

Through a Gender Lens 2026: the Economic Security of Women and Girls in Forsyth County

Executive Summary

The 2026 Gender Lens qualitative report, produced by Action4Equity and commissioned by The Women's Fund of Winston-Salem, is built from in-depth, community-led conversations with women and caregivers navigating housing, child care, education, and wages in our community. Their stories show a clear pattern: **women are doing everything systems ask of them—working, budgeting, parenting, seeking help—yet stability remains fragile**. What fails is not their effort, but the systems around them.

The qualitative report centers three core domains:

- Child Care, Family Economic Security, and Education
 - Housing, Belonging, and Safety
 - Fair and Livable Wages
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Core Cross-Cutting Findings

1. **“Choice” is often an illusion.**
Whether in schools, child care, housing, or jobs, what looks like “choice” from the outside is usually a set of **forced tradeoffs** made within the limits of low wages, high costs, debt, racism, and caregiving demands.
2. **Caregiving is invisible infrastructure.**
Child care, elder care, and family support are treated as private problems, not as essential infrastructure. When care is externalized to families, wages lose their meaning, housing becomes fragile, and women's time and health are stretched to the breaking point.
3. **Systems don't work for women at the intersections.**
Black women, single mothers, immigrants, divorced women, disabled women, and women with low credit or rental history experience **layered barriers**. The same rent, tuition, or wage has very different consequences depending on race, caregiving load, immigration status, and past experiences with violence or instability.
4. **Survival, not stability, is the norm.**
Across housing, wages, and childcare, participants describe conditions that allow them to avoid immediate crisis, but do not allow savings, rest, or recovery. One woman captured the sentiment shared across interviews: *“I don't even know how anyone's supposed to save... I feel like everyone's kind of*

bleeding dry at this point.”

5. **Despite this, women are leading with creativity and care.**

Women are constantly problem-solving—patching together housing, adjusting work schedules, building informal support networks, and insisting on dignity and community even under extreme constraint.

Key Domain Findings

1. Child Care, Family Economic Security, and Education

Women describe child care and family economic security as **education issues**, not side concerns. Decisions about where children go to school, whether they can stay, and how families respond to harm are made inside the limits of wages, bills, and care.

- **“Choice” in schooling and care is mostly a survival strategy.**
Families choose schools and programs based on what they can afford, where there is an open spot, and what fits around work. High-quality care, magnet schools, and enrichment programs are often priced out of reach or blocked by eligibility rules and waitlists.
- **Subsidies are unstable and hard to access.**
Even when families qualify, long waitlists, county-by-county differences, and complicated paperwork make child care assistance feel like a lottery. Families move in and out of formal programs, filling gaps with relatives or children staying home, which disrupts school readiness and routines.
- **Work is bent around care, with real educational costs.**
Parents cut hours, work nights, or take lower-paying but flexible jobs to handle drop-offs, pick-ups, IEP meetings, and school closures. These tradeoffs directly shape children’s attendance and access to services and limit caregivers’ ability to advocate at school.
- **Economic stress spills into school life.**
Debts—especially high-interest car loans—pull money away from school-related needs. “Costs of children” beyond tuition (supplies, uniforms, snacks, transportation) determine whether children feel prepared and included. When families ask for help, they often encounter **poverty stigma**, not support.
- **Aid with shame vs. aid with dignity.**
Some schools provide help with visible resentment (“they were mad about having to give it to me, like it was my fault”), which turns support into humiliation. A smaller number of programs respond with flexibility and care—stretching payment plans, feeding hungry children and parents, and building true community. These programs act as **protective factors** for children and caregivers.
- **Race, language, gender, and disability reshape every experience.**
Immigrant and bilingual families face language shaming and pressure to assimilate (“I stopped speaking Spanish... to be able to go to school”). Primary caregivers, often women, are expected to be

both breadwinners and main carers, leaving little capacity to show up in the ways schools assume.

Implication: Child care and family economic security are **education justice issues**. Without addressing wages, subsidies, transportation, and school culture, it is impossible to deliver real educational equity.

2. Housing, Belonging, and the State of Women

Women describe housing as a **constant negotiation** between safety, affordability, racial belonging, and emotional well-being.

- **Forced tradeoffs between safety, cost, and belonging.**
For some Black families, it is impossible to find a home that is affordable, safe, and culturally affirming at the same time. One mother described having to leave a higher-crime neighborhood and move into a whiter, more expensive community she did not want to be in. She and her partner “gave up a culturally affirming environment and social-emotional safety” for their children in exchange for greater physical safety and higher costs.
- **Credit and rental history quietly block access.**
Young families with steady but low-status jobs and no rental history are screened out until a parent co-signs. Divorced women who once had their names on deeds are ineligible for “first-time buyer” programs, even when they are starting over with no property or savings.
- **Fixed costs keep stability fragile.**
Utilities (especially propane and electricity), transportation, and daycare consume much of women’s income. Even with housing vouchers, rent plus childcare, food, and gas leave little or no margin; one unexpected expense can lead to displacement.
- **Safety systems and housing systems don’t line up.**
Survivors of domestic violence describe protective orders that provide little real protection and housing placements that keep them within reach of their abusers. Shelter and transitional programs lose files, mismanage cases, or collapse when key staff leave, forcing families to sleep in cars, couch-surf, or remain in danger.
- **Home is emotional as well as physical.**
Women define stability as more than four walls: it is being able to sleep without fear, to hear children laughing instead of gunshots, to paint walls and plant gardens, and to imagine staying long enough for children to grow up in one place.

Implication: Housing stability requires **systems that share responsibility for safety, affordability, and belonging**, instead of expecting individual women to keep absorbing risk alone.

3. Fair and Livable Wages

Across wage stories, women describe income that **holds life together but never lets them rest**.

- **One paycheck carrying the load of two.**
Many households rely on a single primary income because partners’ jobs are unstable or structurally underpaid. When one paycheck has to cover the mortgage, utilities, transportation, childcare, and debt,

any crack in the wage system becomes a direct threat to family stability.

- **Fixed costs and debt erode the meaning of “enough.”**
Wages that look adequate on paper are steadily consumed by utilities, groceries, transportation, and high-interest debts (car loans, student loans, medical bills). Women repeatedly say there is no realistic way to save.
- **Workplace practices extract unpaid labor.**
Role creep, delayed recognition, and pay secrecy mean women take on wider responsibilities without raises or title changes. One hospital worker learned that a new hire earned \$2 more per hour despite her years of experience and additional training. Many women only see fair wages after years of undercompensation.
- **Wages ignore caregiving load.**
Every wage story is a care story. Women measure pay against the number of people they support—children, partners, elders, extended family, pets—and the hidden costs of that care. Systems that calculate “fair pay” per worker, instead of per household load, fundamentally misread reality.
- **Respect and mental health are part of wage equity.**
Women emphasize that dignity at work, the ability to be valued rather than disposable, and the capacity to live without constant financial fear are central to what makes wages feel fair. Jobs that pay slightly less but offer respect and stability can feel more livable than higher-paying roles that demean or overload them.
- **Integrated childcare is core wage infrastructure.**
Women consistently describe workplace-integrated childcare—not just cheaper care—as essential to wage fairness. High childcare costs erase income gains; distance from children harms mental health and attachment. Participants imagine workplaces where they can see, feed, and comfort their children during the day. Integrated childcare, paired with paid leave and lactation spaces, is seen as key to preventing postpartum economic freefall and retaining workers.

Implication: You cannot have fair wages without **care-centered workplaces, debt relief, and recognition of household load**. Treating wages in isolation—without childcare, housing, and cost-of-living reforms—will keep families one disruption away from crisis.

Intersectionality: These Challenges Are Not Experienced Equally

The burdens described in this report do not fall evenly. Across domains:

- **Black women** face unique tradeoffs between safety, affordability, and racial belonging for their children in schools and neighborhoods.
- **Single mothers** carry full responsibility for housing, childcare, and transportation, with no second income or co-signer to buffer shocks.
- **Divorced women** starting over encounter policy gaps that deny them first-time buyer support or other benefits on technicalities.
- **Immigrant and bilingual women** confront language shaming, devaluation of their skills, and added housing and workplace risk.

- **Women with disabilities or chronic health needs** experience instability (in wages and housing) as a direct threat to their health.

“These challenges are not experienced equally.” Any policy or program that ignores race, caregiving status, immigration, disability, or family structure will miss how systems actually land in women’s lives.

What This Research Calls Us to Do

Women in this study are clear: real stability requires **systems that share responsibility for risk, care, and safety**, rather than expecting individual women to keep absorbing it alone. Their stories call funders, policymakers, employers, and community leaders to:

- Invest in housing strategies and school systems that prioritize safety, racial belonging, and care—not just unit counts or test scores.
- Tie wage, childcare, and housing initiatives together, recognizing they are inseparable in practice.
- Redesign workplaces around care-centered principles so that life events—birth, illness, caregiving transitions—do not become economic disasters.
- Bring women—especially Black women, single mothers, immigrants, survivors, and disabled women—directly into decision-making about policies and programs.

Built With Community - Qualitative Methodology

As a part of their work on this report, Cohort members were invited to participate in in-depth interviews. An analyst from Action4Equity reviewed the interviews to create overall narratives for each participant, prioritizing the “overall story” and meaning of each interview over chronology. The analyst then identified 6 potential topics (also known as “codes”) to identify shared experiences across the narratives. The six topics selected were structural access and constrained choice; economic stress and family stability; dignity, safety, and emotional harm; advocacy, power, and institutional response; and gendered expectations and intersectionality. This process allowed the analyst to identify shared themes that emerged across the narratives, such as economic precarity despite full participation in work; caregiving as invisible infrastructure holding everything together; systems that don’t work for women at the intersections of race, gender, and class; survival strategies vs. real stability; and what women say would actually help.

The analyst then analyzed patterns in these topics across narratives and organized the findings by topic or domain. The three domains used to organize the information were: housing, child care and education, and fair wages. The analyst attempted to answer the following questions for each of these domains: What are women experiencing in common? Where do their experiences diverge, and why? How do the same forces (wages, debt, caregiving, racism, policy, credit) show up across domains? What are women already doing to cope, lead, and build alternatives?

Within each of these domains, the analyst organized their findings using a common framework for each domain. They organized these findings around: economic precarity despite full participation in work and school; caregiving as core infrastructure, not an afterthought; systems that assume a second income, co-signers, or extended family support; institutions that can either amplify or harm or act as protective factors; and intersectionality.

The analyst used AI as a technical assistant in this process to help harmonize language and headings across sections, tighten repetitive language while preserving participants’ meaning and voice, and suggest clear, advocacy-oriented formulations of cross-cutting insights (e.g., “wages sustain survival not security”). The analyst checked all AI-assisted text against the original stories and edited it for accuracy, tone, and alignment with the participants’ intent.

Full Gender Lens 2026 Qualitative Report

Child Care, Family Economic Security, and Education

Across interviews, participants describe child care and family economic security as **core forces shaping their children's education**. Decisions about which schools children attend, whether they can stay in a program, and how families respond when harm happens are made within the limits of low wages, high costs, debt, and stigma. Using the unified parent code system—especially **Structural Access & Constrained Choice (1)** and **Economic Stress & Family Stability (9)**—this section shows how those pressures shape caregivers' options and power in schools and early education settings.

How Families Are Experiencing Child Care, Money, and Schooling

1. “Choice” in Education and Care Is Mostly a Survival Strategy

Participants rarely describe schooling and child care decisions as real “choices.” Instead, they talk about **survival strategies** within tight financial and logistical limits.

Affordability Barriers

The cost of early education, after-school programs, and full-day care is one of the biggest barriers families face. High-quality programs, private schools, and specialty magnets are often out of reach once rent, utilities, and transportation are covered. As one caregiver explains:

“I’ll get paid and then I pay all my bills and see what’s left... schedule grocery trips.”

In that reality, paying for preschool or after-school care that costs as much as a second rent is not realistic. Caregivers question whether it makes sense to work outside the home if almost the entire paycheck goes to child care that only ensures supervision, not thriving. What looks like “opting out” of programs is often a **forced response to unaffordable care**, not a lack of interest in children's learning.

Subsidy and Eligibility Gaps

Even when families qualify for assistance, **Subsidy & Eligibility Gaps (1.2)** make access uncertain and unstable. Participants describe long waitlists, confusing county-level rules, and paperwork that is hard to complete while juggling work, transportation, and caregiving:

“You can qualify, but actually getting the help is a whole other story... by the time they call you back, your situation has already changed.”

Families move in and out of structured early learning and after-school programs, filling gaps with relatives or children staying home. These interruptions directly affect school readiness, attendance, and learning routines.

For children, this can mean inconsistent exposure to early literacy, fewer chances to build relationships with teachers, and more transitions between care arrangements.

Employment–Care Tradeoffs and School Engagement

Many participants describe reshaping their work lives to keep children in school and care at all.

Employment–Care Tradeoffs (1.3) capture how job choices, hours, and shifts are organized around school and child care schedules.

One caregiver explains:

“I work part-time for a floral wholesaler... I couldn’t financially make it work if I didn’t have [that job].”

This is not about career advancement; it is about covering basic needs while still being able to pick children up, respond to school calls, or stay home when a child is sick. Another caregiver adds:

“By the time you pay for daycare, what’s left from that check? It’s like you’re working to not be with your kid.”

Across interviews, caregivers report cutting hours, working nights, or taking lower-paying but more flexible jobs so they can manage drop-offs, pick-ups, IEP meetings, and school closures. These structural tradeoffs shape children’s **attendance, stability, and access to services**, and limit how often caregivers can show up in person to advocate at school.

2. Economic Stress and School Participation

Under **Economic Stress & Family Stability (9)**, women describe how income instability, debt, and everyday scarcity management affect what they can offer their children educationally—and how schools respond.

Income Instability, Debt, and “Costs of Children”

Participants talk about a constant cycle of paying bills, catching up on past-due balances, and then seeing what is left for food, gas, and school needs. A reliable car is often necessary to get to school, work, after-school programs, and medical appointments, but loans are frequently high-interest. One caregiver notes:

“I had to get the car whenever I had a lower credit score... payment is high interest.”

This debt siphons money away from school-related needs—supplies, fees, activities. Without a working car, children may miss school, be unable to attend magnet programs across town, or lose access to specialized services.

Families also describe **“costs of children” beyond tuition**—supplies, snacks, uniforms, transportation—that determine whether children feel prepared and included at school. One caregiver recalls her own experience needing basic materials as a child from a *“poor family”*:

“There was a lack of supplies... they were mad about having to give it to me, like it was my fault.”

Here, lack of money directly intersects with **dignity and belonging**. It is not just that supplies are missing; it is that asking for help is treated as a problem.

Poverty Stigma and Moral Judgment in Schools

Economic stress is frequently compounded by **poverty stigma**, especially for families already judged because of race, immigration status, or family structure. One participant reflects on how her background shaped how others saw her at school:

“We were super poor... there was a stigma... because my parents were addicts.”

In these stories, poverty and addiction are treated as moral failures rather than consequences of policy, health, and labor systems. This judgment shapes who receives patience, who is labeled a “problem,” and whose struggles are ignored. Support can feel scarce and conditional, and families understand that asking for help—whether for supplies, transportation, or flexibility—may invite shame.

These dynamics contribute directly to **Dignity, Safety, and Emotional Harm (3)** and can lead families to avoid conflict, stay silent, or quietly leave harmful schools and programs.

How Institutions Respond: Harm and Hope

1. Aid with Shame: When Help Hurts

How schools and early childhood programs respond to financial struggle is as important as the struggle itself. Under **Advocacy, Power, and Institutional Response (4)**, women recall times when help from a school or program came with blame.

The caregiver who requested supplies describes staff anger as if her need were a personal failing. That moment turned a basic educational support into an emotional wound and sent a clear message: poor and working-class families are a burden. Experiences like this align with **Advocacy Burden (4.1)** and **Silencing & Retaliation Fear (4.2)**. Parents learn that asking for fair treatment, extra services, or accommodations may bring more judgment or risk their child’s placement.

2. Aid with Dignity: Supportive and Flexible Relationships

At the same time, a smaller set of stories provides powerful **counterexamples of Supportive Institutional Relationships** in early education and care—showing what it looks like when programs and community respond with flexibility, dignity, and practical support.

One participant reflects on mentors who understood the complexity of her life:

“Mentors and staff were also very flexible and understanding.”

Another describes an early childhood program that felt like a true community rather than a gatekeeping institution:

“[The program] was very accepting and inclusive... it really felt like we built a community.”

A third caregiver tells a detailed story about a preschool that provided both strong academics and deep care:

The staff were “*doing basic education*,” teaching her son “*numbers in English and Spanish*” before he was even old enough for Head Start. He was “*reading by the time he was three years old*.” When the family fell behind on payments, the program told them, “*It’s okay... we’ll give you some time. We’ll just stretch out your payments over the next four weeks*.” On the first day, when both she and her son were crying, staff sat him in a

high chair and gave him a sausage biscuit. They offered her one, too. She describes that moment as *“the start of a beautiful friendship,”* saying they *“became a part of their family”* and that there was *“so much love and support”* she felt okay leaving her child *“with these strangers that weren’t strangers.”*

In this story, the program is protective on multiple levels:

- **Educationally**, by introducing early literacy and numeracy—even before formal preschool—and treating a two-year-old as capable in both English and Spanish.
- **Economically**, by offering flexible payment plans when the family fell behind, rather than threatening expulsion or adding shame.
- **Emotionally**, by meeting hunger and distress with care, extending the same hospitality to the caregiver, and building lasting belonging.

These examples show how early care settings can function as **extended family and community**, rather than as conditional services. They demonstrate that more humane, equitable approaches to child care and schooling already exist in community-based programs and can inform system-level change.

How Race, Language, Gender, and Economic Stress Intersect

Economic stress never appears alone. It is always entangled with **race, language, gender, and disability**.

Race and Language

Immigrant and multilingual caregivers describe language-based shaming and pressure to assimilate in school settings:

“I knew both words... it was just so weird... ‘what is the English word for this?’”

“I stopped speaking Spanish... to be able to go to school... which we know now is not really how it works.”

These experiences, coded as **Racialized Educational Environments (2)** and **Curriculum, Culture, and Historical Erasure (8)**, operate on similar emotional ground as poverty stigma. In each case, children and caregivers receive the message that something about them—their language, culture, or family background—is wrong. This affects confidence, participation, and long-term trust in schools.

Gender, Caregiving, and School Engagement

Under **Gendered Expectations & Intersectionality (10)**, many caregivers—especially those in primary caregiving roles—are expected to be both breadwinners and primary carers. One caregiver juggling work and family explains:

“I couldn’t financially make it work if I didn’t have [that job].”

Working more is necessary to keep the household afloat, but it leaves less time and energy to attend school meetings, respond quickly to concerns, or research alternative programs. When schools and child care settings do not recognize these realities, they may misread a caregiver’s absence as a lack of interest rather than a sign of overwork and structural barriers.

“These challenges are not experienced equally.” Economic, racial, linguistic, and gendered pressures stack, shaping which families can access stable, high-quality care and who has the bandwidth to advocate.

What This Means for Education and Community Action

Taken together, these stories point to several key lessons for community members, educators, funders, and advisory groups:

- **Educational “choice” is often an illusion.** For many participants, decisions about where children go to school or child care are driven by what they can afford, where they can get a spot, and what fits around work—not by what feels ideal or safest.
- **Economic precarity is an education issue.** Wages, debt, and credit systems determine whether children can attend certain schools, maintain consistent attendance, or join enrichment and support programs. Transportation debt and “hidden” costs like supplies and uniforms directly shape educational opportunity.
- **Poverty stigma inside schools causes harm.** When help comes with shame or anger, it damages trust and dignity and can push families—especially those already marginalized by race, gender, or immigration status—further away from schools and programs.
- **Supportive, flexible institutions already exist.** Mentors who are flexible and understanding, and early learning programs that feel like community, offer concrete examples of what equity can look like in practice. These models can and should inform policy and investment.
- **Intersectionality must be central.** Economic stress interacts with racialized surveillance, language assimilation pressure, disability misrecognition, and gendered caregiving realities. Efforts to improve education or child care that ignore this layering will miss how participants and their families actually experience schools.

Child care and family economic security are education justice issues. Addressing them—through fair wage policy, child care investment, transportation, and school culture change—is essential if all children are to have access to safe, affirming, and high-quality learning environments.

Housing, Belonging, and the State of Women

Across interviews, women describe housing not as a simple question of where they live, but as a constant negotiation between **safety, affordability, belonging, and care**. Their stories show that “choice” in housing is often an illusion shaped by wages, racism, gendered violence, credit systems, and family load. Stability, when it appears, is earned through endurance and creativity rather than guaranteed by housing systems.

This section centers women’s lived experience as evidence, makes systems and power visible, and is organized for use in advocacy, funding, and policy.

How Women Are Experiencing Housing

1. Tradeoffs Between Safety, Affordability, and Racial Belonging

Women repeatedly describe housing as a series of **forced tradeoffs**. For some, it is impossible to find a home that is simultaneously affordable, safe, and culturally affirming.

One mother explains that as her children grew older, the social costs of living in predominantly white spaces became intolerable. Housing decisions were never just about a mortgage or square footage; they were about how much racial isolation her Black children would be expected to navigate every day:

“We cannot go to an all white church. We cannot add any more all white spaces to the thing at this point.”

She and her partner narrowed options using overlapping filters—crime data, school location, price, and racial dynamics. Potential homes that met one need often failed another. In order to leave a higher-crime neighborhood, they ultimately moved into a whiter, more expensive community they did **not** want to be in.

They gave up a culturally affirming environment and social-emotional safety for their family in exchange for greater physical safety and higher housing costs. Stability, in her story, is the outcome of eliminating unacceptable risks one by one until only a few painful, imperfect choices remain.

Another woman, a single mother, frames safety as her primary housing measure. In a previous apartment, thin single-pane windows and frequent neighborhood break-ins left her lying awake at night, listening for sounds that might mean danger. Her current home is smaller and requires personal sacrifice—she has no bedroom of her own so her children can have their own rooms—but it feels safer. For her, stability means **less fear**, not more space.

2. Barriers at the Door: Credit, Rental History, and Divorce

Several women’s stories show how **credit histories, rental histories, and divorce** quietly determine who can access housing in the first place.

One woman and her partner tried to rent their first home after college with steady but low-status jobs and no rental history. On paper, they were not “*ideal tenants*.” They only secured a lease because his parents co-signed, bypassing institutional standards through family relationships. Rent then climbed by about \$100 every year, making a modest home steadily less affordable over time.

Another tried to buy a home alone after divorce. The only asset she had was four acres of land from the settlement—deeply meaningful to her, but functionally invisible to lenders. Because her name had been on property deeds during marriage, she no longer qualified as a first-time homebuyer, yet she had none of the wealth or security that ownership is supposed to produce. In her words, she was treated like someone with “*no assets*,” disqualified from support for having had a life before.

In both cases, women did what systems ask—worked, saved, repaired credit—yet still found themselves blocked by rules that assume uninterrupted wage histories, co-signers, or family backstops.

3. Hidden Costs and Fragile Stability

Even when women secure housing, **fixed costs and infrastructure** keep stability fragile.

One participant points to utilities—especially propane and electricity—as her primary housing stressor, explaining that combined monthly bills can reach nearly \$500 even when she is budgeting carefully. For her, wages are not failing because of irresponsible spending; they are outpaced by non-negotiable infrastructure costs.

For another, distance and transportation reshape what “*affordable*” means. A home that looks manageable on paper becomes unaffordable once she adds rideshares, longer commutes, and time away from children. A place is only affordable if it does not quietly drain what little margin is left beyond rent and utilities.

A hospital worker, even with a housing voucher, still pays a portion of rent while also covering roughly \$200 per week in daycare, plus food and gas. Assistance reduces the bill but not the risk; one unexpected expense could still jeopardize her ability to stay housed.

4. Housing as Emotional, Not Just Physical, Safety

For women in the study, a home is only truly stable if it is **emotionally and physically safe**.

One survivor of domestic violence explains that a court order did little to protect her. Her children’s father continued to break in and harass them. Because she could not afford more expensive parts of town, she was repeatedly placed wherever housing providers had availability, even when these placements kept her within reach of her abuser. She describes being unable to sleep, unsure if the home assigned to her would actually keep her family safe.

Another woman who experienced homelessness and shelter life defines home in the simplest terms: a bed, food, a couch, and a place to breathe without constant threat. After losing jobs, staying briefly with relatives and friends, sleeping in their car, and “*slipping through the cracks*” of a shelter system for nine months, she finally secured an apartment through the intervention of one persistent advocate. That unit was on the east side, where nights were punctuated by gunfire. For her, housing stability has come slowly, through years of incremental moves toward quieter, safer spaces, not through a single program or benefit.

Community Voices

Women’s words illustrate both the harm and the possibility embedded in housing systems.

Theme	Participant Insight (Quote)
Racial belonging and space	<i>“We cannot go to an all white church. We cannot add any more all white spaces to the thing at this point.”</i>
Utilities and rising fixed costs	<i>“The propane and electric bill together... it’s almost like \$500. It’s not like we’re wasting it. It’s just that high.”</i>
Restarting after divorce	<i>“I had land, but when I went to the bank it was like it didn’t count. My name had been on a deed before, so I couldn’t be a first-time buyer, but I was starting from scratch.”</i>
Safety and fear at home	<i>“I’d just be lying there listening... wondering if I’d even hear somebody come in.”</i>
Child-centered tradeoffs	<i>“My kids have bedrooms. I don’t. That was the choice—let me get the best I can for them, even if I don’t have my own space.”</i>
Meaning of ownership	<i>“It’s old and it’s small, but it’s ours. Nobody can take it from me and my family.”</i>

Their voices do more than illustrate pain; they show how women think strategically about risk, care, and home.

Driving Force: Systems and Structures

1. Housing Markets Built on Risk Profiles, Not Relationships

Women’s stories reveal a housing system that evaluates people based on **credit scores, rental histories, and paperwork**, not on stability, effort, or character.

- Young families with steady but low-status jobs are screened out as “*risky*” tenants until a parent co-signs.
- Divorce strips women of formal eligibility for first-time buyer programs while leaving them with neither property nor savings.
- Survivors of violence are placed wherever there is a unit available, with limited regard for whether their abusers know where they live.

Access improves when human beings—individual landlords or sellers—choose to bend rules. One seller dropped a home’s price by tens of thousands of dollars, paid closing costs, and covered repairs so a young family could buy. Another landlord was flexible and communicative in ways corporate management companies

rarely are. These acts underscore a central problem: **stability often depends on luck and personal kindness, not on systems built to protect families.**

2. Assistance and Safety Systems That Don't Line Up

Housing vouchers, shelter programs, protective orders, and homebuyer initiatives often operate in silos and **break down at crucial moments:**

- A woman who completed every step for a homebuyer program twice saw the pathway collapse when staff overseeing the program died or left. Her files were lost or stalled, and years of effort vanished.
- Protective orders did not translate into rapid, meaningful protection when abusers violated them. Women still faced break-ins and harassment in the very homes where they were supposed to recover.
- Shelter and transitional housing systems mismanaged cases, causing families to “slip through the cracks” and remain unhoused far longer than necessary.

Women's compliance with program rules—keeping jobs, repairing credit, providing documentation—does not guarantee progress when systems themselves are unstable.

3. Cost Structures That Ignore Household Load and Care

Policies and markets typically calculate affordability at the **individual** level, but women's stories insist that wages and housing costs must be read through the lens of **household size and caregiving load.**

- A mother supporting “*five big people,*” multiple pets, and herself explains how food and transportation alone consume a disproportionate share of income.
- Another caregiver combines rent, daycare, groceries, and gas and finds that even with assistance, there is no meaningful margin.

When systems treat each worker as an isolated unit, they fail to account for the real number of people a single income must support and how that changes what “fair rent” or “fair wages” actually mean.

4. Cultural and Emotional Dimensions of Home

Women's narratives also highlight how housing systems ignore **cultural, emotional, and mental health needs.**

- One woman, raised in military base housing, describes years of moving and never being able to shape her environment. Only now, in a more permanent home, can she paint, plant, and imagine staying long enough for her child to grow up there.
- Another talks about small, old housing that does not match suburban ideals but gives her deep peace: a low mortgage, a clear path to paying off the home quickly, and the daily joy of hearing her children laughing in close quarters.

These accounts argue that stability includes **rootedness, autonomy, and mental relief,** not just a roof and four walls.

What Women Say Would Help

Across the housing stories, women identify clear, community-defined priorities:

- **Align wage, housing, and child care systems.** Ensure that rent and child care costs do not consume entire paychecks. Assistance should reduce precarity, not just the bill on paper.
- **Redesign eligibility and support after divorce and disruption.** Treat women restarting after divorce or separation as true first-time buyers when they no longer hold property, and recognize land and other non-traditional assets.
- **Strengthen protections and coordination for survivors.** Make protective orders meaningful in practice; coordinate housing placement with safety needs so survivors are not forced to choose between affordability and survival.
- **Stabilize and humanize housing programs.** Build redundancy into homebuyer and housing programs so they do not collapse when one staff member leaves; ensure that case management does not fail families in crisis.
- **Value caregiving and household load in affordability standards.** Incorporate number of dependents, transportation gaps, and caregiving demands into calculations of what truly counts as “affordable.”
- **Support modest, debt-light ownership and long-term rentals.** Expand pathways to small, older homes, cooperative models, and fair long-term leases that allow families to build stability without overextending.
- **Design housing policy with community at the table.** Involve women directly—especially Black women, single mothers, immigrants, and survivors—in shaping local housing strategies so that racial belonging, safety, and care are treated as non-negotiable.

Intersectionality: These Housing Challenges Are Not Experienced Equally

These housing burdens do not fall evenly. Stories across the project make clear that:

- **Black women** face unique tradeoffs between safety, affordability, and racial belonging for their children.
- **Divorced women** and those starting over encounter policy gaps that deny them support on technicalities.
- **Single mothers** are hit hardest by systems that assume co-signers, second incomes, or extended family help.
- **Immigrant and bilingual women** face additional vulnerability when landlords or employers devalue their language skills and cultural labor.
- **Women with disabilities or chronic health needs** experience housing instability as a direct threat to their health.

As one woman noted: *“These challenges are not experienced equally.”* The same rent amount or mortgage product has very different consequences depending on race, caregiving load, immigration status, and past experiences with violence.

Fair and Livable Wages

Across interviews, participants describe wages that **sustain survival but not security**. Income is consistently “just enough” to keep households afloat, but not enough to allow savings, rest, or recovery when life changes. No one blames themselves; women describe careful, disciplined budgeting nested inside systems that steadily absorb income through fixed costs, debt, caregiving demands, and workplace practices.

This section centers women’s lived experience as evidence, makes systems and power visible, and is organized for advocacy, funding, and policy. It draws especially on **Economic Stress & Family Stability (9)** and **Advocacy, Power, and Institutional Response (4)**, with cross-links to **Structural Access & Constrained Choice (1)** and **Gendered Expectations & Intersectionality (10)**.

How Women Are Experiencing Wages

1. One Paycheck Holding Too Much

For several participants, wages are experienced at the **household level**, where one income is expected to do the work of two because partners’ jobs are structurally undervalued or unstable.

One caregiver describes being the primary wage anchor while her partner’s bachelor’s degree in engineering has not translated into earnings that can support the family. She explains that coaching him toward a master’s degree is not about ambition but about **economic necessity**, because the labor market now treats advanced credentials as the baseline for professional pay. At the same time, her own paycheck must cover a \$1,600 mortgage on an older fixer-upper, utilities, insurance, transportation, and shared student loan debt.

She and her partner “*do everything right*”—tight budgeting, strategic grocery shopping, avoiding extras, prioritizing debt—but still cannot see a path to savings. As she puts it, she doesn’t know “*how anyone’s supposed to save*” and feels that “*everyone’s kind of bleeding dry at this point.*” In her story, wage inadequacy is not about mismanagement; it is about systems that leave **no margin** for emergencies, rest, or future planning.

Another participant, also the primary breadwinner, describes how her partner’s unstable employment makes her salary the foundation of the household. Every shortcoming in pay, benefits, or job security is magnified. She recounts how her job quietly expanded far beyond her original role—more responsibilities, more people relying on her—without any corresponding title change or pay increase. Because her wages hold up the whole household, this unpaid expansion is not just frustrating; it is destabilizing.

Across these stories, one pattern is clear: when one income is forced to carry everything, **any crack in wage systems becomes a direct threat to family stability**.

2. Fixed Costs, Debt, and the Erosion of “Enough”

Women repeatedly describe wages that look adequate on paper but are steadily eroded by **fixed costs and debt**.

One participant points to utilities—especially propane and electricity—as her primary financial stressor. Monthly bills can reach nearly \$500 even when she is careful about usage. Wages are not failing because of instability or overspending; they are being outpaced by infrastructure costs she cannot control.

Another woman supports “five big people,” three cats, and a large dog. Food alone is a constant and consuming expense, yet her story makes clear that feeding everyone is non-negotiable. Transportation further stretches her wages; without a car, she relies on ride-shares and favors, explaining that she is “*catching Ubers and Lyfts and everything else*” just to manage daily life.

Debt amplifies these pressures. Across the dataset, women describe high-interest car loans taken when credit scores were low, student loan payments that resume after forbearance, and medical or other debts that absorb what little flexibility their earnings might otherwise provide. Even when bills are technically paid, women ask how they are supposed to **ever** save.

For one participant, the absence of heavy debt makes a profound difference. She owns her home outright and carries under \$10,000 in combined student and medical debt. This relatively low debt load gives her psychological relief and space to focus on mental health, even as she remains critical of how experience is undervalued in pay.

Together, these stories show that wage adequacy cannot be understood apart from **utilities, food, transportation, and debt structures** that steadily drain income.

3. Workplace Practices That Undermine Wage Fairness

Across interviews, women highlight workplace practices that undermine wage fairness even when base pay appears reasonable.

Several describe **role creep**—taking on more duties, new projects, or wider portfolios without a corresponding raise or promotion. One hospital worker explains that after more than five years, she took on complex referral coordination across multiple departments—learning providers, codes, and systems across the hospital—yet discovered that a new hire walked in making \$2 more per hour than she did. She had gone back to school and expanded her role; her pay did not follow.

Another participant recounts years of work before eventually receiving raises and a salaried role that reflect her contribution. She is proud of her recent progress but clear that recognition arrived late, after she had “*been doing this work... for the last seven years, eight years.*” In both stories, fair wages function as **back pay** for long periods of under-compensation.

Women also point to **pay secrecy** as a mechanism that protects inequity. When norms discourage discussing salaries, it becomes difficult to see or challenge gender-based or race-based pay gaps.

Across these accounts, wage inequity is produced not only through the initial rate of pay, but through:

- Expanded responsibilities without updated titles or compensation.
- Delayed recognition of experience and institutional memory.
- Policies and supervisors who penalize caregiving and crises instead of supporting them.

These patterns ask women—especially those in primary caregiving or breadwinner roles—to quietly absorb institutional risk while organizations benefit from their labor.

4. Caregiving Load and Who Wages Actually Support

Every wage story in this project is a **care story**. Women measure pay not only against their own needs, but against who they are responsible for.

One participant supports five adults plus multiple animals. Another is a single mother making housing decisions with no co-signer, no second income, and no extended family safety net. A hospital employee describes rent, daycare, groceries, and gas stacking in a way that makes even subsidized housing feel precarious; a Section 8 voucher narrows costs but does not create margin.

Several women link wages directly to child care. One explains that rent might be manageable *“if daycare wouldn’t be as high as it was,”* but weekly child care fees on top of groceries and gas make the numbers impossible. Another notes that having no car forces her into daily transportation improvisation, further eroding what wages can do.

Participants also make clear that **workplaces often ignore caregiving realities**. One woman describes being *“given a point”* and forced to use scarce paid time off when she has no grandmother, aunt, or parent to call for backup. Another explains how childbirth and postpartum life interrupt women’s economic mobility: medical bills, therapy, and child care arrive just as income is most fragile, yet few employers offer meaningful reintegration or flexibility.

Across stories, women argue that wages cannot be considered fair if they are calculated as if workers were alone. Fairness must account for **household size, dependents, and care responsibilities**.

5. Respect, Mental Health, and the Non-Numeric Side of Pay

Beyond numbers, women insist that **respect, mental health, and dignity** are core parts of what makes wages feel fair.

One participant contrasts higher paid but demeaning jobs with her current role, where she earns less per hour but feels valued. She notes that although she has *“made more than that before,”* this job *“feels so different just because I feel like I’m respected.”* In her story, wage equity includes not being treated as disposable—respect and workplace culture are themselves forms of compensation.

Another describes money as emotionally heavy. She has learned that intense engagement with finances can trigger severe anxiety and depression, so she has intentionally stepped back from daily financial management even while staying informed. For her, economic stability is not constant vigilance; it is the ability to live without being consumed by financial fear. A fair wage must therefore support **psychological sustainability**, not just cover bills.

Women also connect fair wages to **quality of life**: the ability to rest, enjoy family, and experience joy, not only to survive. They argue that pay tied solely to bare necessities, without room for comfort or recovery, does not meet any meaningful standard of fairness.

Community Voices

Theme	Participant Insight
Impossibility of saving	<i>"I don't even know how anyone's supposed to save... I feel like everyone's kind of bleeding dry at this point."</i>
Utilities eroding wages	<i>"The propane and electric bill together... it's almost like \$500. It's not like we're wasting it. It's just that high."</i>
Unpaid role expansion	<i>"A person that just came in was making \$2 more than me and I had already been here for four years... I went back to school and then I'm doing more work, but I'm still getting the same pay."</i>
Cost of sustaining a large household	<i>"It's five big people... and I'm catching Ubers and Lyfts and everything else and, 'hey, can I bum a ride?'"</i>
Equal pay as a basic principle	<i>"If you have two people, they should be paid the same amount of money for doing the same amount of work at the same job."</i>
Experience and dignity	<i>"Experience is much more valuable than a newly graduated kid... I don't think that's reflected the way that it should be."</i>

These quotes show how women connect numbers to respect, time, family load, and the feeling of being valued or discarded.

Driving Force: Systems and Structures

1. Credential Inflation and Labor Markets That Move the Goalposts

Women's stories point to **credential inflation**—where advanced degrees become the minimum for decent pay—as a driver of wage inadequacy. One caregiver's partner has a bachelor's degree in engineering yet does not earn enough to support the household. A master's degree is framed as the new baseline, not an exceptional achievement. This shifts the definition of "qualified" upward, forcing families to invest more in education just to access wages that used to be available with less formal schooling.

2. Debt and Credit Systems That Punish Instability

Student loans, car loans, and damaged credit repeatedly appear as wage suppressors. High-interest debt taken out during earlier periods of instability follows women even when they have steady employment, diverting income to interest rather than food, housing, or education. Fair pay is undermined when **financial products penalize past hardship**.

3. Workplace Norms That Extract Unpaid Labor

Role creep, delayed raises, and pay secrecy are not isolated incidents; they are **norms** that shift risk onto workers. Women describe being perceived as reliable, flexible, or mission-driven, and see those traits used

against them when their roles expand without compensation. Caregivers are expected to rearrange their lives around rigid schedules, yet when crises arise, policies penalize them for doing so.

4. Ignoring Care as a Shared Responsibility

Most workplaces in these stories treat caregiving as a private problem. The absence of paid leave, lack of on-site or nearby child care, and no intentional reintegration after childbirth mean that life events—birth, illness, caring for elders—become economic emergencies.

Participants' visions of an ideal workplace point toward a different model: extended paid leave, integrated child care, lactation rooms, flexible scheduling, shorter workdays or weeks, on-site clinics, unions, and real pathways to ownership and leadership. In this vision, wages are **protective**, not just compensatory.

What Women Say Would Help

Childcare Integrated into the Workplace

Across participants, the idea of integrated workplace childcare emerges not as a perk, but as a **structural necessity** for economic stability, workforce participation, and family well-being. Women consistently frame childcare as inseparable from fair wages, housing stability, and job retention. When childcare is treated as an external, individual problem, wages are effectively reduced and stability becomes fragile.

Childcare as an Economic Issue, Not a Personal One

Participants repeatedly describe childcare costs as one of the largest financial stressors in their lives. Weekly daycare expenses—often rivaling or exceeding a family's share of rent—consume income gains and erase the possibility of savings. Even when wages increase or housing assistance is in place, childcare costs quickly absorb any additional margin.

In this context, integrated childcare is described as a way to **restore the value of wages**. Without it, families face a constant tradeoff: work more to afford care, but lose time, proximity, and emotional stability with their children.

Proximity, Not Just Affordability

What distinguishes participants' visions of integrated childcare is the emphasis on **physical and emotional proximity**, not just cost reduction. Many describe the trauma of returning to work shortly after childbirth and being separated from infants for long stretches of the day. Even short geographic distances—20 or 30 minutes—feel overwhelming and unsafe when a baby is far away.

Women imagine workplaces where they could:

- See their child during breaks
- Breastfeed or bottle-feed during the workday
- Check on children without leaving the workplace
- Respond immediately to illness or emergencies

This proximity is described as essential not only for parents' peace of mind, but for children's emotional security and attachment.

Care as a Workforce Retention Strategy

Several participants explicitly connect integrated childcare to **worker loyalty, productivity, and retention**. They argue that when workplaces support families in tangible ways, workers are more willing to stay, invest energy, and take on responsibility.

Rather than framing childcare as a cost to employers, women frame it as:

- A stabilizer that reduces absenteeism
- A retention tool that lowers turnover
- A signal of respect and long-term investment in workers

As one participant put it, when a workplace *“makes me happy at work”* and *“involves my family,”* it fundamentally changes how committed she feels.

Expanding the Definition of Care

Participants are careful to note that integrated childcare should not be limited to a narrow definition of parenting. Care responsibilities include:

- Infants and young children
- School-aged children needing after-school care
- Children with special needs
- Older relatives or other family members who require ongoing support

This broader framing positions integrated childcare as part of a **care-centered workplace model**, rather than a benefit only for a subset of employees.

Gender, Equity, and Reintegration After Birth

Women consistently link childcare integration to **gender equity**, particularly for birthing parents. They describe how childbirth often triggers economic setbacks due to medical costs, unpaid leave, and abrupt returns to work. Without integrated care, women are disproportionately forced to reduce hours, leave jobs, or absorb long-term wage penalties.

Integrated childcare—paired with paid leave, lactation spaces, and intentional reintegration into work—is framed as essential for:

- Preventing postpartum economic freefall
- Supporting mental health
- Allowing a dignified, sustainable return to work

Core Insight

Across stories, the same conclusion emerges: **you cannot have fair wages without childcare integration**. When childcare is externalized to families, wages lose their meaning, housing stability is threatened, and workers—especially women—are forced into impossible tradeoffs.

Synthesis Finding

Participants do not view workplace-integrated childcare as an optional benefit, but as core infrastructure—on par with wages, transportation access, and health care. Integrated childcare reduces financial strain, supports mental health, strengthens family bonds, and enables sustained workforce participation. Without it, families remain one disruption away from crisis, regardless of how hard they work.

Across wage stories, women identify clear, community-defined priorities:

- **Align wages with real household load.** Evaluate “fair pay” in relation to the number of dependents, caregiving responsibilities, and fixed costs—not as if each worker were an individual unit.
- **Stop normalizing unpaid role expansion.** Tie raises and titles directly to responsibilities, and make pay structures transparent so inequities cannot hide behind secrecy.
- **Integrate care into workplace design.** Provide paid family leave, flexible schedules, on-site or nearby child care, lactation spaces, and intentional reintegration after childbirth or major caregiving events.
- **Address debt and high-interest penalties.** Pair wage initiatives with debt relief, fair lending, and credit repair supports so that past instability does not permanently erode present earnings.
- **Stabilize and value essential costs.** Treat rising utilities and transportation as policy issues, not private failures, and design assistance that reduces precarity—not just the headline bill.
- **Center respect and mental health.** Build workplaces where workers are treated with dignity, where experience is recognized, and where economic stability does not require sacrificing mental health.
- **Integrate care into workplace design.** Treat childcare and other caregiving as core infrastructure by providing paid family leave, on-site or nearby childcare, lactation spaces, flexible schedules, and intentional reintegration after birth or major caregiving events, so wages actually translate into stability rather than constant crisis.

Intersectionality: Wages Are Not Experienced Equally

These wage burdens do not fall evenly:

- **Black women and women of color** are more likely to confront both wage inequity and discrimination—such as being fired when bilingual services are cut, or being funneled into lower-paid roles while their cultural and linguistic labor is devalued.
- **Single mothers** carry the full cost of housing, child care, and transportation alone, with no second income or co-signer to buffer shocks.
- **Divorced women** rebuilding after separation face policy gaps that treat them as ineligible for “first-time” supports even when they are starting over with little or no wealth.
- **Women with disabilities or health challenges** experience economic instability as a direct threat to their well-being when wages cannot absorb time off, treatment, or reduced hours.

Policy and workplace reforms that ignore race, caregiving status, marital history, and health will miss how wage systems actually land in women’s lives.