

FRAGMENTS OF HOME: Domestic Businesswomen and Collective Motherhood

by
Bella Carmelita Carriker

B.A. in Architecture
Columbia University, 2019

Submitted to the Department of Architecture in partial fulfillment of the requirements
for the degree of Master of Architecture at the Massachusetts Institute of Technology

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ABSTRACT

One in three children in the United States live in a single parent household; yet, the most likely demographic to experience eviction in the U.S. is low-income single mothers. This thesis proposes a framework for thinking about communal family structures, housing security, and intimate domestic space, through the lens of designing for single mother households in New York City. The housing crisis in cities across the country specifically affects single mothers and children, yet these identities are rarely explicitly designed for; economically, systemically and architecturally.

Collections of oral histories— from single mothers in my life who have experienced housing insecurity— illustrate the fragments which make up the feeling of home, the ways that architectural detail can reflect motherhood, the need to inherently examine both domesticity and labor. These spatial fragments, in conjunction with research on existing zoning, planning, development, and affordable housing pathways, inform architectural possibilities for collective housing across three neighborhoods in New York City.

In order to advocate for these kinds of architectural opportunities to exist and planning initiatives to be community specific, family specific; we have to be able to imagine what these collective structures visually look like, how architecture can facilitate a stable relationship between working and living for single mother households.

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All images and text by the author, unless otherwise stated.

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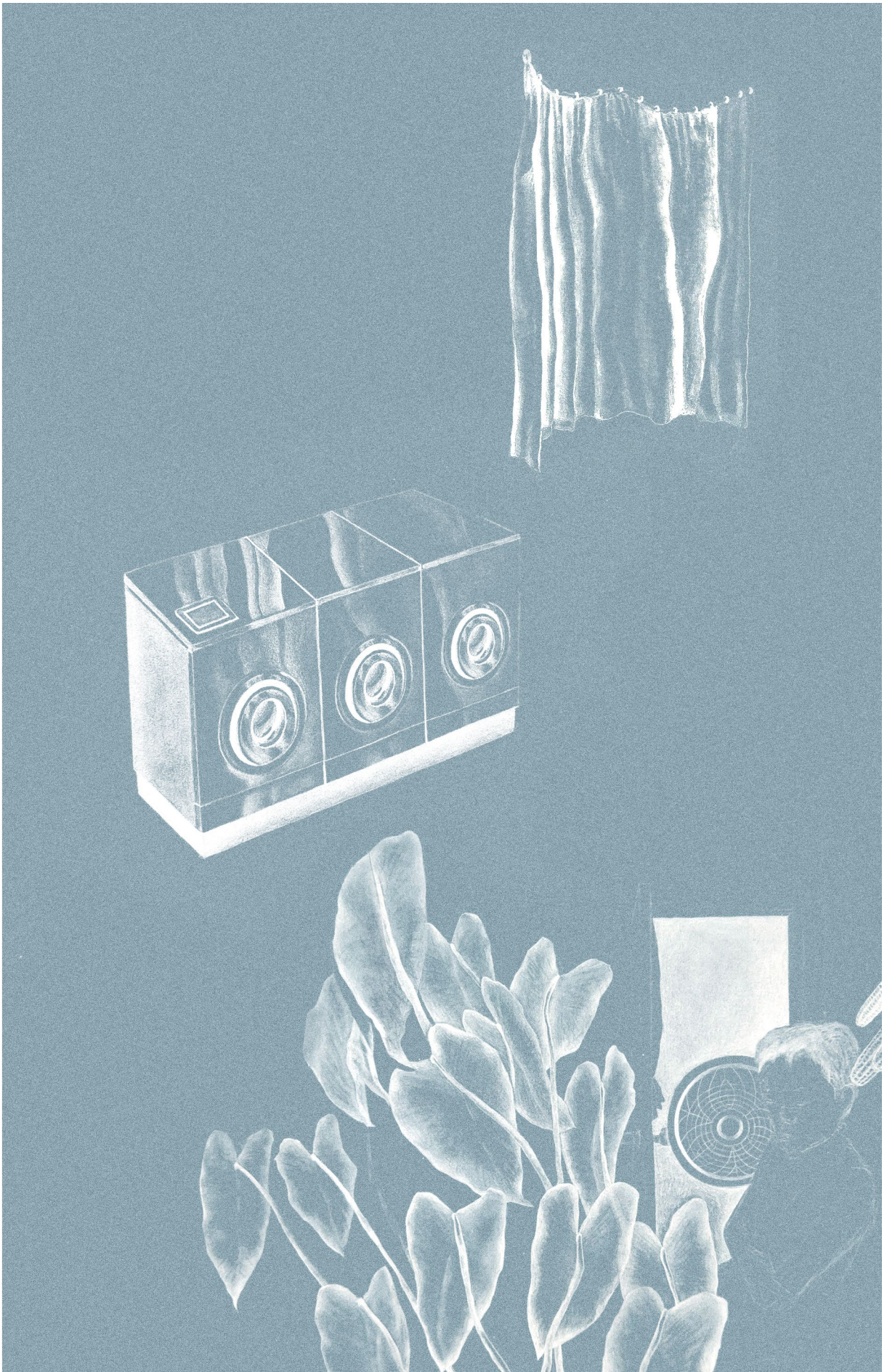


Figure 1. Hand-drawn Fragments: Memories of Home.

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ZONING

prevents resource sharing

prioritizes & reinforces a normative family structure

% AREA MEDIAN INCOME

\$127,100
As of March 2018

is not calculated by neighborhood

instead by my region, including wealthy counties like Westchester

CONVERSATIONS with single mothers in my life

M- 53 YEARS OLD, LATINA, 3 ADULT DAUGHTERS

'I was trying to fit in a system that I didn't numerically fit in,

no container to receive me and my daughters—single friends couldn't deal with children, but married people had their own family and kids.

There was always a feeling of instability. This pushed me into more serious relationships early on

trying to fit into these normative structures, fill the hole, financially ground, make the family make sense.

I became friends with other single moms, all of us had no money—none of us owned our places—yet even as our kids played together, it was never a thought to live together.

single mothers are likely to earn less than half that of a two parent household (gender pay gap)

HOME OWNERSHIP

is often inaccessible if you are paycheck to paycheck.

REPEATED DISPLACEMENT

if you experience eviction as a child, it can stay on your record for life, affect your finances into adulthood.

single mothers are more likely to experience serial evictions.

CREDIT CHECKS & proof of stable income

are required for most rentals

creating a barrier to low income single-mother households

L- 37 YEARS OLD, LATINA, 1 DAUGHTER

Since I couldn't afford daycare when my daughter was an infant I got a job taking care of horses in these stables, with my daughter in a baby carrier on my back.

Usually I hobbled it together, winging it and making it work. Eventually I found a daycare that was subsidized by the government, and started working again part time as a writer—I hardly slept at all, just stayed up late to work.

I worked tons of temp jobs: selling cars, bath soaps, marketing for a glass blowing place.

There was this amazing grant from the government (if you will) to learn a new skill for 6 weeks—so I learned how to edit film, and edited for cable news from 4am-11am, while my new boyfriend would babysit.

the need for affordable housing is higher the younger your child is, due to inequities in parental leave and childcare access

AFFORDABLE HOUSING LOTTERY

can take years and is difficult to navigate bureaucratically; paperwork is time consuming

01 *MEMORIES, STORIES,* and facts about housing

Over the course of a few months, I began to interview single mothers in my life who have experienced housing insecurity, speaking to them both about their perceptions of space, safety, and home; as well as larger economic factors, job access, and financial constraints related to motherhood. These narratives have been intentionally left anonymous for privacy reasons (with the publication consent of those interviewed); however, they also illustrate general structures that apply to many low-income single mothers and immigrant families. The correlation between individual experiences of space (specifically for low-income women and children) and the systems which create these experiences is under-explored. To understand zoning and affordable housing in the same breath as the intimate spatial feeling of home, is to understand the multi-scalar nature of living as a single mother in New York City.

CONVERSATIONS

with single mothers in my life

These collections of oral histories illustrate the fragments which make up the feeling of home, the ways that architectural details can reflect motherhood, the need to inherently examine domesticity and labor. These conversations reveal a relationship between the personal and the systemic; between experiences of displacement and rezoning; between not being able to access affordable housing and the way housing authorities calculate income requirements. For instance, single mothers are at a disadvantage when it comes to accessing home ownership, and therefore experience repeated eviction at higher rates. If you experience eviction as a child, it can remain on your record for life, creating a generational cycle of housing insecurity. Such perspectives illustrate the manner in which the normative values of family are reflected in the way that housing is designed: the current system reinforces the need to fit into narrow definitions of family, without offering alternative forms of collectivity and resource-sharing amongst single mothers.

*M- 53 YEARS OLD, LATINA,
3 ADULT DAUGHTERS*

‘I was trying to fit in a system
that I didn’t numerically fit in,

no container to receive me and my
daughters— single friends couldn’t deal with
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family and kids.

There was always a feeling of instability. This
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There was this amazing grant from the government (if on welfare) to learn a new skill for 6 weeks— so learned how to edit film, and edited for cable news from 4am-11am, while my new boyfriend would babysit.

*V- 26 YEARS OLD, BLACK,
SOCIAL WORKER,
1 TODDLER SON*

‘I cannot afford rent on my own. At the moment I’m living with my mother.

I often feel stuck because the relationship with my mother is not the best. I feel like I can’t raise my kid the way I want to, at this time.

Daycare is super expensive. For some reason I didn’t qualify for a voucher; I cried on the phone when I was told I was removed from the child care choices list.

It is not my home so nothing feels like mine... my son and I share a room, so I make sure to always keep his space organized.’

*N- 28 YEARS OLD, LATINE
SPEAKING ON THEIR MOTHER'S BEHALF*

My mom, I would say she's a hard worker and had to fend for four kids. She left us in D.R. when I was 3— she started making her life in the U.S. with my father before they divorced.

We were being cared for by family members, so my siblings and I moved like 5-6 times.

Immigration services were inaccessible in Spanish, so she couldn't get us kids over here til I was 9. By then she had remarried, I think part of that was wanting the stability of having a man again.

Together they were able to buy a house, but then my stepdad hurt his shoulder and couldn't pay the mortgage. He had been working in construction; later we found out that he got into some illegal shit to make money for us, and was jailed for 6 years.

So my mom became a single mom again. We lost the house, had to move into other family's places but it's wasn't home, it was temporary.

Our school realized that we were homeless, so they ended up helping us out, we got put up in motels. When I graduated high school, we got actual housing, government assistance, then Section 8.

I had taken cosmetology classes to help my mom in her salon, which my stepdad had helped her get a loan for, but it ended up closing 2 years after he went to jail because it was too costly to manage the business alone and commute.

My mom ended up staying in Section 8 alone, my stepdad never moved in because convicted felons aren't allowed.

CREDIT CHECKS

& proof of stable income



are required for
most rentals

creating a barrier to low
income single- mother
households

Figure 3. Credit Checks. Source: Oral Histories. Image credit: Google Maps. 2023. M Train Tracks. Bushwick, Brooklyn. Street View.

HOUSING FACTS

from my experience and research

Research on housing access and affordability are typically impersonal, written by those who have not experienced housing insecurity firsthand. The barriers to housing are not always documented; therefore creating a need to insert and intertwine oral histories with data collection and formal reports. Throughout my research process, both sources were treated with equal dignity and importance in informing potential design methods.

if you experience eviction as a child, it can stay on your record for life, affect your finances into adulthood.

REPEATED DISPLACEMENT

single mothers are more likely to experience serial evictions.

Figure 4. Eviction. Sources: Oral Histories, *Evicted* by Matthew Desmond, U.S. HUD. Office of Policy Development and Research.

the need for affordable housing is higher
the younger your child is, due inequities in
parental leave and childcare access

AFFORDABLE HOUSING LOTTERY

can take years and is
difficult to navigate
bureaucratically; paperwork
is time consuming

Figure 5. Housing Lottery. Sources: Oral Histories, NYC Department of Housing Preservation and Development's Housing Connect.

% AREA MEDIAN INCOME



\$127,100
for 3 person family in 2023

is not calculated by
neighborhood

instead by nyc region, including wealthy
counties like Westchester

Figure 6. AMI %. Source: New York City Department of Housing Preservation and Development (HPD). Image credit: Google Maps. 2023. City-Owned Vacant Lot on 4th Avenue and 12th Street. Gowanus, Brooklyn. Street View.



Figure 7. Zoning for families. Sources: Oral Histories, NYC Department of City Planning.

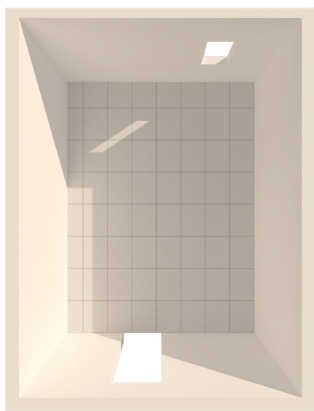
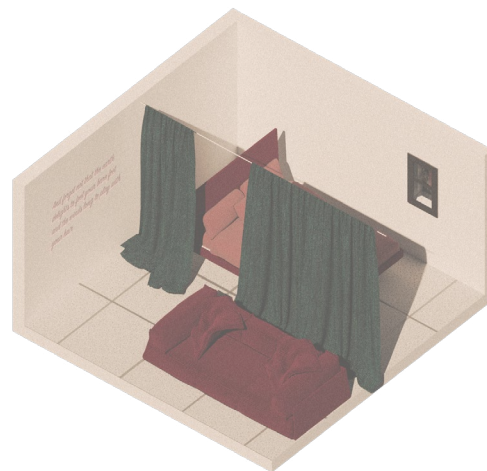
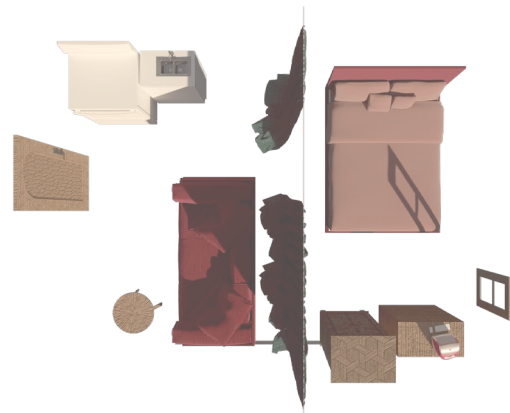
single mothers are likely to earn
less than half that of a two parent
household (gender pay gap).



*HOME
OWNERSHIP*

is often inaccessible if you are
paycheck to paycheck.

Figure 8. Income and Home Ownership. Sources: Oral Histories; *The Wealth (Disadvantage) of Single-Parent Households*, American Academy of Political and Social Science.



02

SPATIAL FRAGMENTS, tools of motherhood

These dynamics result in a new understanding of home, created through the act of arranging and rearranging, especially after displacement or immigration. Memories of home, including spatial qualities, are stored by single mothers and their children as fragments.

In compiling these oral histories, I began to visualize memories as a way of collecting domestic fragments to design with. This understanding of what single mothers and their families would alter, mostly on the domestic scale, could translate and contribute to the architecture. A diagram of Motherhood, Gender, and Architectural Detail emerged as a collection of these fragments, from concerns of safety and softness, to gathering and labor, which all impact the ability to multi-task, retain privacy, form community, and work sustainably. Whether this is achieved through juxtaposing unusual programs, saving space, sharing resources—these practices allow for a re-thinking of collectivity at different scales, in different ways. Additionally, because it's quite common for many single mothers to work in the gig economy, or start a small business from home, understanding that fundamentally incorporating business into domestic space can be revolutionary in a sense.



Figure 10. Rendered Reconstruction of Oral Histories.

RECONSTRUCTING MEMORIES

designing with fragments?

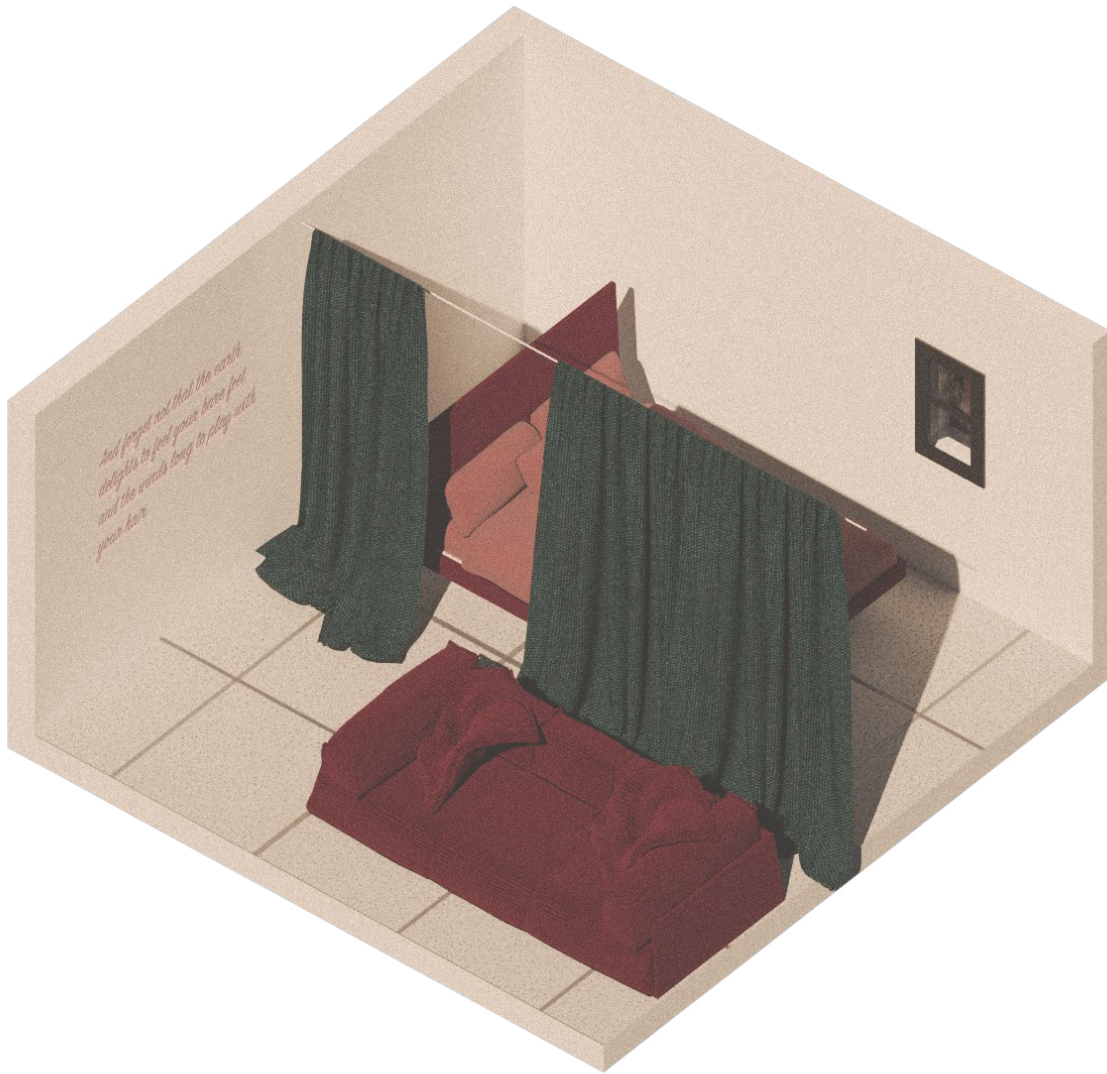


Figure 11. Rendered Reconstruction of Oral Histories.

“Our kitchen area was already so small, I wouldn’t mind just having a kitchenette and sharing a communal cooking area with a couple other families.

Especially if it meant my daughter and I could have more bedroom space within our studio unit. I started a small part-time business from our apartment, so we could use all space we can get.”



Figure 12. Rendered Reconstruction of Oral Histories.



Figure 13. Video Excerpt.

“We had fruit trees growing in the backyard... most of the time we had the kitchen outside as well, so like inside the house was mostly the *recamera* and then the *sala*, and/or dining room...”

HEARING MEMORIES

designing with fragments?



Figure 14. Video Excerpt.

“and then the outside would be the kitchen area. But we would mostly always do the dishes outside the house, I don’t know why, I have that vivid memory. I always remember doing dishes outside.”



Figure 15. Video Excerpt.

“We were always renters. I would take paint and write
and then paint, in cursive, my favorite lines of poetry
on the walls,”



Figure 16. Video Excerpt.

“later I would get into huge trouble when we were moving out, I’d have to scrub it off and it was like a big drama, because usually it was in red or pink, or some awesome color..”



Figure 17. Video Excerpt.

“So, laundry was: typically, I would just try to amass as much clothing as humanly possible.”



Figure 18. Video Excerpt.

“and when it was all dirty, I would take these huge bags, trash bags or whatever, and spend the entire day at the laundromat getting it all clean again.”



Figure 19. Video Excerpt.

“The roof would be cement, and we would be able to like climb up a stairwell and be on the roof, watch the stars, which was really nice.”



Figure 20. Video Excerpt.

“I could only afford a one bedroom, I would create a huge, thick, velvet curtain, to curtain off— there’d be like a little nook— and it felt like, a separate room, it really felt like separate space.”

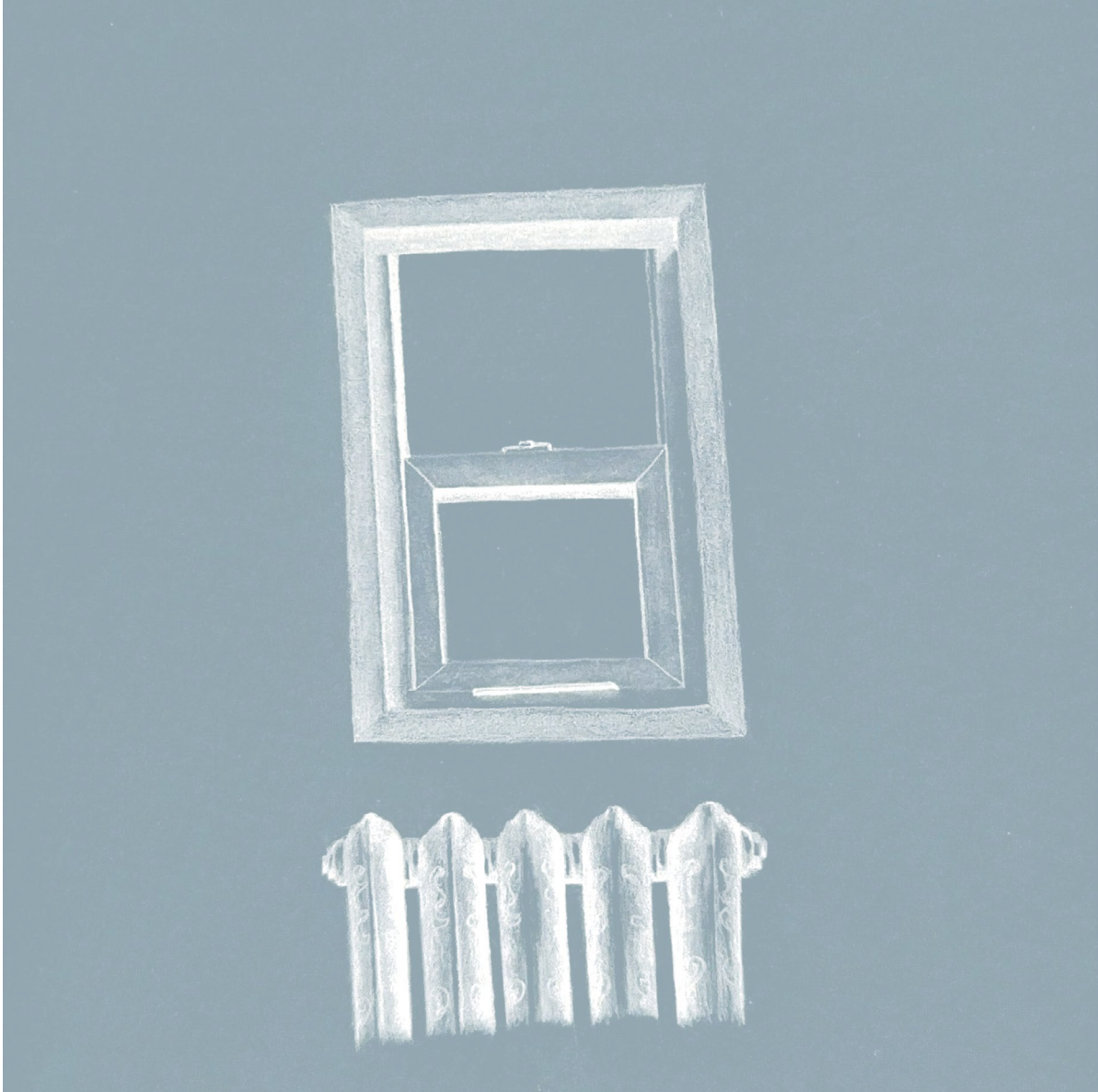


Figure 21. The soft hum of an old metal radiator cuts the icy draft entering through the window.

DRAWING MEMORIES

designing with fragments?

This process was interesting process from a design perspective— to create a building through fragments, learning through the way we construct memories of domestic space— is certainly harder, to design with smaller moments in mind, then envision the larger program, massing, structure, etc. These fragments all originated from hand drawings of spatial memories described to me by single mothers and their children, on the subject of home.

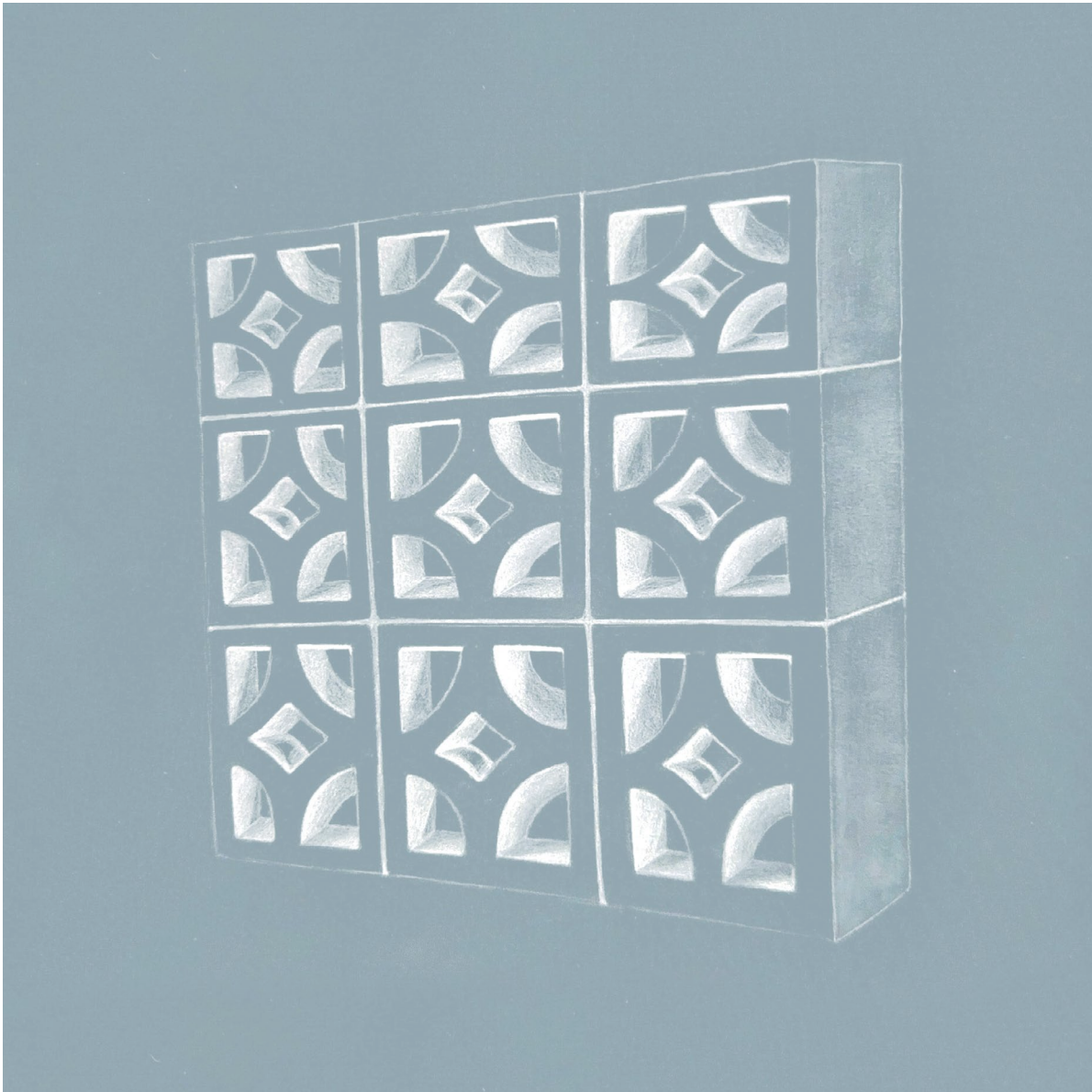


Figure 22. Around Brooklyn, brick and concrete breeze blocks are commonly used for gates, porches, and wall details.

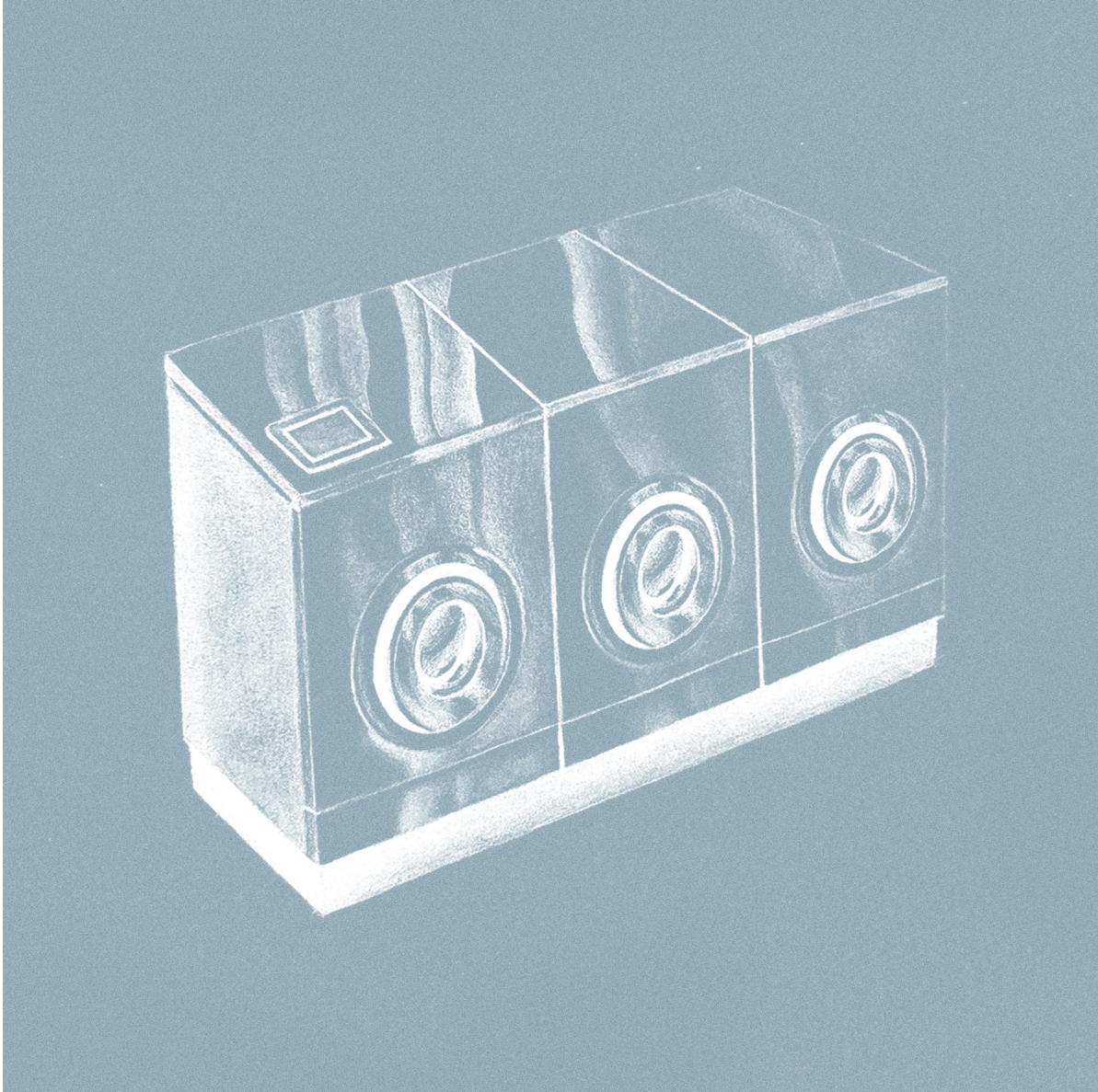


Figure 23. The laundromat is a place of social gathering, sitting and waiting, gossip, and domestic labor.

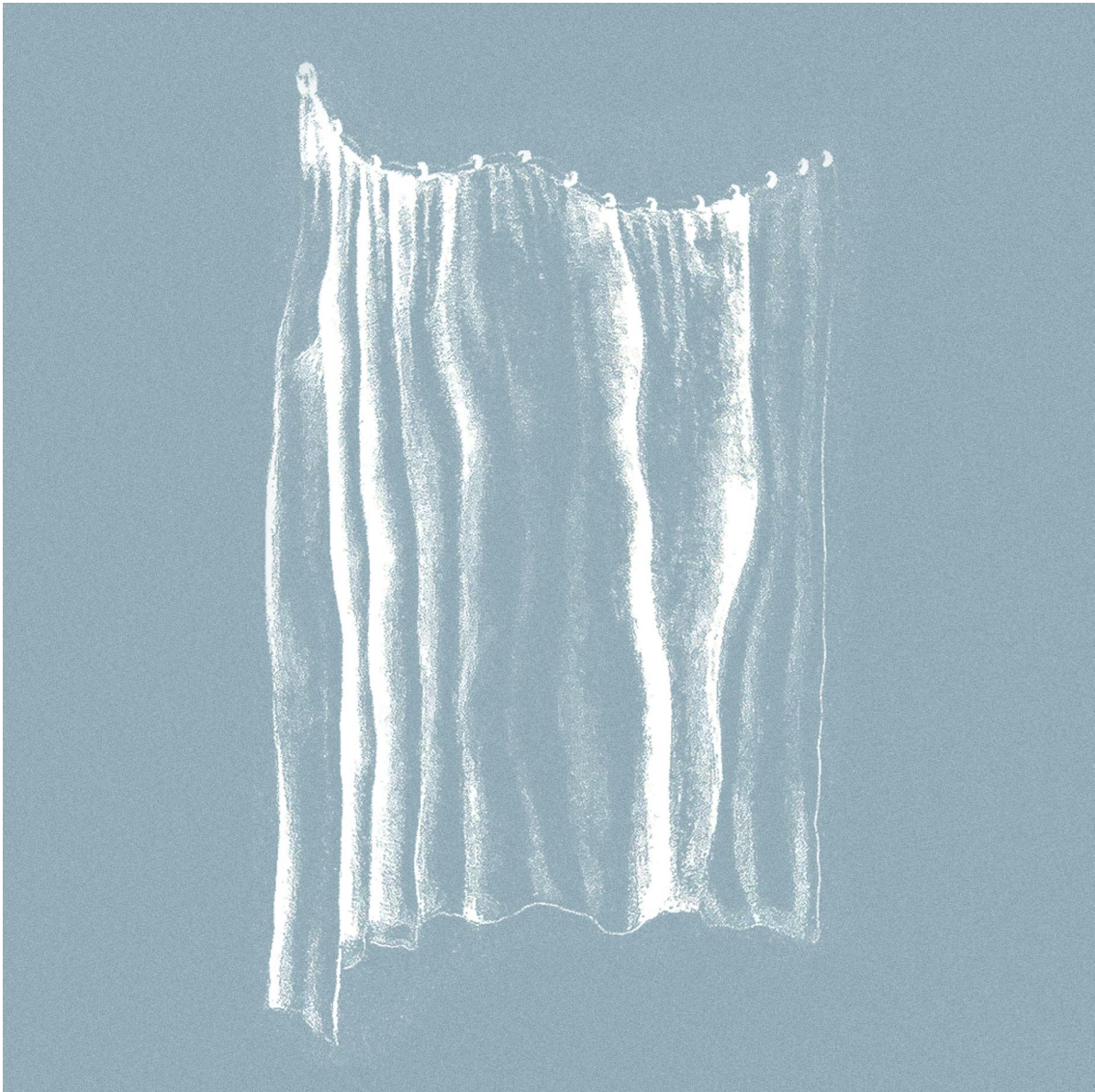


Figure 24. Curtains can function as temporary walls, soft boundaries, flexible furniture, or creators of privacy and shadow.

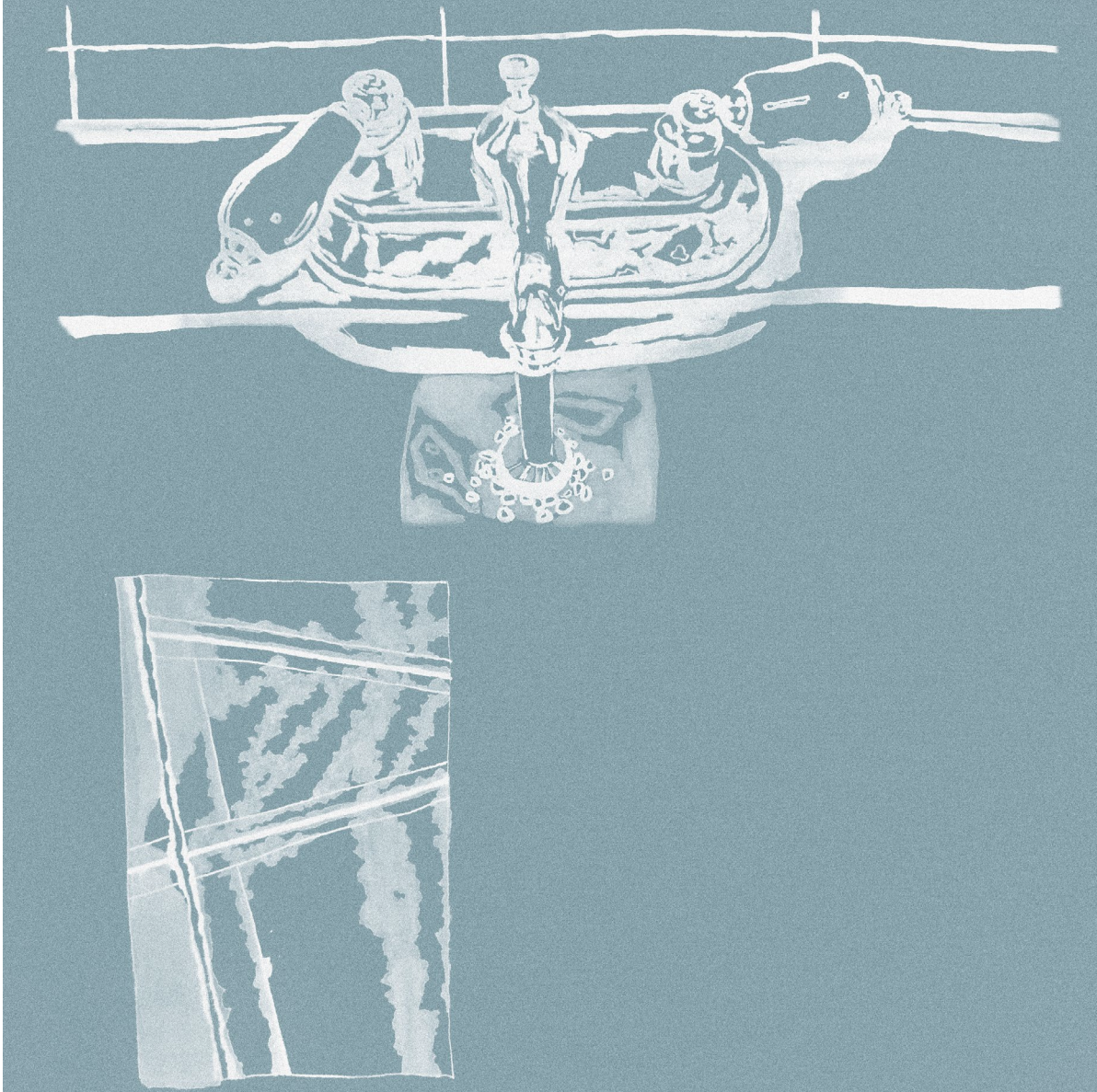


Figure 25. On the top of collective bathrooms, many mothers voiced a desire for shared sinks, but separate individual toilets.

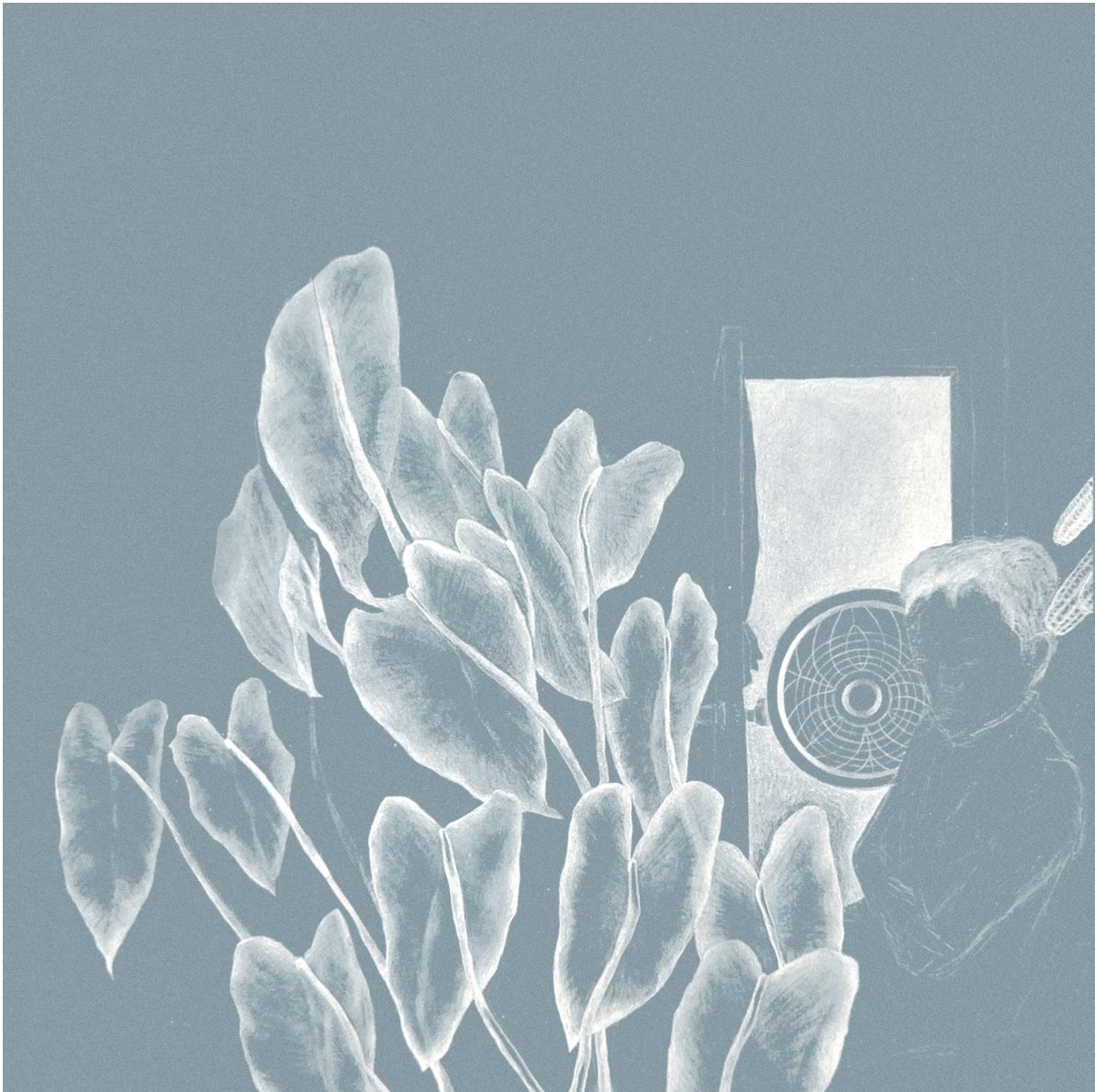


Figure 26. A friend's grandma loved that her kitchen opened onto the covered porch, so we could all talk while she cooked.



Figure 27. Motherhood, Gender, and Architectural Detail: Fragments of Softness, Porosity, Collectivity, Safety, Gathering, Labor...

\$\$\$

train track apartments

basement units

FAMILY STRUCTURE

what should be communal vs. private?

optimizing space

dividing or sharing labor

kitchen

laundry

social spaces / chisme

DOMESTIC LABOR

**Neighborhood
ORDER &
ARCHITECTURAL
TAIL**

small business

ZONING

housing must include opportunities for working within or nearby

training and skill sharing

office / study

is gendered?

WORKING

windows

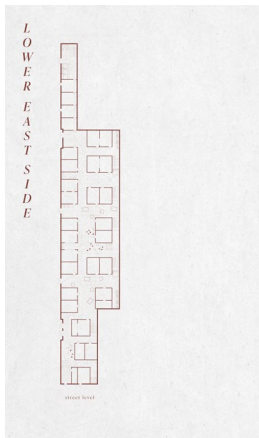
portals, doors, openings as separators from public life?

operating a business from home, gig economy

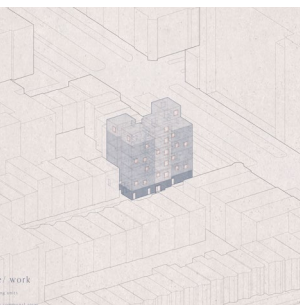
shared working booths

COMMUNITY

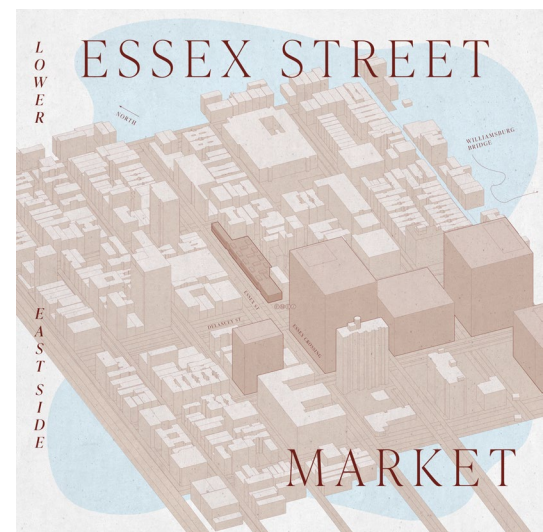
PUBLIC



SHARED / COLLECTIVE	LIVE / WORK
<p>Interior Streetscape</p>	<p>Stacked Market</p> <p>Streetscape: Cafe, Bakery, Bank, Hair & Nails Salon, Pop-up Booths</p> <p>Upper level: Daycare, Pet Store, Arts Program</p>
<p>Triangular Courtyard Nodes</p>	<p>Services</p> <p>Holistic Health Clinic</p> <p>Immigration Services</p> <p>Group Self-defense</p> <p>Thrift Store</p> <p>Music Lessons</p>
<p>Vertical Core Collectives</p>	<p>Home / Work</p> <p>Workforce Development</p> <p>Training in Practical and Creative Fields</p> <p>Childcare</p> <p>Food bank location</p>



REZONING / DEVELOPMENT	
<p>LOWER EAST SIDE</p> <p>Essex Market Building</p>	<p>Rezoned 2013</p> <p>Essex Crossing Approved for Mixed-Use Development</p> <p>Existing 1940 commercial building, vacant since 2019</p>
<p>BUSHWICK</p> <p>M Train Triangle</p> <p>Wilgreens Building</p>	<p>Rezoning Plan 2023</p> <p>'City of YES' Mayor Initiative</p> <p>Housing in Commercial Corridors</p> <p>One-story commercial odd lot, bordering elevated subway tracks</p>
<p>GOWANUS</p> <p>City-Owned Vacant Lot</p>	<p>Rezoned 2021</p> <p>Gowanus Canal Clean-Up Plan</p> <p>Slated for Affordable Housing</p> <p>Empty overgrown lot on a small scale residential block</p>



03

ZONING, LOTS, and architectural fragments

These spatial fragments, in conjunction with research on existing zoning, planning, development, and affordable housing pathways, informed architectural possibilities for my collective housing designs across three neighborhoods. Three sites, on the Lower East Side, Bushwick, and Gowanus, were selected based on their recent rezoning by the City of New York, in each case allowing for both commercial and residential development within the same area. The Lower East Side site, an existing vacant building, housed the old Essex Market from 1940 to 2019 before its rezoning as part of the mixed-use Essex Crossing development. The Bushwick site, a one-story pharmacy with a triangular plan, borders the elevated subway train tracks and is planned for rezoning to allow for the addition of housing about the existing commercial spaces. The Gowanus site, a vacant city-owned lot in a residential neighborhood, was recently rezoned for affordable housing as part of the clean-up plan for the previously polluted Gowanus Canal. These sites contain interesting characteristics, but are not necessarily unique: they are not replicable, yet they share characteristics with many other sites in their neighborhoods and around the city.

Each site allows for different forms of collectivity through the design of the layout in both plan and section. All three sites contain a mixture of small businesses established and run by single mothers, housing for single mothers and their families, as well as shared common spaces connecting individual units. The Lower East Side site, playing with the notion of the marketplace, creates a kind of interior streetscape within the existing building structure, with small businesses interspersed throughout the street level and housing alternating above it. The Bushwick site turns commercial and shared programs inward, creating courtyard areas within the center of the triangular lot. The Gowanus site uses the vertical core and stairwell to form lofted collective spaces for residents.

LOWER EAST SIDE



Figure 29. Historical Essex Street Market Building. Image credit: NYC Municipal Archives, Courtesy of Essex Market.

BUSHWICK



Figure 31. Triangular commercial building off the M train. Image credit: Tracks Intersecting Flushing Avenue. Bushwick, Brooklyn, Street View.



Figure 30. Subway shadows.

THREE REZONED SITES

in three neighborhoods

GOWANUS



Figure 32. Vacant city-owned lot in a residential neighborhood. Image credit: Google Maps. 2023. City-Owned Vacant Lot on 4th Avenue and 12th Street. Gowanus, Brooklyn. Street View.



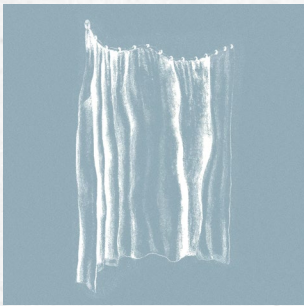
Google Maps. 2023. M Train

Figure 33. Balconies and stoops.





architectural fragments

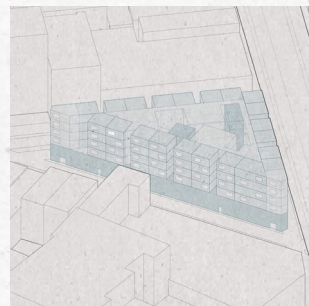


URBAN FRAGMENTS

pieces of home and rezoned sites

Home exists within the spectrum of architectural fragment to entire urban lot, a pairing of personal narrative and urban planning, intimate domestic space and neighborhood context.

entire lots



REZONING / DEVELOPMENT

LOWER EAST SIDE

Essex Market Building



Rezoned 2013

Essex Crossing, Approved for
'Mixed-Use Development'

Existing 1940 commercial building,
vacant since 2019

BUSHWICK

M Train Triangle
Walgreens Building



Rezoning Plan 2023

'City of Yes' Mayor Initiative,
Housing in Commercial Corridors

One story commercial odd lot,
bordering elevated subway tracks

GOWANUS

City-Owned Vacant
Lot



Rezoned 2021

Gowanus Canal Clean-Up Plan,
Slated for Affordable Housing

Empty, overgrown lot on a small scale
residential block

SHARED / COLLECTIVE

LIVE / WORK

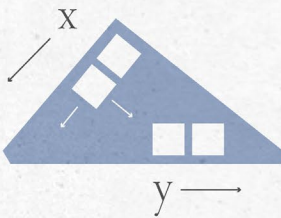
Interior Streetscape



Stacked Market

Streetscape: Cafe, Bakery, Bank,
Hair & Nails Salon, Pop-up Booths
Upper level: Daycare, Pet Sitter,
Arts Program

Triangular Courtyard Nodes



Services

Holistic Health Clinic
Immigration Services
Gym/ Self-defense
Thrift Store
Music Lessons

Vertical Core Collectives



Home / Work

Workforce Development
Training in Practical and
Creative Fields
Childcare
Food bank location

04

ESSEX MARKET
site one: lower east side



Figure 36. Site context: the existing vacant Essex Market and new Essex Crossing Development.

PROPOSED PROGRAMS

businesses, housing, and collective space

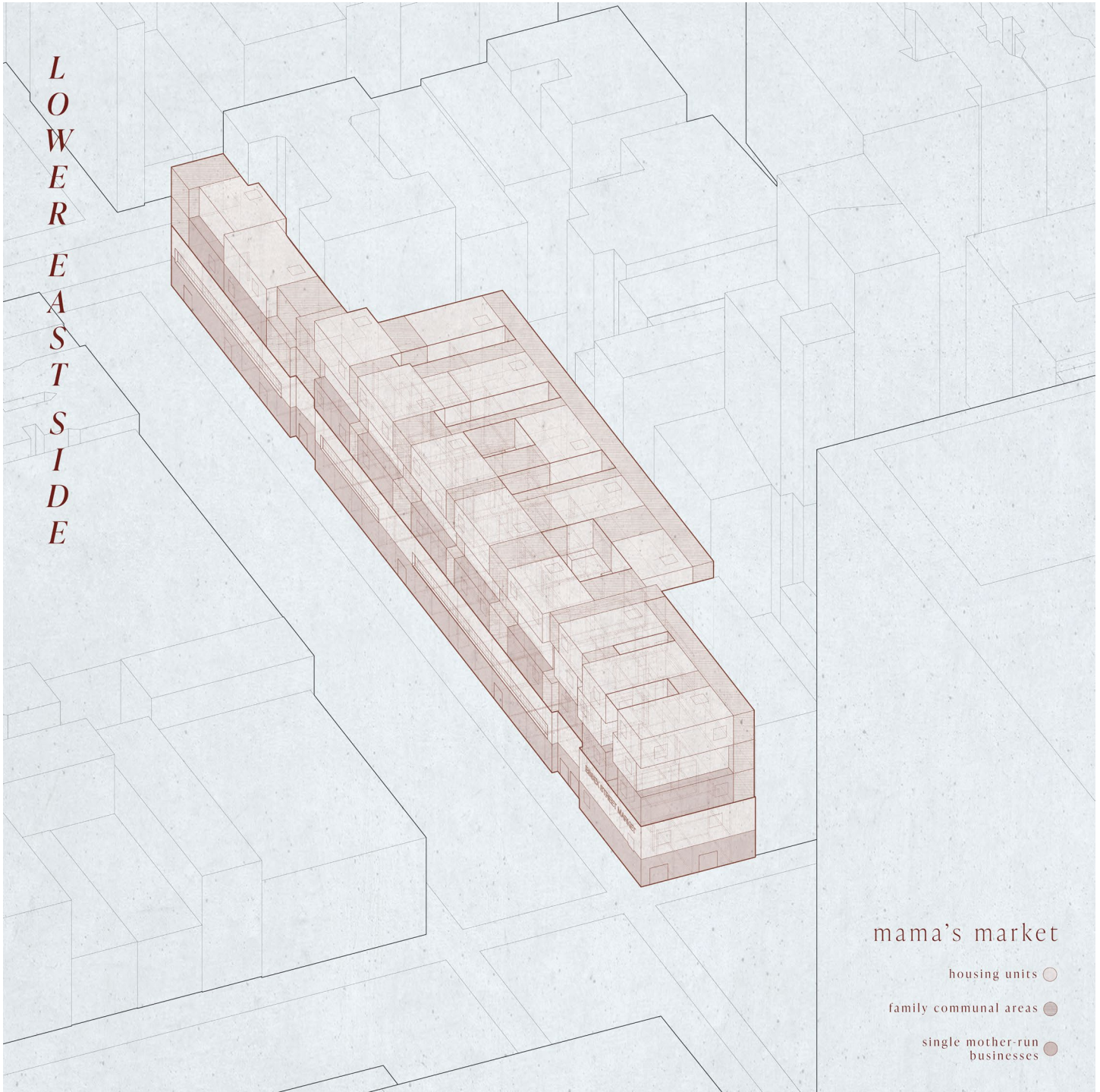


Figure 37. Program massing for the existing one-story building and addition, including alternating business and housing levels.

*E
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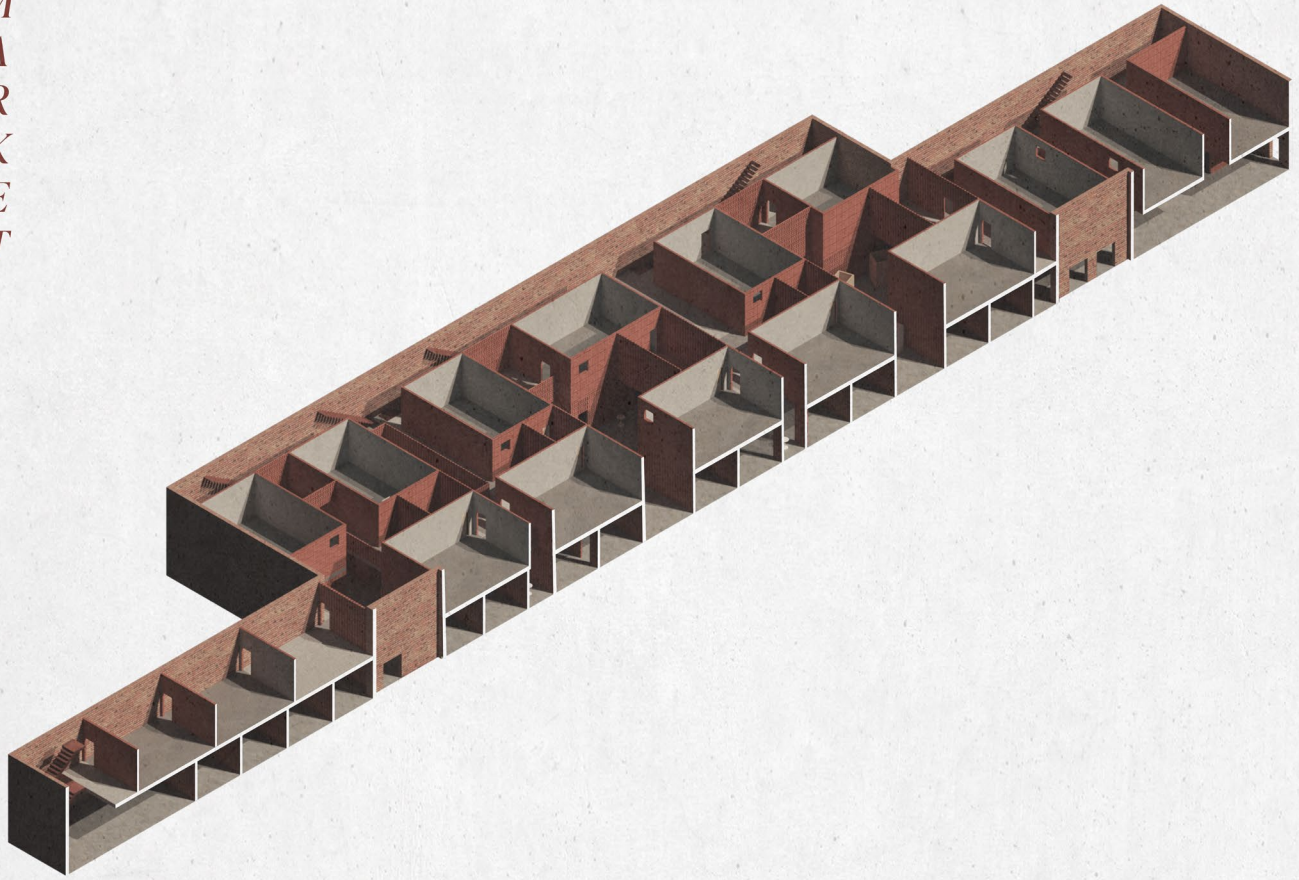


Figure 38. Relationship between businesses on first floor and housing connected by collective spaces on second floor.

SMALL BUSINESSES

owned and operated by single mothers

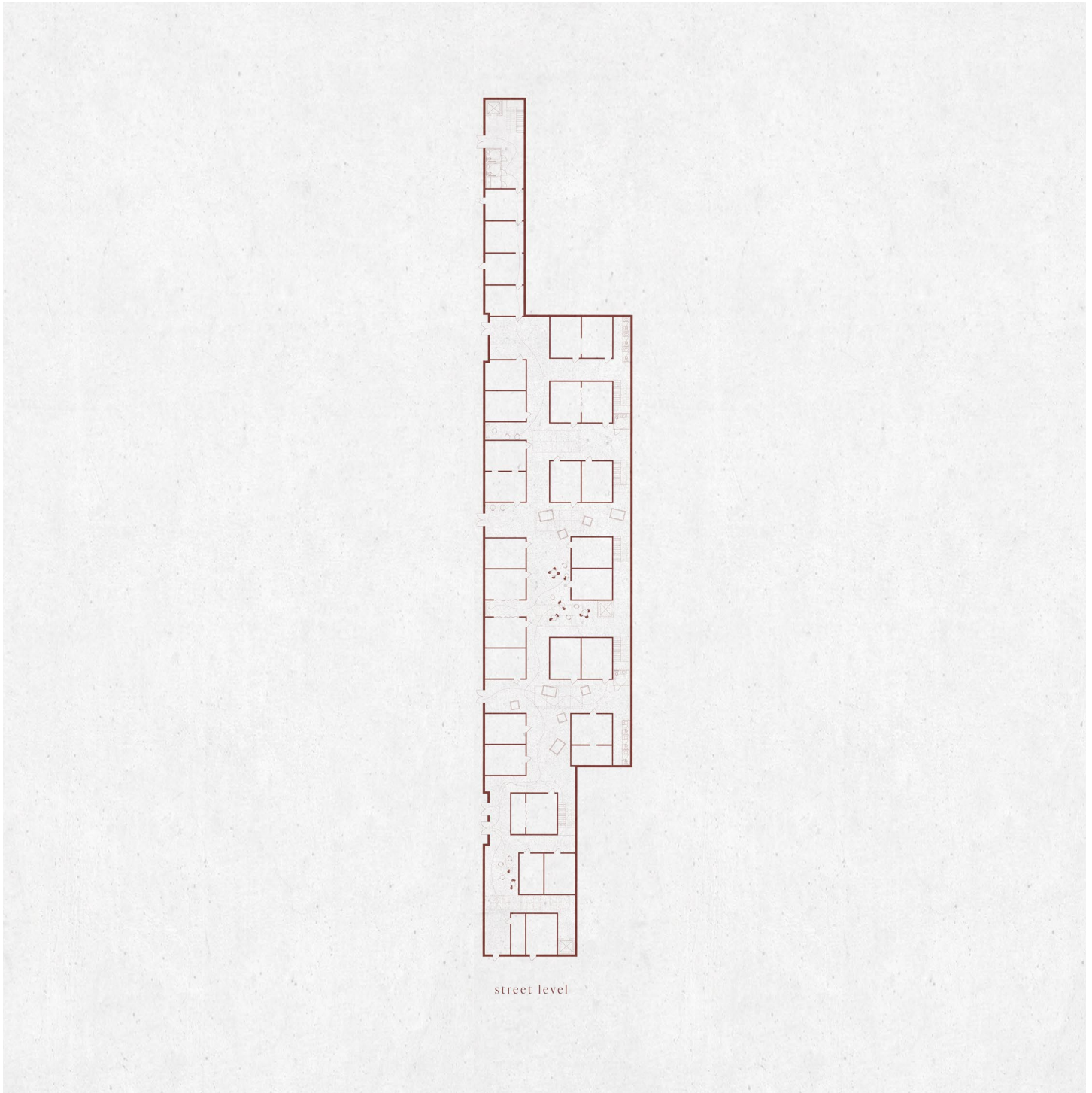


Figure 39. Street level floorplan, including existing building envelope with new businesses and public spaces inserted.

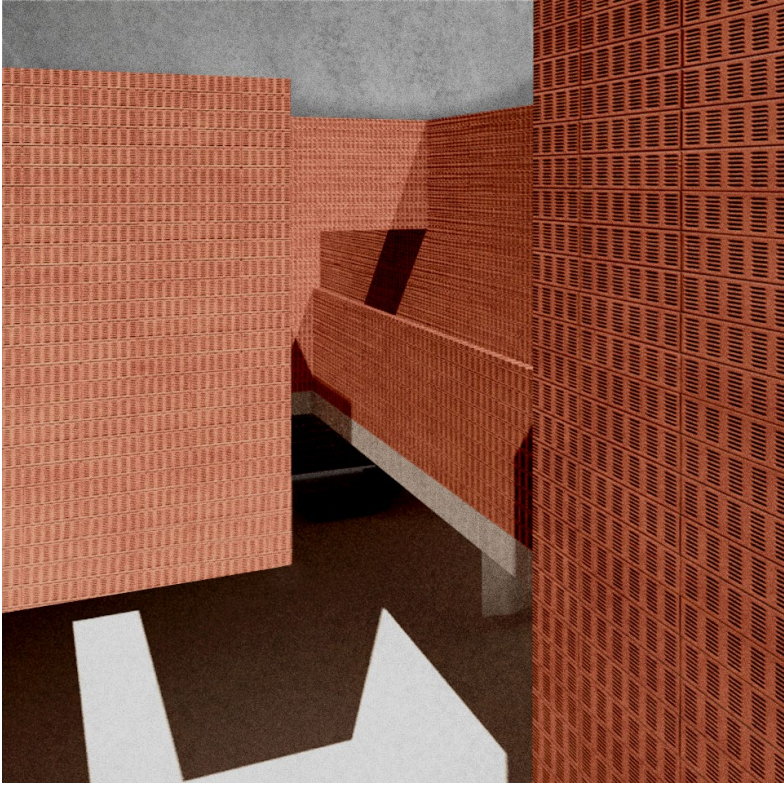


Figure 40. Balcony connecting housing units, overlooking businesses below.

LIVE / WORK AT HOME

as a framework for economic stability

“A lot of us have small businesses out of our home— doing nails or hair, graphic design, pet sitting, video editing, catering, music lessons— but it’s hard to maintain without the space for it.”



Figure 41. Street level with new small businesses and public spaces inserted into the existing double height structure.

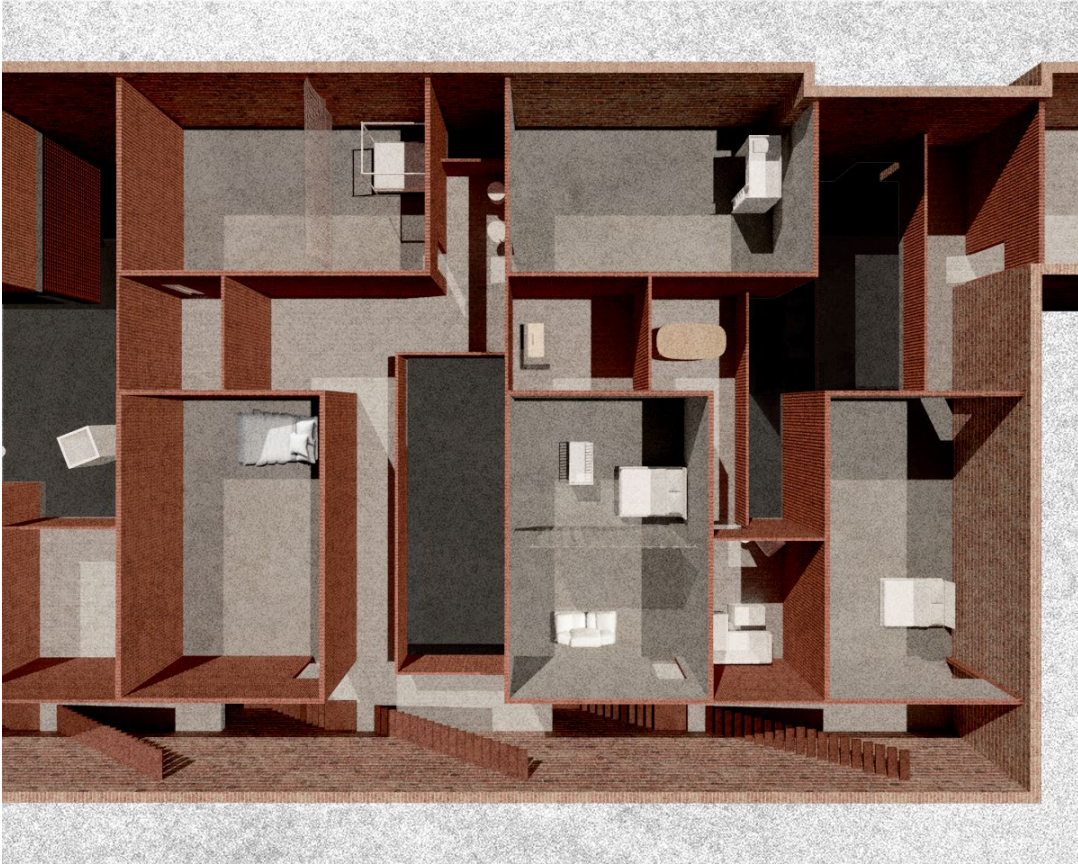


Figure 42. Floorplan perspective of second floor, with housing connected by collective dining and living spaces.

LAYERS OF COLLECTIVITY

~4 units each share common areas within larger building

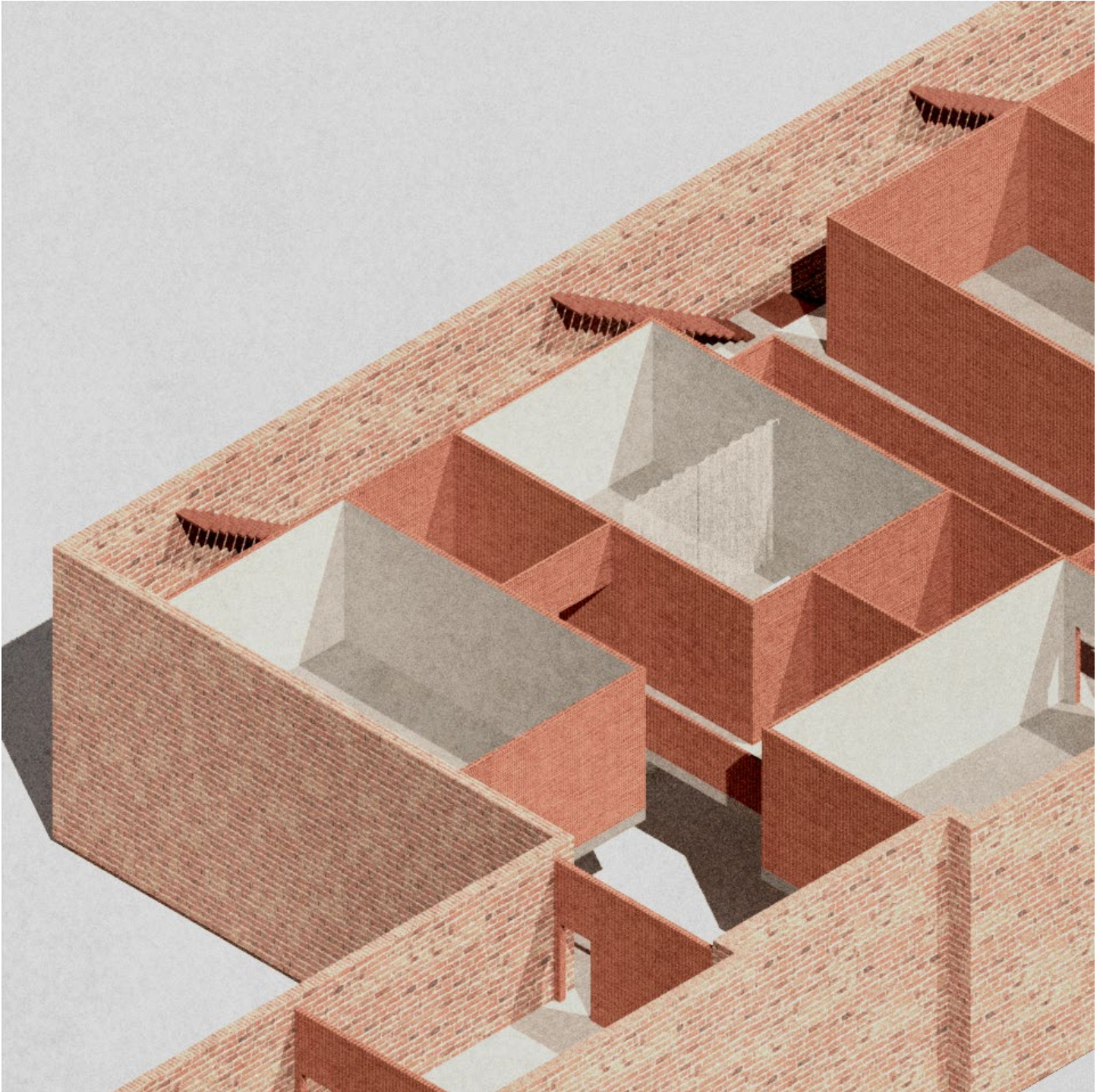
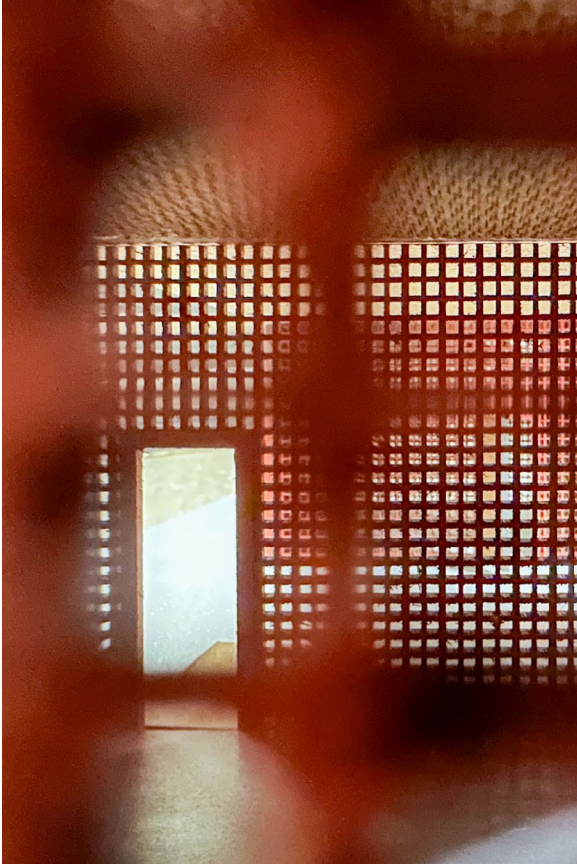
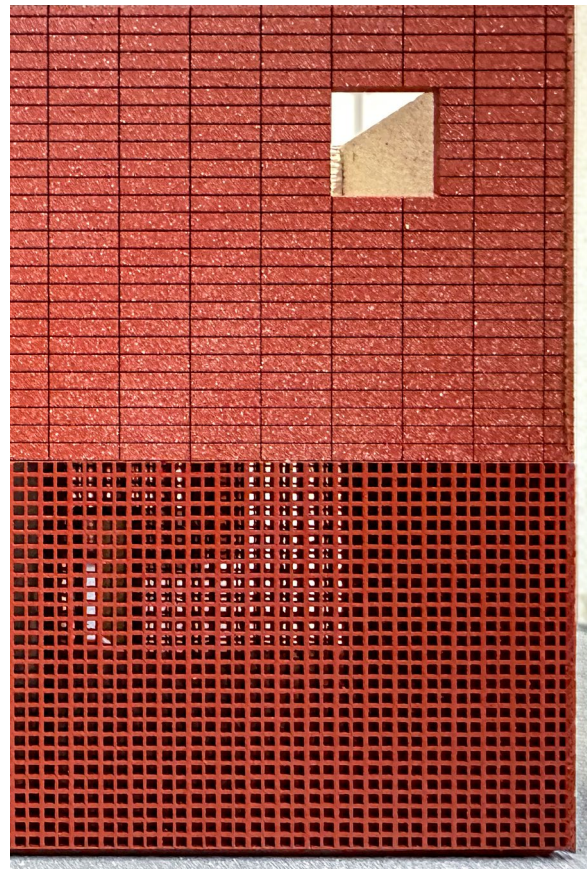


Figure 43. Axo view of second floor, with new domestic spaces in darker textured brick, to compliment the existing building envelope's 1940s brickwork.



Figures 44 & 45. Varying degrees of brickwork permeability.

DOMESTIC / private



BUSINESS / public

MATERIAL POROSITY between public and intimate spaces

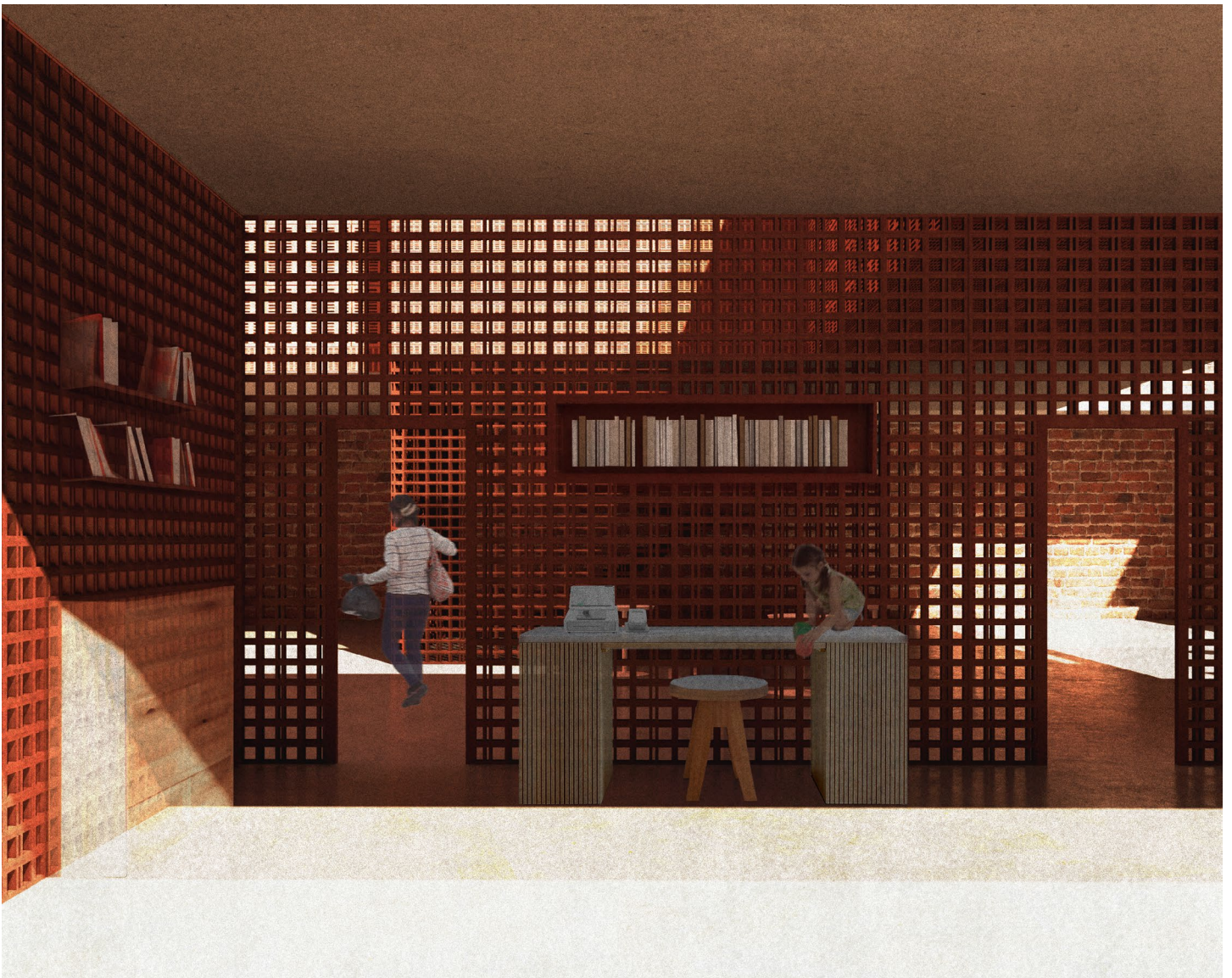


Figure 46. View of a single-mother owned bookshop, with open sightlines and comfortable conditions for children to play while their parent works.

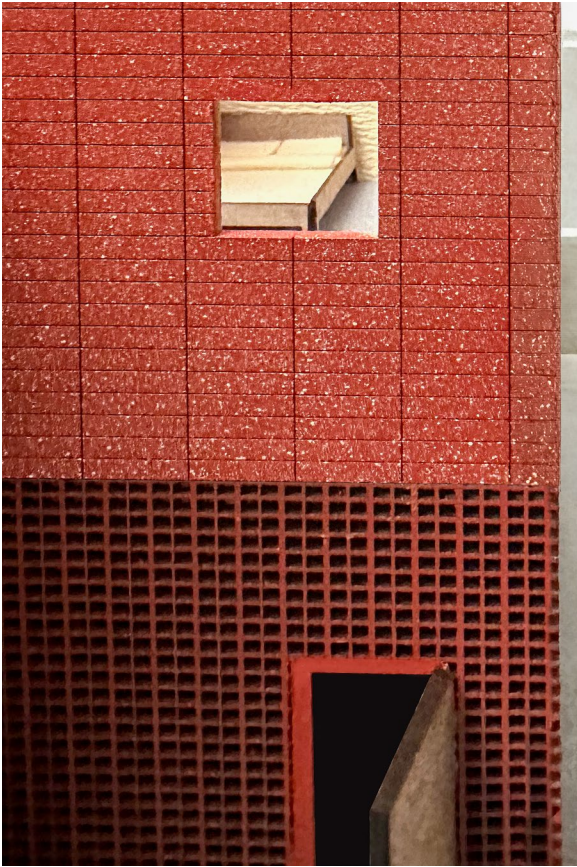


Figure 47. Bedroom above a small business.



Figure 48. Public space and businesses on ground level, with housing above. Image Credit: Andy Ryan.



Figure 49. View of living units, two households connected by a shared kitchen / dining room. Small businesses on floor below. Image Credit: Andy Ryan.

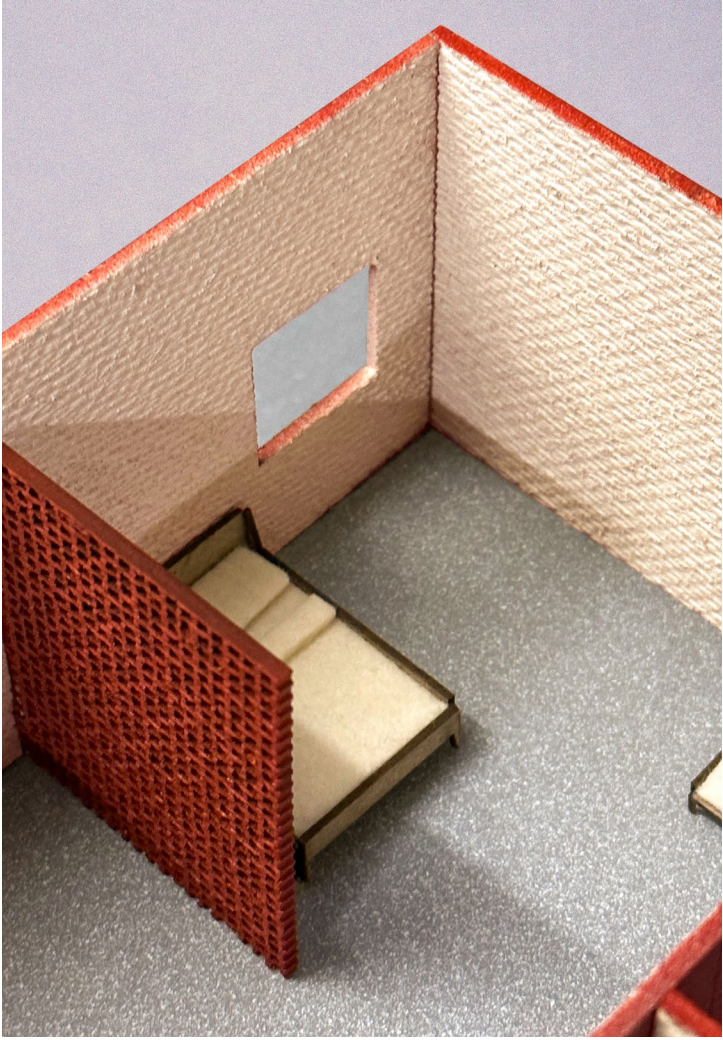


Figure 50. A small studio gains a sense of privacy through a brick divider.

DOMESTIC ARRANGEMENTS

reassembling the fragments



Figure 51. A shared dining and kitchen area connects two individual living units, allowing for shared domestic labor and easy playdates between children.

05

M TRAIN TRIANGLE
site two: bushwick



Figure 52. Site context: the existing triangular commercial building, currently a Walgreens and Foot Locker, bordering the elevated M train.

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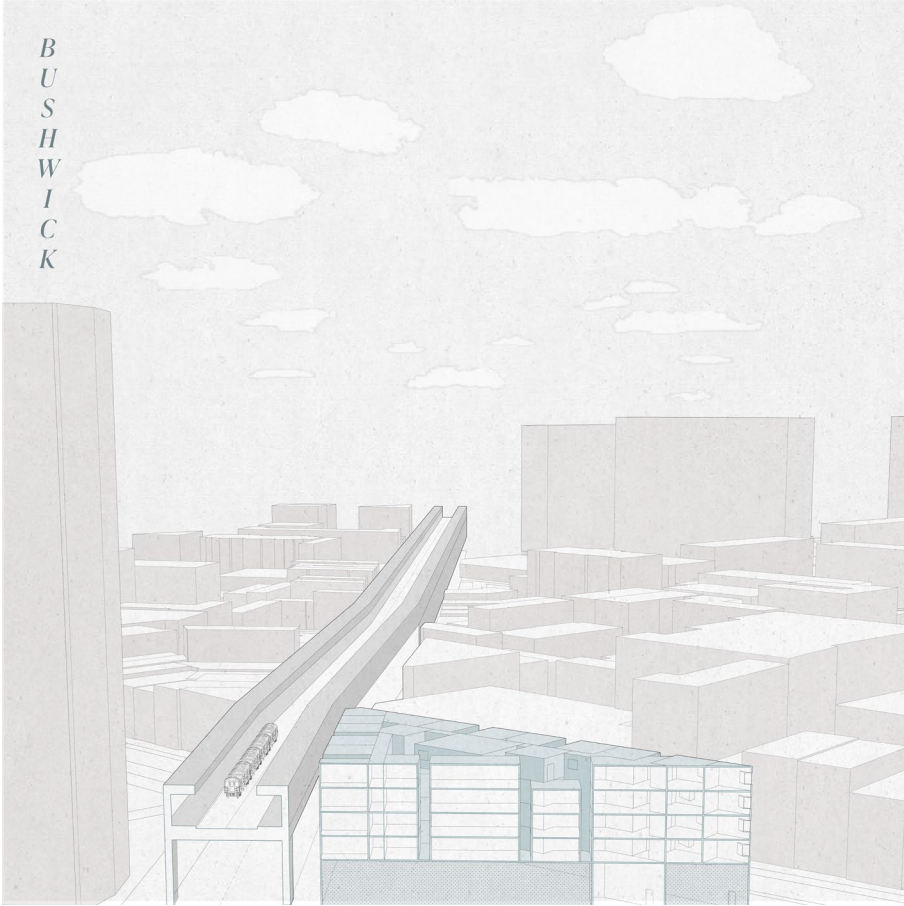


Figure 53. Section of proposed building, bordering the elevated subways tracks.

PROPOSED PROGRAMS

businesses, housing, and collective space

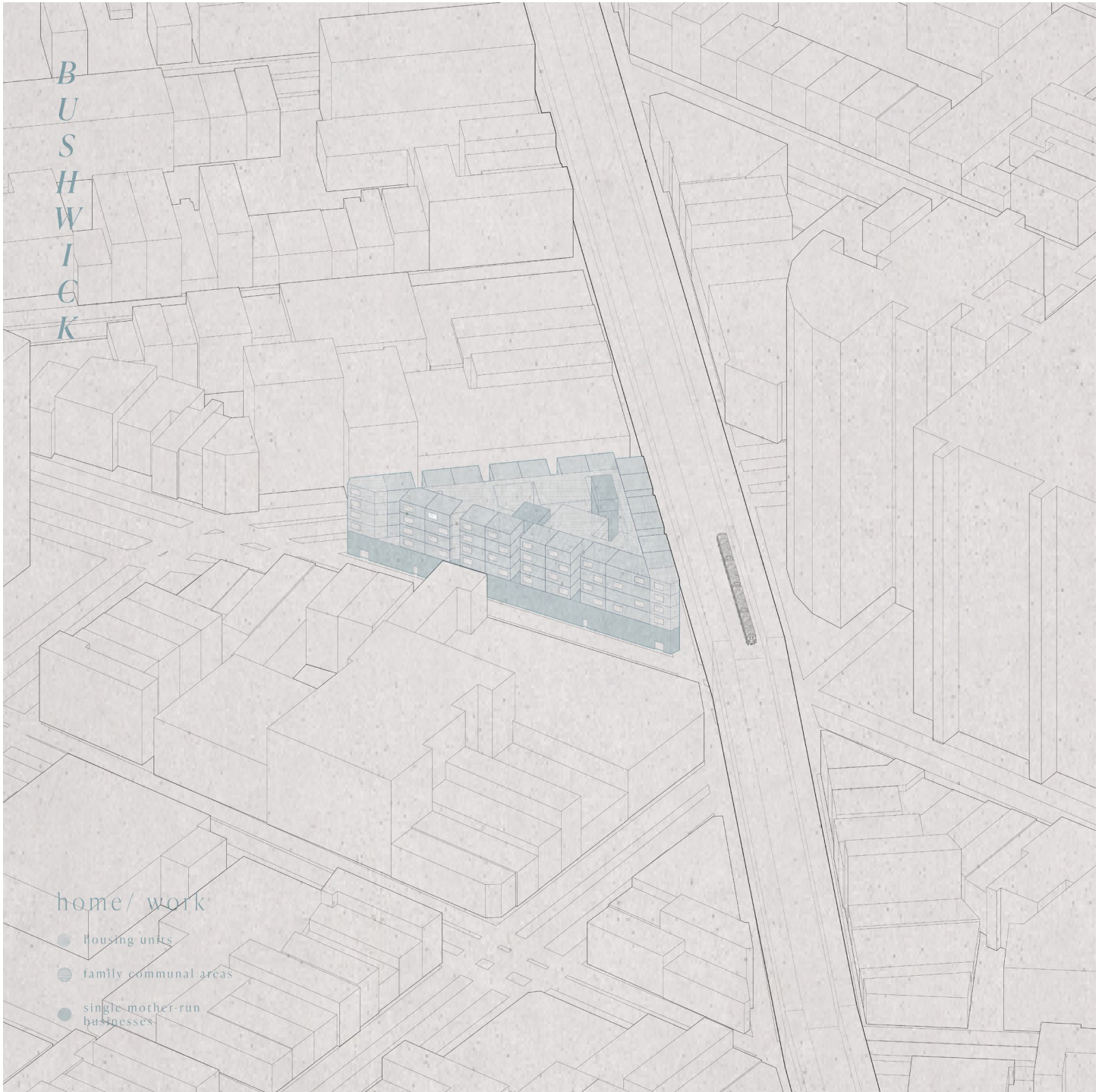


Figure 54. Program massing for the addition to an existing one-story building, including an outer ring of housing, inner common areas, and businesses.



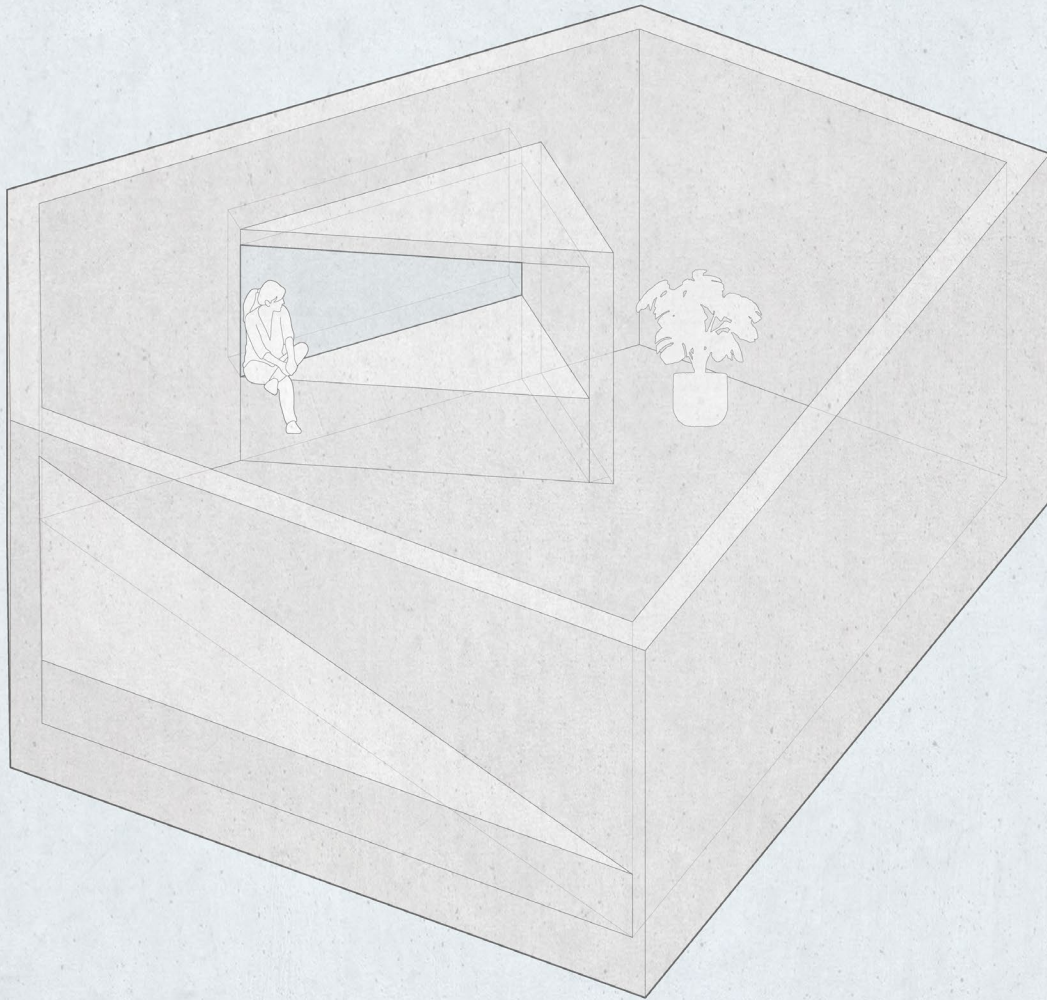
Figure 55. Intersecting housing and common spaces open up into an internal courtyard, where families can gather or play, as well as share childcare.

LAYERS OF COLLECTIVITY
shared inner courtyards, areas for gathering and play



Figure 56. Porosity in circulation areas allows for light and air to enter protected spaces, safe for children and away from some of the surrounding noise.

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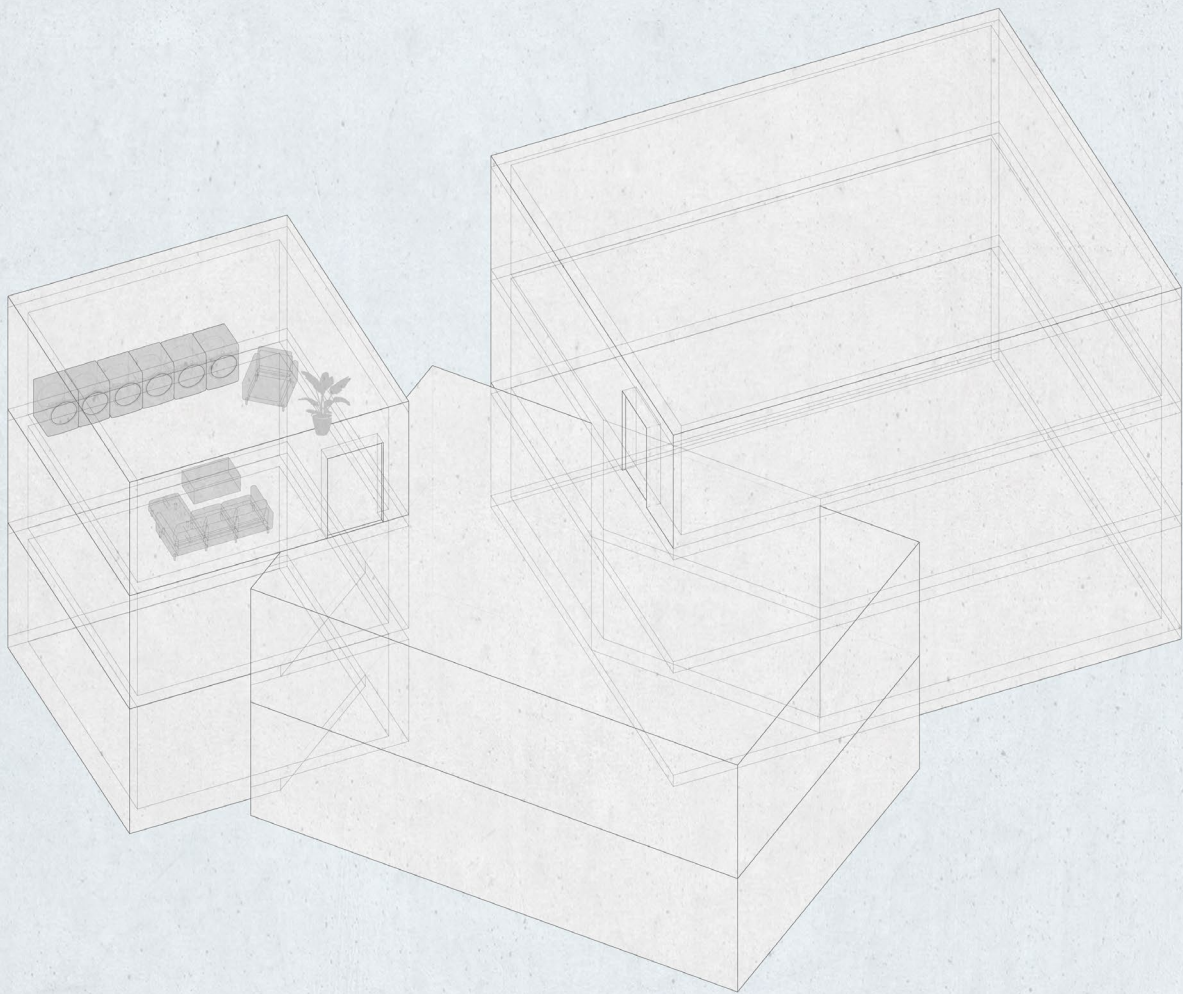


reading and climbing nooks

Figure 57. Triangular building massing is reflected in small triangular details within domestic spaces, creating intimate nooks for both children and adults.

DESIGNING WITH FRAGMENTS
nooks, laundry rooms, collective spaces from memory

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living room laundromat

Figure 58. Living and shared spaces facilitate unique overlaps in program— such as a living room laundromat— an opportunity for rest and maintenance.

06

VACANT LOT
site three: gowanus



Figure 59. Site context: existing vacant city-owned lot on a residential street with surrounding rowhouses.

PROPOSED PROGRAMS

businesses, housing, and collective space



Figure 60. Program massing for a new construction, including businesses on ground floor, and housing on either side connected by a central vertical core.



Figure 61. Floorplan perspective of second floor, with housing connected by collective dining and living spaces.

LAYERS OF COLLECTIVITY

~5 units each share common areas within larger building

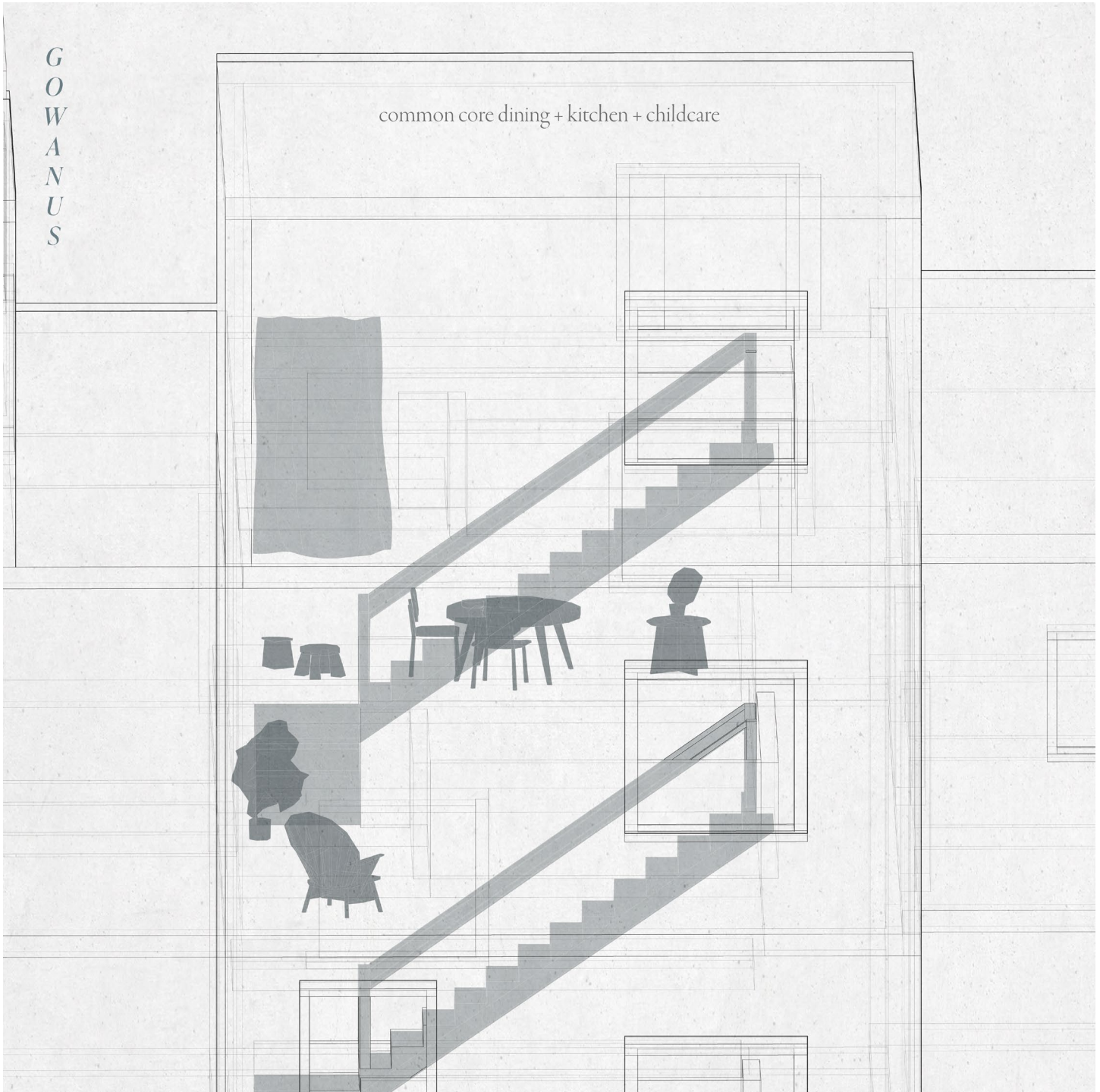


Figure 62. Axo view of second floor, with new domestic spaces in darker textured brick, to compliment the existing building envelope's 1940s brickwork.



Figure 63. Lofted common areas allow for children to play together, within sight of parents cooking or working below.

SHARED STAIRCASE

vertical core as collective caretaking space



Figure 64. Units are connected by collective common areas through a staircase, to allow for increased interaction and resource sharing amongst families.



Figure 65. Fragments of memories.

07

THESIS REVIEW

a domestic arrangement



Figure 66. Domestic Arrangement: hand-made rocking chair, plant, rug.



Figure 67. Oral Histories and Housing Infographics.

DOMESTIC ARRANGEMENTS

reassembling the fragments

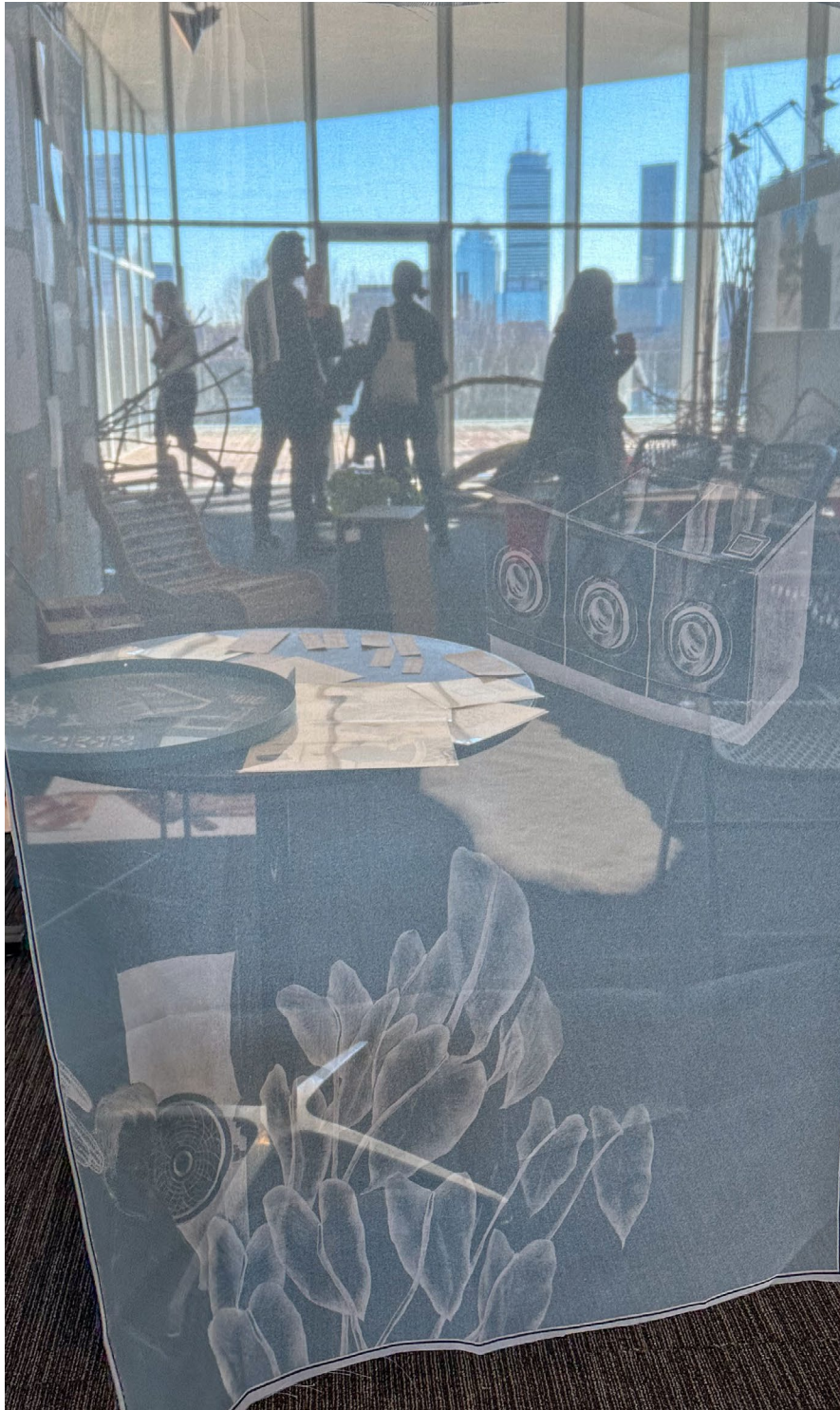


Figure 68. Drawings on Textile.

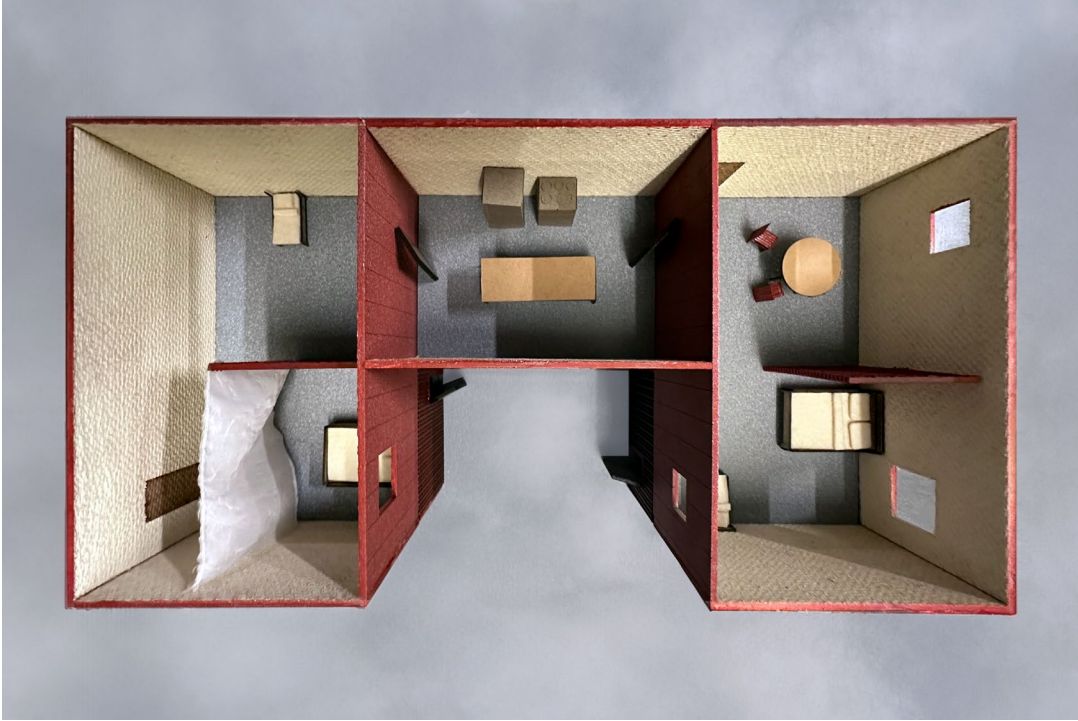


Figure 69. Physical model: two units in Essex Market building.

THANK YOU!



Figure 70. Thesis Final. Credit: Yánessa González.

+ Rania Ghosn & my mom on zoom

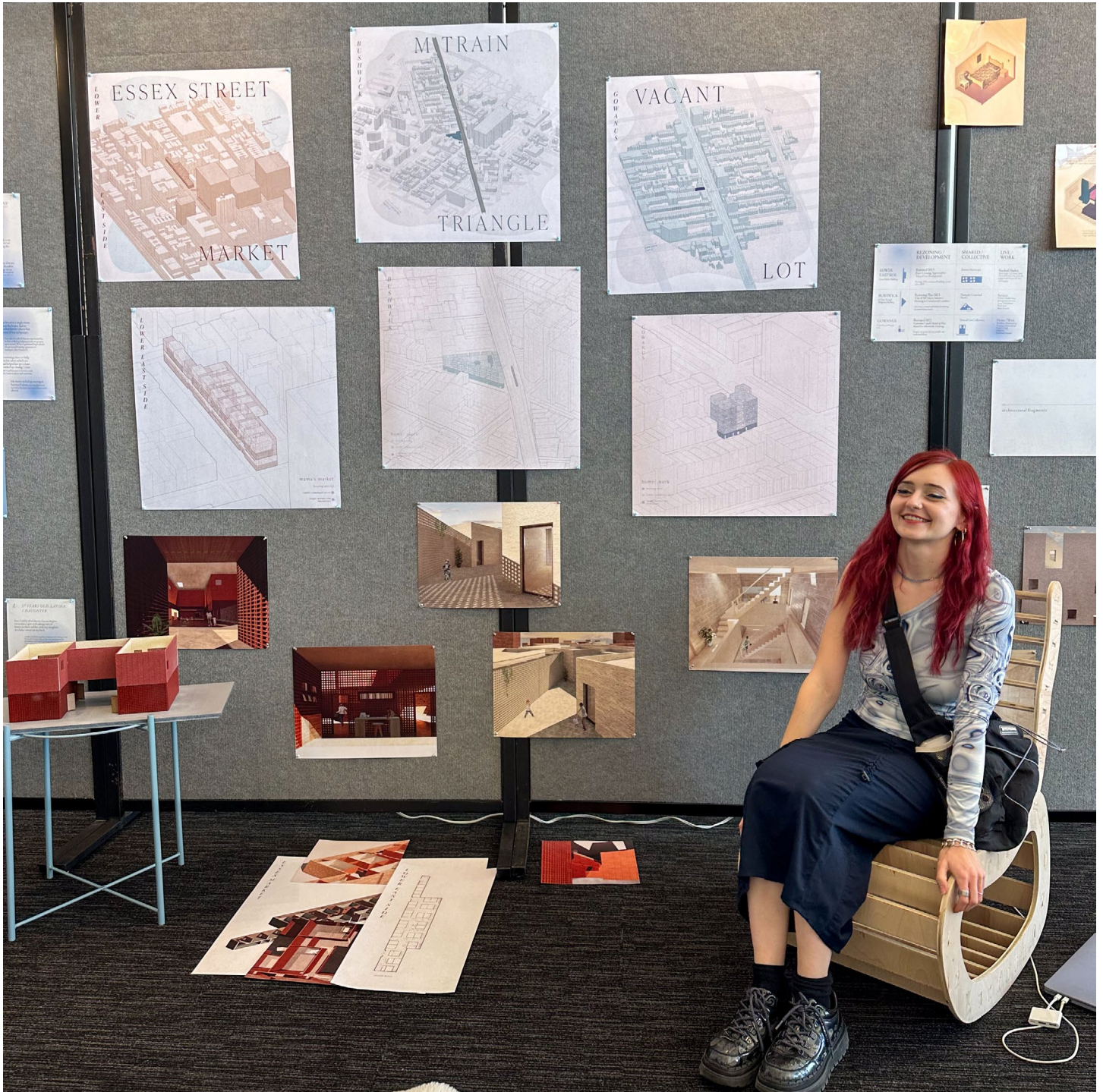


Figure 71. Fragments of Home Final Conversation. Image Credit: Mrinalika Sivakumar.

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ZONING

prevents resource sharing

prioritizes & reinforces a normative family structure

% AREA MEDIAN INCOME

\$127,100
As of January 1, 2015

is not calculated by neighborhood

instead by my region, including wealthy counties like Westchester

CONVERSATIONS with single mothers in my life

M- 53 YEARS OLD, LATINA, 3 ADULT DAUGHTERS

'I was trying to fit in a system that I didn't numerically fit in,

no container to receive me and my daughters—single friends couldn't deal with children, but married people had their own family and kids.

There was always a feeling of instability. This pushed me into more serious relationships early on

trying to fit into these normative structures, fill the hole, financially ground, make the family make sense.

I became friends with other single moms, all of us had no money—none of us owned our places—yet even as our kids played together, it was never a thought to live together.

single mothers are likely to earn less than half that of a two parent household (gender pay gap)

HOME OWNERSHIP

is often inaccessible if you are paycheck to paycheck.

REPEATED DISPLACEMENT

if you experience eviction as a child, it can stay on your record for life, affect your finances into adulthood.

single mothers are more likely to experience serial evictions.

CREDIT CHECKS & proof of stable income

are required for most rentals

creating a barrier to low income single-mother households

the need for affordable housing is higher the younger your child is, due inequities in parental leave and childcare access

AFFORDABLE HOUSING LOTTERY

can take years and is difficult to navigate bureaucratically; paperwork is time consuming

L- 37 YEARS OLD, LATINA, 1 DAUGHTER

Since I couldn't afford daycare when my daughter was an infant I got a job taking care of horses in these stables, with my daughter in a baby carrier on my back.

Usually I hobbled it together, winging it and making it work. Eventually I found a daycare that was subsidized by the government, and started working again part time as a writer—I hardly slept at all, just stayed up late to work.

I worked tons of temp jobs: selling cars, bath soaps, marketing for a glass blowing place.

There was this amazing grant from the government (if so we'd like) to learn a new skill for 6 weeks—so learned how to edit film, and edited for cable news from 4am-11am, while my new boyfriend would babysit.

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