

HOUSING INSECURE BLACK MOTHERS' EXPERIENCES NAVIGATING WORK  
DURING THE COVID-19 PANDEMIC IN CHARLOTTE, NC

by

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## ABSTRACT

KRIPA PATEL. Housing Insecure Black Mothers' Experiences Navigating Work During the COVID-19 Pandemic in Charlotte, NC.  
(Under the direction of DR. KENDRA JASON)

The COVID-19 pandemic has had a major impact across the US, but further strained Black families' financial security, especially Black mothers. Black individuals were already disproportionately represented as low-wage workers and housing insecure prior to the pandemic. Further, Black women work in lower paying jobs than Black men and also have lower rates of home ownership than them. For example, as of June 2021, 77% of the homeless population in Charlotte, NC was Black. As of May 2021, 9.1% of Black workers in the US were also unemployed, compared to 5.1% of white workers. Black mothers face even higher levels of housing insecurity as they are less likely to be homeowners due, in part, to the housing crisis caused by COVID-19. They also may be more susceptible to work insecurity during the pandemic due to care and household responsibilities. Hence, the social consequences for housing insecure Black mothers (HIBM) are even more atrocious, as they attempt to navigate work during the pandemic. This study aims to examine how Black mothers overcome the various social barriers to work security while being housing insecure.

This research has the potential to better understand the needs of Black mothers and help develop solutions for them and their families in order to improve the livelihoods of families in the housing crisis. The overall goal of this study is to inform policy changes to better help serve families with home insecurity.

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HIBM	housing insecure Black mothers
SES	socioeconomic status
SoHIH	State of Housing Instability & Homelessness

## CHAPTER 1: INTRODUCTION

The Chetty et al. (2014) study named Charlotte to be 50th out of 50 cities for people who are born into poverty to gain upward social mobility. Thus, economically marginalized people in Charlotte, NC are likely to have tougher experiences navigating work and securing housing in order to gain upward social mobility. As of 2021, the unemployment rate for Mecklenburg County is 4.9% with 30,780 people being unemployed (Harris & Umbarger, 2021). With Black individuals being disproportionately affected by the pandemic (Noppert, 2020), Black residents in Charlotte, especially Black women, may have a more negative impact on work stability than their white counterparts. Black adults regularly experience higher unemployment rates and work low quality jobs that provide lower pay and benefits in comparison to their white counterparts (Weller, 2019), which leads to higher levels of housing and unemployment insecurity. Black women work in even lower paying jobs than Black men (Weller, 2019), further exacerbating the negative social outcomes related to employment, housing, and financial security.

Black women are overrepresented in low-wage essential work. During the COVID-19 outbreak, many Black women were frontline workers in lower-end jobs, and lacked job security and could not afford to take time off (Obinna, 2021). In her work, Obinna (2021) mentions how the virus disproportionately affected Black women as they are more likely to report economic hardships if they are laid off or furloughed as a result of the pandemic. Black women are overrepresented as essential frontline workers who cannot work from home (Obinna, 2021). This puts low-wage Black mothers in a precarious situation as they try to navigate childcare during the pandemic. In this study, I attempt to extend what we know about navigating employment for housing insecure Black mothers (HIBM) in Charlotte as they navigate work during the pandemic.

African American women are disproportionately challenged by a host of social conditions including low incomes, high levels of poverty and unemployment, single motherhood, poor physical health, and residence in economically disadvantaged neighborhoods (Keith and Brown, 2009). According to the work, the intersection of being Black and a female is less valued than being white and a male, leading to how Black women are perceived by others and how others respond to them. Keith and Brown (2009) also find that physical and mental well-being for Black women is based upon the identity markers of race, gender, SES (socioeconomic status), as those who are Black, female, and of lower class backgrounds face enhanced adversity in society. Through this work, we gain an understanding of negative social mobility outcomes for HIBM based upon their various identity markers and embedded societal discrimination.

Through my study, I seek to add a better understanding of the various embedded structural barriers in society which prevent Black mothers from moving up in the social mobility spectrum. Through this research, I seek to add a more nuanced understanding of how HIBM use their agency to navigate social systems and attempt to overcome the systemic barriers of unemployment, poverty, and housing insecurity as they seek to gain upward social mobility.

This study aims to answer the question: *How are housing insecure Black mothers (HIBM) navigating the challenges they face while attempting to navigate work during COVID-19?* The study focuses on the needs and experiences of HIBM as they navigate work in Charlotte. Through the use of in-depth interviews collected from a larger study on social mobility for Black mothers in Charlotte, I explore these experiences in order to find obstacles faced by these Black mothers while they attempt to navigate work during the pandemic. A thematic analysis will be performed on the dataset through the themes derived from the

interviews. The findings of this study may lead to policy and practice recommendations as the more accurate experiences of HIBM in Charlotte are captured.

## CHAPTER 2: BACKGROUND

In this section, I provide a brief overview of institutional barriers Black mothers navigate in society concerning housing insecurity, job insecurity, childcare and education insecurity. I also introduce the intersectionality framework I use to examine various barriers to housing and work security faced by these mothers due to their multiple identity markers (e.g. race, gender, class, etc.). All data are from Charlotte, North Carolina 2021 as 2022-2023 data is not available at the time of this writing.

### *2.1 Housing Insecurity*

As of July 2021, an estimate of 28,174 households in Mecklenburg county were behind on rent, owing an average of \$3,589 (Housing and Homelessness Dashboard, 2021). The Charlotte-Mecklenburg State of Housing Instability & Homelessness report (SoHIH) found that low-income employees were particularly vulnerable to job loss and subsequent housing instability (2021). The report also finds that as of June 2021, an estimated total of 3,137 people were facing homelessness in Mecklenburg County, in which 77% were Black. The findings of the report further define negative housing outcomes faced by Black families. The average length of time that people spent in emergency shelter before exiting to permanent housing increased by six days from 2019 to 2020. According to the report, the increased time spent in shelter is due to various factors, including the lack and loss of affordable and available housing (Housing and Homelessness Dashboard, 2021).

Studies have reported disproportionate effects of the pandemic on housing insecurity and instability for Black families in Charlotte, NC. A survey brief found that young Black and young single mothers are disproportionately affected by the COVID-19 related housing crisis, given the

lower rates of homeownership by the two groups (Sun, 2022). The work also highlights how Black mothers' children are also at a higher risk for housing instability due to similar factors. Further, the research found that only a little over one-third (34.2%) of young Black mothers owned a home compared to the young Latina and white mothers (Sun, 2022). Findings from the brief place an emphasis on disparities in housing insecurity disproportionately affecting Black mothers.

According to the 2021 Mecklenburg County Economic Snapshot, rent is unaffordable for 46% of the renters who are paying more than 30% of their income on rent (Harris & Umbarger, 2021). Twenty-one percent of the renter households in Mecklenburg county are paying more than 50% of their income on rent (Harris & Umbarger, 2021). Housing insecurity in Charlotte is due to the city consisting of low-wage jobs and unaffordable housing. Black mothers may disproportionately face housing insecurity in Charlotte as young Black mothers are less likely to be homeowners than other populations due, in part, to the housing crisis caused by COVID-19 (Sun, 2022).

## ***2.2 Job Insecurity***

According to the 2021 Mecklenburg County Economic Snapshot, the unemployment rate for Mecklenburg County is 4.9% with a total population of 30,780 being unemployed (Harris & Umbarger, 2021). Women were disproportionately represented in low-wage jobs and experienced higher levels of unemployment than men during the pandemic (SoHIIH, 2021). The (SoHIIH) also found that 9.1% of Black workers in the United States were unemployed as of May 2021 compared to 5.1% of White workers (2021). Black individuals regularly experience higher unemployment rates as well as working in low quality jobs that provide lower pay and fewer

benefits (Weller, 2019). Thus, it is not surprising that Weller found that Black women work in lower paying jobs than both Black men or white women (2019), further driving housing insecurity.

A brief from the Institute for Women's Policy Research details how the pandemic disproportionately affected mothers in the workforce as women faced 60% of all job losses during the pandemic (Shaw et al., 2020) as women took on dual roles with work and care during the pandemic, because childcare centers and schools shut down. During COVID-19, these mothers had to decide between taking care of their child(ren) or keeping their job, causing further problems to single Black mothers as they already make up 56% out of the 79% of breadwinners in their household (Shaw et al., 2020). It also finds that women in the United States spend 37% more time on household and care work than their male counterparts, limiting career choices and economic mobility. Black and Latina women spend nearly twice as much time on unpaid household and care work as their male counterparts (Shaw et al., 2020). This has further implications on job insecurity for Black mothers as they are unable to work jobs which require specific hours due to childcare and household responsibilities. All of these works provide grounding for further research on the implications of COVID-19 on housing insecure Black mothers and how they are navigating work during the pandemic. HIBM may be more susceptible to job insecurity as they may be unable to establish work stability due to care and household expectations.

### ***2.3 Childcare & Education Insecurity***

The pandemic caused further difficulties to mothers in general, as it had shut down schools and daycare centers. At the beginning of the pandemic, 66.6% of women in North

Carolina were living with a school-aged child who is learning from home (Institute for Women's Policy Research, 2020). According to the work, this shift to at-home learning disproportionately impacted Black and Latina women, as they are less likely to have the ability to work from home due to their overrepresentation in low-wage sectors that are the least likely to offer remote work arrangements (2020). The lack of childcare and schooling during the pandemic caused mothers to require flexible work schedules to accommodate their needs and/or reduce to part-time hours, further emphasizing problems securing gainful employment. Black women have lower marriage rates and experience higher rates of divorce compared to women of other races (Mayol-Garcia et al., 2021). Mayol-Garcia et al. (2021) also find that Black women are the most likely out of other groups to remain unmarried through young adulthood and middle age. This emphasizes issues in housing and work security for Black mothers as the lack of a partner may cause further financial hardships for them, in addition to having to care for a dependent child.

### CHAPTER 3: FRAMEWORK

Intersectionality is a Black feminist framework which suggests that various constructs (e.g. race, gender, age) overlap to shape the experiences of Black women (Crenshaw, 1989). Intersectionality examines how variables mutually construct one another, rather than being examined as distinctive social hierarchies (Collins, 2000). Collins (2000) finds that intersectionality relates to the matrix of domination, which include structural, disciplinary, hegemonic, and interpersonal domains of power. These four domains of power lead to the subordination of Black women. The intersectionality framework assists in visualizing how different identity markers, such as being Black, being a woman, and of lower-class background mutually construct one another in discriminatory experiences faced by these groups. The complexity of discrimination and negative social outcomes for Black women based on multiple identity markers is presented in this framework. For that reason, this theory is the best framework for this research.

Intersectionality is concerned with understanding the effects between and across various levels in society, including macro (global and national-level institutions and policies), meso or intermediate (provincial and regional-level institutions and policies), and micro levels (community-level, grassroots institutions and policies as well as the individual or 'self') (Hankivsky, 2014). The multiple overlapping social identities which operate at the micro-level further interlink with macro-level structures such as poverty and supremacy. Racism, sexism, and classism are the societal level oppressions in which Black women navigate every day. Intersectionality helps examine the outcomes faced by Black women in relation to these identity markers. This theory can help put the experiences of housing insecure Black mothers into perspective as they navigate social mobility.

Intersectionality framework will be used to investigate the racial, gendered, and class inequalities faced by Black mothers while trying to navigate work during the pandemic. This framework can capture the manner in which the concepts of race, gender, and socioeconomic status all come into play when shaping social outcomes for HIBM. Through Crenshaw and Collins, we recognize how being Black, a woman, and of lower class all help form the experiences of HIBM as they attempt to gain upward social mobility. Through this framework, I seek to answer the question: *How are housing insecure Black mothers (HIBM) navigating the challenges they face while attempting to navigate work during COVID-19?*

## CHAPTER 4: DATA AND METHODS

These data are a part of a larger project, “The Impact of COVID-19 on Black Women and Families’ Social Mobility in Charlotte, NC” awarded by the Gambrell Foundation to Dr. Kendra Jason (PI), Dr. Janaka Bowman-Lewis and Dr. Tehia Starker Glass. The data were collected in the longitudinal study from January-April 2022. The goal was to interview 15 housing insecure Black mothers in Charlotte about once per month over the four months. The mothers were recruited through a collaborative effort with a community liaison from a local women’s shelter in Charlotte. IRB was approved by UNC Charlotte and the mothers were given pseudonyms in order for their identities to remain confidential. The interviews were approximately one hour long and were conducted via zoom. The audio files from the zoom interviews were saved and the video files were deleted. Participants were given \$25 CVS gift cards after each interview. Three trained undergraduate students and a professional transcription service, Rev.com, was used to transcribe the interviews. I am a member of the research team and was given permission to conduct my own qualitative analysis of the dataset. As a team member, I contribute to coding, write analytic memos, maintain the data files, and attend weekly team meetings for coding, reliability and validity purposes.

### *4.1 Sample*

Fifteen women agreed to participate in the study. Four women never responded to communication or did not complete the first interview. The research team tried to contact more eligible participants, but the efforts were unsuccessful as phone numbers changed, the community liaison lost communication with eligible participants, and none-response. We have a final sample of 11 respondents and 33 completed interviews. The table below represents the

descriptive demographics of the mothers. The age range for the participants was from 25 to 50. Five respondents had a high school diploma, three had a two-year degree or certificate, and all were single with the exception of one who lived with a partner. They had between 1-4 children and four were unemployed at the time of the study. As expected, attrition was an issue as the community liaison lost contact with some women as they left the shelter, did not return communication, or changed addresses without notice—all common behaviors of home-insecure individuals. Only one respondent had missing demographic data. All of the demographic categories help us visualize the sample of HIBM as they all are low income with most averaging an annual income of about \$10,000.

***Table 1: Respondent Demographics***

<b>Respondent</b>	<b>Age</b>	<b>Highest Education</b>	<b>Marital Status</b>	<b>Annual Income</b>	<b>Number of Kids</b>	<b>Work Status</b>	<b>Number of Interviews Completed</b>
Michelle	35	HS Diploma	Single	<10K	2	Employed	4
Tonya	29	HS Diploma	Single	20-30K	2	Employed	2
Pat	30	Medical Assistant (Certificate)	Single	10K	1	Employed	4
Candace	28	HS Diploma	Single	<10K	2	Unemployed	3
Diane	26	Associate's Degree	Living with partner	30-40K	3	Employed	4
Alfreda	30	Some College	Single	10K	4	Unemployed	1

		(unfinished)					
Betty	45	HS Diploma	Single	10-20K	5	Employed	1
Slim	31	HS Diploma	Single	10K	4	Unemployed	2
Blanca	43	Bachelor's Degree	Divorced	29K	1	Employed	4
Karla	N/A	N/A	N/A	N/A	N/A	Employed	4
Cassandra	39	11th	Single	N/A	4	Employed	4

#### ***4.2 Analysis***

For this study, I am performing a thematic analysis (Braun and Clarke, 2021) of the dataset using open and axial coding. When using GTM, transcripts from interviews are coded line by line through open coding to mark the data (Lofland & Lofland, 1995). Strauss and Corbin (1990) define open coding as the process of breaking down, examining, comparing, conceptualizing, and categorizing data. After open coding the transcripts, the codes formed through the interviews will then be placed into subcategories using axial coding. Axial coding is the second coding step of GTM where you begin to draw connections between the first set of codes and categorize them based on the interconnectedness (Corbin & Strauss, 1990). Using these categories, there will be a thematic analysis performed on the dataset. The interviews will be analyzed to find themes of employment insecurity and work-related difficulties faced by the Black mothers during the pandemic.

Our research team was trained in qualitative methods to ensure validity and reliability of the coding and data analysis. We are using a three-pass coding system. Two team members first

pass coded a transcript, then the transcripts are exchanged for second pass coding. After second pass coding the two team members compare and discuss agreements and discrepancies of each coded data segment. If an agreement cannot be made between the two coders, the code is presented to the team and discussed for consensus. After consensus on each transcript, it is passed to the PI for third pass coding. If there is a discrepancy or disagreement about a code at the third pass, the code is presented to the team for discussion and consensus. Coding and analytic writing is an iterative process throughout. Upon final agreement, the data is entered into NVivo for data management and storage. From this process, I was able to identify four major challenges faced by HIBM during the COVID-19 pandemic along with three strategies they used in order to navigate work during this time. I will describe these challenges and strategies in the final analysis portion below.

## CHAPTER 5: FINDINGS

### ***5.1 Challenges of Securing Stable Employment While Housing Insecure***

After conducting the final analysis, four major challenges to securing stable employment for HIBM were found: (1) the employment-childcare nexus, (2) lack of social support, (3) COVID-19 loss of income, and (4) challenges in work/life balance. I discuss each in turn below.

#### ***5.1.1 The Employment-Childcare Nexus***

The employment-childcare nexus describes the manner in which conflicting childcare situations lead to work insecurity for HIBM. For this sample of mothers, it was found that they could not afford child care because they were working low-wage jobs, and concurrently could not get a job without having childcare. Further, shutdowns caused by the COVID-19 pandemic led to more issues in gaining work security for the mothers as they had to tend to their children during normal school hours and could not work during the day. Below, I describe the negative impact of *limited flexibility at work, economic childcare barriers, and loss in childcare* contributing to the childcare-employment nexus for HIBM below.

*Inflexible work schedules.* Childcare needs in conflict with employment options was a major challenge for the mothers. For instance, Blanca is a 43 year old mother of two kids— a 17 year old daughter in high school and an older son who is incarcerated. She is out of work as a result of the pandemic and had to decline a job because it lacked a flexible schedule so she could drive her daughter to school in the mornings. Blanca lacks family support as her family is in Texas and her daughter's father has passed away from COVID-19. Her daughter will soon lose her father's death benefits which were available until she turns 18. Her adult son's incarceration

inhibits his ability to help. With her limited support options, she has to find ways to navigate her daughter's school schedule while attempting to secure stable work. She explains:

“...because of COVID and virtual learning and the necessity of me having to drive my daughter to school each and every day...[my daughter] literally can't ride the bus. I'm not able to accept that position because it's a full-time position. It's a full-time 9:00am to 5:00pm, Monday through Friday. And COVID caused a certain guideline or restriction to be put on how many children could ride the bus, how many buses there were. And so they had that system in place. And here we are three months before the end of the school year, and I just can't add her to a bus because they've lifted the mask mandate.”

This situation described above underlines the ongoing issue of childcare for the mothers. Most of the mothers were single and attempting to work around their childrens' schedules while securing employment during the pandemic and

*Childcare Barriers.* Childcare centers shutting down during the pandemic made it harder for these mothers to obtain care for their dependent children. Candace is a 28 year old mother of three kids (aged 12, 6, and 2). Before moving to Charlotte, Candace was living in her car with her kids for about two months before moving in with her cousin in Florida. One day, her cousin left the kids alone at their place and the division of social services (DSS) threatened to take her kids away. Her DSS caseworker was helpful and was able to find her a women's shelter in Charlotte. Because she did not want to lose her kids, she decided to go ahead and move to Charlotte. She once again had to live in the car along with her kids for about a week before moving into the shelter in Charlotte as the shelter did not have space when she arrived. During

COVID-19, she was unable to work as she was having to stay with her young children in Florida, which already had a major impact on her finances. When asked how the pandemic impacted her finances, Candace stated:

“It’s really affected big time. Like I said, with them being in school and having to do virtual, with myself, I really couldn’t leave them in the house like that so, I had to stay home.”

Candace has no daycare for her two-year-old, which is causing her financial hardship as she cannot work. At the same time, when she does have daycare, she states that it is so expensive that she cannot pay her other bills (e.g rent, utilities, etc.), even when she is employed. Candace has also wanted to Doordash in order to help with her current situation, but did not have the money to afford gas either. Further, gig work was also out of reach for this mother as having her toddler with her at all times was inconvenient as well. This contributes to the employment-childcare nexus HIBM face while attempting to gain upward social mobility. These Black mothers are unable to overcome social barriers of poverty when situations as such occur in their lives.

As Candance describes above, some of the mothers were unable to work in response to the COVID-19 shutdown and having to watch their children at home as they were learning virtually. Slim is a 31 year old mother of 4 kids, with only two of them (aged 5 and 7) staying with her in Charlotte. The biggest causes for her housing insecurity was an injury that limits her ability to work and separation from partner. She currently receives help and resources from her church in order to afford after school care for her kids. Slim was unable to find work because of the pandemic shutting down her kids’ schools. She stated in the interview: “Every time I work, it’s just like I can’t work, because I have to tend to them.”

When looking into the lives of Candace, Blanca, and Slim, we gain further insight on the childcare-employment nexus and how it impacts the daily lives of HIBM. The childcare-employment nexus represents the everyday battles HIBM have to overcome as they attempt to navigate work and care responsibilities, especially during the pandemic. Due to factors such as the overrepresentation in low wage work, being single mothers, and lacking resources, HIBM were unable to obtain work security. The mothers' intersecting identities of being Black, a woman, and of a lower-class background further escalates negative outcomes of work security and social mobility for them. Further, the lack of social support and help enhances this issue as these mothers have to work harder in order to find care for their children while attempting to gain work security at the same time. In the next section, I will discuss the ways in which the lack of social support causes issues in securing stable employment for HIBM.

### ***5.1.2 Lack of Social Support***

Social support is the provision of affective (emotional) and instrumental (material) resources from family, friends, and other members of the society (Cullin et al., 1999). Having social support is especially important for the mothers as it may assist in securing stable work. Seven of the mothers in the sample described a lack of social support from family or friends. For one, housing insecurity led some of the mothers away from the states their family lived in, causing issues with living stability and financial support. Out of the six who lacked social support, two of those mothers' family members were also either unwilling to help due to viewing them as a burden or problematic. For example, Tonya is a 29 year old mother of three kids, aged 12, 8, and 1. She worked at McDonald's for years and eventually had to go on maternity leave in 2020. McDonald's offered no maternity or health benefits to her even though she worked over 35

hours a week. Here I describe how Tonya experienced the loss of help from her family members during the pandemic.

As a result of her pregnancy and financial lack, she was living with her grandparents during the time. Eventually, they gave her until her son was born to find somewhere else to stay. For Tonya, this loss in housing from her grandparents meant she had nowhere to stay and no help with care for her son. As a result of the loss in help from her family members, she had to end up moving from hotel to hotel with her newborn son. She states:

“I was filling out applications at apartments and not having any income.

I had went [sic] to a hotel where my son’s dad was paying for us to stay in, because I had given birth to him and my grandparents was like, “Okay you had the baby. I’m sorry you couldn’t find nowhere but, we need our space now.””

Tonya’s experience represents how the loss of support from family members can cause issues in housing stability for the mothers. Further, because of this loss in help, Tonya is unable to have a stable address, which may cause issues in work security as most jobs require a permanent, close-by address.

Pat is a single 30 year old mother of one child, age 6. She was unemployed for most of 2020 and 2021 during the pandemic and was living in a transitional home with her son at the beginning of 2022. Further, Pat stated that she had to figure out matters such as finding a job, getting daycare, and finding resources all on her own as the specialist at the transitional home did not do a good job finding that support for her. Her and her son’s father are separated and he lives in Florida, leading to further issues in financial support as he was an absent father to her son. She had to make ends meet on her own as she had not started receiving child support from

her son's father until the month of May in 2022. Pat's mother (age 70) also cannot help as she lives in a different state with health conditions and her other relatives are unwilling to help. Back in 2019, Pat was working at a bank and had lived in Florida with her uncle and aunt. She stated that she had to pay for daycare since her uncle and aunt refused to watch her son, even when they lived in the same house. The lack of social support for Pat means she lacked care for her son, leading to further financial issues for this mother. She states:

“When I was starting to work, even at the [BANK] days I was stressed out because I needed to put my son in daycare because I didn't have nobody to watch him. Even though I had my mama and I have physical people now. I have my mom, I had an uncle, an aunt, but they wasn't going to do it. My mom couldn't because of her health, but the aunt and uncle that could, they refused. I lived in their house and they still refuse.”

Tonya and Pat's challenges represent how the lack of support with childcare can cause further work insecurity for HIBM. The COVID-19 pandemic had shut down schools and care facilities, causing mothers to have to tend to their kids during working hours. Due to the lack of support as well as other intersectional factors (single parent, low income, etc.) contributing to this issue, some HIBM end up facing deeper economic adversity during the pandemic. In the next section, I will further discuss the income caused by the pandemic and its effect on work insecurity for HIBM.

### ***5.1.3 COVID-19-related Loss of Income***

Most essential jobs during the pandemic (e.g. fast food, warehouse, healthcare, etc.) failed to adequately enforce COVID-19 protocols (e.g. 6 ft distance, hand washing, masking ),

causing mothers with pre-existing health conditions, or those who had children with health vulnerabilities, to be unable to work in those environments. Due to not being able to work essential jobs, which were the main jobs still operating during the pandemic, HIBM faced loss of income. Further, some mothers faced issues in securing income from COVID-19 based layoffs. Through the accounts of two mothers from the sample, I will describe the negative effects of *the lack of COVID-19 protocols* and *loss in income* on financial security for HIBM below.

*Lack of COVID-19 Protocols.* There were mothers who faced work instability by not wanting to work where COVID-19 protocols were not reinforced. During the pandemic, a lot of jobs placed COVID-19 protocols (e.g. mask requirement, 6 ft distance, etc.) in order to keep workers safe. However, there were a lot of essential jobs which were not enforcing these protocols, as it may have been more difficult for certain forms of work to do so (e.g. fast food, frontline healthcare work, etc.). As a result of having to care for their health as well as their child(ren)'s, some HIBM were either unable to work certain jobs or had to leave theirs during COVID-19. As an example, Betty, a 45 year old mother of 5 kids, had to leave her job because of her coworkers getting COVID, which put her and her kids at risk as they all have asthma. Only two of her kids stay with her, her 14 year old son and 12 year old daughter. After leaving her job, Betty was unemployed for a while before finding another one. When it came to getting a new job which followed COVID-19 protocols, Betty stated:

“I had to make sure that it was COVID safe. Nobody was following the rules that they needed to go by [at the last job]. So the employees would get COVID. Because me and my kids have asthma, so I can't risk it. I take it very serious.”

Having COVID-19 protocols reinforced was important to these mothers as they wanted to protect their families from the virus. It was also important for the mothers to live in close quarters at the shelter as a consequence of the ongoing widespread of COVID-19. Living in close quarters (close in contact with others in the shelter) helped keep the disease from spreading externally (e.g. in workplaces, schools, grocery stores, etc.) during the pandemic. The manner in which these mothers navigate work during the pandemic accentuates the aspect of parenting, as they make sacrifices in work and pay in order to care for and keep their kids safe.

*Loss in Income.* The loss in income and work stability caused by COVID-19 was another challenge derived from the study. The pandemic had caused lay-offs and loss of income for many of the mothers. One of the respondents, Pat, was unable to work for a while during COVID-19 due to getting laid off as well as dealing with negative health outcomes caused by a car accident. Pat was laid off right before the pandemic and had no means to search for another job, as she had no transportation at that time. Further, she was dealing with a back and neck injury ascribed to her car accident, which further prevented her from finding work. When it came to her car accident, she stated:

“... I got extracurricular activities and I got my son and all this other stuff. I said I just need a car I can't be like and then in my condition, I can't be walking and doing all of this stuff alone anyways because of my spine. Even though luckily I didn't have any fractures and nothing was broken or whatever [but] I have a sprain in my neck and a sprain in my lower back. So I can't do too much of anything for a long period of time.”

When she did find work at a mortgage company after her lay-off, she had to resign due to it being located in another state and having no transportation. This loss of income for Pat meant

she had no way to care for her child or obtain stable work. This underlines the financial issues HIBM faced due to the pandemic.

Through Pat, Slim, and Betty, we are able to recognize the effects of the loss in income during the pandemic on work security for HIBM. Because of COVID-19 shutting down job facilities, HIBM faced loss in income, whether it was due to layoff or having to leave because of the disease spreading. Some mothers reasonably could not work their jobs during the pandemic as a result of their health issues and not wanting to contract the disease. Other moms were laid off and could not find another job for various reasons (e.g. no transportation, low pay, etc.). The pandemic also shut down care facilities, causing HIBM to tend to their kids and being unable to work. The loss of income and childcare during the pandemic caused further issues in work security for these mothers as some were unable to navigate around childcare and work while others faced job loss (whether temporary or long-term). In the final section, I will present the challenges HIBM face in attempting to balance work and home life as well as issues in motherhood.

#### ***5.1.4 Challenges in Work/Life Balance***

Work/life balance is known as the achievement of fulfilling experiences in the different aspects of life that require various resources, like energy, time and commitment and these resources are spread across all the domains (Kirchmeyer, 2000). In society, it is the state of equilibrium in which an individual prioritizes both work and personal life equally. For some individuals, this balance may be out of reach as they need to work harder in order to make ends meet. When it comes to the mothers in the sample, it is harder for them to achieve work/life balance as some work longer hours in order to provide for their families and achieve housing

security. Further, due to working at essential jobs, some mothers have to work longer hours and are unable to take time off to take care of their dependent children. Through interviews from two of the mothers in our sample, I will shed light on the issues to work/life balance for HIBM and how it impacts their financial and work security.

The lack of work/life balance was the final challenge that emerged from the data. For some of the mothers, housing insecurity meant they had long days and unbalanced, often scattered daily schedules. Some mothers often had to work twelve or more hours a day, creating an imbalance in work and home life as it takes up over half of their day. As an example, some of the mothers dropped their children at school early in the morning and did not see them until later at night. Betty works two jobs as well as takes care of two of her kids who are living with her at the shelter. She says:

“I get up in the morning about 6[am] and have them up and dressed by 7[am]. We eat breakfast and they get on the school bus. Then I sit around here at the shelter until it’s time for me to go to work. They go to my [adult] son’s house while I go to work because I work from 7[am] to 7[pm].”

Betty’s daily schedule emphasizes work/life imbalance as she works 12 or more hours a day and does not have much time to spend with her kids or tend to other responsibilities. Betty does not have a car and has to pay for public transportation and Lyft, causing more financial strain. Further, gaining work/life balance is essential for this mother as both of her young kids have asthma and need to be tended to throughout the day. Betty’s kids may face issues in health if she is unable to look after them while having to work over 12 hours a day.

Another issue present within HIBM experiences is the challenges in parenting for these mothers. Diane is a 26 year old mother of 3 children the ages of 8, 7, and 6. She is a single mother who works almost 12 hours a day in order to provide for her family, causing issues in work/life balance. She currently has state insurance, but does not receive any social security benefits. Being an essential worker in healthcare, Diane also works long hours and does not get much time off. She had issues with navigating her kids' school schedules and getting time off work for when her kids get sick during the pandemic. She states:

“Especially working in healthcare, you're a little bit more directly exposed [to the virus]. And then having to take time off for it. You got more than one child and God forbid like mine's, so passing it back and forth or whatever, have taken that time off and being available is harder. And then trying to keep up with these alternative schooling schedules. It's just harder because my six-year-old is in kindergarten, so this is all they know.”

Diane explains to us how factors such as the inability to take time off from work and having multiple kids to care for enhance the issues in being able to navigate work and care for HIBM. Further, working in the healthcare field makes Diane more vulnerable to COVID-19, therefore making her kids more vulnerable to it as well. Because of the kids being apart in age, working around their alternative schooling schedules has been problematic for this mother as well. Also, being a single mother and not having access to resources leads to mothers having to work longer hours in order to cover the gap in making ends meet. Being unable to balance care and work responsibilities causes further

challenges in parenting and motherhood for HIBM, therefore causing further issues in gaining work security.

When looking at the stories of Betty and Diane, we can enhance our understanding of how work/life imbalance and parenting challenges lead to work insecurity for HIBM. Being the sole providers and caregivers for their family, HIBM have tougher experiences in being able to balance their work and home life. Further, some mothers work over half of a single day in order to provide for their family, which leads to less time with their children. These mothers may also be unable to continue working these jobs as they cannot tend to their children when needed. Intersectional disadvantages (being Black, a woman, of lower-class background) lead to overrepresentation in low-wage work along with inability to gain upward social mobility. Further, being overrepresented as low-income individuals exacerbates outcomes of poverty and housing stability for Black women, especially for those who have children. Black women being essential workers during the pandemic and breadwinners for their families have led to issues in work and financial security, as essential workers typically work long hours and are receiving low wages. Through intersectionality, we find that the structure of power within institutions subordinates Black women and keeps them from moving up the ladder. For Betty and Diane, being low-wage essential workers have driven them to working longer hours in order to provide for their families as single mothers, which leads to decline in work/life balance for the mothers.

These are the main challenges to securing stable employment for HIBM, as they attempt to navigate care and work during the COVID-19 pandemic. These barriers to work/life balance emphasize the challenges in work security for these mothers. Through the analysis, I was able to find the various strategies some of the mothers have used in order to navigate the four main challenges to securing work. The strategies used by these mothers focus on the notion of

motherhood, as they attempt to balance care responsibilities and work while being housing insecure. Parenting strategies matter for HIBM as they experience challenges in balancing their daily schedules while having to care for dependent children. Further, the ability to navigate the enhanced issues caused by COVID-19 is also important for these mothers as they attempt to gain upper social mobility during an unforeseen event. Through final analysis, we gain more insight on how HIBM were able to navigate the various barriers to gaining work security while caring for dependent children.

## ***5.2 Strategies to Securing Stable Employment While Housing Insecure***

Through analysis of the dataset, I was able to identify various strategies HIBM have used in order to help address the challenges they face in securing stable employment. Some of the strategies used target the various challenges include: (1) securing employment through resources, (2) finding solutions to childcare and work, and (3) obtaining flexible work and alternate support. I discuss the strategies in turn below.

### ***5.2.1 Securing Employment Through Resources***

*Obtaining Childcare Resources.* Analysis of the dataset identified the employment-childcare nexus as one of the main challenges of work insecurity for HIBM. In order to navigate work while having dependents, the mothers used various strategies in order to address this particular challenge. As an example, Pat stated that she was unable to work at first because of the lack of childcare for her son as well as it being unaffordable. In order to help with this issue, she was able to obtain childcare resources from the state. She states:

“ I was a little delayed I wanted to get a job but I couldn't because I'm like okay well who's gonna stay with my son. While I have this even though

I'm in transitional housing, there's not really that much support for that. So I had to wait until I got childcare resources you know from the state and all this other stuff.”

Through Pat, we can gain a better understanding of how HIBM navigate barriers to work security while being low-income. Though this mother was unable to afford childcare, she sought out resources from the state in order to address the issue. Pat may have been unable to obtain stable work without gaining childcare resources, as she is a single mother who has her son with her everyday.

Some mothers were able to receive additional resources in order for them to afford childcare and go to work. Michelle is a 35 year old mother of 2 boys aged 9 and 12. She had previously lost her job due to COVID-19 and had a prior felony in her background, which caused her housing insecurity as she was denied for section 8 in the past. She currently does not receive any social security benefits, but her boys do. Michelle was able to obtain income-based childcare vouchers in addition to medicaid, food stamps, and a housing program which helped her financially as well. She states:

“Well, right now, I’m in a program but my program ends May the 22nd. I pay \$350 a month because of the program, the financial system I’m getting from the program.”

Although she still has to pay a portion for daycare, the other resources assist her in being able to obtain childcare for her kids while she goes to work. Because of her past criminal background, Michelle had limited access to housing and work resources, causing issues to work security for this mother. Through her story, we gain insight on how obtaining access to more resources helps HIBM secure financial stability.

Without actively seeking out different forms of resources, these mothers may not have been able to find solutions to navigating work while caring for their dependent children. Further, gaining access to resources alleviates the pressure of being single parents and having to find ways to make ends meet for HIBM.

### ***5.2.2 Finding Solutions to Childcare and Work***

*Obtaining Childcare.* The lack of social support was also found as one of the challenges for work insecurity. Some mothers used alternative care resources in order to attend their scheduled work shifts. For example, although Pat lacked social support from family or friends, she was able to obtain childcare for her son when she started working at her new job. She states:

“When I got the job [at a bank], luckily there was a daycare right across the parking lot for the Wells Fargo employees. That same day, that lady told me she had one spot available for my son, I went down there so quick with the \$75. Because I said, "If I don't, I'm out of the game." That is just having that help, man.”

Michelle was also able to obtain childcare vouchers in order to place her kids in daycare after school while she went to work. She stated:

“I do receive childcare vouchers. Yeah, but it's just, you know, they go based off your income and what you make on your check stubs”

Though the childcare vouchers are based on income, Michelle was able to address the lack of social support by obtaining alternative care for her kids. While the lack of social support from family and friends was causing issues in work insecurity for these mothers, they were able to obtain solutions in order to face this adversity.

*Obtaining Alternatives to Work.* Although the pandemic caused daycare and job closures, some of these mothers were able to find strategies in order to work around these issues. Alfreda is a 30 year old mother of 4 kids ages 11, 10, 7, and 6. She had experienced housing insecurity because of losing her job during the pandemic and does not currently receive any benefits. After losing her job, Alfreda was unable to work for two years as a result of pandemic-related shutdowns and having to take care of her kids. In order to help with this issue, she was able to start two new businesses from home. She stated:

“I would say the cause, I can say... due to COVID and where I'm from, I stayed home for a year, almost two years, and was taking care of my children and I actually started two at-home businesses, but it was still kind of hard, but I was trying to adjust to it, to everybody else's situation on top on mine. It really just put in a very difficult spot.”

Even though the pandemic changed the ways in which Alfreda was able to earn income and care for her kids, she was able to work around the difficulties and find ways to take care of her household and dependents. This highlights how HIBM use various strategies in order to navigate work while facing childcare and financial issues caused by COVID-19.

Through Pat, Michelle, and Alfreda, we learn how obtaining solutions to childcare and work is important for HIBM in order for them to gain work security. Making ends meet was especially important for these mothers as housing insecurity and being single parents already caused financial strain for them. Further, having dependent children causes the need for HIBM to find alternatives to these major issues as they have a family to sustain. Through these strategies, we gain a better understanding of these mothers' needs as well as what is required in order to help bridge the gap in their needs.

### ***5.2.3 Obtaining Flexible Work and Alternate Support***

*Gaining Job Flexibility.* Another major challenge HIBM faced was the lack of work/life balance. Obtaining work/life balance was important for some of these mothers as their schedules were often scattered and they were unable to spend time with their kids. Some mothers used strategies, such as obtaining jobs with flexible hours, in order to help with this issue. One of the respondents, Karla, recently started a gig job which worked around her schedule. Karla started working a new job passing out fliers to cars, which gave her the flexibility to tend to her kids when necessary. When she was asked whether the job gave her any flexibility, she stated:

“Yes, especially for picking my babies up from school on time. It was close to home today, it might not be that way tomorrow, but today it was close to home.”

The ability to obtain work with flexibility is an important strategy as some of these mothers are unable to work set or unbalanced schedules due to caring for dependents. Further, since the pandemic caused school buses to have limited seating capacity, it was important for these mothers to have the flexibility for picking their kids up and dropping them off to school. Karla’s strategy represents the manner in which mothers may have to find alternative work options in order to navigate work and care. Further, through gaining flexible work, Karla was also able to gain work security as she gained the convenience of working whenever she deems possible as well as making ends meet.

*Accessing Alternative Support.* Challenges in parenting was one of the more prevalent issues for Black mothers during the pandemic. As stated previously, some mothers faced issues in tending to their kids based on factors such as conflicting work schedules. In order to overcome this

challenge, one of the strategies used by a mother included starting an at-home business. As stated previously, Alfreda had to change the way she earned income because of the pandemic and started two businesses from home. This way, she was able to tend to her kids and earn income in order to take care of her household at the same time. Another strategy one of the mothers used included letting the kids' fathers tend to them for a while. Tonya stated in the interview that her kids were able to stay with their fathers for a while as well while she attempted to obtain stable housing. She stated:

“So I was just like, I was just looking for stuff and my, my two oldest. I didn't want them going from hotel to hotel so I had them go with their dads.”

This strategy was especially important for Tonya as she was moving from one place to another and did not want her kids to switch schools too often. This highlights how some mothers had the ability to access other forms of social support in order to help target issues in parenting.

Through intersectionality, we gain a better understanding of social barriers to work and financial security for HIBM. Being Black, a woman, and in poverty mitigates the challenges faced by these mothers in obtaining stable housing and work. From the works of Crenshaw and Collins, we find how the matrix of domination socially subordinates Black women. Further, the four of power explain the in-depth institutional and societal subordination of Black women and how they are interrelated in shaping negative outcomes for the marginalized group. Through the findings, I was able to identify the different needs of this marginalized group in order to obtain work security and gain upward social mobility. These findings may assist in changes to policy-making in order to better help serve families facing the housing crisis.

## CHAPTER 6: DISCUSSION AND CONCLUSION

In this study, I identified key challenges to navigating work faced by housing insecure Black mothers (HIBM) during the COVID-19 pandemic along with three major strategies they used in order to navigate these challenges. The participants from the original study “*The Impact of COVID-19 on Black Women and Families’ Social Mobility in Charlotte, NC*” were interviewed on housing history, work history, dependent children, level of educational attainment, and the impact of COVID-19 on their everyday lives. Through the intersectionality framework, I describe the impact of the COVID-19 pandemic on work security for HIBM and how they navigate the various social barriers to gaining upward social mobility. The purpose of this study is to call attention to the issues in navigating work for HIBM during the pandemic and find ways to bridge the gap in resources available to them.

### ***6.1 Findings & Framework***

The employment-childcare nexus, lack of social support, COVID-19 income, and challenges in work-life balance were found to be the main challenges faced by HIBM in navigating work during the COVID-19 pandemic. In order to mitigate these challenges, HIBM used strategies of securing employment through resources, obtaining alternatives to childcare and work, and obtaining flexible work and alternate support. Though the strategies mediated some of the challenges faced by these mothers, they did not completely eliminate them. Further, due to having dependents, there were mothers unable to either directly care for their children due to long work hours or work due to staying at home for their children. These findings represent the multiple barriers HIBM face in navigating work during an unprecedented time. Though some of these challenges were diminished through strategizing, HIBM were still struggling to make ends

meet through job security for their families. This issue is due to the gaps in resources available to these mothers along with strict workplace policies. Using an intersectionality framework supported this research. The identities of being women, Black, and low-income in society had already disproportionately impacted their work and housing security. Further, due to the impact of the COVID-19 pandemic, these issues were further exacerbated for the already marginalized group. This study adds further knowledge on intersectionality and its impact on HIBM during an unforeseen event, which caused issues to financial and job security for these mothers. The framework itself elucidates the further marginalization of Black women in society during unprecedented times.

## ***6.2 Workplace Policy and Practice Implications***

Findings suggest that during a time of need, especially with the unexpected pandemic, there should be measures in place in order to better prepare families and get help for already marginalized groups. Marginalized populations which already face societal barriers are unable to overcome them when unprecedented events such as the COVID-19 pandemic occur. Policy and practice recommendations through this study will focus on targeting pre-existing issues for HIBM as well as helping prepare for any future issues which may arise due to unexpected events. To address some of these issues in job security for housing insecure families, the city of Charlotte had implemented policies such as Nondiscrimination Ordinance (NDO) and NC Wage and Hour Act. Effective January 1, 2022, the employment protections in the Charlotte City Code (Chapter 12, Article IV, Section 12) for NDO stated it is unlawful for employers an employer to fail or refuse to hire a person, or otherwise discriminate against them in any employment matter, because of their race, color, gender, religion, national origin, ethnicity, age, familial status,

sexual orientation, gender identity, gender expression, veteran status, pregnancy, natural hairstyle or disability (City of Charlotte, 2023). The NDO provides safety from job discrimination against marginalized groups. The NC Wage and Hour Act is also upheld by Charlotte as employees may work as many hours as they want without limitations (NCDOL, 2023). This helps Housing insecure mothers since they are low-wage workers who need extra funds.

As a result of the current study, I recommend the following workplace and housing policy and practices to help alleviate challenges HIBM face in navigating work and housing security. First, more workplaces should increase their capacity to offer standard work hours along with flexible work arrangements to better help single mothers with dependent children. Next, I recommend increasing the availability of housing and childcare resources available for HIBM in order for them to navigate work. HIBM would be able to focus more on achieving work security through means of gaining housing security. There should also be a better way of regulating and allocating available resources (section 8, housing vouchers, childcare vouchers, etc.), especially during a time of need. These recommendations may help alleviate some social barriers to navigating work for HIBM.

### ***6.3 COVID-19 Related Policy Recommendations***

According to Obinna (2021), Black women were overrepresented in low-wage essential work during the COVID-19 pandemic. Policy recommendations need to focus on alleviating existing issues in work security for Black mothers as they have to not only make livable wages to sustain their own lives, but the lives of their dependent children as well, especially during unprecedented times such as the pandemic. Due to being overrepresented as frontline workers, Black women were also at higher risk of exposure to COVID-19. This is problematic as Black

mothers with children cannot work at jobs with higher risk of exposure to the virus due to health related risks for them and their dependents. Further, mothers were also unable to work set schedule jobs during the pandemic as kids were switched to virtual learning. In order to address these issues, especially during an unexpected event, I suggest the following recommendations: (1) Offer flexible scheduling as low-wage workers have limited social services available for their families; (2) promote job protection (e.g. permanent or stable work, full time employment with benefits, etc.) and means to achieving livable wages through changes in workplace policies for marginalized essential workers; (3) Limit exposure of disease in general through PPE and crowd control tactics in order to prevent spread; and (4) Enhance the voices of housing insecure Black mothers as they understand their needs and experiences during unprecedented times to inform policy-driven solutions. These recommendations are needed in order to alleviate the work insecurity impacts on HIBM. Further, these recommendations will help address the disproportionate impacts on HIBM during a future unprecedented event such as COVID-19.

#### ***6.4 Limitations and Future Research***

This study has limitations which need to be considered for future research. There were only 11 respondents and 33 total interviews to derive findings from, which is a small sample. Though this is a longitudinal study which follows HIBM from the months of January-April of 2022, it does not capture their experiences past a four month timeframe, thus the study also does not show how these findings may potentially change over time throughout years. A longitudinal study design on at least yearly, or during a full academic year basis would help represent the changes in policy and practice which may have helped mitigate the various challenges HIBM experience with navigating work. Though this study consists of a small sample size from one city in the US, it may be used as a pilot study for future larger-scale research. Further, there can also

be a longitudinal study done with the same sample of women, if possible, to see what changes have occurred in order to address their previous negative experiences. Despite these limitations, this study provides insight into the intersectional disadvantages for HIBM and can inform policy and practice in order to better help target issues with work security for marginalized groups.

As a sociologist, I hope to contribute to the sociological understanding of societal discrimination and how it determines social outcomes for marginalized populations. Through this study, I am able to present the impact of the pandemic on housing insecure Black mothers as they navigate work while facing systemic social barriers due to their overlapping identities of being Black, a woman, a mother, and low-income. This research has the potential to lead to changes in policy making, as we can better understand the needs of Black mothers in Charlotte and help develop solutions for them and their families in order to improve the livelihoods of families in the housing crisis. This study is important in obtaining further solutions for Black mothers as they are an already marginalized population who were disproportionately impacted by the pandemic as well. The study furthers our understanding on intersectionality and its impact on marginalized groups during an unprecedented time.

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