual methods to recruit participants. First, I used a geotargeted, bilingual advertisement on Facebook/Instagram that appeared to users who lived in or were recently present in each neighborhood (recruiting 32 respondents). The advertisement prompted interested viewers to fill out a screening survey that confirmed their household income, race/ethnicity, neighborhood of residence, housing tenure, and whether they lived with children. Social media advertisements have been used in prior sociological data collection efforts (see Schneider and Harknett 2022), and an estimated 81 percent of working Americans age 18 to 65 are active on Facebook/Instagram (Storer, Schneider, and Harknett 2020). To recruit participants who were potentially not active on social media, I identified USPS postal routes that ran through neighborhood census tracts with high rentership rates, and I mailed a bilingual postcard along these routes using USPS's Every Door Direct Mail service (recruiting 16 respondents). The COVID-19 pandemic prompted some renters to temporarily lose their jobs or full-time work, rearranged renters' caregiving responsibilities, and introduced uncertainties into renters' future housing plans. However, all but two

respondents moved prior to February 2020, so the majority of housing-search experiences analyzed here were not affected by pandemic-related disruptions.

For all families, I asked to speak with the household member with the most knowledge of the family's last move. This yielded 58 interviews with women and 11 interviews with men. Although this study did not probe deeply around gendered differences in housing-search work, the overrepresentation of women in the sample is broadly consistent with research that documents the gendered division of household cognitive labor (Daminger 2019).⁴ All virtually-recruited interviews took place over the phone, which may have eased participation for a wider range of respondents (Randles 2021). During interviews, I asked a series of open-ended questions about renters' housing searches, their housing trajectories over time, their social support networks, and their future housing plans. Most interviews lasted between one and two hours. With IRB approval, I audio-recorded interviews with respondents' informed oral consent and transcribed these recordings verbatim. I interviewed respondents in either English or Spanish according to their preferences, and I use endnotes to indicate where I translated participants' direct quotes from Spanish to English. I compensated participants with \$30, and I present all data here using pseudonyms.

I ultimately recruited 24 low-income white renters and 45 low-income Latina/o renters from these three neighborhoods.⁵ Table 1 presents selected descriptive characteristics of the sample across race/ethnicity. Respondents paid an average of approximately \$2,900 in entry costs to sign a lease for their current apartment (including the security deposit and first month's rent). All respondents within this subsample reported household incomes less than the 2019 HUD very-low-income threshold of \$47,000/year for a family of three in Los Angeles, with a mean household income of \$31,225 (California Department of Housing and Community Development 2019).⁶ Low-income white renters were slightly better off than low-income Latina/o renters, with

Table 1. Selected Descriptive Characteristics of Participants

	Non-Hispanic White Renters		Latina/o Renters	
	%/Mean	<i>N</i>	%/Mean	<i>N</i>
Foreign-born	13%	3	76%	34
Undocumented (or undoc. partner)	0%	0	53%	24
Cohabiting with romantic partner	63%	15	64%	29
Household income	\$34,273		\$29,599	
Monthly rent (median)	\$1,700		\$1,400	
Number of bedrooms	1.8		1.8	
Residents per room ^a	1.3		1.9	
Entry costs ^b	\$3,380		\$2,610	
Co-resident children	1.6		2.4	
Tenure length (years)	4.5		5.2	
Age	40.3		37.3	
Experienced a reactive move ^c	71%	17	67%	30
Property manager present ^d	79%	19	82%	37
Major maintenance problem ^e	21%	5	53%	24
Total respondents	100%	24	100%	45

Note: I present both means and frequencies due to the small and non-probability nature of the sample.

^aIncludes total rooms in the home, excluding kitchens and bathrooms.

^bTotal entry costs refer to the amount of money due when renters signed their lease, typically the first month's rent and a security deposit.

^cReactive moves consist of unplanned moves prompted by events like conflict in shared housing, eviction and other landlord actions (e.g., building sales, rent increases), housing quality failures, relationship dissolution, or negative changes in household finances.

^dIndicates whether a renter lives in a building that is professionally managed.

^eI consider a major maintenance problem to be an issue that violates California's implied warranty of habitability at the time of the interview. These issues include broken appliances; structural issues with the ceiling, walls, floors or finds; pest infestations; plumbing problems (e.g., leaks, mold, or non-functional sinks, toilets, tubs, and showers); or electrical problems.

an average annual income of \$34,273 relative to \$29,599. Around half of the low-income Latina/o participants belonged to undocumented or mixed-status households.

On average, respondents had moved approximately five years ago at the time of our interview. A majority of respondents (46) moved five years ago or less. Collecting retrospective data about events like housing searches runs the risk of recall error and inaccurate respondent reports (Small and Cook 2023). However, among this sample, housing searches were infrequent, challenging, and highly consequential transitions, increasing their salience to respondents and improving recall (Shattuck and Rendall 2017). Moves were often prompted by other major events such as job loss, conflicts with landlords or

other tenants, relationship dissolution or formation, or the birth of a child. These anchoring life events can assist with recall, and I probed about changes in work and family contexts occurring around the same time as respondents' moves (Small and Cook 2023). Nonetheless, recall error could lead to respondent underreports of tie activation (Shattuck and Rendall 2017). Recent movers may also be more disadvantaged than renters who have managed to avoid a move. However, tie utilization rates are similar across renters who moved five years ago or more and those who moved less than five years ago.⁷ This suggests that recall issues do not strongly diminish renters' reports of tie activation, and that recent movers do not lean more heavily on their ties than non-recent movers.

Data Analysis

The qualitative data analysis process consisted of two main stages: abductive coding (Timmermans and Tavory 2012) and analytic memo-writing (Deterding and Waters 2021). First, I conducted two rounds of coding using verbatim interview transcripts. In the first round of deductive coding, I coded broadly for themes derived from the interview guide and past residential mobility research. These first-round codes included renters' housing-search strategies, the barriers they faced during moves, and how they mobilized their social support networks as they searched for a new home. Throughout the first round of coding, I noted unanticipated themes and subcodes that disaggregated broader codes (e.g., the specific types of support renters mobilized during moves). Then, I revised the codebook to include these emergent codes and themes, and I recoded the transcripts. This process allowed me to identify the range of ways families mobilized their social ties for instrumental assistance during moves and to test for the presence or absence of theoretically-derived themes. I include the final codebook in the Appendix.

After coding, I used individual codes in conjunction with verbatim transcripts to write a series of analytic memos. Following Deterding and Waters (2021), I wrote respondent-level and cross-case memos. First, I used code excerpts and verbatim transcripts to write a memo for each respondent that summarized the circumstances surrounding their moves, their housing-search strategies and challenges, whether and how they mobilized their ties, and who assisted. Moving to cross-case analysis, I wrote a second round of analytic memos that compared families across race/ethnicity to identify similarities and differences in tie utilization. During this second stage of memo-writing, I identified *flexible assistance* and *constrained support* as two distinct types of social support that families accessed. I also wrote cross-case memos that evaluated whether and how renters' social tie use varied along other axes

of difference (e.g., by property management arrangements or by neighborhood). Finally, I returned to the family memos to identify low-income Latina/o renters who accessed flexible assistance, low-income white renters who accessed constrained support, and families across race/ethnicity who did not lean on their ties during moves. Examining these negative cases further underscored the importance of network resources in shaping disadvantaged renters' housing-search outcomes.

RESULTS

Housing-Search Barriers

Low-income white and Latina/o movers alike largely experienced reactive, unplanned moves due to financial shocks, household conflicts, evictions, and relationship dissolution (DeLuca et al. 2019). Reactive moves ejected renters back into a housing market where affordable units were scarce and rental costs had reached historic highs. Low-income white movers struggled to identify affordable units, to cover entry costs, and to manage low or damaged credit records during tenant screening. Low-income Latina/o movers endured similar challenges, along with barriers related to discriminatory screening practices and undocumented legal status.

Moving families almost universally reported challenges identifying affordable units, covering the required security deposit and first month's rent, and navigating credit and income minimums during the rental application process. Rebecca's experience during her last move illustrates some of these barriers. Before her last move, Rebecca, a white woman with a toddler son, shared a two-bedroom apartment with her sister. Their complex had a persistent pest infestation, and her manager was unresponsive to multiple requests to hire an exterminator. After Rebecca had a conflict with a neighbor that left her fearful for her safety, she decided to move out, but she struggled to find a rental in her price range. When I asked her to reflect on challenges she faced during her move, she explained: "Just trying to find a

place that fits within the budget, and then putting all that money down. The moving costs, you know?" Renters who held low or damaged credit faced additional barriers. For instance, Dan (white, three teenage children) had an eviction on his record, which narrowed his consideration set of apartments even further. As he explained: "One building we looked at, they told us we shouldn't even bother [applying] . . . we needed a place that would accept our credit situation." Dan and others with damaged credit often struggled to find buildings where their application would be considered.

Compounding these challenges, low-income Latina/o movers also reported discrimination against families and legal-status-related barriers during tenant screening. During Adela's (Mexican, two teenage children) last move, she was given four months to leave a garage conversion after her landlord sold the property. Her experience approaching potential building managers with her family illustrates some of the additional barriers reported by Latina/o respondents. She explained:

The moment you get there and you ask what the rent is for the apartment, it became, "Do you have kids? We can't rent it with kids. We can't rent it with kids, we can't rent it with dogs, we can't rent it with cats, and only citizens and residents." Many, many, many times we got a big, resounding "no."⁸

Similar to Adela, Marta (Salvadoran, three teenage children) reported that one building manager told her to "stop growing the family" as she and her children left an apartment viewing and that she would not rent them the unit. Comparable cases of family discrimination were uncommon among white movers. Undocumented participants faced additional challenges finding homes without a Social Security Number (SSN) or an established U.S. credit history, which categorically screened them out of many rental opportunities. As Paulina (Mexican, one young-adult daughter) explained: "The hardest part of the move was having all the papers. When it

came time to present identification, they saw that we didn't have papers because we could only give them our consular IDs."⁹ As U.S. citizens or legal permanent residents with access to U.S. financial institutions, white renters generally did not experience the same kinds of categorical, credit-based exclusions endured by Latina/o immigrant renters in this sample. Low-income white and Latina/o renters both faced challenges during their moves, but housing searches were particularly difficult for Latinx families.

Mobilizing Instrumental Social Support during Moves

In response to these barriers, renters across race/ethnicity asked their social support networks to step in and assist them. In contrast to past research (Desmond 2012a), I find that most movers managed to activate their ties for housing-related assistance. I identify two distinct types of social support that renters drew on during their last housing search: *constrained support* and *flexible assistance*. Table 2 highlights several distinctions between these two support types. First, although most support exchanges are reciprocal to some degree, renters reported different expectations around when and how repayment would occur. Constrained support usually generated in-kind reciprocal expectations, whereas reciprocal obligations for recipients of flexible assistance were generalized and long-term. Second, constrained support channeled renters to specific homes and living arrangements, whereas flexible assistance generally widened renters' consideration set of housing opportunities. Third, constrained support was furnished by friends, family, and acquaintances, whereas flexible assistance usually originated from kin. Finally, flexible assistance emerged when low-income renters' ties were relatively financially secure, whereas constrained support emerged when low-income renters' helpful social ties were in similar financial circumstances.

As shown in Table 3, Latina/o movers primarily accessed constrained support through

Table 2. Comparing Flexible Assistance and Constrained Support

Features of Social Support	Type of Social Support	
	Constrained Support	Flexible Assistance
Reciprocal obligations	Usually negotiated, balanced, short-term	Generalized, long-term
Consideration set	Comparatively narrow—channeled to specific homes or living arrangements	Comparatively wide—supports applications across multiple apartments
Providers	Friends, family, and acquaintances	Primarily family
Network financial resources	Lower	Higher

referrals to specific housing opportunities, loans to cover moving costs, and informal, doubled-up rental arrangements. In contrast, many white renters had access to flexible assistance, which consisted of help strengthening rental applications across apartment buildings, financial gifts rather than loans, and doubling-up short-term with ties who did not expect in-kind financial repayment. In the following sections, I describe how renters across race/ethnicity leaned on their networks for instrumental support during moves, as well as the consequences of this assistance for their housing consideration sets, whether a move left them in financial debt, and their living arrangements after moving.

Constrained Support

Most low-income Latina/o renters mobilized their ties for *constrained support* during moves. These renters' social ties generally worked in similar occupations (as domestic and care workers, day laborers, and in the service industry), rented apartments, and were immigrants themselves. Although their own financial resources were limited, these ties helped movers by providing housing referrals and recommendations to open units, loans of money to cover entry costs, and opportunities to double-up and save on living expenses. However, this assistance often directed movers to specific housing opportunities and living arrangements, regardless of housing conditions, or it left movers juggling short-term reciprocal obligations generated by balanced, in-kind exchanges.

Housing referrals. Low-income Latina/o movers in this sample endured broad exclusions from the rental market due to low incomes, tenant-screening practices that prioritize U.S. citizens and individuals with strong credit records, and family discrimination.¹⁰ For these families, finding an affordable unit where their application would not be rejected outright posed a major challenge. Many Latina/o movers turned to their social networks for help identifying available affordable apartments with flexible entry requirements, and more importantly, for active referrals to these units. Verónica's (Mexican, two elementary-age children) last move illustrates how this process unfolds. Verónica and her husband moved to Canoga Park after they married to live closer to his workplace, a restaurant in the nearby affluent community of Calabasas. Verónica found a room rental opportunity through a flier that she came across in a local laundromat, but the couple decided to move once again after the apartment roof began to leak into their bedroom. Her husband's co-worker told him there was a unit open in his building nearby, he vouched for the couple to the building manager, and they moved in soon after. Verónica explained:

The majority of people who rent, it's "Oh, he's my cousin," or "he's my neighbor," or "he's my relative." And [managers] trust that it is someone that you know who has a job and you're going to pay the rent.¹¹

Referrals, particularly from co-workers in similar industries, helped low-income

Table 3. Instrumental Support during Housing Searches across Race/Ethnicity

	Non-Hispanic White		Latina/o	
	<i>N</i>	%	<i>N</i>	%
Referral	2	8	21	47
Doubled-up ^a	1	4	13	29
Doubled-up short-term, no rent	5	21	2	4
Help with entry costs ^b	8	33	12	27
Loan	1	4	10	22
Gift	7	29	2	4
Cosigned lease ^c	5	21	1	2
<i>Overall Support</i>				
Received constrained support ^d	3	13	35	78
Received flexible assistance ^e	12	50	4	9
Received any instrumental support ^f	15	63	38	84
Total respondents	24	100	45	100

Note: Percentages do not sum to 100, as some renters received multiple forms of support during moves.

^aRespondents who doubled-up indefinitely as the outcome of their last move.

^bIncludes the assessed security deposit and the first month's rent.

^cCosigned leases but did not move in with support recipients.

^dReceived a referral, loan, or doubled-up indefinitely.

^eReceived a financial gift, doubled-up short-term without paying rent, cosigned a lease, or other application assistance.

^fOne low-income Latina renter doubled-up with family without paying rent and then received a referral to her current unit.

Latina/o movers identify affordable, open units with sympathetic managers who were willing to overlook other facets of the tenant-screening process, such as lacking an SSN or an established credit record. Referrals are also examples of generalized, rather than in-kind, exchanges—few tenants reported they repaid the favor of a referral in-kind. Because her husband's co-worker vouched for her family, Verónica was able to find a better-maintained home nearby.

Referrals helped movers find comparatively affordable housing opportunities and allowed renters to move around formal tenant-screening practices that disadvantage immigrants and people with damaged or non-existent credit records. Some renters, like Verónica, were content with the homes they found through referrals. However, housing referrals yield a narrow consideration set of potential homes. In many cases, renters found these homes to be suboptimal in terms of space, housing conditions, or both, but they

felt pressured to accept the apartment to end an uncertain and stressful housing search. Clara's (Honduran, one toddler daughter) last housing search underscores some of these limitations. I interviewed Clara in her studio apartment in Canoga Park. She and her husband last lived in a rented room in a single-family home, and the couple had to move after she became pregnant and they were evicted by the primary homeowner. Clara was undocumented, and she and her husband struggled to find an apartment: "We didn't have good credit, we didn't have the money, and we couldn't find anything."¹² After searching for several months, her husband's co-worker, a restaurant line cook, referred them to a building where his brother lived. He recommended their application to the building manager, who was willing to rent to them. However, the only unit available was a small studio in a state of extreme disrepair. Here, Clara describes the moment when she first saw her current home:

[The manager] opened the door, there was an old bed, just thrown on the ground . . . there must have been 2,000 cigarette butts, just everywhere. There were cockroaches, there were rats, the toilet was broken, everything was green. . . . When he opened the door and I saw, Oh my God! I felt like my world was falling apart.¹³

With no other feasible options, Clara and her husband reluctantly accepted the apartment. At the time of our interview, she was managing pest infestations in her home and lingering secondhand smoke, which gave her nausea and migraines. Referrals can successfully broker entrance to apartments and generally do not arrive with in-kind repayment expectations, but the consideration set of potential units they offer is often extremely narrow.

Borrowing money. Low-income movers were also assessed high entry costs, at times compounded by damaged or limited credit that prompted landlords to require higher security deposits. Recall that renters in this sample paid an average of \$2,900 to sign a lease, between the first month's rent and the security deposit. Deposits alone cost an average of \$1,400. In response, some Latina/o renters turned to their ties for loans to help cover the costs of entering a new apartment. For instance, recall that Clara's (introduced above) husband's workplace tie brokered an introduction with their current building manager. The manager was willing to rent to Clara and her husband if they could secure the \$2,200 security deposit, an amount that was well out-of-reach for the young couple: "Oh my God, where are we going to get that money?" she recalled. "Another headache."¹⁴ Clara turned to her supervisor at her factory line job at a cosmetics manufacturer, who agreed to lend her half the total sum: "I'll lend you one month," she said, recounting her conversation, "And you get the other half yourself."¹⁵ With the deposit and entry costs covered, Clara and her husband moved into the studio and repaid her boss over the course of several months.

Other poor Latina/o renters did not have ties who could loan them the full amount of the deposit, or they were hesitant to ask friends and family members for financial support when these ties also struggled to make ends meet. Instead, renters covered the high cost of deposits by borrowing money from private lenders or from family and lenders concurrently. For instance, Maite (Mexican, three elementary-age daughters) last moved after the owner of the single-family home where she lived with her husband and children decided to sell the property. Maite searched online for nearly two months before she found a building that would overlook her undocumented legal status, but only in exchange for a larger deposit. As she explained: "This is the one place where they told us, 'Ok, we'll rent to you, but you have to pay this amount more,' and so we took it."¹⁶ To cover the total entry costs, Maite and her husband turned to her mother in Mexico for a portion of the sum and to a payday lender to cover the remaining, larger portion. Between her mother and the lender, Maite borrowed around \$2,600 to move to her current home. Some low-income Latina/o movers were able to access loans through their ties, but their moves often left them balancing new financial debts to their friends and family, and in several cases, to private lenders.

Expectations for in-kind repayment around housing loans further eroded some renters' support relationships. Luz (Mexican, one elementary-age son) and her family moved after experiencing an eviction from their last apartment due to her husband's workplace injury, subsequent medical bills, and unemployment. At the time of our interview, Luz and her family were renting a bedroom in the home of her husband's co-worker, a landscaper and gardener, who had also loaned them the first month's rent. Months after her move, she still owed this amount to the primary tenant, which had strained their relationship to the point that he no longer allowed them to use common spaces in the home. Luz avoided the house entirely during the day: "I try not to be there," she told me. "I get up,

eat breakfast, I look for work or something to do until it's night."¹⁷ Her 8-year-old son was also affected: "He gets nervous because he sees how worried we are about the situation at home. He's started biting his nails, his hair is falling out, and I'm worried."¹⁸ Other renters who borrowed from payday lenders struggled to repay these debts. For instance, at the time of our interview, Maite had repaid her mother, but she still owed money to their lender several years after their move, with interest accruing. Both forms of borrowing left moving families negotiating new debts after their housing search was complete and, in some cases, strained relationships with ties when loans remained unpaid.

Doubling-up. Low-income Latina/o renters also turned to their social networks for housing support through doubling-up, or sharing a rental with another adult friend, family member, or acquaintance. Doubling-up allows movers to save on housing costs and to move around formal tenant-screening requirements that restrict access to shelter for renters with low incomes and no credit. For example, when Marisol (Guatemalan, one elementary-age daughter) last searched for an apartment, most managers would not rent to her on her income alone, and her undocumented legal status posed an additional barrier during credit checks. She recalled: "We didn't have any options, and [managers] told me to find someone else who would help me rent."¹⁹ Desperate, Marisol called a friend she knew from her hometown who was living in the same neighborhood with his brother and who worked as a day laborer: "We were friends on Facebook and we reconnected here, I asked him for the favor, I told him what happened, and he told me he'd talk to his brother and that's how it happened."²⁰ Marisol moved in with her hometown tie and his brother shortly thereafter, and she was still living doubled-up at the time of our interview four years later. Other renters pooled their resources and applied to apartments together. For instance, Camila's (Mexican, two preschool-age children) last home was a

rented room in a single-family home. Due to a dispute over shared utility costs, she and her husband decided to leave, but the couple was undocumented and lacked the SSN and credit history that most applications required. To move around this barrier, Camila approached a former roommate who held a U Visa and a valid SSN. The two women applied together successfully to a two-bedroom unit nearby, bringing in their spouses after they were approved to rent the apartment.

Doubling-up through informal rentals helped families save on housing costs, and in some cases, provided additional social and emotional support. However, doubled-up rentals required considerable communication around the division of household labor, use of household spaces and consumable goods, and child discipline and parenting. Doubled-up homes were often crowded, informal (and therefore legally precarious), and prone to destabilizing conflicts (Harvey 2022). For instance, Camila (introduced above) doubled-up indefinitely with her friend to gain access to her current home. However, the two families struggled over sharing common spaces in their two-bedroom apartment, which had seven residents in total. At the time of our interview, Camila was also negotiating an extended conflict between her husband and her roommate's husband after they fought over their single shared parking space: "We used to all eat together, and now since the fight, we'll eat first and then they'll eat, or the opposite, and then we shut ourselves in our room. . . . My husband and him, I don't think they even look at each other."²¹

Similarly, Luz (introduced above), after her eviction and before she moved into her husband's co-worker's home, rented a space in her friend's apartment before the building manager noticed her family's presence. She recounted: "The manager told [my friend], 'They can't be here anymore.' So there was even more pressure, it was even more difficult. [My friend] told us, 'You're going to have to look for something else because if you stay here, I'm going to have problems.'"²² Other doubled-up families reported

conflicts with hosts over sharing utility costs, parenting and child discipline, and household chores. Doubling-up enables entry into apartments, but these homes are often crowded, subject to landlord oversight, and can contribute to conflicts that strain renters' relationships with their hosts.

Flexible Assistance

In contrast, poor white renters drew on their social ties to mobilize what I call *flexible assistance*. Poor white renters' social ties, who were often homeowners themselves or working in white-collar professions, generally could not assist by identifying affordable units or by providing referrals to open apartments, and they were uninterested in doubling-up indefinitely to save on rental costs. However, these relatively advantaged ties did help by providing financial gifts rather than loans, allowing movers to double-up temporarily to bolster their savings, and by cosigning leases and assisting with rental applications. I categorize this support as flexible assistance because it is fungible across multiple contexts and generally carried limited expectations for short-term, balanced repayment.

Financial gifts. Similar to low-income Latino/a movers, poor white families also faced challenges covering entry costs. However, these renters reported receiving financial gifts, rather than loans, from their ties, and no poor white renter reported turning to a payday lender to cover these costs. For instance, Kate (white, four preschool and elementary-age sons) and her family last moved when the owner of their duplex sold their building. Her husband worked as a tradesperson in the area, and they asked one of his former clients for help covering the deposit during their move: "She said that if we ever needed some extra money, which we did for the deposit, she would give it to us. So she did, she gave us some extra money to help us."

Similarly, when Michael (white, one young-adult son) last moved due to an eviction after an extended spell of unemployment,

he told me he was "flat broke" and "didn't have a nickel." The same day the family was evicted, Michael found a listing for a single-family home, and he met the owner, who was willing to rent the home without a credit check if he could furnish two months' rent, about \$3,400, immediately. Michael's mother, a retired homeowner, gifted him the portion of the deposit he could not cover, and he and his family moved in soon after. Michael's mother's support helped him move into another home quickly, avoid financial debt, and prevent a potential spell of homelessness. Low-income Latino/a renters also received help covering entry costs, but poor white families had access to comparatively well-resourced ties, and they described this financial assistance as a gift, rather than a loan with explicit repayment expectations.

This support allowed low-income white renters to avoid financial debts incurred by moves. For instance, Maggie (white, one teenage daughter) told me, "I don't know what I would have done" if her mother had not been able to help her cover the \$3,500 she was assessed in entry costs. Her experience contrasts with that of Maite's family, who borrowed from a payday lender who they have yet to pay back years after their move. Only one poor white renter in this sample received a loan from a tie to help her move; she promptly repaid this loan after she received her Earned Income Tax Credit (EITC), a federal tax benefit that is unavailable to undocumented families. More affluent social ties, particularly family members, helped shield movers from incurring new debts to finance their moves.

Doubling-up temporarily. Poor white renters also doubled-up with ties during their moves, but often as a short-term strategy to achieve additional financial security along the way to an independent living arrangement. Some movers with homeowner ties lived temporarily with family to help build up their savings to prepare for an eventual move to their own home. Although these renters were expected to contribute to household chores

and some living expenses, none reported paying rent to their hosts. Marilyn's (white, one toddler daughter) last housing search illustrates this trend. After the birth of her child, Marilyn and her husband decided to leave an apartment the couple was sharing with several roommates in Canoga Park. They moved in with Marilyn's mother, who owned a single-family home in a nearby neighborhood. Marilyn and her husband lived there for several months while they saved money before applying to apartments on their own. As Marilyn explained:

My mom was just like, "Oh, come home for a little while until you guys figure out what you want to do." So we did that, saved up some money, and then that's how we got this apartment that we're in now . . . it was pretty much wham bam, it was so perfect.

Marilyn and her husband contributed to some household expenses, but they did not pay rent while they lived with her mother, who owned her home outright and did not rely on her daughter's financial contributions to help her make ends meet. With ties who were established homeowners, low-income white households did not need to worry about destabilizing their hosts, and expectations regarding equitable financial contributions to homeowners were less pressing.

Poor white renters' access to support through their ties generally *expanded* their consideration set of potential apartments and made them more competitive applicants for rentals they identified as suitable fits. For instance, Jennifer (white, one infant daughter) also moved into her parents' single-family home for several months before she and her husband found the "perfect" apartment nearby:

We had saved up a decent amount of money, and we were itching to live on our own. We probably looked at five to ten apartments in the area. I'd call the ads, leave a message, make an appointment, go view the place. Then it would be like, "Thanks, don't like

it." They'd have issues or something I didn't like about the complex. Some of them didn't have gated parking or amenities I was looking for.

In Jennifer's case, moving to her parents' home allowed the young couple to bolster their savings, both to cover the deposit and to make them more competitive during rental applications, which often request tenants' bank balances and all outstanding debts. Jennifer's housing search contrasts with that of Clara (introduced above), who could not screen apartments based on amenities and who felt pressured to accept a small studio that was poorly maintained. Jennifer's family support widened her consideration set of potential apartments, allowing her to avoid poor housing conditions and to more easily select a home that met her family's needs.

Strengthening rental applications. Finally, low-income white renters used their ties in other ways that made their applications more competitive on the broader rental market. For example, recall that Rebecca (introduced above) moved out of a shared home after a conflict arose with her neighbor and the building manager did not adequately address a persistent pest infestation. Rebecca worked at a job where she earned close to the minimum wage, but her father, a small business owner in Santa Barbara, hired her "for some work on the side," which allowed her to meet landlords' required income minimums. She explained, "My dad owns his own company, and I always help him out for extra cash. He had to sign something that said that I had additional income. That really helped me as far as saying, OK, my income's double the rent, right?" With her father's letter in hand, Rebecca applied for and received her first-choice home and was able to move immediately. Rebecca also sold her car, a luxury sedan that was a gift from her parents, to help cover her entry costs. This assistance widened her consideration set of apartments.

Other low-income white renters leaned on family members to cosign leases without

formally moving in with them, a practice that hinges on the cosigner also holding strong credit and a high income. In some cases, landlords require non-coresident cosigners to earn up to five times the rent per month, as opposed to the typical income threshold of three times the monthly rent. For example, Maggie (introduced above) last moved away from a home she shared with a childhood friend. She sought an apartment close to her daughter's school and her job in North Hollywood. However, she could not find an apartment complex that would rent to her with her credit score: "I didn't have great credit at the time, so I applied for a few places and didn't get them. I was running out of time." After several weeks of searching, Maggie asked her mother to step in as a cosigner, and her mother also agreed to cover the cost of the security deposit. Maggie's housing consideration set widened, and she was eventually approved to rent her current one-bedroom apartment. She explained: "If I didn't have that, I don't know how I would have found a place." For Maggie, cosigning a lease was preferable to the alternative, which was moving back in with her parents: "My mom and I get along much better when we're not living together," she reflected. Although cosigners are financially liable if the primary leaseholder cannot pay rent or damages the unit, there are no costs in the interim. Maggie strengthened her rental application by leaning on her mother for support, and she avoided potentially straining their relationship by moving back home. In contrast, low-income Latina/o movers' ties often struggled to make ends meet, as well, and largely could not furnish this type of assistance.

Considering Negative Cases

Overall, low-income Latina/o renters' ties provided constrained support during housing searches, whereas poor white renters' ties offered flexible assistance that yielded advantages during moves. Poor white movers and low-income Latina/o movers also faced distinct challenges during their housing searches, which informed the requests they

made of their friends and family. These barriers influenced how renters mobilized their ties, and the type of support available through renters' support networks shaped their housing-search outcomes. I illustrate this point by discussing two negative cases: low-income Latina/o movers who accessed flexible assistance, and families across race/ethnicity who reported receiving little or no instrumental support during their last housing search.

Several low-income Latina/o renters did have access to flexible assistance during their moves. Generally, these respondents had more established family networks in the United States who were able to assist them. For example, Mayra last moved with her two elementary-age children after she separated from her husband. Mayra was born and raised in Mexico, but her younger sisters are all native-born U.S. citizens. Mayra's sister, who worked as a nurse in another state, agreed to help her by cosigning the lease on her current, two-bedroom apartment and splitting the rental costs. With her sister's support, Mayra avoided a full-time, doubled-up living arrangement. Mayra's sister's willingness to cosign a lease with her also expanded her housing options:

I looked at other apartments, but they didn't seem safe and they were ugly. Others I saw and my friend would tell me, "Oh my God, no, not here because this building has a bad reputation for pests."²³

Despite the fact that Mayra experienced similar challenges as other low-income Latina/o movers, her sister provided flexible assistance that widened her consideration set of apartments and allowed Mayra to avoid an informal rental and homes in poor condition.

Some Latina/o and white families did not mobilize their ties during their last move. Most low-income Latina/o movers who did not lean on their networks independently found buildings with lower deposits or flexible entry requirements, so they did not need to mobilize ties for opportunities to double-up, financial assistance, or referrals. Most low-income

white families who did not mobilize their ties reported that they searched online, held strong credit records, and covered entry costs with their savings (which may reflect the fact that these renters held slightly higher incomes than Latina/o renters, on average). However, several low-income renters faced income and credit-screening-related barriers during moves and had limited access to any assistance through their networks. These families struggled to access the formal rental market and endured greater housing precarity.

For example, during Amy's (white, one young-adult daughter) last move, she was unable to find a formal rental opportunity due to her low credit score. Her parents also struggled to make ends meet, ruling them out as cosigners or sources of financial support. Many of her friends lived out-of-state and were not able to help her identify affordable units, double-up, or vouch for her application. Instead, Amy found a sublease opportunity on Craigslist that charged \$2,400 to rent a one-bedroom apartment under-the-table. Amy later found out that the primary tenant was charging her \$900 more per month than the cost of other one-bedroom apartments in her building. At the time of our interview, her increased housing costs had pushed her further into credit card debt.

Similarly, after Dan's (introduced above) eviction, he and his wife struggled to find a landlord or manager who would approve their rental application. Dan's friends primarily lived elsewhere in Southern California, limiting his opportunities to double-up and his access to apartment referrals. His parents lived out-of-state on a fixed income and did not qualify to cosign his lease. His mother-in-law, who also lived in Canoga Park, was subletting a living room. With few local ties who could support him, Dan endured an extended period of homelessness in a shelter with his wife and three children before managing to lease an apartment.

DISCUSSION

Sociologists have shown how residential housing searches stratify access to neighborhoods

and reproduce residential segregation in cities (DeLuca et al. 2019; Krysan and Crowder 2017; Pais et al. 2012). Past research finds that renters' social networks direct movers to specific neighborhood destinations by shaping activity spaces, providing information about housing opportunities, and furnishing everyday social support (Boyd et al. 2010; Krysan and Crowder 2017). Less attention has focused on how families mobilize their ties for instrumental support during the housing-search process or how this assistance shapes the outcomes of moves beyond neighborhood destinations. Given the severe shortfall of affordable units in the United States (Joint Center for Housing Studies 2022), the proliferation of algorithmic tenant-screening practices (So 2022), the high costs of moves (Reosti 2021), and the absence of federal housing assistance for most low-income households (Rosen 2020), moving families often turn to their private networks for help navigating these barriers. In turn, racial/ethnic inequalities in the availability and nature of instrumental support available through ties may channel renters to diverging housing-search outcomes across race/ethnicity.

Using interviews with 69 low-income white and Latina/o families living in Los Angeles, a low-vacancy context where affordable rentals are scarce, I show how renters mobilized their social networks to help them during their housing search and how the resources available through their ties shaped their rental consideration set, their living arrangements, and the debts they incurred with their moves. The barriers renters faced during moves, along with their networks' capacity and willingness to assist them, further stratified access to shelter by race/ethnicity. Low-income white renters received financial gifts and strengthened their rental applications by cosigning leases with ties and by doubling-up temporarily to bolster their savings. This aid—which usually originated from more financially-secure family members—arrived with fewer short-term conditions and was useful across multiple apartment buildings, expanding their consideration set of potential homes.

I call this support *flexible assistance*. Low-income Latina/o movers' social ties were also helpful during moves. However, this assistance—which largely consisted of referrals to open units, opportunities to double-up and share housing costs indefinitely, and financial loans—was limited by their networks' own financial precarity. These ties directed renters to specific housing units (regardless of conditions), informal rental arrangements, and crowded homes, and this support often arrived with expectations for in-kind repayment. This amounts to what I call *constrained support*. Taken together, these findings advance three key contributions to prior research.

First, by showing how the instrumental resources available through renters' ties shape individuals' housing opportunities, living arrangements, and the financial consequences of their moves, this study extends our understanding of how residential housing searches reproduce racial inequalities in rental markets. Past research, particularly work in the social structural sorting perspective (SSSP), seeks to explain movers' neighborhood destinations and argues that movers' ties provide unequal information about housing opportunities across neighborhoods, reproducing racial residential segregation (DeLuca et al. 2019; Krysan and Bader 2009; Krysan and Crowder 2017; Rosen 2017). I find that renters also actively enlist their ties for instrumental support, and this assistance is consequential for housing outcomes beyond neighborhood destinations, including renters' living arrangements, their consideration sets of homes (and ability to avoid deteriorated living conditions), and the financial debts created by moves. Mobilizing ties for assistance helps preserve residential advantages for low-income white families and mitigates the high costs of housing searches for these households.

Highlighting how flexible assistance buffers against the pressures of an exclusionary rental market, low-income Latina/o movers who did have access to financially secure ties who could afford to cosign leases, give financial gifts, or double-up without expectations

for in-kind repayment fared better during moves. Flexible assistance primarily originates from family members, underscoring the importance of network poverty within families, in particular, for renters' housing outcomes. As Latina/o renters' U.S.-born children transition to adulthood and enter the workforce, they may gain greater access to flexible assistance over time (Agius Vallejo and Lee 2009). Renters across race/ethnicity who faced substantial barriers during their moves and who did not have access to either flexible support or constrained assistance found themselves in particularly precarious housing circumstances, and in one case, endured a period of homelessness before finding an apartment. By showing how the resources available through renters' social ties channel movers to diverging housing-search outcomes, this study illustrates another way that housing searches reproduce racial inequalities in cities, beyond determining renters' neighborhood destinations. In doing so, this article helps explain how and why low-income white families secure residential advantages, regardless of their own household income (Crowder et al. 2006; Krysan and Crowder 2017; Kucheva 2021; Pais et al. 2012).

These racial/ethnic inequalities in support mobilization are likely driven, in part, by nativity and legal status differences across low-income white and Latina/o families. Approximately three-fourths of the Latina/o respondents in this sample were immigrants, and about half belonged to undocumented or mixed-status households. These renters' everyday support networks largely consisted of co-ethnic immigrants who worked in similar industries, rented their homes, or still lived in their countries of origin. Compared to native-born Latinx citizens, Latinx immigrants have smaller and less diverse social networks, encounter more labor market discrimination, hold fewer assets, and are more likely to support family in their countries of origin, contributing to network poverty (Diaz McConnell 2015; Kreisberg 2023; Viruell-Fuentes et al. 2013). Beyond nativity differences, punitive immigration policies

create financial precarity within undocumented immigrant networks (Menjívar 2000), and Latinx residents' experiences with interpersonal discrimination and structural racism in the United States contribute significantly to racial/ethnic resource inequalities, net of nativity and legal status effects (Painter and Qian 2016). To the extent these and other mechanisms (e.g., systemic racism in the criminal-legal system, institutional barriers to homeownership, and labor market discrimination) generate network poverty among other minoritized groups, the findings of this study may also extend to these renter households. For instance, although Black middle- and upper-class families are more likely to provide financial assistance to their kin than are similarly-situated white families (O'Brien 2012), Black households are less likely to have a middle-class family member (Heflin and Pattillo 2006), and they generally hold less wealth than white households (O'Brien 2012). These aggregate network resource differences could translate to racial inequalities in rental housing-search outcomes.

Second, these findings advance our understanding of how tenant-screening practices stratify families. Past residential mobility research illustrates how landlords' screening strategies—ranging from algorithmic (So 2022) to “gut checks” and home visits (Rosen et al. 2021)—widen rental market inequalities. Yet less is known about how renters with negative credentials attempt to navigate these screening criteria, or which renters are able to do so. My results illustrate how renters, particularly those who are undocumented, hold poor credit, or have low household incomes, actively enlist their social ties to help manage the challenges posed by an exclusionary rental market. By examining how renters respond to landlords' screening practices, I extend a growing body of research on tenant screening (Reosti 2020, 2021; Rosen et al. 2021; So 2022; Stewart et al. 2023) and show how renters' social support networks play a key role in mitigating screening-related challenges. The fact that some renters selectively draw on their ties to reduce the consequences of negative

credentials suggests that examining tenant screening solely from the perspective of landlords underestimates how screening processes stratify access to shelter. White renters are not only less likely to hold negative credentials in the eyes of landlords or to endure discrimination from housing providers; they are also able to draw on network resources that help mitigate the negative consequences of these records during the rental application process. In other words, low-income white families with connections to financially-secure social ties experience fewer housing-related harms stemming from these negative credentials.

Third, the findings identify an undertheorized way that social capital inequalities matter for individuals' life chances. An extensive literature shows how access to social capital through ties shapes labor market opportunities, the transition to adulthood, and pathways to homeownership, among other consequential outcomes and processes (de Souza Briggs 1998; Domínguez and Watkins 2003; Hall and Crowder 2011; Swartz et al. 2011). I advance this work by showing how renters' social ties also shape access to safe and stable shelter. The resources available through movers' ties are consequential for their subsequent housing opportunities, living arrangements, and the debts generated by moves, all of which also influence family well-being (Harvey 2022; Reosti 2020, 2021; Solari and Mare 2012; Swope and Hernández 2019). Whereas past research has examined how movers survive when they are unable to mobilize their existing ties for housing support (Desmond 2012a), this study illustrates how heterogeneity within even relatively helpful networks channels renters to distinct housing-search outcomes. As rental housing costs relative to incomes remain elevated, and as algorithmic screening practices persist, renters' social ties will likely continue to stratify access to shelter. Given the links between housing conditions, living arrangements, and the intergenerational transmission of disadvantage, these results identify an underexamined connection between social capital inequalities and social stratification.

For research on social support more generally, this study provides a more complete accounting of how important household transitions and disruptive events stratify families (Torche et al. 2024). Social scientists have shown how families have unequal access to resources through their ties that can help them navigate major changes and weather crises (Elliott et al. 2010; Sharp et al. 2020; Torche et al. 2024). This study advances this work by showing how families not only have varied access to support, but this assistance is furnished on unequal terms. Mobilizing ties for support during moves generates different expectations for reciprocal repayment, further stratifying families. With connections to more financially-secure friends and family, low-income white families in this sample received financial gifts, had opportunities to cosign leases without doubling-up, and doubled-up temporarily without rental payments, instead of turning to financial loans or sharing homes and housing costs indefinitely. As a result, they were less exposed to the “burden of reciprocity,” or balanced repayment obligations that corrode the social support networks of low-income families (Lubbers et al. 2020; Menjívar 2000; Offer 2012).

The distinction between flexible support and constrained assistance highlights how reciprocal expectations and the resources available through ties intersect to create advantages for some support recipients during moves—one acute transition among many that families may endure. Looking beyond the case of housing searches, whether families have access to constrained support or flexible assistance can help explain families’ diverging trajectories as they recover from other disruptive events, like unemployment, natural disasters, or the incarceration or deportation of a loved one. Distinguishing between these forms of social support can also advance our understanding of how inequalities emerge during the transition to adulthood, as young adults have varied family obligations based, in part, on their parents’ own financial standing (Lanuza 2020; Swartz et al. 2011).

Limitations and Directions for Future Research

These findings should be interpreted in light of several limitations. First, this study focuses on the experiences of renters living in a high-cost rental market with few affordable vacancies. In this landlord’s market, renters’ ties likely played a particularly important role during the housing-search process. Renters living in more affordable rental markets, like Baltimore, Milwaukee, or Houston, may turn to their ties less frequently, diminishing the role of network resources in shaping their housing-search outcomes. Yet, unaffordable rental market conditions are proliferating across the United States (Joint Center for Housing Studies 2022). Many relatively affordable cities lack regulations that protect families from high housing-search costs, such as limits on security deposits and application fees. Ethnographic work suggests that families with negative credentials struggle considerably to find a home, even in less constrained markets (Desmond 2012b).

Overall, I anticipate that disadvantaged families living in exclusionary rental markets—contexts marked not only by high rental costs and low vacancies, but also by high security deposits, application fees, and the unconstrained use of credit and background checks during tenant screening—will turn to their networks during housing searches. In contrast, I anticipate that renters living in relatively affordable markets that have tenant protections for moving families will lean on their ties less during moves. Future work should examine how the stratifying influence of renters’ ties on housing opportunities changes across rental market conditions.

Second, without interviews with renters’ supporters or longitudinal data, I cannot fully capture a key potential cost of activating social support networks during moves—the erosion of these relationships over time. Flexible assistance helped renters achieve comparatively more desirable housing-search outcomes in the short-term, but it is possible

these renters will eventually exhaust this support (Lubbers et al. 2020). However, some evidence suggests that generalized reciprocal relationships are more durable than relationships where balanced exchanges predominate (Uehara 1990). I asked respondents if they felt they could turn to their ties for similar support in the future; most renters who received flexible assistance reported they could. Given the importance of social support networks to the everyday survival of low-income families, future research could examine to what extent flexible assistance and constrained support secure access to instrumental support over time.

Finally, the study findings should be interpreted in light of the project's research design, which recruited renters from neighborhoods that were relatively race- and income-diverse. Because white movers prefer predominantly white spaces (Krysan et al. 2009), low-income white renters who lean on their ties to enter neighborhoods that are wealthier and whiter than these three field sites are absent from this sample. Given the importance of instrumental social support to renters' moves, families who lack support may also be underrepresented here, potentially because they have been displaced from these neighborhoods or pushed into homelessness (Kushel et al. 2023). Future research on the stratifying role of instrumental support during housing searches could examine whether and how ties matter for a range of residential outcomes, including advantaged and disadvantaged neighborhood contexts, exurban areas, and periods of homelessness.

Policy Recommendations

This study suggests several policy interventions that can assist low-income families during moves. First, I join recent research (Rosen et al. 2021) in recommending that policymakers eliminate or constrain the use of credit checks during rental applications. Credit checks severely restrict renters' access to housing opportunities and increase the costs of their moves. Renters' credit scores also do

not reflect the difficult budgeting decisions that low-income families make and are a poor proxy for timely rental payments. For instance, many rent-burdened families take on higher credit burdens to have the cash on-hand required to pay their rent (Rosen et al. 2022). Constraining the use of credit checks is an important first step, but some evidence suggests that landlords resort to other discretionary tactics when their ability to screen tenants through "objective" measures like credit scores is restricted (Reosti 2020; Rosen et al. 2021). Regulations on credit and background checks should co-occur with broader interventions that encourage landlords to rent to low-income tenants (as noted in Rosen et al. 2021) and create deeply affordable housing options, particularly outside the confines of the private rental market.

Second, policymakers should place limits on security deposit amounts. Renters in this sample paid thousands of dollars in entry costs to sign a lease, and some borrowed money from friends, family members, and payday lenders to cover these costs. Others exhausted their limited savings or retirement accounts, leaving them more vulnerable to future economic shocks. Limiting deposits is feasible, as renters in this sample reported substantial flexibility around deposit amounts, albeit on a case-by-case basis. Since conducting this study, California has passed legislation that limits security deposit amounts for unfurnished apartments to one month's rent, and other jurisdictions should consider similar regulations. Limits on security deposits are promising, but renters moving on short notice may still take on debt to cover entry costs. In conjunction with deposit limits, policymakers should consider legislation that allows renters to cover the total costs of their deposit over time.

Finally, policymakers should regulate minimum income requirements during tenant screening. Nearly one in three Los Angeles renters is severely rent-burdened and diverts 50 percent or more of their monthly income toward housing costs (American Community Survey 2021). Income minimums, which in Los Angeles typically require tenants to

make 2.5 to three times the monthly rent, categorically screen out low-income families, increasing the costs of their housing search and prompting them to turn to ties to double-up or cosign leases. Regulating the use of income minimums could help open rental opportunities for disadvantaged renters. Policy changes that protect families from high housing-search costs should mitigate the need to lean on ties during moves, promoting more equitable housing outcomes.

CONCLUSION

Adverse rental market conditions and tenant-screening practices like credit checks, income minimums, and high deposits place rental housing out-of-reach for many low-income movers. This study shows how low-income Latinx and low-income white families weather these challenges unequally due to resource disparities within their social support networks. Both groups received substantial support from their social ties during their housing searches. However, compared to low-income Latina/o renters, low-income white renters had greater access to financially-secure ties whose assistance helped shield them from housing insecurity and the high costs of moves. These findings underscore how social capital inequalities stratify access to safe and stable shelter, in addition to neighborhoods, job opportunities, and homeownership. As long as landlords' screening practices prioritize renters with financially secure social networks, rental housing searches will continue to widen racial/ethnic inequalities among moving families.

APPENDIX

Project Codebook

The bolded headers are broad bucket codes, and the subcodes represent finer-grained codes within each bucket. Codes are not mutually exclusive, and I applied multiple codes to each excerpt, as needed. I also coded for positive and negative mentions of a code.

For instance, if respondents reported they experienced no stress during their last move, this excerpt would be coded as, "Stress during housing search."

1. Housing-search challenges

- 1.1 Credit or financial barriers while searching
- 1.2 Time constraints while searching
- 1.3 Racial discrimination during housing search
- 1.4 Family discrimination during housing search
- 1.5 Other unfair treatment during housing search
- 1.6 Challenges finding an adequately maintained home
- 1.7 Other barriers during housing search (e.g., number of residents, pets)

2. Housing-search characteristics

- 2.1 Length of housing search
- 2.2 Stress during housing search
- 2.3 Total number of rentals applied to
- 2.4 Total amount spent on application fees
- 2.5 Budget while searching
- 2.6 Neighborhoods considered while searching

3. Housing-search strategies

- 3.1 Searched online
- 3.2 Searched by walking or driving
- 3.3 Searched through referrals
- 3.4 Other search strategies (e.g., classifieds; postings in laundromats)
- 3.5 How found current home
- 3.6 Other apartments considered
- 3.7 Why selected current home

4. Housing-search support

- 4.1 Tie recommended application
- 4.2 Doubled-up with tie
- 4.3 Tie provided information about open unit
- 4.4 Assistance covering entry costs
- 4.5 Cosigned lease (without doubling-up)
- 4.6 Help moving items
- 4.7 Help visiting apartments
- 4.8 Other instrumental assistance (e.g., application support, reference letter)
- 4.9 Emotional support during move

Table A1. Selected Neighborhood Characteristics, 2010 to 2019

	Canoga Park		North Hollywood		Mar Vista		City of Los Angeles	
	2010	2019	2010	2019	2010	2019	2010	2019
Median rent	\$1,543	\$1,778	\$1,422	\$1,687	\$1,639	\$1,955	\$1,498	\$1,736
% BA or higher	20	25	25	31	48	56	30	34
% Non-Hispanic white	24	22	30	35	52	49	29	28
% Latinx	56	57	56	49	26	28	48	49
Poverty rate (%) ^a	20	16	18	19	10	10	20	18

Source: USC Neighborhood Data for Social Change (2023), calculated using ACS five-year estimates.

^aThe share of neighborhood residents living below 100 percent of the federal poverty threshold.

5. Application process

- 5.1 Interactions with landlord/manager
- 5.2 Credit and background check during application
- 5.3 Entry costs
- 5.4 Application fee
- 5.5 Why applied
- 5.6 Why did not apply

6. Why moved (during last move)

- 6.1 Affordability shock
- 6.2 Eviction, foreclosure, or building sale
- 6.3 Housing-quality problems
- 6.4 Relationship conflict or dissolution
- 6.5 Wanted more space or privacy
- 6.6 Neighborhood or building violence
- 6.7 Relationship formation (e.g., marriage)
- 6.8 Reactive move (overall)
- 6.9 Voluntary move (overall)

7. Housing-search constraints

- 7.1 Wanted to live near ties
- 7.2 Wanted to live near work
- 7.3 Wanted to live near children’s schools
- 7.4 Wanted different housing conditions (e.g., larger, smaller, better maintained, live independently)
- 7.5 Wanted to live in a particular neighborhood (for reasons aside from ties, work, and schools)

8. Doubled-up homes

- 8.1 Living arrangements (host, guest, or neither)
- 8.2 Rules and norms at home
- 8.3 Doubled-up challenges
- 8.4 Doubled-up benefits

9. Future plans

- 9.1 Housing goals, self
- 9.2 General hopes and dreams, self
- 9.3 General hopes and dreams, children

Acknowledgments

I thank the project participants for their time and for generously sharing their experiences. I also thank Nina Bandelj, Victoria Basolo, MacKenzie Christensen, Stefanie DeLuca, Estéfani Marín, Joan Maya Mazelis, Ann Owens, Rocío Rosales, David Schaefer, Kristin Turney, the researchers of the Jail & Family Life Study at UC-Irvine, the members of the Poverty and Inequality Research Lab (PIRL) at Johns Hopkins University, and the members of the Housing, Neighborhoods, and Schools working group at USC for their feedback on previous versions of this manuscript. All errors are my own.

Funding

Funding for this study was provided by the National Science Foundation (220801; DGE-1321846), the John and Dora Haynes Foundation, and the UC-Irvine Center for Organizational Research.

ORCID iD

Steven Schmidt  <https://orcid.org/0000-0002-8836-4014>

Notes

- 1. When referring to the race/ethnicity of respondents in this sample, I use Latina/o, as all participants identified as a man or a woman. When referring to households or families, I use the gender expansive term Latinx. In the results, I refer to participants as they themselves identified, primarily using their country of origin (e.g., Mexican or Salvadoran) rather than Latino or Latina.
- 2. I excluded neighborhoods with four-year universities, neighborhoods with fewer than 10,000

- residents where it could be difficult to reach all target groups of interest, neighborhoods with households clustered near the top of the income distribution, and neighborhoods with a low average household size (2.0 residents or below). I then selected three neighborhoods in different geographic regions of Los Angeles.
3. Between 2010 and 2019, rents rose by about 19 percent in Mar Vista, 15 percent in Canoga Park, and 19 percent in North Hollywood (USC Neighborhood Data for Social Change, calculated using ACS five-year estimates).
 4. Consistent with Daminger (2019), some preliminary evidence suggests that women identified housing options, and men participated in the housing-search process by adjudicating decisions among potential homes. Examining gendered differences in housing-search labor is an important area for future research.
 5. I interviewed 21 Latina/o renters and nine white renters in Canoga Park, 10 Latina/o renters and seven white renters in Mar Vista, and 14 Latina/o renters and eight white renters in North Hollywood. I oversampled Latina/o renters in Canoga Park because I recruited 12 of these families in-person prior to the pandemic. I sought an additional sample of virtually-recruited Canoga Park Latina/o renters to help ensure valid comparisons with Latina/o renters in Mar Vista and North Hollywood, most of whom were recruited virtually. Ultimately, I noted no major differences in renters' housing-search experiences across recruitment method or neighborhood.
 6. For renters whose employment was affected by COVID-19, I asked for their 2019 incomes and an estimate of their typical monthly income prior to the pandemic.
 7. Findings are similar when using a two-year, rather than five-year, cut-off.
 8. Translated from Spanish to English by author.
 9. Translated from Spanish to English by author.
 10. Latina/o renters in this sample also likely endured overt racism from building managers and landlords, in addition to family discrimination. However, overt discrimination is often underreported, as managers and landlords discriminate in ways that are challenging for tenants to detect (e.g., through nonresponse or steering).
 11. Translated from Spanish to English by author.
 12. Translated from Spanish to English by author.
 13. Translated from Spanish to English by author.
 14. Translated from Spanish to English by author.
 15. Translated from Spanish to English by author.
 16. Translated from Spanish to English by author.
 17. Translated from Spanish to English by author.
 18. Translated from Spanish to English by author.
 19. Translated from Spanish to English by author.
 20. Translated from Spanish to English by author.
 21. Translated from Spanish to English by author.
 22. Translated from Spanish to English by author.
 23. Translated from Spanish to English by author.

References

- Agius Vallejo, Jody, and Jennifer Lee. 2009. "Brown Picket Fences: The Immigrant Narrative and 'Giving Back' among the Mexican-Origin Middle Class." *Ethnicities* 9(1):5–31.
- American Community Survey. 2021. "Gross Rent as a Percentage of Household Income in the Past 12 Months—Table B25070." U.S. Census Bureau, Washington, DC.
- American Housing Survey. 2019. "2019 National – Housing Migration – All Occupied Units." Generated by author using Census.gov.
- Asad, Asad L., and Eva Rosen. 2019. "Hiding within Racial Hierarchies: How Undocumented Immigrants Make Residential Decisions in an American City." *Journal of Ethnic and Migration Studies* 45(11):1857–82.
- Boyd, Melody L., Kathryn Edin, Susan Clampet-Lundquist, and Greg J. Duncan. 2010. "The Durability of Gains from the Gautreaux Two Residential Mobility Program: A Qualitative Analysis of Who Stays and Who Moves from Low-Poverty Neighborhoods." *Housing Policy Debate* 20(1):119–46.
- California Department of Housing and Community Development. 2019. "State Income Limits for 2019." State of California – Business, Consumer Services, and Housing Agency (<https://www.hcd.ca.gov/grants-funding/income-limits/state-and-federal-income-limits/docs/income-limits-2019.pdf>).
- Carrillo, Laura, Mary Pattillo, Erin Hardy, and Dolores Acevedo-Garcia. 2016. "Housing Decisions among Low-Income Hispanic Households in Chicago." *Cityscape* 18(2):109–50.
- Consumer Financial Protection Bureau. 2016. "Who Are the Credit Invisibles? How to Help People with Limited Credit Histories." Federal Reserve: Consumer Financial Protection Bureau (<https://www.consumerfinance.gov/data-research/research-reports/who-are-credit-invisibles/>).
- Crowder, Kyle, Scott J. South, and Erick Chavez. 2006. "Wealth, Race, and Inter-Neighborhood Migration." *American Sociological Review* 71(1):72–94.
- Daminger, Allison. 2019. "The Cognitive Dimension of Household Labor." *American Sociological Review* 84(4):609–33.
- de Souza Briggs, Xavier. 1998. "Brown Kids in White Suburbs: Housing Mobility and the Many Faces of Social Capital." *Housing Policy Debate* 9(1):177–221.
- DeLuca, Stefanie, Holly Wood, and Peter Rosenblatt. 2019. "Why Poor Families Move (and Where They Go): Reactive Mobility and Residential Decisions." *City & Community* 18(2):556–93.
- Desmond, Matthew. 2012a. "Disposable Ties and the Urban Poor." *American Journal of Sociology* 117(5):1295–335.
- Desmond, Matthew. 2012b. "Eviction and the Reproduction of Urban Poverty." *American Journal of Sociology* 118(1):88–133.

- Desmond, Matthew, and Tracey Shollenberger. 2015. "Forced Displacement from Rental Housing: Prevalence and Neighborhood Consequences." *Demography* 52(5):1751–72.
- Deterding, Nicole M., and Mary C. Waters. 2021. "Flexible Coding of In-Depth Interviews: A Twenty-First-Century Approach." *Sociological Methods & Research* 50(2):708–39.
- Díaz McConnell, Eileen. 2015. "Diverging Dividends, Diverging Futures: Nativity, Citizenship Status, Legal Status, and the Non-housing Asset Accumulation of Latinos." *Ethnicities* 15(2):255–81.
- Domínguez, Silvia, and Celeste Watkins. 2003. "Creating Networks for Survival and Mobility: Social Capital among African-American and Latin-American Low-Income Mothers." *Social Problems* 50(1):111–35.
- Edin, Kathryn, and Laura Lein. 1997. *Making Ends Meet: How Single Mothers Survive Welfare and Low-Wage Work*. New York: The Russell Sage Foundation.
- Elliott, James R., Timothy J. Haney, and Petrice Sams-Abiodun. 2010. "Limits to Social Capital: Comparing Network Assistance in Two New Orleans Neighborhoods Devastated by Hurricane Katrina." *The Sociological Quarterly* 51(4):624–48.
- Gould Ellen, Ingrid, Michael Suher, and Gerard Torrats-Espinoza. 2019. "Neighbors and Networks: The Role of Social Interactions on the Residential Choices of Housing Choice Voucher Holders." *Journal of Housing Economics* 43:56–71.
- Hall, Matthew, and Kyle Crowder. 2011. "Extended-Family Resources and Racial Inequality in the Transition to Homeownership." *Social Science Research* 40(6):1534–46.
- Harvey, Hope. 2020. "Cumulative Effects of Doubling Up in Childhood on Young Adult Outcomes." *Demography* 57:501–28.
- Harvey, Hope. 2022. "When Mothers Can't 'Pay the Cost to be the Boss': Roles and Identity within Doubled-Up Households." *Social Problems* 69(1):261–81.
- Heflin, Colleen M., and Mary Pattillo. 2006. "Poverty in the Family: Race, Siblings, and Socioeconomic Heterogeneity." *Social Science Research* 35(4):804–22.
- Joint Center for Housing Studies. 2022. "America's Rental Housing: 2022." Joint Center for Housing Studies at Harvard University (https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Americas_Rental_Housing_2022.pdf).
- Keister, Lisa A., Jody Vallejo, and E. Paige Borelli. 2015. "Mexican American Mobility: Early Life Processes and Adult Wealth Ownership." *Social Forces* 93(3):1015–46.
- Korver-Glenn, Elizabeth. 2018. "Compounding Inequalities: How Racial Stereotypes and Discrimination Accumulate across the Stages of Housing Exchange." *American Sociological Review* 83(4):627–56.
- Kreisberg, A. Nicole. 2023. "Nativity Penalty and Legal Status Paradox: The Effects of Nativity and Legal Status Signals in the US Labor Market." *Social Forces* 101(3):1343–71.
- Krysan, Maria, and Michael D. M. Bader. 2009. "Racial Blind Spots: Black-White-Latino Differences in Community Knowledge." *Social Problems* 56(4):677–701.
- Krysan, Maria, Mick P. Couper, Reynolds Farley, and Tyrone Forman. 2009. "Does Race Matter in Neighborhood Preferences? Results from a Video Experiment." *American Journal of Sociology* 115(2):527–59.
- Krysan, Maria, and Kyle Crowder. 2017. *Cycle of Segregation: Social Processes and Residential Stratification*. New York: The Russell Sage Foundation.
- Kucheva, Yana. 2021. "Residential Mobility and Hispanic Segregation: Spatial Assimilation and the Concentration of Poverty 1960–2014." *Cityscape* 23(2):207–44.
- Kushel, Margot, Tiana Moore, Jennafer Birkmeyer, Zena Dhatt, Michael Duke, Kelly Ray Knight, and Kara Young Ponder. 2023. "Toward A New Understanding: The California Statewide Study of People Experiencing Homelessness." UCSF Benioff Homelessness and Housing Initiative (https://homelessness.ucsf.edu/sites/default/files/2023-06/CASPEH_Report_62023.pdf).
- Lanuza, Yader R. 2020. "Giving (Money) Back To Parents: Racial/Ethnic and Immigrant–Native Variation in Monetary Exchanges during the Transition to Adulthood." *Sociological Forum* 35(4):1157–82.
- Lubbers, Miranda J., Hugo Valenzuela García, Paula Escribano, José Luis Molina, Antònia Casellas, and Jorge Grau Rebollo. 2020. "Relationships Stretched Thin: Social Support Mobilization in Poverty." *ANNALS of the American Academy of Political and Social Science* 689(1):7–25.
- Luhr, Sigrid. 2024. "'You're Really Stuck': Housing Strategies and Compromises in the San Francisco Bay Area." *City & Community* (<https://doi.org/10.1177/15356841241231492>).
- McCabe, Brian J. 2022. "Ready to Rent: Administrative Decisions and Poverty Governance in the Housing Choice Voucher Program." *American Sociological Review* 88(1):86–113.
- McKernan, Signe-Mary, Caroline Ratcliffe, Margaret Simms, and Sisi Zhang. 2014. "Do Racial Disparities in Private Transfers Help Explain the Racial Wealth Gap? New Evidence from Longitudinal Data." *Demography* 51(3):949–74.
- Menjívar, Cecilia. 2000. *Fragmented Ties: Salvadoran Immigrant Networks in America*. Berkeley: University of California Press.
- Molm, Linda D. 2010. "The Structure of Reciprocity." *Social Psychology Quarterly* 73(2):119–31.
- Nelson, Margaret. 2000. "Single Moms and Social Support: The Commitment to, and Retreat from, Reciprocity." *Qualitative Sociology* 23:291–317.
- Newman, Katherine. 1999. *No Shame in My Game: The Working Poor in the Inner City*. New York: Penguin Random House.
- O'Brien, Rourke. 2012. "Depleting Capital? Race, Wealth and Informal Financial Assistance." *Social Forces* 91(2):375–96.

- Offer, Shira. 2012. "The Burden of Reciprocity: Processes of Exclusion and Withdrawal from Personal Networks among Low-Income Families." *Current Sociology* 60(6):788–805.
- Painter, Matthew A., II, and Zhenchao Qian. 2016. "Wealth Inequality among Immigrants: Consistent Racial/Ethnic Inequality in the United States." *Population Research Policy Review* 35(2):147–75.
- Pais, Jeremy, Scott J. South, and Kyle Crowder. 2012. "Metropolitan Heterogeneity and Minority Neighborhood Attainment: Spatial Assimilation or Place Stratification?" *Social Problems* 59(2):258–81.
- Pattillo, Mary. 2005. "Black Middle-Class Neighborhoods." *Annual Review of Sociology* 31(1):305–29.
- Portes, Alejandro. 1998. "Social Capital: Its Origins and Applications in Modern Sociology." *Annual Review of Sociology* 24(1):1–24.
- Randles, Jennifer. 2021. "'Willing to Do Anything for My Kids': Inventive Mothering, Diapers, and the Inequalities of Carework." *American Sociological Review* 86(1):35–59.
- Reosti, Anna. 2020. "'We Go Totally Subjective': Discretion, Discrimination, and Tenant Screening in a Landlord's Market." *Law & Social Inquiry* 45(3):618–57.
- Reosti, Anna. 2021. "The Costs of Seeking Shelter for Renters with Discrediting Background Records." *City & Community* 20(3):235–59.
- Reyes, Adriana M. 2018. "The Economic Organization of Extended Family Households by Race or Ethnicity and Socioeconomic Status." *Journal of Marriage and Family* 80(1):119–33.
- Rosen, Eva. 2017. "Horizontal Immobility: How Narratives of Neighborhood Violence Shape Housing Decisions." *American Sociological Review* 82(2):270–96.
- Rosen, Eva. 2020. *The Voucher Promise: "Section 8" and the Fate of an American Neighborhood*. Princeton, NJ: Princeton University Press.
- Rosen, Eva, Philip M. E. Garboden, and Jennifer E. Cossyleon. 2021. "Racial Discrimination in Housing: How Landlords Use Algorithms and Home Visits to Screen Tenants." *American Sociological Review* 86(5):787–822.
- Rosen, Jovanna, Victoria Ciudad-Real, Sean Angst, and Gary Painter. 2022. "Rental Affordability, Coping Strategies, and Impacts in Diverse Immigrant Communities." *Housing Policy Debate* 33(6):1313–32.
- Rosenblatt, Peter, and Stefanie DeLuca. 2012. "'We Don't Live Outside, We Live in Here': Neighborhood and Residential Mobility Decisions among Low-Income Families." *City & Community* 11(3):254–84.
- Schmidt, Steven. 2023. "Buen Crédito y Buen Seguro: Legal Status and Restricted Access to Shelter among Low-Income Latina/o Renters in an Immigrant Gateway City." *Social Problems* (<https://doi.org/10.1093/socpro/spad021>).
- Schmidt, Steven, Kristin Turney, and Angie Belén Monreal. 2024. "We'll Make It Work: Navigating Surveillance Living Arrangements after Romantic Partner Incarceration." *Journal of Marriage and Family* 86(2):391–411.
- Schneider, Daniel, and Kristen Harknett. 2022. "What's to Like? Facebook as a Tool for Survey Data Collection." *Sociological Methods & Research* 51(1):108–40.
- Sharp, Gregory, Ellen Whitehead, and Matthew Hall. 2020. "Tapped Out? Racial Disparities in Extra-household Kin Resources and the Loss of Homeownership." *Demography* 57(5):1903–28.
- Shattuck, Rachel M., and Michael S. Rendall. 2017. "Retrospective Reporting of First Employment in the Life-Courses of U.S. Women." *Sociological Methodology* 47(1):307–44.
- Small, Mario L. 2007. "Racial Differences in Networks: Do Neighborhood Conditions Matter?" *Social Science Quarterly* 88(2):320–43.
- Small, Mario L., and Jenna M. Cook. 2023. "Using Interviews to Understand Why: Challenges and Strategies in the Study of Motivated Action." *Sociological Methods & Research* 52(4):1591–631.
- Smith, Sandra S. 2007. *Lone Pursuit: Distrust and Defensive Individualism among the Black Poor*. New York: Russell Sage Foundation.
- So, Wonyoung. 2022. "Which Information Matters? Measuring Landlord Assessment of Tenant Screening Reports." *Housing Policy Debate* 33(6):1484–510.
- Solari, Claudia D., and Robert D. Mare. 2012. "Housing Crowding Effects on Children's Well-Being." *Social Science Research* 41(2):464–76.
- Stack, Carol B. 1974. *All Our Kin: Strategies for Survival in a Black Community*. New York: Basic Books.
- Stewart, Remy, Chris Hess, Ian Kennedy, and Kyle Crowder. 2023. "Move-In Fees as a Residential Sorting Mechanism within Online Rental Markets." *Cityscape* 25(1):239–52.
- Storer, Adam, Daniel Schneider, and Kristin Harknett. 2020. "What Explains Racial/Ethnic Inequality in Job Quality in the Service Sector?" *American Sociological Review* 85(4):537–72.
- Survey of Consumer Finances. 2022. "Median Transaction Accounts by All Families." The Board of Governors of the Federal Reserve System, Washington, DC.
- Swartz, Teresa Toguchi, Minzee Kim, Mayumi Uno, Jeylan Mortimer, and Kirsten Bengtson O'Brien. 2011. "Safety Nets and Scaffolds: Parental Support in the Transition to Adulthood." *Journal of Marriage and Family* 73(2):414–29.
- Swope, Carolyn B., and Diana Hernández. 2019. "Housing as a Determinant of Health Equity: A Conceptual Model." *Social Science & Medicine* 243:112571 (<https://doi.org/10.1016/j.socscimed.2019.112571>).
- Timmermans, Stefan, and Iddo Tavory. 2012. "Theory Construction in Qualitative Research: From Grounded Theory to Abductive Analysis." *Sociological Theory* 30(3):167–86.
- Torche, Florencia, Jason Fletcher, and Jennie E. Brand. 2024. "Disparate Effects of Disruptive Events on

- Children.” *RSF: The Russell Sage Foundation Journal of the Social Sciences* 10(1):1–30.
- Uehara, Edwina. 1990. “Dual Exchange Theory, Social Networks, and Informal Social Support.” *American Journal of Sociology* 96(3):521–57.
- U.S. Census 2019. “Calculating Migration Expectancy Using ACS Data.” U.S. Census Bureau, Washington, DC (<https://www.census.gov/topics/population/migration/guidance/calculating-migration-expectancy.html>).
- USC Neighborhood Data for Social Change. 2023. “LA County: Demography, Education, Employment and Income, and Housing Insecurity.” Los Angeles, CA: USC Lusk Center for Real Estate.
- Viruell-Fuentes, Edna A., Jeffrey D. Morenoff, David R. Williams, and James S. House. 2013. “Contextualizing Nativity Status, Latino Social Ties, and Ethnic Enclaves: An Examination of the ‘Immigrant Social Ties Hypothesis.’” *Ethnicity & Health* 18(6):586–609.
- Whitehead, Ellen. 2018. “Paying for Their Stay: Race, Coresiding Arrangements, and Rent Payments among Fragile Families.” *Journal of Family Issues* 39(17):4041–65.

Steven Schmidt is a National Science Foundation SBE Postdoctoral Research Fellow in the Department of Sociology at the University of Southern California. His research shows how housing markets and the criminal-legal system widen family inequalities in the United States.