Families by Choice and the Management of Low Income Through Social Supports

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Abstract

Processes of individualization have transformed families in late modernity. Although families may be more opportunistically created, they still face challenges of economic insecurity. In this article, we explore through indepth qualitative interviews how families by choice manage low income through the instrumental and expressive supports that they give and receive. Two central themes organize our analysis: "defining/doing family" and "generationing." Coupling the individualization thesis with a life course perspective, we find that families by choice, which can include both kin and nonkin relations, are created as a result of shared life events and daily needs. Families by choice are then sustained through intergenerational practices and relations. Importantly, we add to the growing body of literature that illustrates that both innovation and convention characterize contemporary family life for low-income people.

Keywords

individualization, choice, family, low income, social support

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Families in postindustrial societies face different options about the structure and character of family than in the past (Beck, 1992; Beck & Beck-Gernsheim, 1995, 2001; Giddens, 1990, 1992). The timing and means of creating family in late modernity appears less determined by traditional norms and sequences of nuclear family life. The rising numbers of lone-parent families, legalization of same-sex marriages in increasing numbers of jurisdictions, increased visibility of same-sex couples raising children, people coparenting children in friendship relationships sometimes sharing a residence, and serial and blended families all attest to the prevalence of families by choice, or what Pahl and Spencer (2004) call "personal communities." Yet, today's families, while perhaps sometimes different in configuration, continue to share similar functions such as providing security for themselves and dependent family members and an interest in emotional intimacy and caring. Income security remains a challenge as it was for families of the past, for example, nuclear "traditional" families. Indeed, with the recent economic recession, the challenges of income security for families and personal communities have escalated. Security is known to be a particular challenge for lone-parent families. A need exists at present for two earners to support families. Additionally, there is increasing polarization of family incomes that accentuates the gap between two-earner/two-parent families and lone-parent families (Baker, 2006; Bianchi & Milke, 2010). The global context of neoliberal welfare state retrenchment and broad labor market changes, such as outsourcing of good jobs and high youth unemployment, exacerbate family income security challenges (Baker, 2006; O'Connor & Robinson, 2008).

Our study focuses on how Canadian families composed of members by choice or personal communities, including blood and social relations, manage low income through the instrumental and expressive supports that they give and receive. Specifically, we rely on in-depth interviews to explore the support networks of personal communities, acknowledging that choices about who constitutes family, and how family and generational relations are practiced, are constrained by the structures and constraints of late modern society.

Family Life Courses, Income Security, and Social Supports in Late Modernity

Reflexive modernization, linked to globalization, individualization, and detraditionalization, has transformed the character of life course trajectories and the role of the state in Western societies. Reflexive modernization refers to the disembedding and re-embedding of the industrial social order in our present modernity, such that structures like class, gender, and the nuclear

family are undercut and space is created for change (Beck, Giddens, & Lash, 1994). Within this milieu, "the individual must produce, stage, and cobble together their biographies themselves," what Beck et al. (1994, p. 13) define as the individualization process of reflexive modernization. Ongoing and interactive processes of individualization and detraditionalization are understood to result in both greater instability and greater opportunity across life courses in late modernity (Beck & Beck-Gernsheim, 2001). On the one hand, according to individualization theory, categories such as cohort or class are not lost but increasingly less fixed and historically determined by age-graded norms and expectations. The idea that intimate relations and the gendered division of labor are to be embedded in a nuclear family model has given over to individuals reflexively pursuing intimate relations that match their own desired biographies (Beck & Beck-Gernsheim, 1995, 2001; Beck et al., 1994; Giddens, 1992). On the other hand, traditions can still matter, as in some cultures where the pursuit of a personal biography would invite stigmatization. As Lash (2001) observes, individuals live in increasingly reflexive ways in late modernity, experiencing tensions and contradictions in doing so.

Intimacy and the meaning and practice of love and family have transformed in late modernity (Roseneil & Budgeon, 2004). For example, women are increasingly released from the stereotypical confines of gender and can pursue a life of their own without marriage and family. Other trends such as the increase in cohabitation, blended or step families, same-sex unions and marriages, and lone-parent families all illustrate that the nuclear family as a heteronormative, monolithic structure is waning. Indeed, in many countries including Canada, it is no longer the majority (Lofquist, Lugaila, O'Connell, & Feliz, 2012; Social Trends, 2010; Statistics Canada, 2012). Moreover, the timing and sequencing of other life events or transitions are no longer pathdependent. Young adults in Canada today can anticipate a life course marked by several jobs, continual educational upgrading, and working past the age of 65 compared to the traditional tripartite sequencing of education/career- and family-retirement life course of their parents or grandparents (Clark, 2007). Still other changes in the interactions of younger and older persons also illustrate the detraditionalization and flexibility of life courses. Whereas once grandparents were relegated to bestowing inheritances, increasingly they actively participate in their grandchildren's lives and may parent or coparent their grandchildren when economic needs arise including unemployment of a parent, managing housing costs, or when a parent is incapable of parenting (Lofquist et al., 2012; Statistics Canada, 2012). Fuller-Thomson (2005) found from census analyses that skipped generation families (when parents are not present) occur among Canadian Aboriginal families in response to parents' alcohol or drug addiction or imprisonment.

Family sociology has made considerable strides in capturing the diversity in family relations in late modernity by widening the definition of family beyond blood or legal relations. Fictive kin refers to people defining family as any person to whom they feel close and with whom they have strong ties (Ibsen & Klobus, 1972; Stack, 1974). Families of choice, originating in "queer theory," capture how gays and lesbians choose and define family as those to whom they feel close, thereby challenging heteronormative assumptions about nuclear family (Weston, 1991, cited in Sullivan, 2004). Although useful in moving family beyond the nuclear and beyond blood relations, Muraco (2006) cautions that the linking of new family concepts with the families of straight or gay people can distract from similarities across families and may create a false dichotomy. As Muraco (2006) observes, concepts of fictive kin and chosen families can coexist with traditional family definitions. In their conceptualization of personal communities, Pahl and Spencer (2004) understand peoples' lives as embedded in active and significant network ties that are given and chosen, with chosen relations including kin and nonkin. Significantly, traditional notions of family have not disappeared and still retain personal, interactional, political, and ideological significance in late modernity, a point to which we will return. At the same time it is clear, as Smart, Davies, Heaphy, and Mason (2012) emphasize, that nonkin relations are more and more vital to lives and life courses in late modernity.

As Ferree (1990) observed, feminism particularly challenges family studies to rethink assumptions that "the family" is a single unit with a shared standard of living and interests and only confined to the household. Feminist scholars shifted the focus from family form to practice and experience (especially women's; Thompson & Walker, 1995). This shift has opened up opportunities to question how family is perceived, defined, and created by people interacting as family or personal communities. David Morgan (1996), for example, asserts that family is what family does. He defines family by practices, that is, all the interactions, including exchanges of support, that individuals enact to make family life. Analogous to the "doing of gender" (West & Zimmerman, 1987), the concept of "doing family" refers to the interactional dynamics of creating and maintaining close social ties and networks of support while simultaneously establishing boundaries around attachment and care (Hertz, 2006; Nelson, 2006). Other scholars have highlighted differences between queer and straight, kin and nonkin families but additionally stressed how practices of family across diverse units need not be considered wholly innovative or deviant (Allen, Blieszner, & Roberto, 2001; Braithwaite, Bach, & Baxter, 2010). For example, in her study of gay men's kinship networks, Judith Stacey (2004, p. 192) introduced the concept of gay hypergamy to stress that kinship ties within gay communities can represent "contemporary cultural residue of patriarchal hypergamy."

Emphasizing the performance of family over one's life course, the concept of generationing captures how in their interactions with others, including those they define as family, people enact generation relationally (Alanen, 2001; McDaniel, 2004). They perform generation according to the ideas of what generation is or should be. In caring for others, regardless of age, they might see this as a "mothering" kind of relation. In cooking traditional foods for those they love, they might see this as "grandmotherly." In societal relations among generations, the processes of performing generation are evident in the training of new employees, who could be older than the trainer, or in actively engaging older people in interaction. Generation is the process of doing generation rather than generation being a category in which one falls.

Considerable inroads have been made in reconceptualizing intimate and/ or family relations (Pahl & Spencer, 2004; Smart et al., 2012, for example) in ways that correspond with the individualization theory. The individualization thesis focuses simultaneously on societal and family change. It sees families as changing in definition and function in parallel with the changing welfare state in late modernity as well as other social changes. Beck (2007, p. 681) observes that "individualization is really imposed on the individual by modern institutions." Individualization coincides with the interests of the modern welfare state, which favors the individual as its subject (in contrast to the family group). The state therefore participates in the shaping of reflexive biography, but one that encompasses a committed paid work ethic (Beck et al., 1994). Considering the Canadian welfare state, Brodie (2007, p. 159) argues that individualization actually "serves to embed neo-liberalism in social policy thinking and practice."

In Canada and many other countries of the Global North, for example, poverty persists as a social problem at the same time that income support programs have been restructured according to the neoliberal principles of individual responsibility and self-sufficiency. In this paradigm, risks such as unemployment tend to be attributed to individual failings rather than structural societal barriers. Specifically, while the rich have been steadily getting richer and the middle class and poor experiencing little to no change in their family incomes (Conference Board of Canada, 2011; Organization for Economic Co-operation and Development, 2008), programs like Employment Insurance and social assistance in Canada have shrunk eligibility, cut monthly benefits (Kneebone & White, 2009), and increasingly made entitlement conditional on mandatory employment training rather than need alone (Gazso & McDaniel, 2010). These programs provide monthly incomes below or close to the poverty line and have been critiqued as individualizing and punishing people's choices, especially women's

economic choices (see, e.g., Gazso & McDaniel, 2010; Pulkingham, Fuller, & Kershaw, 2008). The overall impact of welfare state restructuring has been an alteration to the ways that families conduct their interdependent lives and the degree to which they can rely on state support in times of need (Banting, 2005; McDaniel, 2003). When social policies and programs become more difficult to access and depend on, low-income families, especially lone-mother families, are less able to financially absorb the shocks of unemployment, new caregiving demands, and health issues (Bezanson, 2006; Seccombe et al., 2007).

Low-income families may increase their reliance on wider circles or networks of support, including friends and/or community services, to supplement limited or absent formal support from the state (Cattell, 2001; Edin & Lein, 1997; Gazso, 2007; Henley, Danziger, & Offer, 2005; Stack, 1974). These networks of social support can be composed of diverse intra- and intergenerational relationships that serve as channels by which supports flow and complement the functions of families (Balaji et al., 2007). They not only provide family members with support but also with social capital, such as the loose connections to social contacts and opportunities through friendship networks, with the potential to improve both income security and mental and physical well-being (Jordan-Marsh & Harden, 2005; Warr, 2005). Receipt of expressive or instrumental support, including affection and emotional closeness or material, physical, and financial assistance (see Langer, 1995), continues to ward off deepening income insecurity for people today. American and Canadian research establishes that among parents on welfare or social assistance, reciprocal exchanges of food and child care with friends and family are common coping strategies to ensure children's needs are met (Bezanson, 2006; Edin & Lein, 1997; Gazso, 2007; Piven, 2001; Ryan, Kalil, & Leininger, 2009).

In societies of late modernity, family ties are no longer immediately determined nor conditioned by blood, tradition, or history. Family ties are not given but adjusted, created, and maintained by individuals. People live in families of their own definition, families by choice, or personal communities (Pahl & Spencer, 2004). Even among those who retain a strong sense of family as conditioned by tradition and kinship, family can be viewed as a choice to include some but not all kin and blend in choice communities. As well, in late modern societies, social problems such as poverty or unemployment are viewed as outside of the state's control or responsibility. These problems are increasingly perceived as personal problems to be internalized and solved at the family level. Managing such problems increasingly requires relying on limited state support and extensive extrafamilial networks of instrumental and expressive support.

Method

In our research, we ask, "How do families made up of members by choice manage low income through the instrumental and expressive supports that they give and receive from one another?" Theoretically, our primary research question is framed in the context of the individualization thesis and by the life course perspective. Life course researchers are not only concerned with the timing and sequencing of life events and life transitions but also with understanding how individual transitions are agentic, multifaceted, linked with the lives of others (e.g., family and friends), longitudinal, and unfold in changing historical and social context (Connidis, 2001; McDaniel & Bernard, 2011; Schmeeckle, Giarrusso, Feng, & Bengtson, 2006). Two additional research questions underpin this primary question and make clear the utility of combining the life course perspective with the individualization thesis. We additionally sought to examine, given the ever transforming nature of society today, what leads to the creation of families by choice? And, assuming that lives are agentic and linked as well as contextualized, we seek to examine how relations of support develop and function in low-income families of choice? In posing this question, we are interested in engaging the research and theorizing on diversity and difference in family form and experience that is the dominant approach in Anglo-American sociologies (see Roseneil & Budgeon, 2004). If families by choice can take on any configuration of relations, we are curious whether practices of support relationships differ among different configurations of relations.

To address our research questions, we conducted qualitative interviews with members of diverse Canadian families living in low income. We defined diversity in terms of respondents' definitions of family, family composition, immigration status, and race/ethnicity. Families were recruited through a mix of purposive and snowball sampling at community organizations in a large city where approximately 40% of the population is non-Caucasian in race and non-White in color and where poverty mostly affects racialized, immigrant, and Aboriginal families (National Council of Welfare, 2012; Statistics Canada, 2010). All organizations provided services to low-income families, but some targeted immigrants or specific racial/ethnic groups (e.g., Chinese families). The initial respondent in our research had to be more than 16 years of age, parenting a child, and experiencing low income (e.g., on social assistance, unemployed, or earning income below Statistics Canada's Low Income Cutoffs). We required that the initial person be parenting a child because we were interested in their support relationships with others and whether and how these benefited not only themselves and their children but also others' families. Through this first contact, we recruited other members of what they

considered their family, both younger and older generations who had varied income levels. Specifically, we conveyed to the initial contact that family was whatever they thought it to be, whoever felt like family to them, including people who were younger and older than them. We found that the initial participant referred us to family defined in the usual sense, kin, or family by choice. Between August 2009 and April 2010, 70 respondents constituting 20 families were interviewed. The 20 families contained between 2 and 7 individuals ranging in age from 16 to 81. Families by choice included respondents who were connected to each other through a mix of kin *and/or* nonkin ties. Note that our definition of family by choice includes not only traditional definitions but also concepts of fictive kin, chosen family, and personal community.

Of our 70 respondents in the 20 families, all but 11 were experiencing low income: receiving social assistance (welfare in the United States), disability support, or working for low pay. The majority were women (62) and lone mothers (30) who were unemployed and receiving social assistance. Ten men participated in interviews as partners, ex-partners, brothers, fathers, or friends. Respondents had on average two children under the age of 18. Finally, by way of the community organizations where we recruited, respondents who participated in interviews were diverse in their racial and ethnic backgrounds including Caribbean (or African American), Caucasian, Chinese, Latin American, and Aboriginal; 39 of our respondents were immigrants.

Our interviews were in-depth and, on average, were one and a half hours in length. We used a semistructured interview guide and asked all respondents about their relationships with others considered to be their family and the types of supports that they give and receive with their family networks. We asked how their relationships with older and younger people they consider family shaped their life courses and how specific life events changed the nature and quality of their support relationships with these people over time. Notably, our interview process meant that when we interviewed a person referred to us by the initial participant, we asked them about their support relationship with the initial participant and about their relations and exchanges of support with others they still considered close. By interviewing in this way, we gained an appreciation for how individuals we interviewed were connected in a personal support network and how networks extended beyond the initial respondent.

When our participants spoke English as a second language, we conducted the interview in their mother tongue and translated the interview. Pseudonyms were assigned to each respondent to ensure their anonymity and preserve the confidentiality of their responses. All interviews were transcribed and then

analyzed by the authors using a coding strategy modeled on grounded theory and achieved through the use of the qualitative software NVivo. We adopted Morse and Richards's (2002) analytic strategy of "topic" and "analytic" coding, which is similar to the coding procedures of grounded theory. In our first read-through of the transcripts, we engaged in topic coding, which involved reflecting on the different ways respondents communicated about topics and then interpreted their responses as codes, what Strauss and Corbin (1998) refer to as "open coding." Through topic coding, we gleaned a sense of patterns in interviewees' responses and shared dimensions of their experiences.

Our next step was analytic coding, which necessitated moving beyond coding by topic (e.g., immigration, family violence) to theoretically grouping and interpreting topic codes as representing broad themes (e.g., "shared experiences are what count"); this stage of analysis parallels Strauss and Corbin's (1998) axial coding. At each stage of analysis, we reviewed the transcripts and ensured that agreement was achieved regarding all coding and emergent themes. On completion of our coding, we perceived that our broad themes were examples of two major themes within the current family, gender, and aging literature: (a) defining/doing family and (b) generationing. Below, we reveal the broad themes that fall under these major themes and specifically characterize how families by choice in our study manage low income through the exchange of instrumental and expressive support.

Case Studies of Families by Choice: The Respondents

In this article, we focus on eight families by choice out of the 20 families in our project. These families had a wider mix of kin and nonkin relations that formed their familial networks and represented the racial/ethnic diversity that characterizes low-income families in Canada. In total, they are most exemplary of how people in our study both embrace *and* decenter conventional understandings of family when managing low income with others whom they consider close.

Family 1 consists of Kyla (age 23) and Megan (age 24) who were born and raised in Canada, are Caucasian, and are lone mothers of young children. Kyla has two children, and Megan has three. Kyla and Megan are currently participants in a community program that provides lone mothers shelter, education, and income support (social assistance) in an attempt to assist them to transition into paid employment and financial independence.

In Family 2, Christine (age 26), our initial participant, referred us to Hope (age 27) and Michelle (age 26) as her family. Christine is raising her daughter on her own but has joint custody with her ex-partner. Hope has two young sons under the age of 8 and is a lone mother. Michelle is also a lone mother

of a 4-year-old girl. All three women are Caucasian, native-born, and rely on social assistance for their main source of income.

Reanna (age 20), Jayla (18), and Shemeka (age 33) represent Case 3. All three women immigrated to Canada from the Caribbean, are Black, and are lone mothers. Reanna, our initial participant in Case 3, referred us to Jayla and her biological half-sister Shemeka as her family. Reanna initially met Jayla through a community organization that supports adolescent lone mothers. Reanna and Jayla both have children under the age of 2 years and are on social assistance. Both young women live with traditional kin: Reanna shares a residence with her biological father and brothers; Jayla and Shemeka share an apartment. Shemeka is employed and has one child living with her in Canada and one child living with family in Jamaica.

Family 4 consists of Shea (age 36) and Leyla (age 51). Both women immigrated to Canada with their husbands and children, Shea from Western Asia and Leyla from Europe, but are now lone mothers. Shea has two children under the age of 10 and Leyla has an 18-year-old son. They are the only members of their families of origin in Canada. They are participants in the same community program as Kyla and Megan.

Family 5 consists of three Chinese mothers of varying ages and marital status: Lin (age 48), Jing (age 73), and Yusheng (83). Lin is a divorced mother of two young children. She immigrated to Canada from China in 1989. Jing (age 73) is Lin's widowed mother who immigrated to Canada in 1991 to live with Lin. Yusheng is also a widowed mother of adult sons. She immigrated to Canada 20 years earlier than Lin.

Latisha (18), Maisy (age 27), and Justice (age 45) represent Family 6. Latisha is Justice's biological daughter, and Maisy is Justice's half-sister. All three women are Black and immigrated to Canada from the Caribbean. Justice immigrated to Canada earlier than Maisy and left Latisha as a young girl to be raised by family. Latisha joined her mother in Canada when she was 9 years old.

Amy (age 30), Isaac (age 32), Isabel (age 61), Jennifer (age 36), Andrew (39), Elijah (age 40), and Max (age 21) represent Family 7; all seven respondents are native-born and have, varyingly, Aboriginal, Caucasian, and Caribbean ancestry. Amy and Isaac are living as a common-law couple and have one child, Jaden, together. They rely on social assistance as their main source of income. When interviewed, they were both participating in programs to overcome their addictions. Isabel is Isaac's biological mother and currently has guardianship of Jaden because the local child protective agency deemed Amy and Isaac unfit to parent on their own. Jennifer and Andrew live common-law and without children. Both are on social assistance. Jennifer has close ties with Amy, and Andrew is Isaac's cousin. Max is Amy's brother. He is single without children. Having recently been

paroled, he is unemployed. Elijah is a friend of Amy and Isaac's. He is single, has three adult children, and is on social assistance.

Family 8 includes four low-income Aboriginal women of Ojibway ancestry: Alyssa (age 25), Jasmine (age 28), Monica (age 18), and Ashley (age 24). Alyssa is mother of a 4-year-old son and is not related to the other women by blood or marriage. Jasmine and Monica are half-sisters; they have the same father. Ashley is their cousin. Alyssa, Jasmine, and Monica live in the same apartment building; Alyssa has an apartment above that of Jasmine and Monica.

Defining and Doing Family

For our participants, the theme "Shared Experiences Are What Count" captures how perceptions of who counts as family and familial support are informed by the sharing of life experiences. As noted, one or more persons were poor or near poverty in each of the families in our study. For some of our participants, the shared experience of economic uncertainty shaped their definition of family. Families 1 and 2 best illustrate this. Kyla and Megan first met as homeless adolescents. Specific events prompted each of them to live on the street. In Kyla's case, her parent's divorce, her estrangement from her mother, and the dissolution of a living arrangement with her father; in Megan's case, dissatisfaction with her family life, especially her father's alcoholism, at home. The deterioration of relationships with parents, followed by shared experiences of street life, then lone motherhood—and their constant relationship throughout these hard economic times—solidified for Kyla and Megan that they are family. Kyla's explanation of her relationship with her mother (not interviewed) further attests to her conceptualization of family as determined by life events and her subsequent life choices. Kyla reconnected with her mother when, at age 17, she found that she was expecting her first child. The period during which their relationship was "on hold" transformed her sense of her mother as family:

Mom is a different kind of person. She doesn't hold any expectations because she herself had a very hard life, very different, as well as myself. So we identify there in a lot of levels. Um, so she kinda understands. . . . I see her more as my best friend. Like she calls me crying and saying "Kyla I can't handle this and da da da." And I do the same so it's, I think we found more of a friendship than a mother—daughter because that mother—daughter window was over by the time we got together. Yeah, it was too late so we just built a friendship on it. (Kyla)

Considering Family 2, Christine explained that to her, Hope and Michelle are family because they all had similar experiences growing up in their families

of origin—parental divorce and alcoholism—as well as share the challenges of parenting on their own. In both Families 1 and 2, the women's sense of themselves as family stems from how their life courses have followed similar and interconnected paths.

Immigration was a major life course transition, in addition to economic uncertainty, that informed the perception of family experienced by people in Families 3 to 5. In the following quote, Reanna of Family 3 explains her emotionally supportive relationship with Jayla and why Jayla is family to her:

We go to Betty's [community organization] together. She [Jayla] always at my house cause she did, only had daughter . . . she has nobody to like, talk to. So she always come over. . . . I have Jayla, she's enough. I don't like too much friends, but she's enough, she's good. She makes her [Reanne's daughter] laugh, she loves her, like, and we love her. . . . And she has two brothers and I'm always in her family too. We go Farmer Island and I always with her and her family. If they have like an event, she invites us. And we have somewhere we go, we invite her. (Reanne)

Jayla explained in her interview that she loves Reanne's daughter like her own son. Reanne and Jayla's sense of each other as family is also informed by their exchanging of child care. Jayla confirmed: "She [Reanne] doesn't have [subsidized] daycare so whenever she wants to do anything I'll keep her daughter and stuff for her." Jayla enhances her supportive relationship with Reanne by additionally relying on emotional and financial support from Shemeka. For example, on immigrating to Canada and finding herself pregnant, Jayla chose to live with Shemeka rather than with her father because she perceived that Shemeka, already a mother herself, could offer her more emotional support. As well, Shemeka's employment as a practical nurse enables her to help Jayla by paying rent and providing her with other necessary items like diapers. In return, Shemeka relies on Jayla to style her hair:

So when I need my hair to be done, sometimes she come over. So like save me a little extra money so I can Use that to help those [siblings] out. So they help me to do, she [Jayla] come and do my hair. (Shemeka)

For these women, their sense of each other as family is connected to their sharing of life events but also by their practices of family.

Shea and Leyla of Family 4 immigrated to Canada with their husbands and children. After some time in Canada, they both left their abusive husbands, but without paid employment or other economic support, they were forced to enter the shelter system with their children. They met as participants in a community program. According to Leyla, Shea is her family because they share

life course history and because they practice family. Among other things, they exchange instrumental support by preparing and sharing meals together:

With my friend (Shea), I can call 11:00, 12:00 . . . "Oh you're not sleeping. Okay, I can call you." Ah, we do, like when my friend . . . she invite me, just come, come, come for me, come for dinner. . . . She gave me a nice dinner, I said "I have to give you a dinner." . . . Because we have a barbeque out there, I said "let's do a community dinner together, me and your family and my family. Let's do it together, and we make barbeque out there," I said "I can bring meat" and she said "Okay. That's good, let's do it." (Leyla)

Shea explains her relationship to Leyla in this way: "Like I don't have sisters here, I mean in country, so I feel like she's my sister. Sometimes we get into an argument together, but you know . . . But you have to say your point."

According to Lin of Family 5, her family includes her mother Jing and her friend Yusheng. Referring to Yusheng, Lin explains, "Feel like family, yes. . . . She's [Yusheng] 83 years old . . . when I arrived to Canada I did some business, yeah. She is helping me to build restaurant." Yusheng was central to Lin's sense of belonging and settlement in her new country. The shared experience of immigration is important to Lin's perception of Yusheng as family, but their sense of family is also shaped by their shared Chinese culture and a specialized understanding of family. *Xiang yi wei min* captures the relationship between Lin and Yusheng. Translated, the saying approximates "to merge as one," referring to a strong bond between people who do not have to be kin. Having been a part of each other's lives for over 20 years, Lin and Yusheng's bond as family has solidified over time. Like for Chinese families, larger cultural norms as shared experience also help explain why Maisy (of Family 6) perceives that families by choice are important to Jamaican immigrants to Canada:

You always have this term that they say, like in Jamaica, that it takes a village to raise a child. So the dynamic basically is like you have your aunties and uncles and your relatives that you're related to somehow, but there's everybody else in the community that you don't necessarily have a relationship but they know your family, they know you since you were children. . . . So yeah there's just that dynamic and it's like, if I'm here [Canada], you find those kind of people, you know what I mean, you can form those kind of relationships that help make your life a lot easier. (Maisy)

"Being and Acting Close—To Someone" is a subtheme that refers to how some respondents in our study define family by the intimacy or bond that they share with someone other than kin during a very difficult time in their lives. Specifically, blood relations did not provide the exchanges of emotional or instrumental support that were anticipated or desired during a time of need, so family became other people with whom they form intimate ties. For example, addiction transformed the original family dynamics of all participants in Family 7 and prompted the creation of new ones. The initial participant from this family was Amy, a recovering drug addict. Besides her infant son, Amy counts Isaac, Isabel, Jennifer, Andrew, Elijah, and Max as her family. In particular, she notes that friends Jennifer, Andrew, and Elijah, also recovering addicts, are family because they were once, like her, stranded from their family of origin, struggling with addiction, and living on the street:

You know, a little stranded, that's basically all the people in my life that have come to be, you know, the friends that are like family . . . because they have all been the stray . . . because we all are the strays, so we are just kind of family to each other. So that's basically where my family that I have created kind of comes around, we've all been the black sheep of our family [of origin]. (Amy)

For Amy, family is additionally defined by the instrumental and emotional support she receives from others. In a unique arrangement, her partner's (Isaac) mother, Isabel, maintains full-time care of Jaden 4 days of the week at her home and 3 days of the week at the home of Amy and Isaac. Isaac's mother Isabel provides Amy caregiving and emotional support in order for Amy to maintain sobriety, care for a child, and make ends meet:

She's [Isabel's] a role model for me. And she's, I think she's very, very aware of that. And she doesn't mind to, like, you know, bring over things and show me what I should be cooking you know and like how to cook it. And like you know like, ah, tips on financial, like budgeting and stuff like that, you know, so yeah. (Amy)

Isabel explains that, when possible, she also provides financial support: "Ah, I try to help them [Amy and Isaac] out a little bit financially but I don't have a lot of money so, but I try to help them out a little bit that way." While it is apparent that Isabel is central to their network of informal care support, Isaac mentions that there is reciprocity in their relationships:

Oh Amy, I'm always helping [her] with Jaden. You know like, if they [Amy and his mother] come to me for like, like honest opinion I would give them, like, my most, like, what I felt about it and how I feel about it. I would always be straight up with them. That kind of support. And of course I would always help my mother if I can. Like if my mom needs some help doing something, like picking up

something or whatever or going somewhere for her or something like that I would always be open to do that. (Isaac)

For some participants, family was defined and practiced by the exchange of instrumental and emotional support with nonkin in ways that represented "What Family Should Do." For example, the following illustrates how and why Alyssa (of Family 8), a single mother on social assistance, counts Jasmine and Monica as family—because they do family as family should be done:

We like always like spend every day together, they know Charlie [her son] so good and we'll go down and watch movies together. If I'm out and I need them to watch him they're like no problem, they don't charge money . . . usually we just borrow stuff off each other. . . . Well, the younger one [Monica], yeah, I help her with money sometimes. Like I'll take her out with me, we'll go to the mall and I'll buy her a shirt, you know, and buy her lunch and stuff, just for helping me out with Charlie. (Alyssa)

Generationing

In conventional usage, generationing is understood as a process between family members (where family is defined by blood or marriage) of younger and older ages interacting in normative ways. Parents care for, socialize, and protect children; grandparents share wisdom and knowledge or may provide financial gifts or supports to grandchildren; and parents care for their adult parents as they age. Familial interactions and life course transitions are thought to differ by one's generational position, grandparent, parent, child. Families perform generation by daily interactions and exchanges, knowing that generation is not a category in which they remain but a life course stage they move through. Children grow to become parents and grandparents, enacting different relational roles as they traverse their life courses. In families of choice in our study, the management of low income requires enacting generation, but doing so means flexibly adapting or changing generation to suit needs.

"Parenting My Parent" is when traditional kin roles and provisions of support between two generations of family are flipped in response to low income (or some other factors): for example, children become parents, and parents become children. In Family 1, Kyla supported her mother financially during her mother's unemployment even though Kyla was experiencing low income herself. When asked why she did this and in the process exacerbating her own financial insecurity, she replied, "Well, because I know that she [my mother]

was more constrained than I was." And yet recall how Kyla did not define her mother as family per se. Generationing in this way assisted Kyla's mother financially but also disturbed Kyla's definition of her as her nonfamily.

Jennifer of Family 6 explains how her interaction with her father (not interviewed) changed in response to his addiction:

He's an alcoholic so he's just working on his issues now . . . he kind of goes through some depression and stuff like that. . . . It's more, I try to do more of that cause I'm in a better place than he is right now. I've actually supported him lately. I've sent him money when I have extra money, I'll put it in his account and call him and tell him, you know stuff like that. It's like, it's totally opposite. I'm the parent. (Jennifer)

"A Sister . . . But Like a Mother" is a theme that refers to how family belonging to one generation stretches practices of family as if they are two generations, older and younger: for example, two siblings become parent and child. In Family 3, Shemeka is a strong, emotionally supportive maternal figure in Reanna and Jayla's, who are close to her in age, lives:

I'm the oldest for all of them here. My older sister is in Jamaica so I'm like the big mommy. . . . I provide advice and support to all of them the same way. I treat all of them like they're my own kids cause they look up to me as mommy. . . . But I provide more support to Jayla right now cause she's in need of more support. (Shemeka)

Shemeka assumes the role of a mother in her relationship with her half-sister Jayla. But in referring to "all of them," Shemeka includes Reanne as part of a group who in some way looks to her for emotional guidance and instrumental assistance.

In her early 20s, Hope (of Family 2) experienced the replacement of her sibling relationship with her sister (not interviewed) with a guardian-dependent relationship. Hope gained custody of her sister, 8 years her junior, while parenting her young sons. This custody arrangement came about because neither of their parents, then divorced, were perceived as suitable by local child protective services. Their father was an alcoholic, and their mother had moved to another province.

I ended up getting full custody of my little sister because of his drinking. . . . Ah, I had her since she was 16,'til she was 18 and then she had her baby and then they lived with me for a little bit . . . [child protection services] got involved because my dad was drinking a lot, he was not doing a drug test or the pee test or whatever they wanted him to do. Ah, I guess they wanted to put my sister in a group home cause

he kept calling in on himself saying, like "she's like out of control, she's wild." I guess she tried to run from the worker And they said, they asked if she could stay with me, if I'd go for full custody of her and I did. (Hope)

As noted, Family 7 includes Jasmine and Ashley who are stepsisters 10 years apart and live together. While Jasmine does not have legal custody of Ashley, she does mother Ashley by protecting her, feeding and clothing her, and providing her with guidance. Jasmine explained,

I feel like her mom cause I'm strict with her. I don't know I just like, overprotective I guess or something. I . . . tell her I don't want her out after dark and, cause she just like moved here from the reserve. . . . I do all the cooking and cleaning, laundry.

Significantly, both young women mention their mother-daughter roles in separate interviews. Discussing what it is like living with Jasmine compared to living with her stepmother, Ashley says,

I always felt closer, like when I was little like growing up, cause when I was a baby she did, like, babysit me a lot like. My mom would get Jasmine's help . . . and I think that kind of just like created the bond between me and her. I think sometimes like Jasmine might be a little bit stricter. . . . Jasmine will just be like, get upset with me and then like say whatever after that. But then like after getting Jasmine upset, it's just like okay, I don't want to get her upset no more. Like the vibe, I just don't like it and like living with her, and it's just like oh man. . . . She's pretty much my mom, yeah. She like cooks for me and everything and ah, yeah . . . Jasmine is like supporting by like whatever, bring food or whatever, and ah, she did pay my rent for a little bit for me cause I wasn't getting any money [from social assistance], cause I wasn't allowed to get money until I was like 18. . . . It's easier now, I help pay for the phone bill. Like I paid our first phone bill and then I'm going to pay the next one. (Ashley)

Ashley's words additionally illustrate her emotionally and instrumentally supportive mothering relationship with Jasmine. Ashley eases Jasmine's financial responsibilities by contributing to the household income now that she is on social assistance.

"Mothering . . . Again" refers to a specific break in the grandchild-grandparent relationship, where family members agree, largely through their interactions with one another, to collapse the generational gap between themselves: for example, grandparents become parents, and grandchildren become children. In Family 3, Hope explains that her grandmother (not interviewed) has been "pretty much like my mother figure. So if my mom hasn't been there she's been there for me. So, I help her out as much as I can." According to Hope, she interacts with her grandmother as she would have interacted with her mother had they remained close. Jennifer (of Family 6) perceived her grandmother (not interviewed) to be her daughter's "second mom." It felt natural to leave her daughter to be raised by her grandmother. Today, her grandmother is still parenting 14-year-old Ayisha:

She [Ayisha] was born here and then we left to go back to [location] when she was five days old. And ah, I moved back in with my grandmother so we shared a place for the first three years . . . when I was leaving, I didn't tell anybody. . . . I was going to go with three [children], all three of them, bring them out here. And she came and said something to me like a couple of days prior to me leaving. She's like "I know you're leaving to go to [location] and I don't know why . . . but all I ask is that you leave Ayisha here with me." Cause she had raised her for, you know, the first few years of her life. She was like her second mom so she asked me to leave her and I did so. (Jennifer)

Discussion and Conclusion

In the qualitative study presented here, our starting assumptions were two-fold: that families today are increasingly families by choice and that some of these families are managing low income with personal communities made up of kin and nonkin. Such practices are linked to how processes of individualization and detraditionalization have transformed the configurations and relations of families in late modernity. So too have these macro-level changes affected available income supports from the state, by making benefits fewer and harder to receive. From a life course perspective, the linking of lives as family and the practices of family to achieve economic security must be understood in this social context. We now turn to a discussion of how families by choice manage low income through the instrumental and expressive supports that they give and receive, over life courses and across generations.

In a position of low income, families by choice define/do family and generation in both innovative and conventional ways. Families by choice in our study are innovative. For the respondents in our study, it is not taken-forgranted that family is defined by blood or marriage. Certainly, the fact that our respondents defined family relations by kin and nonkin is not novel. But from our research we additionally find that family as a community of personal relations was created *through the sharing of life course events* and practices and relations with others, both younger and older. The experience of poverty prompted our participants to take stock of their kin relationships and consider whether or not they provided them with emotional and instrumental

support or the expected trappings of family life. The sharing of life course experiences, such as living on the street or being a lone mother with low income or immigrating with children, enabled the forging of bonds among people that are, in the conventional familial sense, unrelated. This bond facilitated the exchange of support. And for Chinese and Black families by choice in our study, patterns of immigration are found to couple with cultural norms to normalize nonkin family.

As well, we find that being close and feeling like a family is not determined by kinship or ancestry. Respondents overcoming addiction clearly demonstrate this. When kin facilitate or fail to prevent an addictive lifestyle, what matters is being close to someone who provides support. Again, our findings mirror those of others who have studied the meaning and importance of nonkin. In our study, we additionally find that in some ways, families by choice demonstrate people's constant assessment and (re-)definition of their family (regarding the individualization process) on the basis of what they give and receive. A hierarchical organization of these familial relations emerges in late modernity, such that kin may still count as family but be seen as secondary to one's family of choice.

By exchanging and giving instrumental and expressive support, respondents not only define and perform family, they also enacted generation. Normative ideas about generational relations were flipped, stretched, or collapsed by low-income families by choice, and such processes were not easily differentiated by family composition, race/ethnicity, or immigration status. Especially but not exclusively through the financial support they gave, some adult children perceived that they were the parents and their own adult parents the children. Generationing enacted by some of our respondents allowed them to experience relations otherwise missing, such as a mothering. Generationing dynamics, however, could also inhibit the management of low income such as when relations are flipped. For example, Kyla provided her mother with financial assistance but exacerbated her own low-income situation in the process. Managing low income through exchanges of support can have other costs for families by choice. Living in low income does not permit people to always repay the support that they receive from others and so places them in a position of long-term indebtedness. The caregiving relationship among Amy, Isaac, and Isabel to provide for Jaden illustrates one way in which this can work.

Linking life course experiences of our respondents to the unstable, often changing context of individualization and detraditionalization, reflexive approaches to defining and doing family and generation make sense. Yet from our study we learn that families by choice are pulled by the conventional too. Respondents defined their families by choice in part through conformity to

broader norms about nuclear families. This irony is not inconsistent with the individualization thesis. Indeed, as noted earlier, one assumption of the individualization thesis is that people navigate their life courses amid opportunities and persistent demands from society such as the ideal, traditional (nuclear) family or the welfare state's expectations (Beck et al., 1994; Beck & Beck-Gernsheim, 2001).

While kin and nonkin family configurations have materialized, broader ideological discourses about family have far from disappeared. Our respondents, especially the native-born, have been socialized to understand family practices and processes from a traditional nuclear family perspective. Among these respondents, we found that the people that comprise families by choice are included because they behave like family ideals suggest. The way that these respondents defined their family and enacted generation was telling in this regard. These respondents referred to others as family that was "like a sister" or "mother" to them or, said differently, engaged in nuclear family role taking. We discovered that some people were family to our respondents because they behaved as respondents expected of kin, such as by providing instrumental and expressive support. For various reasons, their kin could not provide this support in a generationally normative way, or the support was undesired. In speaking of those close to them as "like a sister" or "mother," however, we discover the limits of contemporary language to capture close relations that fall outside the norm.

This is consistent with the argument of Smart et al. (2012) when they discuss the growing importance of nonkin to ontological security and the perplexing issues this poses. People's exposure to normative ideas about family over their life courses, from early socialization into later life, restricts the way that they can speak about nonkin close relations. This, too, is increasingly reinforced by neoliberal welfare state policies that state what families ought to be and do. Family-like terminology, for example, "like a sister," is all that seems to capture these close personal relationships. Unknowingly, participants in our study contribute to the reification of the nuclear family as ideal, normal, natural, and conventional. This is interesting because Roseneil and Budgeon (2004), among others, argue that instead of attempting to redefine the family or make conventional definitions fit new intimacy patterns, it may be preferable to focus on networks and flows of intimacy and care that characterize people's lives. Within the context of individualization, they maintain that practices of intimacy and care can no longer be understood through a focus on kin but should be explored in their own right. A focus on networks of intimacy and care, or what Pahl and Spencer (2004) term, "personal communities," is important sociologically, but from our findings we additionally

caution that this can prove difficult in reality if people themselves are limited to dominant discourse to describe their family lives.

All research has limitations. We were not successful in interviewing all members defined by the initial respondent as their family, either because they were living abroad or because they were unavailable or unwilling to be interviewed. In families by choice in contemporary society, particularly among those managing low income, perhaps the biggest challenge is in maintaining support networks. The very construction of families by choice in response to low income has an essentially transitory component. Mirroring the reflexivity, plasticity, and transforming intimacy of contemporary society, close relations are only maintained so long as they meet economic and social needs (see also Giddens, 1992). Since our study was cross-sectional in design, we cannot determine whether and how the families by choice in low income are maintained over time.

In sum, our findings contribute to wider debates on families in late modernity. From previous research, we know that families by choice are created in response to social or economic need, the fracturing or dissolution of kin ties, and/or greater tolerance and acceptance of nonnuclear family forms. By incorporating a life course perspective in our study, we are able to add that families by choice are created through the sharing of life course events or transitions, or because people considered as close behave in the ways expected of kin, by exchanging instrumental and emotional support. Sometimes families by choice conform to conventional definitions and practices of kin or nuclear family. Other families by choice decenter tradition and enact family and generation with those with whom they feel close. Regardless of their configuration, race/ethnicity, or immigration status, people in low income are found to choose and practice family on the basis of shared life course experiences and needs, sometimes with cultural nuances. Families by choice practice and perform family and generation in ways that allow them to manage, but not to escape, low income. Instrumental and expressive support is exchanged among people linked by both kinship and by feelings of emotional closeness so long as economic needs are met. Such mixed approaches to managing low income through creation of personal communities fit the individualization, detraditionalization, and increased reflexivity characteristic of late modernity. When managing low income through social support, both innovation *and* tradition characterize contemporary family lives.

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Notes

- Low Income Cut Offs, a measurement calculated by Statistics Canada, reflect
 how much extra spending of one's income on food, clothing, and shelter constitutes an economic burden. Income that falls below the cut off is a level of income
 where the family spends 20% more on food, shelter, and clothing than an average
 family spends.
- 2. Our total sample of 20 families reflects the fact that we reached a point of saturation in our study.

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