In pursuit of adulthood: the urban choices and trade-offs of young mothers in the aftermath of Hurricane Katrina

by

Tatjana Trebic

B. Eng. Bioresource Engineering
McGill University, 2011

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Signature of Author: ____________________________

Department of Urban Studies and Planning
May 19, 2016

Certified by: ____________________________

Assistant Professor Mariana Arcaya
Department of Urban Studies and Planning
Thesis Supervisor

Accepted by: ____________________________

Associate Professor P. Christopher Zegras
Chair, MCP Committee
Department of Urban Studies and Planning
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ABSTRACT

Why, against the promise of greater opportunity, do some young people choose to stay in or return to high-poverty, disadvantaged neighborhoods? As they transition to adulthood, young people begin to make decisions regarding residential choice, household economics, and their interpersonal and social obligations. Understanding the complexity behind these decisions can help demystify the calculations behind their urban choices. Recognizing the valid and poorly understood reasoning of this group can help planners rethink the urban amenities and services needed to support young people as they affirm their emerging adulthood identities in the modern urban context. This study traces the trade-offs and tensions faced by a group of low-income mothers navigating the reconstruction of their emerging adulthood lives in the aftermath of Hurricane Katrina. Focusing on the life stories of 53 young women between the ages of 19 and 29, this study reveals a new framework for the way emerging adults make decisions about which neighborhoods to live, work, study, and raise children in. Based on the social and psychological milestones of adulthood which mark achievements in education, work, independent living, marriage, parenting and independence, this framework sheds light on the additional constraints and considerations low-income emerging adults must negotiate as they transition to adulthood in urban America.

Their considerations move beyond factors such as neighborhood safety, dwelling size and characteristics, and affordability: parental responsibility and economic scarcity compete with the achievement of personal milestones as young mothers straddle the choice between capitalizing on the support of their social network and attaining self-sufficiency. As the young mothers debated the feasibility of pursuing greater opportunity in new places or returning to familiar contexts, the neighborhoods that surrounded them served to magnify or clarify the various tensions they faced. This suggests that city form, city amenities, and city services play an important role in facilitating or hindering transitions to adulthood. Expanding on current knowledge about neighborhood choice, these findings provide additional insight on how a vital segment of our urban population makes the decisions it does. This study bears implications and provides suggestions for how planners and policy makers can better serve this transitioning group through improved policy and more appropriate social services and institutions. Additionally, this work raises a number of key questions cities must consider as they welcome displaced populations or build resiliency among their young adults against large-scale disruptions to their neighborhoods and urban lives.

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Chapter 1 – Introduction

It is becoming increasingly difficult for youth to carve out meaningful and feasible paths toward adulthood. Many who are attempting to make the transition today find themselves stuck between the traditionally held ideals of adulthood which so directly and obviously defined the maturing years of the generations before us, and the present muddier waters of individual feelings on what constitutes full and self-sufficient personhood. (M. Waters, Carr, Kefalas, & Holdaway, 2011) The booming post World War II economy, its ready supply of jobs, and the relatively limited educational training required to land a good job in the past ushered in the ideals of male and female adulthood and made them feasible to attain for a large portion for the population. Besides forming the socially accepted definition of adulthood, these ideals also ensured that young people were proceeding through life events in an order that proved generally beneficial for them and their children. (Berlin, Furstenberg Jr., & Waters, 2010) Today, however, youth are often required to be in school for more years and are facing an increasingly difficult job market once they graduate; they are taking longer to leave the home of their parents, are delaying having children, having them outside of marriage, or not having them at all (in the case of middle- and upper-income youth), and are more often opting out of marriage. (M. Waters et al., 2011) Their overall capacity to lead prosperous and accomplished urban lives is becoming increasingly tenuous.

For low-income and vulnerable youth, the transition to adulthood is particularly trying. The same milestones remain, but the constraints are far greater. (Osgood, Foster, & Courtney, 2010) In the United States, relatively low investments in education, job benefits and healthcare for youth mean that parental income has become an essential support in the transition to adulthood, and for low-income households this represents a particular and prolonged burden. (F. F. Furstenberg, 2010) This perturbation of the social ecosystems that allow smooth transitions to self-sufficient adulthood is leaving low-income youth at even further disadvantage. Young poor women, and in particular minority women face a uniquely challenging set of obstacles (Danziger & Ratner, 2010): developing their conceptions of womanhood under severe economic constraints as they confront multiple forms of discrimination against their race, class, and gender.

Emerging adults as a vital segment of the urban neighborhood population should be given greater consideration. Planners and urban policy makers recognize the particular needs and characteristics of the way in which children, adolescents, the elderly and families interact with neighborhoods. Much attention has been paid to childhood safety and development in urban environments (Brooks-Gunn, Duncan, Klebanov, & Sealand, 1993; Leventhal & Brooks-Gunn, 2000), the residential choices of families (Darrah & DeLuca, 2014; Wood, 2014), and the mobility and housing needs of the elderly (Alsnih & Hensher, 2003; Seunghyun Yoo, Butler, Elias, & Goodman, 2009). The segment of the population undergoing transition to adulthood should receive similar attention. Efforts to make cities more equitable and conducive to life-long prosperity must address this stage in life where key residential, economic, and social decisions are being made. Understanding the priorities and decision-making processes of people as they embark on their adult lives will allow for more strategic, perceptive, and appropriate investments in neighborhood programs and social services.

The purpose of this thesis is to highlight and begin to understand the choices young, low-income women make as they negotiate where to live, work, enrol their children in school, and build their social networks during their transition to adulthood. The setting for the study is in the aftermath of Hurricane Katrina, between a recovering New Orleans and several other cities to which survivors relocated either temporarily or permanently. The stories and tensions are those of a group of young
low-income mothers forced to leave their communities after one of the deadliest, and the most costly hurricane ever to hit the coast of the United States.

Before the hurricane hit on August 29th, 2005, 1.5 million people along the northern Gulf coast who were ordered to evacuate. Hundreds of thousands remained displaced around the country, having relocated to places such as Houston, Dallas, Atlanta, and Baton Rouge. These new places they encountered had lower rates of poverty and unemployment, higher median household incomes and offered rents that consumed lower proportions of their income than New Orleans. (Weber & Peek, 2012)

The women I describe in the following chapters left behind severely damaged homes and neighborhoods, were pulled out of their social networks and everything that was familiar to them, and relocated to new cities with their young families, of which they were often the head or only fully-present parent. Their new environments represented greater opportunity in many cases and offered them a fresh start at independent adulthood. Eventually about half of them returned to New Orleans and the other half stayed in their new cities. For both those who stayed and returned, the hurricane set into motion a series of decisions that put to the test their independence, resilience, and motherhood. Over the course of 74 interviews, they revealed how they went about making their decisions about neighborhoods, jobs, schooling, transportation, relationships, and about whether to stay or return to New Orleans.

The analysis of the trade-offs they make during these decisions allows me to make recommendations about how cities, policy makers and governments can better support young people in similar circumstances as they transition to adulthood with limited resources, and in this particular case as they transition from one city to another in the wake of a natural disaster. The results show tensions held between parental and family relationships and employment opportunity; achievement of educational milestones and economic scarcity; neighborhood school quality and proximity to family, among others. These tensions, and more importantly the framework through which they are made carry important implications for urban planners and policy makers thinking about mechanisms of neighborhood selection and urban social services.

Many past and current planning debates are concerned with reducing exposure to high-poverty neighborhoods or with investment in poor neighborhoods. (Goetz, 2015; Imbrosio, 2016; K. Lowe, Reckhow, & Gainsborough, 2016) The debates focus on which interventions and approaches best promote equity and choice for young families and why high poverty neighborhoods persist (Harvey, Fong, Edin, & DeLuca, 2015; Owens, 2016; Pendall, Theodos, & Hildner, 2016). The work in this thesis pushes beyond locational and hedonic explanations of neighborhood choice and urban decision-making; instead, a framework that is appreciative of the transition to adulthood and its unique complexities is suggested. Expanding genuine choice for young people to stay in or leave their neighborhoods will involve an understanding of the additional challenges and tensions they face in their transitions to adulthood.
Chapter 2 – Literature Review

2.1 Emerging adulthood

Since the 1960s scholars have been writing about the American fixation on age-appropriateness as a framework for defining when an individual is old enough or too old to engage in certain behaviors, perform certain activities and obtain or retain certain privileges. As young people transition into adulthood, the pressure to measure up to the "social clock" affects their self-concept and life decisions. (Neugarten, Moore, & Lowe, 1965; Neugarten & Neugarten, 1996) This social clock has typically been demarcated by a sequence of life events, or social markers, representing a middle-class, largely gendered transition into adult status: finishing school, getting a first job, leaving the parental home to establish an independent one, marrying, and having a first child. (D. P. Hogan & Astone, 1986; Marini, 1984; Rosow, 1985) More recent research into the transitions to adulthood has revealed a set of accompanying psychological markers which resonate in individuals' transition perspectives more strongly, perhaps, than the traditional social markers. Based largely on notions of independences, these psychological markers include: taking personal responsibility; making independent choices in accordance to one's beliefs and values; becoming financially independent; and creating an equal adult relationship with one's parents. (Arnett, 1997, 2001; Richard A. Settersten, Ottusch, & Schneider, 2015)

Although the traditional social markers of adulthood are still undeniably linked to socio-economic outcomes and well-being. (Dennis P. Hogan, 1980; Osgood, Ruth, Eccles, Jacobs, & Barber, 2008) Young people continue to use them as a measure of successful adulthood and many believe that there is an ideal order for experiencing these markers, whether or not they find the order attainable. (F. Furstenberg, Kennedy, McCloyd, Rumbaut, & Settersten, 2004; R.A. Settersten, 2011) However, the transition to adulthood has gradually been lengthened and delayed. Changes in social expectations regarding marriage and childbearing, increased education requirements and decreased employment availability since the 1960s have rendered complicated and drawn out the processes of finishing school, obtaining employment, and arranging for independent living. Thus young people, families, and the social institutions that support them are being challenged and strained due to an extended period of dependence. (Edin & Kefalas, 2005; F. F. Furstenberg, 2015; R. A. Settersten & Ray, 2010)

Figure 1: Summary of the traditional order of social markers and the more recently established psychological markers of adulthood.

Despite their potential inadequacy in forming a universally held conception of adulthood today, these markers are still undeniably linked to socio-economic outcomes and well-being. (Dennis P. Hogan, 1980; Osgood, Ruth, Eccles, Jacobs, & Barber, 2008) Young people continue to use them as a measure of successful adulthood and many believe that there is an ideal order for experiencing these markers, whether or not they find the order attainable. (F. Furstenberg, Kennedy, McCloyd, Rumbaut, & Settersten, 2004; R.A. Settersten, 2011) However, the transition to adulthood has gradually been lengthened and delayed. Changes in social expectations regarding marriage and childbearing, increased education requirements and decreased employment availability since the 1960s have rendered complicated and drawn out the processes of finishing school, obtaining employment, and arranging for independent living. Thus young people, families, and the social institutions that support them are being challenged and strained due to an extended period of dependence. (Edin & Kefalas, 2005; F. F. Furstenberg, 2015; R. A. Settersten & Ray, 2010) Low-
income families and populations in particular suffer from a prolonged schedule for reaching traditional adulthood.¹ (F. F. Furstenberg, 2010)

More recent research has found that in these changing contexts, women, working-class and poor youth navigate the transitions to adulthood in different ways than middle-class youth. (DeLuca, Clampet-Lundquist, & Edin, 2016; Silva, 2012) Stuck between the traditional, largely irrelevant cultural models of adulthood and more flexible, internalized conceptions of independence, working-class individuals may turn to a more therapeutic conception of their adulthood, capitalizing on their triumphs over a painful past as indications of progress toward full and independent personhood. (Silva, 2012) DeLuca et al. (2016) find that youth involvement in “identity projects”, focused on individual interests and passions, helps facilitate the transition out of adolescence and makes positive outcomes more likely. Women, and in particular, low-income women have not frequently been the focus of studies on transitions to adulthood. (Aronson, 2008) The experiences of emerging adult women are distinct and generate their own compounded identities and complexities when combined with factors of class and race. (Richard A. Settersten et al., 2015) For example, lower-income women in the United States are increasingly choosing to abstain from or delay marriage because finding a suitable partner is often out of reach. Motherhood, on the other hand, is within their control and forms an indispensable component of their identities. (Edin & Kefalas, 2005)

While scholars have begun to look at the individual perspectives of individuals transitioning into adulthood today, and have started to understand the various pathways and definitions youth construct for their emerging adulthoods, we do know yet know how individuals negotiate between the various markers or how they make short-term and long-term decisions in relation to their larger transitions to adulthood. Straying away from the normative path, while empowering, can make young people vulnerable when social support institutions - and their eligibility requirements - still adhere to traditional rules for the correct timing and sequence of adulthood markers. Understanding how youth adjudicate between the various pathways to adulthood is important to providing social supports and institutions that help make the transition possible.

2.2 Neighborhoods - choice and identity
Neighborhoods represent a context where the decisions around transitioning into adulthood are acted out. They represent the resources and the constraints young people have to build their lives. Much research over the years has considered the profound negative effects of concentrated poverty, income inequality, and racial and class-based neighborhood segregation on the developmental and life outcomes of low-income families, children, and adolescents. (Jargowsky, 1997; Jencks & Mayer, 1989; Leventhal & Brooks-Gunn, 2000; Massey, 1990; Reardon & Bischoff, 2011; Richard A. Settersten & Andersson, 2002; M. C. Waters, 1999) Neighborhood disadvantage has disproportionally affected low-income, African-American single parents and their children. (R. Sampson, Morenoff, & Gannon-Rowley, 2002; Small & Newman, 2001) Studies on the geography of opportunity and neighborhood mobility have found that low-income African-American families are more likely to stay in disadvantaged neighborhoods or make moves to other disadvantaged neighborhoods than people of other races in similar income brackets and education levels. (Claudia Coulton, Brett Theodos, & Margery A. Turner, 2012; Logan, Alba, Mcnulty, & Fisher, 1996; Logan, Stults, & Farley, 2004; Sharkey, Patrick, 2008)

¹ The degree of parental financial support for young adults in the United States is proportionally similar across parental income levels, according to Furstenberg (2010).
Housing discrimination, poor transportation options, and the limited availability and zoning for affordable units in more affluent neighborhoods have all impeded neighborhood attainment for the poor. (Rosenblatt & DeLuca, 2012; Schuetz, 2009) Housing voucher programs such as the Gautreaux Project and Moving to Opportunity program attempted to move low-income families to more affluent, less segregated neighborhoods. Their results eventually showed limited success in facilitating neighborhood attainment and improving mobility trajectories. (Duncan & Zubiri, 2006) These and most other neighborhood mobility programs eventually result in the return to disadvantaged neighborhoods of many low-income people who do take advantage of these programs. (Darrah & DeLuca, 2014) Even when African-American youth move to lower-poverty and more diverse neighborhoods during their first residential move out of the family home, their experience of racial equality is temporary; racial inequality persists later in adulthood as a result of neighborhood changes out of the young adults' control. (Sharkey, 2012) Additionally, the pull of social networks often stands up against greater opportunity and affects the choice to stay, to move, or to return. (Boyd, 2008) We know that low-income young adults are more likely to receive help from their families in the form of childcare assistance or prolonged accommodation in the parental home. (Bosick, 2015) Whereas young adults from wealthier and more highly educated parents are more likely to receive direct financial support from their families (Osgood et al., 2008), freeing them to explore their "emerging adulthoods" (Arnett, 2004), low-income young adults remain close to family to take advantage of their social support networks. (Bosick, 2015) In past literature, this choice of social networks over increased opportunity has not been treated as a trade-off – one of many in which young adults in transition must negotiate between various markers in the transition to adulthood.

The way in which individuals use their own life events and experiences to select into and create preferences for various neighborhood contexts has been understudied; research methods beyond the usual surveys are needed in order to facilitate respondents' abilities to express the full complexity of their housing and neighborhood choices. (Harvey et al., 2015; Rabe & Taylor, 2010) The research on neighborhood choice and attainment lacks studies that take a qualitative approach to understanding the broader priorities and decision-making processes of young low-income urban dwellers as they negotiate both where to live and how to be self-sufficient adults. The complexities of their urban choices and trade-offs have not been studied in light of the various competing demands of their emerging adult identities. Better insight into this decision-making process has the potential to inform policymakers looking to invest in low-income neighborhoods or facilitate the movement of young, low-income parents to neighborhoods of increased opportunity.

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2 According to Robert Sampson, individual neighborhood selection is likely both a mechanism that is influenced, or even caused, by neighborhood factors and a process that has social consequences on the larger structure of neighborhood racial inequality. (R. Sampson, Morenoff, & Gannon-Rowley, 2002; Robert J. Sampson, 2011; ROBERT J. Sampson & Sharkey, 2008; Sampson Robert J., 2008)

3 Some research on individual neighborhood and housing selection has suggested that in addition to economic resources and constraints, the factors of time (to search), dwelling size, social ties and the desire to live among same-race neighbors affect how families search for and select where to live. (Bosick, 2015; Boyd, 2008; Charles, 2000; Harvey, Fong, Edin, & DeLuca, 2015; Krysan, Couper, Farley, & Forman, 2009; Wood, 2014)

4 Darrah and DeLuca (2014) similarly call for research that seeks to understand the preferences and trade-offs involved in low-income families' neighborhood considerations. Although Briggs et al. (2010) bring attention to the variety of locational priorities and preferences of housing assistance recipients, and to the lack of research on the trade-offs people make between these priorities, the conversation remains around locational preferences – mobility, safety, proximity to family – and fails to consider other non-locational priorities that low-income residents may be negotiating.
2.3 Disaster vulnerability and recovery

The already constrained choices of young low-income mothers become further stressed during natural disasters as familiar resources and contexts are displaced or altogether obliterated. (Gibbs & Montagnino, n.d.) Many of the adulthood markers being navigated have the potential to be magnified during critical decisions about migration. From reviews of the disaster literature, we know that women and racial and ethnic minorities in the United States experience greater vulnerability to natural disasters and struggle more in the recovery process because of factors such as isolation from information, housing patterns, inadequate building construction, and cultural insensitivities on the parts of other groups. (Fothergill, 1999; Morrow, 1999; Norris et al., 2002)

Young mothers in particular are strained in their roles as caregivers in post-disaster contexts, challenging their capacity to meet the obligations they have toward their children, their families, and themselves. (Kilmer & Gil-Rivas, 2010) Natural disaster research has also given insights on the challenges faced by minorities in finding employment and appropriate housing in post-disaster situations, where much of the information and resources are more readily accessible to white, middle-class survivors. (Elliott & Pais, 2006; Fothergill, 1999; Laska, 2008; Zottarelli, 2008) While we know about factors that affect disaster vulnerability and disparities in recovery, we know relatively little about the recovery decision-making processes that low-income mothers engage in when they begin to rebuild their lives.

Disruptions in social networks often occur as the result of a disaster; neighborhoods and homes are damaged, displacing families and fracturing social ties. (Kaniasty & Norris, 1997) These missing social networks result in the loss of supports that are important in women’s post-disaster coping processes. Fewer practical and emotional supports, combined with the pressure of their obligations as primary caregivers create distress for single mothers during recovery. (Gibbs & Montagnino, n.d.; Norris et al., 2002) Bosick (2015) found that the sudden loss of these social networks can in some cases allow young adults to make progress in their sense of independence and in their explorations of greater opportunity. Focusing on the social supports received and given up by low-income single mothers in the aftermath of a disaster, Bosick finds that social networks and structural opportunities (for example better employment, schooling, and housing) play a role in pushing and pulling young women along those markers of adulthood that relate to feelings of self-sufficiency and independence. Young women thus begin to negotiate the decision to stay in their new neighborhoods or to return home, weighing various life assets that play a part in establishing their emerging adulthoods. Beyond this consideration of the choice between social ties and self-sufficiency, the literature has not considered the wider set of adulthood markers and how individuals adjudicate between them during their recovery from natural disasters.

Internally displaced persons moving to new urban contexts experience the formation of new identities for themselves as they interact with the local population and government workers. The disaster violence witnessed by vulnerable displaced people often continues in their new urban environments, albeit through the more subtle form of “othering” narratives. (Zea, 2010). Place attachment researchers suggest that places to which one can relate their sense of self are more likely to elicit associations of value and sentiment. (Kyle, Jun, & Absher, 2013) Other researchers have suggested that people seek to verify their identities and are best able to do so when engaged in activities they enjoy and which allow for expression of the self. When these activities are performed in certain places regularly, individuals form stronger bonds to those places. (Kyle et al., 2013; Swann Jr., 1990) This suggests that belonging and attachment to a new place might be facilitated by

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5 The process of identity formation in new places after displacement has not been widely studied, although the influence of art and the communal experience of poverty, adversity, and inequality as identity-forming have been considered by Maxson (2015) and Landphair (2007); Phillips, Stukes, & Jenkins (2012), respectively.
environments conducive to the development and expression of the emerging adulthood identities of young survivors.

The rebuilding of urban spaces and support of survivors after a disaster requires cooperation among governmental bodies. Borges (2013) begins to define the responsibilities states ought to have toward environmentally displaced persons and how these responsibilities might be transferred between jurisdictions. Although intended for application to nations in accordance with international protection obligations, research like this sets the tone for governments of any size looking to meet basic obligations toward vulnerable people during their post-disaster recovery process. A number of researchers, policy centers, and multilateral bodies are calling for the development of legal frameworks to protect the rights of these populations in their own countries and internationally. (Boyce, 2000; European Parliament, 2011; Refugee Studies Centre, 2016; Zetter, 2011)

2.4 Combining the literatures
This thesis looks to connect the literatures on neighborhood mobility and neighborhood effects with the literature on transitions to adulthood, all in the context of post-disaster recovery. Although some existing work, mentioned above, has begun to facilitate the bridging of these literatures (Aronson, 2008; Bosick, 2015; Rabe & Taylor, 2010; Richard A. Settersten & Andersson, 2002; Sharkey, Patrick, 2008), no qualitative or mixed-methods research has considered the subjective experiences of young people transitioning into adulthood as they navigate decisions about where to live, work, and establish their identities in the constrained urban contexts within which they find themselves.

Neighborhood effects and neighborhood mobility research has recognized the importance of selection on the part of residents of typically disadvantaged neighborhoods. However the research conducted on why and how individuals make their residential decisions has been restricted to considerations of their locational priorities, ignoring the larger set of priorities and constraints young individuals have which relate to their evolving identities as emerging adults. Even less studied are the complexities inherent in this population's neighborhood choices in the aftermath of a disaster, where additional layers of identity and stability are being reconstructed.

The transitions to adulthood literature, in its elaboration of social and psychological markers of adulthood has similarly implied that there exists today a significant dissonance among young people as to the order in which these markers ought to be, and are being met. No studies have yet attempted to understand the actual sequences of trade-offs that young people (and in particular young women) engage in as they negotiate their ordering of, and progress along these markers. In the urban context, studying the constrained choices and tensions experienced by emerging adults as they seek good homes and neighborhoods in which to build their independent lives will be vital to furthering our understanding of neighborhood attainment among this critical population.

In this thesis, I seek to start a conversation about the real-time trade-offs young, low-income emerging adults are forced to make within their contexts of highly constrained choice. The intent is to explore the additional identity-related considerations this segment of the population must contend with when negotiating neighborhoods, economic opportunities, and personal and social obligations. Like Bird & Rieker (2008), I am interested in the everyday urban choices and priorities of this population as they are shaped and constrained by life experiences, life trajectories, social contexts, and identities related to gender, race, and class. The approach I take (pictured in Figure 2
below) considers the mechanisms emerging adults use to progress along the social and psychological markers of adulthood, in whatever order, and the various things they give up or hold in tension as they adjudicate their pathways between these indicators of self-sufficiency.

**Figure 2**: Schematic of the framework under consideration – Social and psychological markers of adulthood are conceived of not in the traditional sequence (as pictured in Figure 1), but as being in tension with one another in the larger contexts of individual identity characteristics, socio-economic conditions, and environmental or geographic experiences. In the midst of these tensions lie the trade-offs young adults have to make in the context of competing priorities and constrained choice.

Combining the scholarship on neighborhood choice, transitions to adulthood, and disaster recovery serves to illustrate the importance of appreciating the particularities of transitioning adults in urban policy and urban thinking. Whether during the recovery from a natural disaster or in their regular urban contexts, urgent residential and social choices made under economic and social constraints must be understood through the broader lens of emerging adulthood identity for this population. Ensuring equitable city life demands an understanding of the full array of priorities and constraints young people in this group have.
Chapter 3 – Research Design and Methods

3.1 RISK Project context
The women whose reflections are used in this thesis originally joined a multi-site study on educational scholarships, academic performance and persistence toward degree completion. (Scrivener & Coghlan, 2011) In 2003, they were randomly placed in either a control or program group for the Opening Doors demonstration study once they enrolled or indicated an intention to enroll at least half-time in one of two New Orleans community colleges for the 2004-2005 academic year. The study was initially designed to monitor the effects of performance-based scholarships and counseling services on the educational attainment, health, and social and psychological outcomes for low-income parents. Eligibility for the program required participants to be between 18 and 34 years old, have finished high school or its equivalent, have a household income lower than 200 percent of the federal poverty level, have at least one dependent child under the age of 19, and have no prior higher education degree. (Richburg-Hayes, L. et al., 2009) For Opening Doors in New Orleans, this criteria resulted in a study population that was largely composed of young African American, low-income mothers. (Asad, 2015)

When the hurricane struck on August 29, 2005, the academic year, and consequently the study on community colleges was halted. However, the Resilience in Survivors of Katrina (RISK) Project continued to follow participants in a longitudinal study that now includes information on survivors’ post-disaster recovery trajectories several years after the storm. A number of studies on socioeconomic mobility, health outcomes, social support, and psychological trajectories in the wake of the disaster have been completed using its survey and qualitative data as part of the RISK Project. (Asad, 2015; S. R. Lowe, Chan, & Rhodes, 2010; Paxson, Fussell, Rhodes, & Waters, 2012; Paxson et al., 2012)

Two rounds of post-disaster in-depth qualitative interviews were conducted in addition to pre- and post-disaster telephone surveys. The first in-depth qualitative interviews, conducted between May and October of 2007 included 57 women from the larger study. From May 2010 to February 2012, a second round of in-depth interviews took place (now between 57 and 78 months after the hurricane). This second round included interviews with 48 more respondents from the group as well as second interviews with 21 of the women who had already given an interview in 2007.

3.2 Data used
I used 74 of the qualitative in-depth life history interviews in order to analyze the trade-offs and choices embedded in respondents’ accounts of their post-Katrina choices regarding neighborhoods, education, relationships, work, and parenthood. The interviews also contained reflections on respondents’ choices before the hurricane and on the lives they led leading up to the disaster. A key component of the choices respondents described was the struggle between attempting to regain what they previously had and embracing fresh starts (and all the changes that come with them). For the 21 women who were interviewed twice, I read and took data from both in-depth interviews. Their key demographic measures are summarized in Table 1 below: In sum, the interviews I consulted belonged to 53 women; 21 Round 1 interviews and 53 Round 2 interviews.
Table 1: Demographic information (n=53)

<p>| | |</p>
<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Mean age in August 2005</td>
<td>27</td>
</tr>
<tr>
<td>Female</td>
<td>53</td>
</tr>
<tr>
<td>(100%)</td>
<td></td>
</tr>
<tr>
<td>Race</td>
<td></td>
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<tr>
<td>African American</td>
<td>48</td>
</tr>
<tr>
<td>(94%)</td>
<td></td>
</tr>
<tr>
<td>Hispanic</td>
<td>2</td>
</tr>
<tr>
<td>(4%)</td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>1</td>
</tr>
<tr>
<td>(2%)</td>
<td></td>
</tr>
<tr>
<td>Attending classes or training at college or university in August 2005</td>
<td>14</td>
</tr>
<tr>
<td>(40%)</td>
<td></td>
</tr>
<tr>
<td>Working in August 2005</td>
<td>22</td>
</tr>
<tr>
<td>(54%)</td>
<td></td>
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<tr>
<td>Living away from the parental home in August 2005</td>
<td>32</td>
</tr>
<tr>
<td>(78%)</td>
<td></td>
</tr>
<tr>
<td>Married in August 2005</td>
<td>9</td>
</tr>
<tr>
<td>(23%)</td>
<td></td>
</tr>
<tr>
<td>Mean number of children in August 2005</td>
<td>1.8</td>
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</tbody>
</table>

*Note: Percentages given are of respondents who completed a particular question*

I chose to focus on the second round of interviews as they allowed me to capture respondents' reflections on a wider post-disaster restabilization and decision-making timeframe. This event served to expedite or highlight important life decisions, or perhaps even to force them into existence, but did not itself necessarily affect the results of respondents' trade-offs or decisions in the aftermath. My choice to focus largely on the second round of interviews, which took place approximately five years after the event, was made out of a desire to see how decisions and trade-offs were made under slightly more stable conditions than those immediately following the disaster. I was interested in choices that seemed to truly be choices, however constrained. In this regard, a five-year post-disaster timeframe still captured the concentration of decisions brought to prominence by the hurricane, but also allowed for the observation of decisions that were reflective of respondents' identities and life priorities as emerging adults.

The one-on-one interviews conducted were semi-structured and held in person over one to two hours. Respondents and interviewers met at convenient locations such as an interviewee’s home, a café, or the interviewer’s office. All of the interviews were transcribed and verified. Those interviewed were all women (the small number of male participants in the initial baseline survey were not included in the qualitative study) and were selected to represent both those who returned to New Orleans and those who relocated to other places such as Houston, Dallas, and Baton Rouge. (S. R. Lowe, Lustig, & Marrow, 2011)

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6 The idea that Hurricane Katrina may have acted as an exogenous variable in the life trajectories of its survivors has been suggested as an explanation for changes in decision-making and social behavior after the event. (Bosick, 2015; Kirk, 2009, 2012) Hurricane Katrina certainly altered the lives of respondents, but many of them had already lived through greater trauma and more profoundly life-altering events in their households and neighborhoods. Bosick (2015) found that the women in this dataset who relocated and stayed in their new locations reported already having considered leaving New Orleans twice as much as those who returned to New Orleans in the first year, indicating that they were perhaps more independence-seeking to begin with.
The questions asked of respondents began with recollections of the evacuation experience and respondents' whereabouts, sense of safety, sources of support, and loss in the immediate aftermath. Discussions then typically moved to outline the various neighborhoods respondents moved between and why/how they made those decisions. Questions about education, career, life goals, relationships, and raising children were also raised. The topics of childhood, family structure and upbringing were included as well as those around religious practice, political involvement, and opinions regarding the recovery of New Orleans. Beyond my primary focus on these life stories, I consulted quantitative data from the pre- and post-Katrina surveys and included some demographic and descriptive indicators in the results and findings section where helpful for context.

3.3 Analysis methodology
I began by reading approximately twenty interviews to familiarize myself with the interview structure, common themes, and survivors' voices. Originally intending to explore the role of neighborhood amenities in survivors' recovery processes, I began using an inductive approach like that described by Miles and Huberman (1994) and Patton (2002) developing a changing list of neighborhood-related codes and assigning them to sections of text. Due to my unfamiliarity with the data (I was not involved in interviewing any of the respondents) and the fact that the interviews were not originally designed to answer my questions, I took something closer to a grounded approach (Glaser & Strauss, 1967), looking to generate theory from the data regarding neighborhoods and disaster recovery. Finding no particularly strong evidence in the qualitative data to indicate that amenities such as parks and grocery stores made a difference in respondents' recovery, I returned to the data, again with no rigid a priori theory. I then began to make notes on what seemed to hold particular significance for respondents in discussions of their urban surroundings before and after the hurricane. Analyzing and coding somewhat iteratively in the process proved to be useful in drawing out themes of great importance to the respondents. (Cynthia Weston et al., 2001)

The items that repeatedly surfaced started to form themes approaching the traditional social and psychological markers of adulthood discussed by Settersten, Ottusch, & Schneider (2015) and others. Such items included seeing my family regularly, good schools for my children, finishing school myself, paying the bills and providing for my children, and many others. I refer to these as life assets – important things individuals seek in order to make their lives stable, meaningful, and expressive of their identities. Respondents seemed to find themselves frequently stuck in tension between two or more of these life assets. In response to these findings, I adapted my coding methodology to capture the trade-off calculations embedded in respondents' recollections of past decisions or current internal negotiations. I re-read the first interviews and read the rest, noting each instance of a trade-off between life assets as a spreadsheet row in Microsoft Excel. For each instance, I took note of which life asset was “opted for” and which was “given up” and collected the relevant interview

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7 The question regarding the role of neighborhood amenities such as parks, grocery stores, and community centers in assisting personal post-disaster recovery could not be answered using this qualitative data since the interviews and corresponding quantitative data from surveys were not designed to answer it; neither could that answer be induced from these narratives.

8 Categorization into the "opted for" side or the "given up" side was sometimes straightforward; if the respondent stated an already acted-on decision or one currently being acted on, it was clear which life asset(s) they gave up for which other(s). Other times, respondents expressed holding life assets in tension without hinting at which asset would most likely be selected if they needed to make a final decision. In these latter cases, I used adjacent text or opinions expressed overall in the interview to guide my judgment in categorizing the traded life assets.
text to support the trade-off. Sometimes the individual paragraphs of text supporting one trade-off were nowhere near each other in the interview and required significant interpretation on my part.\textsuperscript{9} This was to be expected as no explicit question was posed asking respondents to identify major life trade-offs they had made. In many instances respondents exchanged combinations of life assets (multiple assets for multiple other assets, multiple assets for one asset, or vice versa). For lack of a tool that could keep track of such complex trades and allow me to later analyze trends, I treated each complex trade-off as a series of trade-offs that included all of the combinations of life assets given up/opted for\textsuperscript{10}.

I consulted respondents' answers to a number of the interview questions on neighborhoods, education, jobs, relationships, parenthood, personal growth and recovery, and others to draw out trade-offs. I largely left out movement decisions immediately connected to the evacuation of the hurricane and instead focused on trades made under circumstances approaching "normal" situations for respondents\textsuperscript{11}. These decisions seemed to represent genuine choices or tensions made with considerations of one's needs, wants, and identities as opposed to instinctual decisions made under extreme situations.

In analyzing all of the coded trade-offs, I created summaries of the most commonly "given up" and "opted for" life assets and the most frequent trade-off combinations between two life assets. These are expressed in terms of the number of respondents that gave up/opted for each life asset or experienced the specific trade-off combinations, and are explained in detail in the next chapter. I also matched the top life assets (those which could be matched) to their corresponding marker of adulthood to demonstrate the larger transition to adulthood framework present in these trades. These summaries can be found in Appendix C.

\textsuperscript{9} The semi-structured nature of the interview meant that explorations of some topics were truncated and others dispersed among unrelated discussions. A clear indication of preference for one life asset in one location was taken as supportive of a trade-off if a respondent later expressed leaving another location with its own highly desirable life assets in order to go to the first location (even if reflections on the two sets of life assets and locations were separated by thirty pages of unrelated conversation).

\textsuperscript{10} For example, a decision involving two life assets "given up" (proximity to family, nice home) for three other life assets "opted for" (good neighborhood, good job opportunities, personal mental health) would have been recorded in six trade-offs (proximity to family for good neighborhood; proximity to family for good job opportunities; proximity to family for personal mental health; nice home for good neighborhood; nice home for good job opportunities; nice home for personal mental health).

\textsuperscript{11} I did not include, for example, decisions to leave cramped, uncomfortable, and unsecure emergency shelter situations for the prospect of temporary accommodation with distant family in another city.
Chapter 4 - Results and Findings

4.1 Selecting new homes and neighborhoods - Establishing post-hurricane roots within the transitions to adulthood urban choice framework

When asked to reflect on their choices to stay in, or leave a particular neighborhood, city, job, or school in the months and years immediately following Hurricane Katrina, the young mothers expressed the various “pulls” they felt - between the familiarity of their childhood neighborhoods, their desires to complete a level of education they could be proud of, the need to provide for their own basic needs and the needs of their young children in the wake of a disaster which displaced them temporarily or permanently; they divulged the instances in which they chose to leave behind romantic relationships, well-paying jobs, and good neighborhoods for other needs crucial to the pursuit of constructing or reconstructing adult lives. The trades they made among these important components of adult life illustrate respondents' transitory positions along the spectrum of independence, between nostalgia and comfort, and self-sufficiency. Many of the choices made by respondents were affected by the city contexts they found themselves in, indicating that city form, city amenities, and city services play an important role in facilitating or hindering transitions to adulthood. This results section is organized to display the transitions to adulthood framework that the young women used in making their urban choices and then to outline the way in which city parameters affect choices made within this framework.

Although the mandatory evacuation and large-scale destruction of New Orleans infrastructure made their initial relocation decisions nearly inevitable, respondents started having to make life-altering urban choices as soon as they learned of the possibility of going back home and assessing the damage, of staying with relatives or friends in other cities, or of accessing the government assistance being offered in various cities through the Federal Emergency Management Agency (FEMA) and the U.S. Department of Housing and Urban Development (HUD). From there onward, respondents articulated how they made certain key trade-offs and what important life assets they held in tension as they negotiated their way forward.

Throughout the interviews, respondents demonstrated weighing their options in terms of several established markers associated with their emerging identities as adults. Their recollections of recent decisions and the real-time tensions explored during the time of their interviews revealed a genuine negotiation between next steps as they do or do not propel them further along the trajectory of adulthood. This wider look at the markers of adulthood and the in-the-moment urban decisions made to attain them builds off Bosick's (2015) work on the role of social support in shaping the transition to adulthood for this population. In large part, the top life assets both given up and opted for by respondents reflected trade-offs closely linked to the traditional social and the more internally-focused psychological markers of adulthood.

4.1.1 Trade-offs along social and psychological markers of adulthood

The markers negotiated by respondents were largely the ones traditionally referred to in the social construction of adulthood, namely finishing school, finding a job, leaving the parental home, getting married and having children. In addition to the social markers, the psychological milestones of

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12 I use the term “life assets” to refer to the forty-five categories of trade-off options that sprung out of the qualitative analysis of interviews. For the full list of life assets and a summary of life asset groupings by social or psychological marker of adulthood for the most commonly negotiated life assets, see Appendices A and C.
taking responsibility for oneself, becoming financially independent, and making independent
decisions figured prominently in respondents' trade-off choices.

Most (14 out of 17) of the top traded life assets, in both the "given up" and "opted for" categories
were associated with achieving traditional social or psychological markers of adulthood.
Respondents reflected both on trades between these markers and between other life assets relating
to place and neighborhood context. Markers such as finishing school, taking responsibility for
oneself, becoming financially independent, finding a job, having children, and leaving home were
most common. Child-related life assets associated with the marker "having children" dominated the
most commonly "opted for" list.

4.1.1.1 Finishing school – The importance of urban education

"Finishing school" as a marker encapsulated the life assets of completing an academic program such
as a diploma, certificate, or degree and the action of going back to school for another degree or
starting higher education for the first time. The eligibility requirements for the original Opening
Doors scholarship study ensured that nearly all respondents had finished high school or obtained a
GED, thus the "finishing school" marker in this case referred largely to the pursuit of postsecondary
education. The rate of school attendance among the group was at 40 percent before the hurricane
and 38 percent at the time of the second round of interviews. While for a small number of
respondents, the choice to give up further schooling for progress on other adulthood markers was
relatively obvious, most of the women held school in strong tension with other needs.

Nearly all respondents (85 percent) gave up13 either finishing school, going back to school, or going
to school in the first place for other life assets, making this marker of adulthood the most frequently
negotiated and the most commonly given up. Yet, respondents overwhelmingly agonized over the
timing of their return into school with respect to the other pulls they felt in re-establishing their
lives. Often, the urge to meet other needs meant sacrificing their educational goals for other
avenues toward independence. More than just lending access to better-paying employment, the
idea of going to and completing school meant marking an important personal milestone associated
with control over their own lives. Finishing school themselves was also an important marker to
achieve in setting an example of responsible adulthood for their children. R01, a mother of four,
was a 19-year-old at the time of the hurricane. Monday, August 29th, 2005, the day Katrina made
landfall in New Orleans would have been her first day at community college; she had attended
orientation the Friday before, marking a significant personal step in her reconstruction of an
independent and adult self. (Silva, 2012) She described what going back to school signified for her:

"[...] I've been living in poverty level so long, and I'm just ready to make a change. I don't have a high
school diploma and I don't have a GED. So my first day when I got into Delgado, you should have seen
me. I was ecstatic. I was like, "Yea, I am going to do something with my life." My kids said, "Mom,
you graduated from school." I said, "Yea." I lied to them. I tell them I graduated because I don't want
them to say, my mom didn't graduate so I don't have to. When they found out that I was going to

13 The percentages reported in this results section indicate the percentage of respondents who "gave up" or "opted for"
various life assets over other life assets. Since many of the trades articulated involved the exchange of multiple life assets
(e.g. a single life asset for multiple other life assets; multiple other life assets for a single life asset; or multiple life assets
for multiple other life assets), but I separated and coded them as individual combinations for this analysis, another form
of "cumulative" ranking was also performed. This was intended to indicate how many other life assets, summed up for all
respondents, were given up or chosen ("opted for") instead of any particular life asset – a sort of "weighed" prioritization
of life assets among the respondent group. The results represented in this way, however, were not particularly different in
terms of top ranking life assets. A table of this version of the analysis is included in Appendix C.
college... my first day, I was crying. So to be in control of my life, it was amazing because I haven’t been in control.”

After several months of temporary living in Hammond, Louisiana, R01 returned to New Orleans and has been struggling to piece together her life. Like many of the other respondents, she has had to give up progress on the “finishing school” marker in order to make ends meet for herself and her children.

In an analysis of the most common trades made between the forty-five different life assets that surfaced during the interviews, four out of ten of the top trades saw respondents giving up a school-related life asset for a lack of sufficient funds to make ends meet (51 percent of respondents), to dedicate their time to employment (25 percent), or to have a child (21 percent).

When asked how she intends to move forward in achieving her plans and hopes for the future, R01 outlined her struggle as one between the need to finish school and the need to make ends meet:

"I think I need to take myself back to school. That’s what I need to do. I want to go to school because I need to go to school. But I need a job to take care of my family. I can’t work and go to school. So I have to choose one. I have to eat. My children need things so I have to take a job. But I probably could squeeze it in if I take a class here and there. I’m going to get me a job, save me enough money to get a computer. Then I can do online classes. I’m up most of the night. I have two very sick kids that I have to stay up with. I sleep mostly during the day and I’m up at night. If I had a computer I could take online classes. That’s an option.”

As with many of the trade-offs in these interviews, this was not a simple negotiation between two life assets (namely finishing school and sufficient funds). R01 also held in tension the time at night required to attend to her children’s health, time which would compete with online classes and with time for herself. However, for her, the desire to attain this marker of adulthood seemed mostly inhibited by her weak financial position.

R02 described her choice to withdraw from school as a negotiation between finishing school and two other markers of adulthood: becoming financially independent and having children. She chose to support her immediate family financially and to take care of her newborn over finishing school:

"I wound up going to [community college] in New Orleans, and I stayed there for a little while and wound up stopping and that was it. I just started working... That was my first job. [My son] was a newborn. And I was trying to work, and then I would go to school in the morning and work at night. And then at the job, they would want us to start working late, and I was getting off too late. And it was like, okay either I stop going to school or I stop working. And at the time, his dad had just entered the military so it was like financially I had to take care of him. So I had to choose which one I had to do at that time, and it was to take care of him.”

Respondents similarly struggled with the full-time requirements of some academic programs, finding them incompatible with making a living. R03, who defines success as “someone who has completed school and has a stable job” had previously been enrolled in business management programs both at a New Orleans community college several years prior to the hurricane, and later at a college in Houston where she evacuated. Both attempts at finishing school were curtailed by the unfeasibility of working, going to school and taking care of young children alone all at the same time. Her body could not keep up with the exhaustion. She thought that if she could somehow work part-time it would be easier for her to go to school. “It wouldn’t be as frustrating, but I have to work fulltime in order to pay my bills, so that’s the hardest thing for me.” R04 struggled with a
similar situation, but in reaching the final requirement of her degree program. Having finished her
nursing coursework at a Texas University, in the wake of Hurricane Katrina, she now found herself
struggling to cross the finish line:

"Now I just need to complete my clinicals... But for your clinicals, you can't work. You cannot work a
full-time job whatsoever... [because with clinicals] it's full time. I mean, you'll be in the hospital
probably from 6:00 in the morning until 3:00... So you can't work... And the most they probably want
you to work at a job is probably 20 hours a week... And nobody can live off of 20 hours a
week... Especially in my situation. I got three kids at home."

While life assets related to the marker of "finishing school" topped the list of things given up by the
women in this study, leaving behind that marker of their emerging adulthood was nothing less than
a major tension for many. Women negotiated not only financial self-sufficiency and newborn
parenting as alternate avenues toward adulthood, and instead also included considerations of
personal mental health, providing for growing children, moving forward in their careers, and family
and romantic relationships in their calculations. The emphasis on post-secondary education in the
context of the larger study on educational scholarships and among the interview questions may
have encouraged respondents to reflect on their education-related trade-offs to a greater extent
than they would perhaps have done otherwise in a general discussion about life choices.

4.1.1.2 Achieving self-sufficiency – Belonging and attachment in new communities

The feelings of being independent and having confidence in making one's own decisions resonated
deeply with respondents, whether or not they thought they were making sufficient progress on this
marker of adulthood. Many had lived in or been familiar with their pre-Katrina neighborhoods for a
number of years and 22 percent still lived with their parents before the hurricane. For many of
these women, life in their New Orleans neighborhoods was associated with a sense of familiarity
and belonging. When considering neighborhood choice in the Katrina aftermath, these feelings of
familiarity and belonging created a strong pull back to New Orleans. Respondents, displaced from
the familiarity of their pre-Katrina neighborhoods and social circles, negotiated between
neighborhoods and cities to settle in while forced to reflect on the community cohesion and sense
of normalcy they left behind in their pre-Katrina neighborhoods.

Considered against other life assets available in their new neighborhoods outside of Louisiana, the
choice to situate themselves and their young families in a place that felt familiar and comfortable
was often left behind. Over half of the respondents cited giving up or struggling to give up this sense
of the familiar and comfortable for other life assets. While a handful of respondents had considered
leaving New Orleans prior to the hurricane, the majority easily justified leaving the known, familiar,
and comfortable for greater opportunity elsewhere. The profound connection respondents had to
New Orleans did not make these trades easy, but they were justified in their larger personal
adulthood narratives around approaching self-sufficiency and decision-making independence. A
significant number of respondents (42 percent) opted for or strongly debated choosing familiarity
and belonging over other life assets at some point in their post-Katrina neighborhood
considerations.

Eventual returners to New Orleans and relocators to other cities expressed several reasons as to
why moving forward on the marker of self-sufficiency and independent decision-making was
difficult when it meant letting go of the familiarity of their New Orleans lives. Many felt like
strangers in the places where they were temporarily displaced, and some who were still in Houston,
Dallas, or elsewhere at the time of the second interview round still did not see their adoptive cities as home.

Seeing her new neighborhood in Houston as "100% better" than what she had in New Orleans, the better schooling, greater neighborhood safety, nicer home, and cultural diversity alone did not inspire a sense of belonging for R03. When asked whether she would ever see Houston as home, she articulated her choice to stay there as a trading in of belonging for other assets:

"I doubt it. I doubt it. It’s just where I live... I really don’t like Houston. I never did and I’ve been here two years and I - - I mean I’ve been here since the hurricane so four years and I still haven’t really gotten used to it, so I think - - I don’t think I’ll ever just get used to it. It’s just huge. It’s just congested to me. Too many people. It’s just a lot different. I guess I’m just so used to New Orleans I just can’t - - I think that’s why my mom went back too because she just couldn’t get with this city. She just didn’t feel right in the city, and I - - I haven’t - - I just - - I don’t feel right here. I don’t like it here. But I have to think of other things, you know. I have to make it - - make the best of my situation basically, you know, so."

Respondents resented having been referred to as refugees in some of these places, so despite the generosity they witnessed from some local charities and churches, many found it hard to feel like they truly belonged. Others missed the annual festivals and rituals of New Orleans, the important local history of their family ancestors, or the air of friendliness previously felt on the streets back home. Others still found it difficult to orient themselves in new cities, missing the control they had once had in navigating their surroundings. All of these reasons made it difficult to leave New Orleans in the name of pursuing greater self-sufficiency in a new place.

R05, a 21-year-old mother of one moved to Houston and intends to stay in Texas for the opportunities it offers, but for her "... that was the hardest part. Being out here. A new city, a new state. You have to learn everything over." She saw Dallas, where she wants to relocate, as a little smaller and slower than Houston, making it more like New Orleans. R06 similarly longed for what she once had in New Orleans and thought that in Houston, "a lot of people from New Orleans are there. It’s going to be like New Orleans all over again" when she gets there. For R05 and R06, New Orleans will never again exist in the form it used to, so they sought a place where they can live a similar lifestyle and feel a sense of belonging.

The trading of familiarity/belonging was most often made against the appeal of better schools for their children and increased job opportunities. Over a quarter made the trade between giving up familiarity/belonging and higher quality schooling for their children, leaving behind the former. Slightly fewer (23 percent of respondents) gave up or were actively considering giving up familiarity/belonging for better job opportunities in another city or state.

R07 longed to return home but after experiencing her children’s schools in Houston, could not in good conscience pull them back academically. She reflected:

"I tell my kids all the time, I would love nothing more but to go home, but I can’t.... What school would I - - what school would I possibly put my children in?"

Making a comparison between school systems in Georgia (where she stayed temporarily), Texas, and New Orleans, R08 explained her trade-off calculation:

"And even though my daughter was in Catholic school [in New Orleans], to me she still wasn’t getting the best education, even though I was paying for it... Because if you weigh the education she got in
Georgia in a public school system and what she got in New Orleans in a Catholic school system, other states’ public schools are better than our Catholic schools in New Orleans... When we came here [Houston] last school year, at the beginning of the last school year, she was actually still behind according to these school systems here and what the Catholic school system has...So we had to play catch up last year."

After returning to New Orleans post-Katrina with her young daughter and staying there for two years, R08 decided to make the move to Houston, citing her daughter’s schooling as the main reason for the decision.

Those citing good job opportunities as their main reason for giving up familiarity/belonging spoke of the number and type of jobs available as well as higher pay in the locations of their choosing. R02 had previously considered Texas for its greater job offerings and was finally pushed to make that trade-off permanently once the hurricane came:

"If you're just playing around on the Internet and if you pull up Texas you might get like 100 pages of just jobs to where if you pull up Louisiana you might get five. You know? And to me that - that meant something. That meant that there was just more here for you to be able to choose from."

R02 had been looking for jobs at a call center in larger companies or in banking and found them in Texas. She was not interested in the industries available in New Orleans, although that was where she felt comfortable:

"Like the big corporations that has - I guess their major centers here where you can go in and - we don't have that in New Orleans. It's just like either you - you teach, you know and you do something in the medical field or - there's not really a wide spread that you can choose from. You know? I mean, we have what - in St. Charles Parish we have a couple of chemical plants, but other than big major corporations, I don't see that there. I mean, maybe I'm wrong but I just don't see it there."

On the reverse side of the trade-off, just over 40 percent of respondents opted for familiarity/belonging over other life assets. The pull of home and of their former lives was simply too strong. R09 had evacuated to Houston after Katrina, but eventually decided to move back with her children because she missed home:

"I guess it was just that I've never been anywhere other than New Orleans basically. So, I mean, it was just I'd never opened my mind to other options on, well, you know, I could go ahead and make a life here. So, I mean, it was just always set in my mind that I'm going back home to New Orleans."

She never truly intended on staying in Houston, trading self-sufficiency and independence in a new place for a place where she could feel like she belonged. For R09 and many others, trade-offs along this marker were largely associated with a choice between New Orleans and some other location, but some also gave up or opted for familiarly and belonging in their religious communities, workplaces, and health care services over other life assets, regardless of the city in question. The tensions and trade-offs along this marker challenge Bosick's (2015) conclusion that leaving social ties in New Orleans often left respondents feeling more independent and reporting greater access to opportunity in various life domains. While respondents were forced into feeling more independent and were optimistic about their fresh starts, we do not yet know conclusively if they were truly better off after leaving their social ties and if the calculation they made indeed materialized into greater opportunity.
4.1.1.3 Leaving home and family – Residential choice for young adults

One of the five traditional social markers of adulthood, "leaving home" was a major source of tension for the respondents as many of them had been accustomed to living with or near several generations of their family before hurricane Katrina. Prior to the hurricane, 22 percent of respondents were living with their parents or their spouse/partner's parents while others lived in an independent residence nearby their families. Many of their regular rituals involved interaction with family members for their children and for themselves. When the hurricane arrived, some were able to evacuate New Orleans with immediate and extended family, while others eventually caught up with family members in temporary locations. In the years following, some respondents' family members trickled back to New Orleans, some moved to entirely new locations, and some stayed where our interviewees also chose to settle. In all cases, proximity to family played a strong role in respondents' neighborhood choices in the aftermath of the storm.

Over half of the respondents mentioned giving up "proximity to family" for other life assets, or stated struggling with that tension. Some (15 percent) made this trade precisely with the intent of making progress on the marker, "leaving home", deciding that it was time to live independently of their family. R10 reflected on how she enjoys her independence in Conroe, Texas and how this was enough to give up being close to family:

"Yeah, the first time I’m actually independent and to where I can take care of things on my own versus going back to New Orleans and I would take a pay cut and the rent for the apartments has gone up also...So, I would be back over my grandmother’s house because of that. So, that's another no.... [Being independent] feels much better, a lot less stressful definitely. I didn’t like to depend on anyone, I mean especially with someone depending on me too. So, I didn’t care for it at all. My family never gave me any hard problems about anything. They were always there to lend a helping hand, but it’s nicer to be able to take care of things on your own like you’re supposed to anyway."

Others (30 percent) chose to work on taking full responsibility for themselves by ensuring for themselves a good neighborhood with good transportation and other urban amenities, a nice and affordable home, attention to their own personal mental health and safety, or a fresh start in life. R05, now living with her husband and children reflected on the benefits she chose in Houston over the ability to see her family on a daily basis. She spoke of her current neighborhood as good in many regards except in its distance from family:

"It’s fine. It's fine. I mean everything that we need my daughter's school is down the street. His job is like 10 minutes away. We, you know, Wal-Mart, hospital, library, every - - everything that we need is in the area....[but] everybody [in my family] that was here they left...I have one brother here. He lives on the south side of Houston and I have an aunt she lives on the south side of Houston, but like my immediately family, my mom and I have six other brothers and sisters, so they're in between Dallas, Mississippi, and New Orleans... You know, in New Orleans everything was small...Two of my sisters and my mother they stayed like within three minutes of each other because New Orleans is small...Here it's like for me to see my brother it's like 45 minutes. So, you know, everyday, you know, I talk to my mama or I talk to my sister but we on the phone, you know, versus like let me go run over to her house. "

For others yet (17 percent), it was a choice between proximity to family and the provision of good educational opportunities for their children. R11 shares an internal struggle with her son, in that they both miss family, but recognize the superiority of his schooling in Houston:
"Our school system is not good like it is here. And [my son,] he's been...introduced to things and places...He wants to be an architect. Like out here, he's been to architectural firms. His teacher has took more interest in him. So there's a lot that he gets here that I think he may have not gotten, you know, back home... I be like torn with school with him... because out here they'll like want to give him scholarships, you know, things like that... So I asked him what he [wants] - and sometimes he be like he want to go home, but then sometimes it's like - I think it's the same thing with him.... My ex-husband is there [New Orleans]... [he misses] his grandmother... All our family [is] there... [In my mind] I still be like I'm going home. You know, even though I'm living here...like I'm going home."

The trade-offs to leave behind proximity to family for the life assets mentioned above happened mostly because respondents could not find both sides of the trade in the same place. The New Orleans neighborhoods from where these women came were afflicted in their minds with crime and bad neighborhood schools both before and after the storm. The city was further inflicted with reduced access to amenities and opportunities to rebuild a happy life after the storm.

While the hurricane, in breaking of some of these social ties, facilitated respondents' progress on the marker of leaving home and also of imbuing them with a greater sense of independence, these trades were largely a reflection of the insufficiencies of their low-income neighborhoods in New Orleans. These insufficiencies ensured that family and young mothers would in many cases be separated if better neighborhood amenities and characteristics presented themselves elsewhere.

4.1.1.4 Having and raising children - Prioritizing childcare, neighborhood schools, and safety

The nature of the initial study of which these respondents were a part ensured that all participants were already parents. Therefore, all had reached the marker of "having children" and had by the time of these interviews made progress on learning to provide for their children, building safe and healthy environments for them, and in balancing the quality of their relationships with their children against all other needs. At the time of the hurricane respondents had an average of 1.8 children and many credited their children for waking them up to adulthood. Most became mothers during their teenage years or early twenties. Interviewees placed great emphasis on their roles as providers for their children as integral to their identities, their transition into adulthood, and their life choices in the aftermath of Hurricane Katrina, regardless of their geographic location.

R12, a 23-year-old mother of four and self-described “workaholic” struggled between the choice to return to Arkansas, where she had lived for a year after the storm, and staying in New Orleans, where she had returned recently. Already a mother of two children at the time, she had given birth to twins nine months before the storm. In Arkansas she had lived independently in a nice, large space; returning to New Orleans, she struggled to find a safe neighborhood with government-sponsored affordable housing that would allow her mother to share the household with her and assist with childcare. Now that she found a good daycare that she "wouldn’t give that nursery up for nothing in the world," the choice between Arkansas and New Orleans was made tougher. She reflected on the struggle between providing care for her children and maintaining her independence as an adult:

“I love-I would—that’s one of the reasons that I would actually just stay back in New Orleans is for their daycare... When it was just those two [children], I was having issues with childcare. I wanted to work and, like, depending on somebody to watch them. So it was like, you know what? You need to get it together. If you’re going to be working, you need to find a daycare for them to go to, okay. So I started calling around... My biggest thing was I didn’t want to depend on my family anymore. I wanted to be-I wanted to be able to say, ‘I have kids. I’ll need you sometimes but I won’t need you 100 percent of the time.’”
In the aftermath of hurricane Katrina, respondents were preoccupied with doing their best for their children. Their ability to provide stability, reassurance, and opportunities was severely tested during and after the initial displacement. Respondents often referred to their attempts to make the evacuation seem like a holiday, or a "little vacation" to their children. In the weeks after Katrina, those with school-aged children already began their assessment of neighborhood schools, wherever they were lodging. As they had done prior to the storm, respondents proceeded to negotiate their city, neighborhood, employment, and personal needs against their need to be good mothers. One fifth of the complete list of life assets surfaced in this analysis comprises of items related to meeting child needs.

Throughout the interviews, many of the most commonly prioritized life assets were child-related, including "providing for children" (70 percent of respondents), "good school for child(ren)" (47 percent), "child(ren)’s safety" (47 percent), and one’s personal "relationship with their child(ren)" (45 percent). Conversely, among the top life assets that respondents gave up in favor of others, none were child-related.

Seventy percent of the respondents gave up or strongly considered giving up other important life assets to provide their children with basic necessities, stability, and familial supports. Some had postponed switches to a good job, a good neighborhood or nicer home to avoid disrupting their children’s adjustments to a new place; others motivated their decisions by a need to see their child interact with a positive male figure or fit in socially into their new environments. R13 explains this tension between working on other facets of self-sufficiency and ensuring a level of stability for her children:

"I had put the kids in school maybe...three weeks before I started looking for a house, because I didn’t want them to miss school. So when we did find this house, this house was here and their school was on the other side... So I didn’t have anyone to be able to get them back and forth to school, because I was offered a job then, but I was like, in order for me to take this job, I would have to take them out of school, place them here, and then they would have to switch again. And they were already traumatized, so I didn’t want to put them through that... I felt like I couldn’t do that to them because of all the other stuff they went through. So I decided not to take the job. So I really didn’t start looking again until the summer when they got out of school."

R06 placed importance on having a stable and separate home for herself and her children. She wanted her children to know that “this is how we were (before the storm)...we lived in our home. We did go over [to family] a lot, but we lived in our home daily before the storm. Now this is how we are for a moment. But once we are in another house, this is how we will be again. And this is how you should be. This is just temporary.” She gave up her plan to move to Texas and attend university there to help establish for her children how things “should be”. After everything her children had been through, and now that they were back in their old school making friends, she could not pull them away.

The women also provided much commentary on the quality of childhood education in the cities and states they had been to in the wake of Hurricane Katrina; school quality as a decision factor appeared in many of the interviewees’ responses. In terms of trade-offs, nearly half of the respondents gave up or were internally deprioritizing other important life assets to ensure their children were able to attend a good school. The second most common trade-off combination between life assets was that which saw women giving up their sense of familiarity/belonging (typically associated with New Orleans) for the provision of a good school and a good education for their child(ren). Reflecting on the low quality of neighborhood schools her child had access to back
home in New Orleans, R14 held in strong tension her desire to return there with her desire provide opportunity for her daughter:

"I've got a tat on my arm, "New Orleans." Every day, all day, yeah, that's home... [However] I don't want to put [my daughter] in a predicament where it's not helping her to excel, but actually making her decline educationally. I don't want to do that...Now, if it was just me and I didn't have [my daughter], I'd been left. But since I have her and she's starting to get the feel of what Houston is like and her friends and find her own identity, I don't want to pull her from that. That's the most important factor: [my daughter]."

Children's safety in their neighborhood surroundings, in their domestic situations, and in the schools they attended was prioritized over a number of other life assets by almost half of the respondents in these interviews. This factor also figured into respondents' neighborhood choice and affected their willingness to return to New Orleans due to its higher post-storm crime rate. After returning to New Orleans and staying there for about half a year, R09, moved to Slidell, Louisiana because that community had more residents and street activity than the deserted streets of post-Katrina where she had returned. She was very happy with her neighborhood and home in Slidell until her child's safety came into question:

"And then it so happened...one of the teachers had - it was on the news and everything - he was taking the kids, the boys, in the bathroom and...it was just...so I had to get out of there because my son was just talking about the things that the guy, you know...He tried to talk my son into going in the bathroom with him. And the guy was arrested. So I just moved. I moved away from there, and that was a really nice place. I mean, this place we lived was like really uppity and, you know, like it was we lived on the river...But...when I got him from over there, I just moved back here and that was it."

Four out of ten of the top trade-off combinations saw women giving up other important things (such as familiarity/belonging, finishing school, time for self, proximity to family, romantic relationship) for a child-related category (good school for child(ren), having child(ren), relationship with child(ren), or providing for child(ren)). Many halted their educational goals once or several times in order to have children. Some went back to school afterward, while others felt the need to become more financially stable for their children and instead opted to work. Having children generally did not appear erase the desire to attain the educational marker, but merely made it more difficult to achieve. In some cases the choice between finishing school and taking care of a newborn involved other considerations. R15 decided she would be the one to assume the role of full-time parent once she got pregnant, giving the child's father the freedom to finish his own schooling. She regretted this decision for how it had changed the course of her life:

"I wasn't expecting it [being pregnant my daughter], and just everything how that happened was just so wrong, but when it came down to it, I was still in college trying to finish and being the person that I am. I was like, I chose to tell him, "You stay in college and finish, and I'll stay and take care of her. You just, when you finish, come and help." And it's like, man, to know that, okay, yeah, he's finished and then moved on with his life and it's stable and now, look at me, I have to suffer. It makes me mad, but that was my choice."

Some women chose to postpone or end romantic relationships and the associated complications in order to avoid compromising their children's safety or development. Many women wanted to test out potential partners, but not at the expense of a safe and stable upbringing for their children. Maintaining control over parenting methods was held in tension with the desire to provide their children access to adult male role models. R06, having already given up pursuing a university degree and a move to better opportunities in Texas, was also postponing her romantic explorations:
"I know why I don’t want to be in it [a romantic relationship]. My children are 14... I would not want anybody in their life at this moment because... I’m not trusting, and I don’t really want to have to watch someone around my children... I could be gone to work and anything could happen... First of all, a relationship takes time, and then you do have to involve the children also... When they’re of age and they’re dating, and they’re older and more mature and not so much home and things like that, of course. But not now. Uh-huh.”

Despite all of the pulls in various directions of need, 45 percent of respondents prioritized or gave up other things to maintain a good relationship with their children by being present, doing homework together, or helping facilitate children’s relationships with other family members. R16 wanted to go back to school for a career in childcare, which she partially chose for the schedule which allows her to be available for her children whenever they are not in school. She was stuck in a multi-asset trade-off between finishing school, becoming financially sufficient, and having a strong relationship with her children:

“...I could very well work two and three jobs right now, but that means I would have very [little] interaction with my kids... And they’re not accustomed to that. I’m not accustomed to that. Even at schools [people] know me by name... I like to sit in the class, I like to watch and see what’s going on... I feel that a lot of people...have become very consumed with trying to work hard to provide for their families, but I don’t want to just only be a provider and not a caretaker.”

While the prioritization of children may have occurred in the life trade-off calculations of many other populations of young mothers, it was clear among these respondents that this marker of their identity was qualitatively of near-paramount importance to their self-conception as adults. Before they were ever in a position to make trade-offs for themselves and act as the primary decision-maker in their own lives, these women themselves typically lived through challenging childhoods. In their reflections on the comparison between these earlier life situations and the lives their children were currently living out, it was very clear that they felt the need to provide better and safer lives for their children wherever possible. Whichever aspects of their upbringing and their childhood neighborhoods they appreciated - such as cohesion and camaraderie among neighbors - were the same as those they now sought to provide for their children. Losing the capacity to replicate some of these positive environments for their children in a reshaped post-Katrina New Orleans, they often looked to other places and other realms of urban life in an attempt to provide the same benefits.

4.1.1.5 Taking responsibility for oneself – Social services and generative neighborhoods

As a marker representing individuals’ sense of maturity and responsibility, this was one that all respondents had made some progress on, considering they were already parents of one or more children. Particularly in the context of the chaos and trauma of a natural disaster, their embrace of their own sense of responsibility for their well-being and that of their children was heightened. The respondents reflected throughout their interviews on moments where they chose to take stock of their own well-being and of how well they were taking care of themselves and their children. Often enough, life decisions were influenced by a realization that providing the necessities for their own happiness and peace of mind was crucial – even more so once they became mothers.

R12, who was interviewed twice, had self-reported some progress in her recovery, but felt she had still not fully recovered because her life had not gotten back on track in terms of her “master plan” for educational and career goals. By the second interview, she had taken into account her own mental health in negotiating between her relationship with her family and moving forward on her other marker-related goals such as becoming financially independent and taking care of her
children. She fully recognized the importance of self-care, having experienced depression after Katrina, and was ready to trade other things in for her own mental well-being:

“I’ve been there. I’ve done that [depression]... I don’t want to go back down that road again, because it’s nothing nice. I’m trying to uplift myself and [not] go down that road again. I just feel like sometimes... it’s like a strainage on you. You know, if you’re doing good, you’re positive, everything is going good for you, you don’t really wanna go back down that road, you know. And I feel like sometimes they [my family] make me feel like they’re putting me in this road...”

“I’m 30 now... I have kids now, so I have to grow. I have to mature and I have to get me together because I feel like if I don’t take care of myself, then nobody will. I have to take care of them [my children]. And right now, they are the top priority, and people don’t understand, you know, if I’m taking care of my kids, [and] I’m trying to get everything that they need... I can’t have everybody else always doing this [asking for money].”

For these mothers, taking care of themselves included consideration of a few different life assets, namely their own personal mental health, having a decent and affordable place to live, and taking time for themselves to sleep or in some way be at the service of themselves, as opposed to existing for others. Fifty-eight percent of respondents made a trade-off opting to preserve their own mental health over other life assets, while “time for self” was an asset more likely to be given up - 53 percent of respondents gave up this asset in place of others. Less frequently, but significantly, 13 percent of women traded in their personal physical health for a variety of other life assets.

More loosely related to this marker were the neighborhood-context assets of “good neighborhood”, “nice home”, and “good transportation”. Selecting a nice home for the pleasure, pride and comfort it brought to them and their children was not highly prioritized when placed in tension with other needs. Forty-seven percent of respondents gave up living in or moving to a nice neighborhood despite placing significant value on the idea of living in a quiet place with good neighbors, a balance of activity and privacy, and general comfort and safety. Forty-five percent gave up a nice home or the idea of moving into one for other life assets. Forty-five percent also wrestled with trade-offs where good transportation was a deciding factor because of how feasible or infeasible it made other choices.

The most common trade-off combinations along this marker of adulthood were “good neighborhood” for “housing affordability” (18 percent of respondents); “romantic relationship” for “personal mental health” (16 percent of respondents); and “time for self” for “relationship with child(ren)” (16 percent of respondents).

Housing affordability as a life asset indicated the choice to opt for security in housing situation – knowing that there would be a roof over the heads of mother and children and that this would not be compromised due to fluctuations in a respondents’ personal employment situation or current savings – as a basic form of responsibility for oneself and dependents. Often housing affordability meant living with someone in the family “for free”; splitting rent for a single household between adults; or receiving government assistance for a large portion of the rent. In fewer cases it meant
living in a place that a respondent could afford to rent or buy with her own earnings, and in still fewer cases a home she could afford to invest in with her and her partner's combined earnings. Desiring both housing affordability and a nice neighborhood in her adopted city of Beaumont, Texas, R17 traded in the possibility of moving to a nicer, but less affordable area:

"I would like to stay in Beaumont. If not in Beaumont, like around the surrounding area...because I would like to own a home. And raise my kids here. You know? It's quiet....I don't like this neighborhood [that I'm in now] and I'm ready to go now, because I guess because of the - the landlord. The only reason why I'm staying here now is because it's affordable for me. If I had the opportunity to leave tomorrow, I would. I would pack everything that I own and would leave tomorrow if it was affordable to me."

Personal mental health as a category entered into tension with various other life assets. Respondents reflected on particular stressors such as the hurricane or traumatizing events in their childhood. Other times they referred to a debilitating fear of failure in school or an inability to remain happy around family members or romantic partners. R18 was getting out of a relationship that started unraveling once she got pregnant and got worse after the hurricane. When drug and money problems started to affect day-to-day life on the part of her son's father, R18 decided she would do better for herself and her child by exiting this hurtful relationship:

"In the beginning he was nice. After I had the baby I gained weight, a lot of weight and it's hard to get it off. So he made it more difficult than it should be. He was always pitching diet pills at me. You should take these because it will make you lose weight. It hurt a lot. In the beginning he was nice. He was real romantic. But after the baby came he just changed into this whole new person...It took some convincing for him to bring me home in December. I literally had to beg....For the first three months, January, February and March, he’d come once a month to see how we were doing, if we were getting settled. I tried to make it work. I figured it would be best if his [my son's] father was around more. But again, some of the things he was doing before, he was still doing it. I can't deal with that."

The women typically allowed themselves little time for personal relaxation, spending time with friends, or getting rest. Some mentioned watching television or going to the mall or the park for leisure, but this was often done in parallel with parenting. "Time for self" was one of the most commonly given up life assets – 53 percent of respondents mentioned giving it up or seemed to struggle with having enough time for themselves. Respondents struggled with work shifts, commuting times, and fitting in schoolwork. Most often, however, they gave up "time for self" to spend time with their children and be involved parents. R16 stated quite plainly how low on the list of priorities her own time for herself seems to be:

"Yeah. Mom never has time for herself. And then when we're not busy here, I'm running back home because everybody wants to see the kids and then we have to go visit dad. So I'm always, you know, it's never really time for me by myself."

R19 debated aloud why her relationships with her friends have faltered, but she suspected it to be a function of her changing priorities as a wife, mother and adult:

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14 A number of the respondents mentioned having a strong desire to be homeowners. Many had lived significant a portion of their life in a New Orleans home owned by a family member (and purchased at a reasonable price several decades earlier). At the time of the initial baseline survey of the respondents, 6.5 percent owned the home they were living in and 87 percent were renting. By the second follow-up survey, 17.6 percent were homeowners and 80 percent rented. Although the life asset, "home ownership" was included in this analysis, respondents seldom spoke of it as part of a trade-off, tension, or choice that they were negotiating. Home ownership was more commonly reflected upon a dream or something to aspire to in a five-, or ten-year hopeful projection of their futures.
"My friends are here but I'm not as close to my friends as I was before... I don't know if it's because of
the storm and everyone is scattered out throughout the city or if it's just because my values have
changed because I'm married with kids and I'm like okay, is it important that I hang out with my
friends or do something with my kids? And it's just tiring [having three kids]. Once I'm finished with
them I'm ready to go to bed. I don't really have time for friends. I'm not even on the phone as much
as I used to. It's just I guess growing up and growing apart."

4.1.1.6 Becoming financially independent – Urban poverty and constraints on opportunity
A major source of tension in respondents' decision-making was the lack of sufficient funds to make
ends meet or to gain access to activities such as the pursuit of higher education, children's extra-
curricular programs, or the career or studies of their choice. At baseline in 2005, 15.4 percent
were relying on their parents for more than half of their financial support. Less frequently,
respondents spoke of not having yet accumulated enough money to pursue entrepreneurial
activities they dreamt about, to secure a down payment on a home, or to allow themselves to
indulge in luxuries such as vacation or nice possessions. Both of these types of tensions relate to
the psychological marker of adulthood that is financial independence.

In the interviews, many trades occurred between items that could not readily be monetarily
quantified and those that reasonably could. Although many trades in general involved the
consideration of financial resources, the life asset "sufficient funds/wealth" stood out as its own
category of choice, characterized by a direct tension between another life asset and the ability to
pay for it independently, or the ability to substitute it with one's savings. Both from an individual
respondent count and a count of collective assets given up in its place, "sufficient funds/wealth"
figured as the most common "opted for" life asset in trade-offs; over eighty percent of respondents
gave up other things in order to attain the marker "becoming financially independent" by
prioritizing it over other things.

As previously mentioned under the "finishing school marker", sufficient funds/wealth often
superseded school-related choices in respondents' prioritizations. One third of respondents gave up
finishing their degree because they could not afford the tuition, were worried about taking on more
debt, or had more urgent uses for their money. About one fifth chose to not begin school or declined
to go back for another credential for lack of funds. Similarly, the pursuit of a dream career or the
studies of a respondent's choice was left behind for financial reasons. These school-for-money
trades made up one third of the top trade-off combinations.

A recipient of both scholarships and financial aid, R20 nonetheless could not continue her studies
from semester to semester because she had "exhausted her financial aid". This prevented her from
taking some courses in the summer, when she had initially planned to study. R21 explains her
struggle with cash flow below. Having secured sources of funds for school, she was still financially

15 This basic degree of financial capacity was classified under the life asset "sufficient funds".
16 This higher degree of financial capacity was classified under the life asset "sufficient wealth". "Sufficient funds" and
"sufficient wealth" were eventually combined into "sufficient funds/wealth" to signify the possession of enough funds to
make a particular trade-off unnecessary.
17 A quick attempt to categorize top-ranking life assets as "not money-related" and "money-related" (by general
association in the interviews) showed there was no particular money-related trend among the top ranking trade-offs.
While frequently prioritized over other things, opting for "sufficient funds/wealth" and its associated marker, "financial
independence" was just one type of trade along the various adulthood markers.
dependent to the point where a gap of several days between payment deadline and deposits kept her from being able to start school at all:

“I never got to really start school, because the program had me to pay and they would reimburse the money back, but the thing is, every time it was time to pay, my money wouldn’t come until after that. You know, after the deadline, that’s when my money would come. You know, and I tried twice, but my money would always come late, and I wasn’t able to pay for schooling... So, I said I’m going to try again, but this time I’m going for dental tech... I’m again trying to do financial aid. I don’t think I’m going to try to get into one of those kind of programs because, you know, I don’t know how my income is going to flow, and I don’t want to, you know, be able to not go. You know, because I’m really anxious about starting school, so I’m going to do it another way. I’m going to do the financial aid and see if I can get in it that way.”

Some respondents, having identified their career of choice or their “dream” career, were struggling to find a way to pursue it. “Career/studies of choice” was often given up for the very immediate need to make money at a current job, or for the need to be convinced of a return on investment—through higher pay—from an academic degree. Seventeen percent of respondents made this particular trade, leaving behind their choice of career for sufficient funds/wealth. R09 was living back in New Orleans at the time of her interview five years after the hurricane and she had not received housing assistance after Katrina. She discussed her tension between doing what she is truly passionate about and just being employed at her current job because her family needs the money to pay for essentials:

“It’s a hard job. It’s very hard. I’ve been on the ambulance a few times and, I mean, I - I don’t know. It’s a job. You know, it’s not something I want to do forever. I want to be a physical therapist. I really, really, really enjoy physical therapy. I mean, that’s an amazing - it’s an amazing, amazing way to see the people that you - I mean, they come in there. They can’t walk...They might’ve had their leg amputated or they had a stroke and they can’t feel one side of their body. That’s physical therapy is like an amazing job. Like you really get to see the results.”

“I was back in school for that, but I stopped to go ahead and get my license because I needed to work. I need to work. I mean... like the rent is ridiculous. We pay $1,200 a month... I didn’t get [housing assistance].”

Progress on this marker of adulthood was also traded in by respondents, or given up for other life assets. Forty-five percent of respondents at some point prioritized one or more of a variety of other life assets over having sufficient funds or sufficient wealth. While none stood out overwhelmingly, life assets opted for in place of sufficient funds/wealth included personal health, providing for child(ren), going back to school, helping others, and selecting a more desirable career of choice.

The clear dominance of this marker as a point of tension indicates both a significant and immediate need by respondents for more effective paths to financial stability and personal wealth creation, and places financial independence, as Settersten at al. (2015) have found, in a prominent position as a still-salient psychological marker of adulthood.

4.1.1.7 Finding a job – Job creation and reducing barriers to urban employment
Like other contemporary youth, when they were working, the women in this study were typically somewhere in a string of jobs they had held since they entered the workforce. They were either negotiating other employment opportunities or settling into their newly found jobs. Others were either searching for a job or were neglecting this marker for other life priorities. At baseline, before
the hurricane, 54 percent were employed and had held an average of 1.2 jobs so far. As of the second survey, four years after the hurricane, 81 percent of respondents were employed and had worked 1.4 jobs in the last year. In their interviews many perceived good-paying jobs to be in somewhat limited supply and were considering other professions or other cities for their employment opportunities. Those who had returned to New Orleans spoke of employers who had shut down operations after the hurricane and of not having the right connections to secure employment. Some had the luck of finding work in the clean-up efforts after Hurricane Katrina, or had family members with such luck.

Generally respondents both gave up and opted for the life assets “being employed” and “good job opportunities”. While making an income from employment was often related to respondents’ progress toward the marker of financial independence, it also represented a more general identity as an employed person. The life asset “being employed”, and thus this marker of adulthood, encompassed respondents’ active attempts to find employment, their choices to work longer hours, and their identity as an employed individual. In addition to these life assets, “good job” represented particularly satisfying work experiences that stood out as distinct from other employment for respondents.

Out of the 55 percent who gave up “being employed” at one point or another, 7 respondents did so in order to go back to school, while others instead chose their own mental health, or a child-related life asset such as securing childcare for their children or building a good relationship with their children. For women like R22 looking for stability in the aftermath of the hurricane, finding childcare or a school for their children needed to precede the search for work:

“The first thing was getting the children placed into daycare. So now I know Monday through Friday from 6:30 to 5:30 that they are placed in the care of somebody... But my first thing was getting them placed in daycare. Second thing is getting a job. I’m going to get a job.”

R18, no longer wanting to burden her mother for childcare, needed to find a babysitter before she could look for work. She reflected on the additional challenges of being far from family and not having access to good transportation, as impediments to making progress on the “finding a job” requirement of adulthood:

“I was looking for a job before the hurricane. I was in school at Delgado and I was trying to balance that. Because my son hadn’t started school yet and I had to balance the baby sitter, school, which was my mom actually. She was tired. She’s got diabetes and thyroid disorder so sometimes she doesn’t feel in the mood to watch him. So I had to find a baby sitter before I could get a job. But I had been looking for a job. When we left Houston, I couldn’t get a job because I didn’t have any way to get there. I didn’t have no one to watch my son. His father wasn’t around.”

Out of the 53 percent who opted for “being employed” over other life assets, many did so by giving up other career or school related things. Seventeen respondents did so by giving up “finishing school” or “going (back) to school”, four did so recognizing they were giving up pursuing a career or academic program of their choice. Others (9 respondents) gave up “relationship with child(ren)”, usually in the sense of a diminished presence at their school, at home on the weekends, or at their bedside.

The frequency of the trade-off between “familiarity/belonging” and “good job opportunities” mentioned above (in section 4.1.1.2) in the context of independence and self-sufficiency indicates that respondents were willing to “give up” considerably if they were under the impression that a new opportunity would facilitate progress on this marker of adulthood. Whether this trade-off
actually led to genuinely greater independence or to respondents being able to mark off “finding a job” on their adulthood checklists is not certain, but it appealed to a significant 23 percent of the respondents in this study.

4.1.1.8 Getting married – Understanding the burden of failed relationships on young women

This later-stage social marker of adulthood for the modern young person was generally less dominant in respondents’ reflections on and conceptions of their adulthood. Before the hurricane struck, 10 percent of the group were married and living with their spouse (13 percent were married and living apart from their spouse); 8 percent were unmarried and living with a partner, while 54 percent were unmarried and not living with a partner; and 13 percent were divorced. While marriage itself seemed closer to an eventual goal than an immediate pathway to full adulthood, romantic relationships with past boyfriends, their children’s fathers, childhood crushes, or new lovers were both relevant to their personal development and self-exploration, and played a role in their process of life asset prioritization. In a number of cases, pursuing a romantic relationship or attempting to eschew all ties to a failed relationship caused tension with other marker-related life assets. As R23 succinctly expressed it, the search for a marriageable man over the one she is currently with involves time she does not have:

“I don’t like dating. I hate having the get to know you process and then I’ve got to spend two weeks listening to you lie and two more weeks trying to decide for exactly which one of those lies are the biggest.”

The father of R22’s son had been incarcerated for the duration of the child’s life and although she had been in several relationships since, she decided to end them for reasons of incompatibility in goals or parenting methods. Ultimately, she placed her schooling, being employed, and raising her child above romantic relationships and explained her trade-offs as such, even though additional tensions and hesitations related to her childhood were part of the decision:

“My dream is - my desire/my dream is to be married, but right now, I begin my clinicals next month. That will be... 8:00 to 4:30 in the evening, and going to work and raising my son. I know I won’t have time for a relationship. So once I finish that, then I will go and look to be in a relationship. I love the comfort of a man.”

More frequently than not, respondents chose to give up, end, or put on hold the idea of pursuing romantic relationships; 49 percent of respondents gave up or held in tension their romantic relationship against other life assets, while 26 percent reflected on choosing or thinking about choosing their romantic relationship over other things.

For those who were giving a relationship up, they were most commonly doing so for their own mental health or to in some way better provide their children than they could while staying in the relationship. Twenty-one percent of the women made the trade giving up being in a romantic relationship for their personal mental health; another 21 percent gave it up to provide for their children. R22, mentioned above, dealt with an additional tension surrounding her own mental health in recalling the abuse her father had inflicted on her mother throughout her childhood. The thought of going through the same situation herself was enough for her to give up entirely on this marker of adulthood:

“I have never been married. My struggle is that my father, he was abusive to my mother.... Physically and verbally abusive to my mom.... and I guess that comes from growing up in a household and
seeing that. I don't tolerate it.... I don't want a man treating me like that. And if I feel like you're getting in that mood to do that, I don't want to have anything to do with you. And if it means me being single the rest of my life, then I'll do it.”

Some of the 21 percent of women who gave up romantic relationships to provide for their children were unsure how marriage would affect their household dynamic, and in turn their children's sense of identity. Others were worried about negative influences on their children from their partner's behavior. For R24, she was “already a woman with two kids” when she met her youngest child’s father at the age of nineteen. After eleven years in the relationship, her partner lives with her and the children “from time to time” and she still hesitates at the idea of marriage:

“He wants to get married. I did...and I do. I do. I was kind of waiting until my son is grown because I don’t know, you know, how that will make him feel.”

R25 left a relationship of eight years when she noticed her son adopting her partner’s destructive behavior. She had invested a lot into the relationship, hoping from a religious perspective to make everything work, but in the end her children took precedence:

"And the thing about it, I can see it rubbing off on my kids. And that's what I told him. I said I got to start thinking about them. You know, the teacher call me or the principal call me at the school and say your son is doing this and doing that, you know, I can't sit there and say I don't where he's getting it from. And I know it's coming from home... I mean we'll fuss and argue and all that in front of the kids. And sometimes my oldest son jumps in there - and he was just six -... Literally [to protect me].”

4.2 The role of city context in the transitions to adulthood urban choice framework
In the interviews, the topics of neighborhoods, city amenities, local culture, and place-specific opportunities came up frequently by virtue of interview design and because respondents highlighted them as things which were important, which affected the way they experience day-to-day life, and which when absent made other life choices feel much less like choices. In some instances respondents spoke about these attributes as life assets that they gave up or opted for in place of other things. As mentioned in the subsections above on adulthood markers, “good neighborhood”, “housing affordability”, “good school for child”, “nice home” and “good transportation” figured prominently in the lists of top life assets exchanged. However, in many instances, respondents’ reflections on these important place-based attributes were more akin to tensions than direct trade-offs between neighborhood-based life assets and adulthood-marker-related life assets. Those reflections on placed-based factors began to outline of a framework for further understanding respondents’ marker-related trade-offs as influenced by neighborhood context.

4.2.1 Urban context as a factor in choice clarification
Due to the urgency of action after a natural disaster and to the constrained-choice reality these women were facing as minority, low income, largely single mothers, they did not have the luxury of time or ample resources to make a number of their life-altering decisions. The preferences and priorities they strongly held did not necessarily translate to trade-offs in the direction of the thing they preferred each time; life circumstance forced a number of their decisions for them. In addition to factors of race, class, and gender, the urban contexts they found themselves in – whether post-Katrina New Orleans, Houston, or elsewhere – often emphasized or placed into even further tension the trade-offs they were already considering.
Where this was the case, a city or neighborhood attribute forced, highlighted, or clarified the choice between two adulthood-marker-related life assets. Where in some cases, this may have been helpful and likely led to better outcomes for the respondent, in many other cases place-based attributes forced a choice in one direction or the other in ways that were not beneficial to the individual. A neighborhood or city reality that forced young mothers to make a painful and largely unnecessary choice (like that between visiting a long-term hospitalized child versus working to survive and pay off the very debt incurred by the child’s medical treatment) can be said to have had a detrimental effect on trade-offs made in pursuit of full adulthood.

Place-based attributes which played a role in expediting trade-off negotiations included transportation and mobility, neighborhood safety, neighborhood amenities and affordability, neighborhood vibrancy and city culture, and good opportunities in terms of job availability and child education quality.

4.2.1.1 Transportation
Beyond the novelty involved in navigating a new city grid and transportation network, many respondents struggled with transportation in their new environments; those who had returned to New Orleans faced a damaged transportation infrastructure and missing personal vehicles while those who moved to other cities encountered greater distances, more traffic, and less comprehensive public transportation systems.

R14 was having a very difficult time getting and keeping a steady job in Houston whereas she had never had that problem before the hurricane in New Orleans. Facing stressful changes, discrimination and a miserly wage increase at her most recent job, she was holding in tension the need to work with the need to protect herself from the physical and mental stress associated with continuing her job. The long daily commute and the wear and tear on her primary means of transportation helped make the choice:

“That job was too stressful for 9.50 an hour. I’m already driving an hour to get there in traffic, barely making it there for 8:00[a.m.], and I’m leaving at probably 6:30[a.m.] to try to fight to get there. I’m leaving at 5:00[p.m.] in more traffic... It’s up to an hour, hour and a half for me to come pick her [my daughter] up. It was too much of a strain. I don’t have a brand new car. All that wear and tear, stopping and going, you’re not going to make it.”

“So I don’t like to commute. Everything’s too spaced out. I have never put so many miles on my car in my life.”

This, however, was not the first time that she made a life-altering decision with the help of urban transportation as a factor. Staying with her mother in Fort Worth, Texas was in tension with the pursuit of a romantic relationship in Houston. R14 reasoned this trade-off with the argument that Houston would be less spread out:

“But Fort Worth is way more spread out. Like there were literally no buses. And of course, being from New Orleans, you get on the bus all the time. So it was like, “Hmm, this is becoming a dilemma for me.” I couldn’t ride a bus or borrow a car or things of that sort. So I left my mom. I came to Houston.”
R01, already struggling between the need to make a living and the desire to take control of her life by finishing school at a community college, describes how transportation clarified this choice for her:

"I need to be able to do two things at once and I can't. Say I get off of work at 3:00 and class start at 3:30... I don't have transportation. So I have to catch the bus and the bus may take an hour to get to me. And I may have to take two buses depending on where I work. If I catch a cab, cabs are stiff, too. Now cabs are charging, from Meadowcrest Hospital to my home is like $20.00. They are charging $40.00. So that's wasted money."

A number of respondents reflected on good neighborhoods they left or were feeling the need to leave because of the poor transportation options between home and everything else they needed to get to. R26 had been living in a suburb of Atlanta in the aftermath of the storm. She was happy there, living in a nice neighborhood, in a very nice home free of rent for eight months. With two months left to look for a new apartment before having to leave the current one or start paying for it, R26 debated her neighborhood choice - she liked living in this neighborhood but also needed to start working. Her ability to get around the neighborhood and city played a factor:

"The walk to the station to catch the train and the bus... We had to walk that mile whenever we wanted to go somewhere. You would have to walk maybe about a mile just to get to the school, actually. You had to actually leave out of the subdivision. You can go around like in a circle just to get to and go up hills and down hills just to get to it... This area, particular area they didn't have any buses. It wasn't made for people to be actually walking around in."

"And I really wanted to move out because I wanted to work and I needed to be somewhere close to a bus stop. I was going to move somewhere closer to a bus stop and I wanted to try to get into an apartment that had day care because what they would do is after school, they would drop the children off at the apartment at the day cares out there in the apartment. So when I got off work, I wouldn't have to go riding all over to get him."

Her decision-making process was cut short by the call to return to New Orleans in order to take care of her ailing mother. However, transportation considerations continued to inhibit progress on other life markers – first by making job searching even more difficult and secondly by forcing her to choose between paying rent and repairing her car, once she finally gained access to one:

"That [receiving greater assistance from FEMA] would have helped me with a vehicle, too, to at least try to get a job to get from, I was only stuck in one little section trying to get a job. The buses wasn't running at a certain time. At the time it was stopping at 6:00. How am I supposed to get around? What if a place closed a little bit later? How I going to get home? How am I going to pick up my child from school?"

"Right now, things are a little bit out of control... because rent is due. I don't have the money. I have to get the van fixed. I don't have the rent so that's out of control."

R07 explained how the transportation network in Houston directly influenced her ability to choose between the fresh start and independence she sought and a neighborhood she wanted to live in. Seeking to separate herself from the highly segregated neighborhoods where many people from New Orleans had moved to and were given the "refugee" label, R07 chose her address on a rare bus line, in a distant suburb:

"We didn't want Southwest [Houston]... My cousin was hearing all these horror stories about Southwest Houston. I didn't want to be with everybody else, you know, I didn't want be labeled as a refugee... So we decided to stay that way because one, I didn't have a car and it was on a bus line."
Two, I could easily get to a doctor because the doctor was on the bus line. You know, basically I was trying to do everything that was on the bus line...

"My mom had a car but we couldn’t just keep using that one car for everybody. So, me being on a bus line was better for me and my kids and I rode the bus in New Orleans, what’s the difference, you know? But we found now what the difference is. You need a car. It’s not as convenient [taking the bus] as it was in New Orleans because I don’t live in Southwest Houston. I live on basically the outskirts of Houston. It’s no buses nowhere... You either walk that long way or get a cab or get somebody to bring you... I kept saying to myself, why do y’all buses run like that? I mean I don’t see why you have to go all the way downtown to connect to a bus to bring you somewhere else. You know, in the New Orleans the buses just connect. But here your main destination is downtown, all the buses go downtown, right? And then you got to take that bus to another bus to take you where you have to go... I mean you cannot - you have to live in like I guess a neighborhood... I’m like oh, you got to live like in a neighborhood like this... Like a real black neighborhood or Southwest Houston [to have buses]."

Transportation and mobility affected these and many other tensions where life assets such as children’s schooling and safety, job opportunities, a nice and affordable home, romantic relationships, religious practice and many other needs and wants were involved.

4.2.1.2 Neighborhood amenities and housing
Respondents spoke frequently of the neighborhood contexts that made them feel safe, comfortable, and stable in their living situation. Commonly referenced preferences were for quiet and safe residential streets, well-behaved neighbors, nearby stores with convenient hours, extracurricular options for children, and affordable childcare and housing options. Difficult to aggregate in post-disaster New Orleans neighborhoods or in new and unfamiliar cities, these neighborhood attributes were often not the deciding life assets in a trade-off, but they provided the context in which respondents made their life choices, and much like transportation helped highlight already existing tensions.

R02 and her son struggled a lot mentally with the idea of being away from her ailing mother, his biological father, and the rest of their family. On the other hand, she felt herself and her son much safer where she was now in Arlington, Texas. The additional benefits (like safety, abundant affordable housing, and sports facilities) her neighborhood in Arlington provided made the choice more clear:

"Oh, I love it. It’s quiet. I don’t know; I just like it. I mean, I love it. As far as crime, you don’t see it - there’s none of that. I feel like I can go in and out pretty much at any time. But other than that I love it. At home in Louisiana, you wouldn’t have had an opportunity to - they just don’t have that many apartments there anyway... There wasn’t much to choose from. To where here, I mean everywhere you go you see apartments. So you pretty much have a choice, you know whether you want to stay here or there... I like the amenities that the apartment has because you don’t have to join a gym. They have their own gym and everything. So, like me and my son we’re trying to learn how to play tennis so we can do things like that. I like the amenities. The apartment is huge and it’s comfortable."

Others referenced the proximity to stores, hospitals, children’s schools, and their jobs as neighborhood factors which affected their decision-making. R15 had initially been attracted to a neighborhood in Houston because of its convenience, but later she began to consider other aspects of the neighborhood that made her reconsider her choice:
"I mean, the best thing about it is the -- pretty much, the surroundings of it, from Sam's to Wal-Mart, stuff we need to get to, it's close, in the vicinity. The worst things are my neighbors, honestly... They have cleared out a lot of the troublemakers back here, which was a good thing, but there's still more that -- [they haven't]... When we got here, you know, they made it seem like it was a great apartment area complex and as we got in and we was talking to the neighbors, they was telling us of things that have occurred throughout the years this has been open. And I was like, wow, are you serious, I wish I would have done more research and I guess that's my fault because I didn't think to ride around here at night or see how things was. So it's like, man, I'm kind of wishing I didn't move here."

R04 was deciding between following her family back to New Orleans and seeking greater opportunity in Houston. The proximity of her apartment to everything she and her children needed in Houston formed a significant enough incentive to tip the choice in the direction of Houston:

"So my mom, my dad, and my baby brother, they all went back to... clean up the house and rebuilding it because it had a little damage. And my two sisters, you know, they got their housing vouchers and they moved off the property. I decided to stay because I was like, I don't know nothing around here, and, I mean, the school, everything is close by. And I could go to college right here. The schools for my two youngest kids are right here. There's stuff for us to do. It was a secure property, like one way in, one way out. They always had security guards. So I'm like, we're just going to stay here."

For R01, the absence of affordable childcare in her Hammond, Louisiana neighborhood further highlighted the tension she faced between living in a place that made her happy and being able to take responsibility for housing herself and her children:

"In Hammond it was so peaceful. Just being around people... I didn't think that the people in Hammond were being nice just because I was a hurricane victim. I just think that that was them all the way around. Just being around people who actually care about human beings. I just loved being around those type of people because I have been around negative people my whole life."

"Yea. I came back. And it was hard getting around in Hammond. We didn't have transportation. So I had to get my kids in school. Actually I was working out there. Day care was charging me $100 per child per week. So I was just working just to pay day care. So I came back and Mr. Dave gave me a place to stay at the house that I'm at now on Summer Street. It's not the best neighborhood."

Many of the women struggled to find the time or money to do it all, but for lack of money, time, or for reasons of safety, opportunities for their children to play and be involved in athletic or creative activities were often limited. Places with amenities or programs to make it easier to provide their children with extracurricular activities were often preferred. Sometimes this factor helped make a decision between cities or neighborhoods. For P01 the pull of family tragedy back home in New Orleans was at odds with the increased opportunities she had for herself and her son in Dallas. When she finally made the decision to return, she made sure to first secure some of the key neighborhood amenities for her son before moving back:

"As far as for my son, I felt safe with - - I felt safe with him walking to the gym or walking - they had an aquatic center - indoor pool for the kids. We don't have that here. If we do, it's hard to find. I don't know where anything is. It was hard for me to find a park for him to start football, whereas the schools had everything out there - year-round football, basketball, everything - - and I just liked it, and he liked it better out there. [The move back] was more or less last minute, but, I mean, I did find a school for him. I found a park for him before I moved back. I wanted to make sure I had all of that in line or else I wasn't coming back soon... I moved where I'm presently staying now... because at that point, I couldn't find anything, so I had to take that spot, which I hate I did because it's such a bad neighborhood right there."
R07, who stayed in Houston has raised her expectations for what a neighborhood school should be able to provide:

"My kids are in sports. My daughter is doing very good at school with the - she's on the school newspaper, the yearbook staff, photography. I mean I'm not saying none of these things are in New Orleans; they are. You have to get into those schools that have it. I'm upset because my son's school that he's in now doesn't have music, right. So I would have to pay for that until he get in another school that has it, right?"

Many reflections on neighborhood amenities did not reveal neighborhood context as a deciding factor or a traded life asset. However, these attributes of the places where they found themselves did help facilitate certain key trade-offs.

4.2.1.3 Neighborhood vibrancy, conviviality, and city culture

The already mentioned pull of familiarity and belonging toward New Orleans tested respondents' readiness to let go of the relatively comfortable and find opportunities in other places. Separation from family and traditions similarly made holidays and birthdays more difficult times to be in their new environments. Beyond just being the place many called home, New Orleans culture was deeply missed for its particularities, which were very hard to let go of or replace for respondents. The friendliness of neighbors and strangers, the vibrant food and festival scene, and the energy of the city exacerbated the homesickness for many and sometimes fuelled the tension between going back and staying away.

Some respondents reflected on the difference in food, cooking ingredients and holiday traditions. They were not able to purchase things they were used to cooking with or share celebrations with people in their new cities in the way they could at home. Even for R27, who was now back home after having been displaced to Memphis, Tennessee, the sounds and smells of pre-Katrina New Orleans were hard to re-capture.

"That they don't know anything about gumbo, and down here for the holidays before hurricane Katrina so much different now. Thanksgiving and Christmas always a big holiday down here. So you could just be driving in your car and smell the food. When I was in Memphis you didn't smell nothing. I'm like what is this? And then like some people that we had met... I was like what do y'all cook for Thanksgiving? They said spaghetti and meatballs. They said they had been doing that all their lives... So that was kind of - that kind of took me back some."

"And we always made a big deal about down here you - you hear firecrackers on New Year's Eve and New Year's Day. In Memphis we ain't hear nothing. I didn't even know that it was from 2005 to 2006 because it was so quiet. They didn't have no parties. Wasn't nothing being celebrated. So it was a lot different."

In Houston, R07 reminisced about New Orleans celebrations and tried to comfort herself by watching videos of street parties back home on YouTube. She missed the close proximity to so much culture and activity:

"We were in a party or celebration no matter what. I miss going to my second lines. I'm like the biggest second line person. I mean I find comfort in it, watching on You Tube but it's not like being there. You know New Orleans gave Michael Jackson the biggest second line. And it's on You Tube. I mean, and it was just - I really miss those things. I miss just walking in the French Quarter. I could
actually just get up, you know, if I want to take my kids for a walk in the Quarters, just walk in the Quarters, come back home.”

Others found staying away from home difficult because of the adjustment required for daily social interactions in other places. A number of respondents perceived the attitudes of people in other cities to be unfriendly, rude, or uncaring as the level of interaction with strangers, coworkers, and neighbors was limited compared to the way it had been in New Orleans. P66 referred to Houstonians as rude and found it difficult to form genuine friendships with locals:

“They’re not kind of rude. They are rude. Out here, people are rude. I mean, we’ve found friends and we’ve made a network. But for the most part, people of Houston, and actually the people that we actually made friends with and networked with are all originally from New Orleans or Louisiana. And so I guess you’re drawn to people who are more like you, because other than that, Houstonians, these people are rude. They are. They’re rude and so I kind of went through a little transitioning problem and I never really transitioned. You ask me where home is, it’s New Orleans.”

In addition to the lack of celebration and holiday food, R27 also did not care for the way people related to others outside of New Orleans and expressed pride at the way her fellow citizens were raised:

“We don’t have to know you know you to be kind. In Memphis they wouldn’t hold the door open for you, did not say good morning, and a person that’s born and raised in New Orleans that was one thing that was always taught to us as children you speak when you pass someone. If someone opens the door for you, you say thank you. If you pass - if you like cutting in front of somebody you say excuse me. They didn’t do that in Memphis.”

Within their immediate neighborhood contexts, respondents felt an inability to experience neighborhood cohesion like they knew it back home. For some it was hard not being known and not knowing people they were surrounded with. Although she was choosing the better schools Houston had to offer, R07 knew that her children would not live with the same kind of neighbor support they had before. R07 compared her neighborhood in New Orleans to the one she had opted for in Houston:

“It’s like everybody knew us in the neighborhood... I mean it was just somewhere I was very familiar with... It was family oriented and it was basically a lot of old people... That’s what life was about, getting old, and you know, passing that same old person every day and that person watching my kids grow up. Like out here everything’s so big and one thing I learned about out here, these people aren’t very friendly, like aren’t neighborly friendly, like hey. You just miss that. You miss it so much... I mean they could tell me what time my daughter got in the house... or if I was concerned about her going to the bus stop, you know, my neighbor could say oh, well she made it to the bus stop okay, you know. Just stuff like that you really miss about New Orleans... You are a fixture of that neighborhood. You know?”

R28 and others reflected on the backyard party and barbecue culture in New Orleans as well as the amount of time neighbors spent just speaking to one another on their front porches. Now in Houston, R28 missed the presence of neighbors outside the house.

“At home we would stay out, do stuff in our yard and barbecue. Out here, everybody, like I said, you don’t see nobody really out doing all those things we did at home... Yeah, they just kind of like [stay] to themselves.”
Chapter 5 - Conclusions and Recommendations to Planners and Cities

5.1. In the aftermath of a disaster: what was valued, what was traded and why it matters for cities

Summary
The trade-offs and tensions uncovered in this study shed light on the complexity inherent in the urban decisions made by emerging adults. Urban planners and urban policy makers have the opportunity to recognize and better understand this complexity and to take a more discerning look at this segment of the population. Greater attention paid to the urban decision-making processes of emerging adults may help answer why people sometimes choose to stay in higher-poverty, disadvantaged neighborhoods or abstain from seemingly beneficial investments for themselves and their young children. Understanding these reasons and the trade-offs they force will increase awareness and capacity in planning more equitable neighborhoods and cities.

The women in this study gave deeply personal and challenging reflections on the lives they had led thus far and the choices they have had to make. Without being explicitly asked to do so, they gave information on the trade-offs they have had to make between important life assets. They also shared the moments and the decisions that challenged or reinforced their own conceptions of themselves as adults. As young, low-income, minority, and largely single mothers overcoming a natural disaster, their choices were often severely constrained so that many of the situations they found themselves in dictated their directions. As members of this same group and as the caregivers of the next generation of America's urban youth, their priorities and challenges need to be better understood by cities and policy makers who wish to make informed investments that serve their most vulnerable citizens. In answering to the difficult choices made by low-income emerging adults, cities should consider several key areas of focus:

- Wage policy and urban wealth creation
- Opportunities for finishing school while making a living and raising children
- Maintaining social networks and community cohesion by investing in existing neighborhoods
- Urban fabrics designed for safety, efficient transportation, decent housing, and free recreation
- Counseling and guidance for adulthood transitions including facilitating school re-entry, quality parenting, employment pipelines, and financial planning

In the aftermath of Hurricane Katrina, the major decisions these young women made were in attempts to reconstruct their lives. Already dealing with the challenging task of transitioning to adulthood in the twenty-first century, these women were also dealing with personal economic and psychological recovery, all the while facing choice constraints exacerbated by forced displacement. The populations subjected to these challenges and constraints extend beyond hurricane survivors; rather the question of how best to serve and reintegrate displaced populations is relevant to instances where neighborhood fabric is irreparably damaged by a variety of forces such as natural disasters and the anthropogenic disasters of industrial accidents, extreme economic downturns, and conflict. As cities face these forces or the displaced populations running from them, their urban planners should consider a number of questions about resiliency and reintegration:
As we plan for greater city-wide resiliency in the face of climate and economic uncertainty, how do we increase the capacity of emerging adults to overcome disruption and displacement to their lives and social networks?

In emergency evacuation planning, which new environments are most capable of receiving young survivors and their families? Which urban amenities make a city conducive to the reconstruction of lives and identities? How do we support young people in making successful moves to the places that can best support them?

What programming and resources do cities need to provide to welcome newcomers that have been abruptly and permanently displaced from their neighborhoods? How do we ensure that young adults and their families know how to navigate and situate themselves profitably in a new transportation network, housing stock, job market, and culture?

How can cities provide the most appropriate services, amenities, and institutions to bolster local and incoming youth as they transition to adulthood? How do we prioritize investments in educational institutions, job programs, counseling, and childcare amenities in a way that answers to way emerging adults prioritize and negotiate schooling, work, family, and parental responsibilities?

What role do cities play in reducing the constraints and barriers to emerging adults seizing opportunity? What investments and programs in transportation, affordable housing and financial literacy for this particular population can make their trade-offs less limiting?

Further understanding the nature and process of trade-offs made by young people in these highly constrained situations will help begin to answer these questions.

The trades they made and how cities can play a role

Their trade-offs begin to show how young adult women negotiate where to live, work, and raise their children. The tradeoffs they make about neighborhoods are not simple calculations between dwelling unit size and cost, neighborhood race, and crime level. Their urban choices do not have a simple or linear relationship with life events. Rather they involve more personal negotiations that challenge and verify their complex identities. Their decisions are layered, often time-pressed, and not immediately intuitive when observed from a distance, in the aggregate, as lent by statistical or geocoded data.

Many young women chose to give up their own schooling, struggled with the feasibility of searching for or accepting a certain job, gave up developing or furthering their romantic relationships, or surrendered time for themselves. They also largely left behind proximity to their family members and the comfort of familiarity and belonging as they chose to explore opportunities in new places. They left good neighborhoods and nice homes, or the idea of pursuing those for higher priority items and more immediate needs. In place of these things they most often opted for fulfilling the immediate need to make ends meet, the need to provide for their children in various ways, and the opportunity to put a roof over their families' heads at a price they could sustainably afford. They selected cities and neighborhoods where their children could attend a good school; they chose to enter or rejoin the workforce under various conditions; and they sought out or longed for better transportation options to allow them to accomplish what they needed to accomplish across sprawling cities such as Houston. They opted for or surrendered to the need to protect their own mental health and to preserve their relationships with their children. In general, life assets involving the well-being of their children were chosen over many other things.
Many of these young women were making neighborhood decisions with very limited information and in new environments. Being able to help them navigate through neighborhood decisions to choices that would be better for them and their kids would mean greater flexibility in the arena of achieving adulthood milestones. In many cases the trade-offs these women made were not trade-offs they should reasonably have to make; good schools for one's children should not preclude staying close to one's social networks or taking a new job opportunity.

Nonetheless, these trade-offs were made largely along the markers of adulthood. Where place-based trades were made, they were done so not through the isolation of locational priorities, but within their larger calculations related to an emerging adulthood identity. In designing policies and neighborhoods for this segment of the population, it is crucial for cities and policy makers to provide environments where young marginalized individuals can begin and complete their process of assuming full adulthood. The institutions that support them, and which are still largely organized around traditional ideas of adulthood, need to become better-equipped and more flexible in meeting the particular needs and changing timelines of this population.

As environmentally displaced persons, many of these women needed and could have used better psychological support and immediate financial supplements. Under more standard circumstances, they already qualified for food stamps and housing assistance. However, the needs and priorities that they have go beyond the readily calculable necessities we typically consider in creating policies and plans for them. The status of “being employed” may signify an inflow of income, but it may also signify pride in having achieved the milestone of becoming a productive adult member of society; the status of “mother” may mean additional mouths to feed or heads to provide safe housing over, but it may also mean a young woman’s reaching toward the milestone that culturally and personally holds the most important, and sometimes only path to womanhood and personhood. For planners to know if we are indeed designing adequately for these women, we cannot presume to know the order in which they will or should arrive at adulthood, or what qualifies a wise versus and unwise trade-off in all cases. We need to understand how this process of trade-offs occurs in this group of people in order to make better lives more attainable for them in their cities.

Limitations and further opportunities for research
The present study was limited in scope and methodology in several ways, but it provides a good start to understanding the trade-offs young people make to manage their urban lives. In their retelling of their life histories, respondents shed light on the various things they found important and what they gained or lost as they made their various moves between cities and neighborhoods. This allowed me to capture directly, or in many cases to interpolate their tradeoffs. In future research, it might be more effective to ask respondents to think more explicitly about which life assets they traded. It is likely that the qualitative data I analyzed may have yielded more and different trade-offs had participants been asked to reflect on them. 18

Asking respondents explicitly about trade-offs would also have made the process of analyzing trade-offs much simpler. The analysis method I used required great attention to be paid to each respondent’s unfolding story. 19 This method also only allowed for analysis summaries of one-to-one

18 The percentages I include here in the results section are written to give the reader a sense of how strongly the tensions between various life assets resonated with respondents. The consistent ranking of these life assets throughout the analysis process showed that the precise quantities in these results are less relevant than the fact that the top ranking life assets repeatedly came up in tension for respondents. The precise quantities given are only as precise as my abilities to interpret respondents’ tradeoffs.
19 I needed to read back and forth to capture and verify where life assets were traded off against each other.
life asset trade-offs. In reality, trades were very often made as packages. The cumulative summary tables in Appendix C attempt to capture the idea that some life assets were given up for many more things (in combination) than other life assets. However, developing a more systematic way to analyze combination trade-offs in further research would help better understand and articulate what individuals prioritized.

Lastly, many of the trade-offs reflected on by respondents were currently or formerly held tensions, rather than completed actions. Having the ability to follow-up with respondents through longitudinal studies will be beneficial in understanding which of the tensions turned into actions, which did not, and why.

5.2. Recommendations on services: respondents’ ideas

The conclusions from respondents’ observed tradeoffs surface a number of possible recommendations for planners and policy makers. However, respondents themselves often gave ideas about what governments should be doing, or be doing better in order to better serve young people going through the transition to adulthood. This section gives just a couple of examples of respondents’ own ideas.

When asked their opinion on how realistic it is today for adults to reach the milestones of adulthood in the traditionally prescribed order (finishing school, finding a job, leaving home, getting married, having children), respondents found the order to be inapplicable to all and second, perhaps, to the idea of gaining self-sufficiency and independence. This confirms what Bosick (2015) found. In addition, some respondents placed emphasis on the idea of “trying” and offered thoughts on how trying - against the enormous adversity many young people like them face - should be supported and encouraged by their neighborhoods and cities. One respondent, a mother of five who was twenty-nine years old at the time of the hurricane, offered the idea of programs that facilitate school re-entry:

“[The order of adulthood markers is] not [un]heard, and it’s not unrealistic, but everybody’s not going to follow it. I mean, that’s just the reality. Like I said, I went to school, I went to college, I had kids, then I got married and went back to school. It doesn’t work that way for everybody. But if you’re doing something to better yourself, no matter [how] late it might be to realize this is what I need to do, as long as you are making that effort, you should be rewarded, I guess, or accepted or whatever that word is, for at least making the effort. If I’ve been going down the wrong path all my life, okay, I’ve decided today I’m going to change my life. So how can I get on the right path? If I go to the right person or talk to the right people. Someone who dropped out of school in the 11th grade and been out of school four or five years and decides, “Well, I need my education,” shouldn’t we be there? Shouldn’t there be some person or some agency or whatever they can talk to to say, “Well, because you decided to get on the right path, let’s see how we can help you. Now, this is what you need to do, or this is who you need to go to, or this is school you need to go to do that.”

Another young woman called for the training of young people (like herself) to become social workers because their experiences carry valuable lessons to be passed on to the next group of youth going through similar situations as they grow into adulthood:

“...You need to start giving children options to stop making them think that the only job in the world that’s going to make you money is to be a ball player, entertainer, or something like that. You know what I’m sayin’? We need more people to be more, you know, structuralized and equipped for when situations happen like this [with the hurricane]. You know what I’m sayin’? Because you know, if I been through something and you ain’t been through something and all you can say okay, I
understand, but you don’t because you never been in my shoes. You know, if you could get people, like the younger people that’s been through this that’s in college now, start teaching them to have social jobs, jobs in a social field, jobs that when something happen you can relate to that person. You know what I’m sayin’?...You’re not going to get 100% of the people all the time to have a situation to happen but you need people that are almost sympathetic to the fact.”

Other respondents lamented the restrictive environment for minority businesses in the cities they were in, or the lack of assistance in helping young, poor people manage money, plan for home ownership, or manage school, work and childcare all at once. An interview with one respondent gave a particularly cogent summary of the opportunities governments ought to be providing to help young people who want better for themselves to progress in life. A longer excerpt from this interview is found in Appendix D.

“...The wages - the way it is. I worked at this company since 2001... Worked there eight years. I still qualify for food stamps, Section 8... So that doesn’t make sense... I love working. I enjoy taking care of myself. I’d rather not have the assistance but it’s kind of necessary because we’re still, even with the assistance from them, my husband working, I’m working, we are still making the very - I mean it’s still very minimum.”

“But I think a lot of money was wasted because you’re paying - you pay people’s rent - the rent they have paid in this house, I calculate.... about $30,000 the last couple years I’ve been there. Had you have given that to families with jobs or who wanted to purchase a house and then helped them get - become independent, you know, just of the government, use the money more wisely, you know, we would love to own a house... Had that been a grant... give us a mortgage that was manageable.”

“Small businesses. Man, we have some like awesome just ideas of things we want to do but we don’t know how to get started. I don’t know how to get my hands on a small business grant... That’s why I was like okay, I’m going to school; I’m going to try to get this knowledge so that I can empower my family and once my family’s where we are... I feel like my place is to give back to my community. I want to you know build a center... where I can take - we take people who’ve had convictions.”

This individual called for greater opportunities for young people who were ready to take them, not increased “handouts”. She reflected on the absurdity of having two household incomes yet remaining on basic government assistance. She also thought critically about government spending on her housing assistance, wishing instead that she, or the government had obtained some form of equity in the process. Lastly she referred to her desire to give back to the community but at the same time to her lack of knowledge of the first steps in starting her own venture.

5.3. Recommendations for cities and urban policy makers: facilitating the transition to adulthood for young low-income mothers

The recommendations that follow are not new; they have all been suggested or tested in other contexts before. Many of these programs already exist at the city, state or federal level, depending on the location. Despite their existence, some of them may not be well known, accessible, or not targeted particularly toward this population. The purpose of suggesting them here is in the context of being aware of this mechanism of making trade-offs along markers of adulthood which young, low-income, minority women in this situation seem to be utilizing. This segment of the population has particular needs due to their status of transition between adolescence and adulthood. As planners and policy makers we must be keenly aware as to whether we are truly helping or hindering their development into adulthood with the policies and ideologies we currently have in place. In this particular sample of young women, there were additional needs related to recovering from and relocating after a disaster. These recommendations stand in reference to all young low-
income minorities going through their transition into adulthood, but they are especially emphasized to serve mothers who are environmentally displaced persons in this case.

The goal in providing suggestions for more accessible urban education, wealth creation, life counseling and cultural integration is to inspire urban policy that seeks to make transitions to a supposedly better living situation genuinely better and worthwhile for young disadvantaged adults.

5.3.1. Expanding the role of community colleges - Supporting school, work, and parenting

According to the American Association for University Women, less than half of the community colleges in the United States had a childcare center on campus in 2013. Many of the women in these interviews struggled with the choice to finish school – which would have been a long-term investment in their economic well-being – due to a lack of money. Often the money they lacked was that which was required for tuition, but they were also pressed for funds to make ends meet and to put their children in childcare. The cost of childcare would typically be prohibitively high for women in this age and income bracket. City-run community colleges should therefore look to not only offer on-campus childcare, but offer it at highly affordable prices.

Many other women who cited giving up school for financial reasons went on to find jobs instead. Some of them expressed that doing school and work full-time plus being mothers was just too much to handle. Part-time school options would have been preferred. Although two-thirds of students in community colleges across the country attend part-time (American Association of Community Colleges, 2016), some programs still require full-time components. In programs for which full-time attendance may be necessary, and in particular for public-good professions such as with nursing, colleges should look to provide additional assistance in the form of a living stipend and/or free childcare to low-income student mothers.

Colleges should similarly provide additional financial aid application guidance to students and coordinate with external scholarship programs to ensure the best use and timely transfer of scholarship funds. As incubators of a future workforce, community colleges should develop college to career pipeline programs to ensure that low-income students’ investments in academic programs pay off quickly in the form of a stable and well-paying job.

The importance of making urban higher education more accessible to this population cannot be overstated. This represented a marker of adulthood many respondents in this study were eager to attain, knowing the long-term benefits associated with having academic credentials.

5.3.2. Building wealth - City wage policy and wealth creation programs

A major reason for delaying other markers of adulthood for these women and many like them is the lack of sufficient funds. Many of the women spoke about working hard but not seeing any wealth accumulate; others had given up going back home to New Orleans because their wage in another city was far higher than comparable work back home.

Cities should continue conversations around gradually increasing their minimum wage and at the very least enacting policies to reduce the gender wage gap. The prospects for low-income minority women to build wealth are limited even when they have college diplomas. African-American and Hispanic women graduates experience the most difficulty in repaying their student loans due to the gender pay gap they begin to experience even one year after college graduation. (American Association for University Women, 2016)
Beyond wage changes, policy makers at various levels of government should be involved in
designing financial instruments and corresponding programs that could help young low-income
women establish and grow their savings. Employers and employees could be automatically enrolled
in contributions to tax-free, opt-out savings accounts for annual salaries under a certain threshold.
In addition to savings accounts, cooperative and community-based banking models should be
further supported via regulation and funding programs. The financial literacy training offered at
these and other community-based institutions will be important in helping guide young people in
their financial decisions.

Many respondents spoke of the desire to own a home the way their parents or grandparents had
owned theirs for decades, but for many this was a distant dream. Further developing, better
advertising, and collaborating with existing federal programs for low-income home ownership
could help cities give their low-income residents greater stability in good neighborhoods. Similarly,
many of these young women have small business ideas they have tested or are hoping to test. Many
could use the guidance of small business programs and grants to help turn their ideas into
supplemental sources of income or into full-time enterprises. Cities should be more proactive in
establishing business associations and chambers of commerce for minority populations, and in
particular for women entrepreneurs.

5.3.3. Improved social services for transitioning young adults

Many of the young low-income women in this study experienced challenging and traumatizing life
events that profoundly affected their psychological development and the way they embrace their
transitions to adulthood. Although some had accessed counseling or had someone to speak to about
difficult topics, many also lacked an outlet for such conversations. While they opted for personal
mental health as a life asset often enough, a number of the women were struggling with problems
such as depression, overcoming psychological barriers to success, and developing trust in others,
especially romantic partners.

The experience of transitioning to adulthood today is alone enough to require guidance for young
people of all walks of life. Young, low-income single mothers going through this transition should
have priority in accessing resources that can help them work through and redefine their adulthood.
Counseling programs for this population could be held in existing community centers and serve to
connect young women to the various other resources they need to make progress on their markers
of adulthood.

Additionally, these young mothers were sometimes concerned with how their children were
adapting to the various shocks and changes to their lives. Counseling programs should also be able
to help young mothers navigate how to help their children through these dramatic transitions.

5.3.4. Welcoming programs and institutions for introducing survivors to new cities

In addition to all of the other supports this population should be offered, as environmentally
displaced people, young mothers escaping natural disasters and moving to new urban
environments should be provided with guidance to help them adapt to their new cities. Young
people and young families facing any form of displacement and the rupturing of their home
communities require special considerations as they seek to set up in new cities. Taking inspiration
from cities that have offices and programs for new Americans, or from the historical settlement houses once present in American cities, institutions and programs that welcome domestic survivors of trauma from other cities should be considered as a tool for urban planners and policy makers. Such services and the social networks built among their patrons may serve to direct young people and their families toward stable and more prosperous lives.

Orientation programs that introduce newcomers to the cultural differences they may experience in their new environments could help reduce some of the culture shocks associated with encountering new and uncomfortable ways of relating to strangers and neighbors. Such programs can include matching newcomers with local volunteers as mentors and neighborhood welcoming events to help dispel unhelpful stereotypes from both residents and newcomers.

Receiving cities should also provide more support in navigating neighborhood choices than was provided to these survivors of Hurricane Katrina. A vulnerable incoming population can seldom be expected to hold knowledge about neighborhood quality, good schools, and mobility in a new city. In terms of resources and time to make a decision, uprooted and displaced individuals face extremely constrained choices. Cities should have programs in place that help young mothers in this situation to make well-informed decisions about neighborhoods, to select schools with strong extracurricular activities, to find employment, and to locate themselves near adequate transportation.

To address the important loss of personal history and culture as well as the longing people have for the food, people, and celebrations they had back home, cities should be open to hosting celebrations for the cultures of the populations they are receiving. Such celebrations allow locals and newcomers to build appreciation and understanding and to engage with in a hybridization of their cultures.

Lastly, governments should be able to facilitate the reconstruction of social networks for vulnerable displaced populations. Particularly in this segment of the population where family and friendship networks often provide key supports and services – such as childcare - to young mothers, it is particularly difficult to rebuild equivalent social networks in new places among all other daily priorities. Programs that support family members or several closely-knit families to relocate together to a new city could go a long way in helping young women limit the number of unnecessary and detrimental trade-offs.

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20 A number of women had difficulty adjusting to the less friendly interactions they found among people outside of New Orleans.
Bibliographic References


Appendix

A. Categories of life assets

Table 2: Complete list of life assets negotiated in trade-offs

<table>
<thead>
<tr>
<th>Life asset</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Approval of family member(s)</td>
<td>Abiding by the expectations of parents, siblings, or spouses</td>
</tr>
<tr>
<td>Being employed</td>
<td>Paid employment - having a job, looking for a job, working more</td>
</tr>
<tr>
<td>Better amenities</td>
<td>Access and proximity to school, work, stores, church, healthcare, parks,</td>
</tr>
<tr>
<td></td>
<td>recreation centers, or government offices/services</td>
</tr>
<tr>
<td>Career/studies of choice</td>
<td>Working toward dream career or strongest intellectual interest</td>
</tr>
<tr>
<td>Child(ren)'s activities/play</td>
<td>Organized play and activities/lessons/sports; informal play</td>
</tr>
<tr>
<td>Child(ren)'s health</td>
<td>Tending to a sick child; hospital/clinic visits and stays for child(ren);</td>
</tr>
<tr>
<td></td>
<td>healthy living environment for child(ren)</td>
</tr>
<tr>
<td>Child(ren)'s safety</td>
<td>Protection from street violence, school violence, domestic altercations;</td>
</tr>
<tr>
<td></td>
<td>distance from criminal activity</td>
</tr>
<tr>
<td>Childcare</td>
<td>Formal, paid childcare at a provider</td>
</tr>
<tr>
<td>Childcare support by family</td>
<td>Informal shared family responsibility for children</td>
</tr>
<tr>
<td>Cultural diversity</td>
<td>Presence of multiple races and ethnicities in neighbourhood, school,</td>
</tr>
<tr>
<td></td>
<td>and/or workplace</td>
</tr>
</tbody>
</table>

B. Life asset definitions

Table 3: Description of meanings assigned to the life assets used in the analysis

<table>
<thead>
<tr>
<th>Life asset</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Approval of family member(s)</td>
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</tr>
<tr>
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</tr>
<tr>
<td></td>
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</tr>
<tr>
<td>Career/studies of choice</td>
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</tr>
<tr>
<td></td>
<td>healthy living environment for child(ren)</td>
</tr>
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<td>Protection from street violence, school violence, domestic altercations;</td>
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<td>Formal, paid childcare at a provider</td>
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<td>Informal shared family responsibility for children</td>
</tr>
<tr>
<td>Cultural diversity</td>
<td>Presence of multiple races and ethnicities in neighbourhood, school,</td>
</tr>
<tr>
<td></td>
<td>and/or workplace</td>
</tr>
<tr>
<td>Familiarity/belonging</td>
<td>Sense of belonging to a place; knowledge of a place and how to navigate it; feeling of being &quot;at home&quot;; nostalgia for the way things used to be; similar cultural/racial backgrounds</td>
</tr>
<tr>
<td>----------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Family member's job</td>
<td>Acceptance of job offer (usually by romantic partner or spouse)</td>
</tr>
<tr>
<td>Finishing school</td>
<td>Completing a program or degree; doing well/making progress in school</td>
</tr>
<tr>
<td>Food access</td>
<td>Affordable food located nearby; access to food stamps and places to make use of them</td>
</tr>
<tr>
<td>Freedom from past relationship</td>
<td>Being able to rid oneself of connections to a past unsuccessful relationship</td>
</tr>
<tr>
<td>Fresh start</td>
<td>Sense of starting anew; building a new life on one's own; getting away from the obstacles, complications, and patterns of a past situation</td>
</tr>
<tr>
<td>Going (back) to school</td>
<td>Going to school (college or university level) for the first time; going back into a school for another credential or degree</td>
</tr>
<tr>
<td>Good job</td>
<td>A job that provides a combination of some or most of the following: proximity to home, good pay, opportunity for advancement, fair treatment, nice coworkers, intellectual or personal challenge, and peace of mind</td>
</tr>
<tr>
<td>Good job opportunities</td>
<td>More jobs available; better jobs available, better paying jobs available; selecting a career in demand (versus a career of choice)</td>
</tr>
<tr>
<td>Good neighborhood</td>
<td>Quiet, good neighbors, safe streets and house fronts; pleasant appearance</td>
</tr>
<tr>
<td>Good school for child</td>
<td>Strong curriculum, engaging teaching methods, good teachers, individualized attention, extracurricular activities</td>
</tr>
<tr>
<td>Good transportation</td>
<td>Having transportation independence; efficient regular trips; access to good public transit; having a personal vehicle; parking</td>
</tr>
<tr>
<td>Having (more) children</td>
<td>Pregnancy and birthing; having additional children; attending to newborn(s)</td>
</tr>
<tr>
<td>Helping others</td>
<td>Providing assistance to others; organizing or fighting for others' rights and empowerment</td>
</tr>
<tr>
<td>Home ownership</td>
<td>Becoming or being the owner of a house (as an individual or family)</td>
</tr>
<tr>
<td>Housing affordability</td>
<td>Lodging for free or in subsidized and affordable housing; staying in a place where rent is within one's budget</td>
</tr>
<tr>
<td>Larger living space</td>
<td>Absence of crowding (multiple people per bedroom); more bedrooms and/or bathrooms</td>
</tr>
<tr>
<td>Living independently</td>
<td>Moving out of family home (or spouse's family home) to live on one's own (as individual or couple with children)</td>
</tr>
<tr>
<td>Luxuries</td>
<td>Indulging in extra shopping, social events, home furnishings, or vacations</td>
</tr>
<tr>
<td>Neighborhood vibrancy/culture</td>
<td>Food, music, festivals, and nightlife; friendliness and politeness of strangers; neighborhood conviviality; front porch/yard culture</td>
</tr>
<tr>
<td>Nice home</td>
<td>An attractive place to live that inspires pride; good landlord; structural stability; absence of toxins</td>
</tr>
<tr>
<td>Personal goals/interests</td>
<td>Pursuing a business idea, independent project or study, involvement in a group or committee, exploring a new place</td>
</tr>
<tr>
<td>Personal health</td>
<td>Managing one's own physical health problems; not pushing oneself unreasonably; exercising and eating well; eliminating alcohol and drugs</td>
</tr>
<tr>
<td>Personal mental health</td>
<td>Avoiding/eliminating extreme emotional and psychological stress; choosing less stressful work/activities; taking time to recover</td>
</tr>
<tr>
<td>Asset</td>
<td>Description</td>
</tr>
<tr>
<td>--------------------------------------------</td>
<td>------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Psychologically; seeking mental health counseling; having or lacking confidence/optimism/motivation, expressing and embracing one’s identity, and believing in oneself/one’s abilities</td>
<td></td>
</tr>
<tr>
<td>Personal safety</td>
<td>Keeping out of harm at home, on the streets, at work</td>
</tr>
<tr>
<td>Pride/prestige</td>
<td>Considering one’s ego or selecting something for its exclusivity and affiliations</td>
</tr>
<tr>
<td>Providing for child(ren)</td>
<td>Providing basic necessities, stability/permanence, and familial supports; maintaining child(ren)’s relationship with their father; protecting one’s child(ren) from bad influences, bullying and prejudice, and challenges to safety or psychological well-being</td>
</tr>
<tr>
<td>Proximity to family</td>
<td>Being nearby family; frequently visiting family</td>
</tr>
<tr>
<td>Relationship with child(ren)</td>
<td>Spending time with child(ren); raising child(ren); presence at school and home; doing homework together; helping facilitate child(ren)’s relationships with other family members; maintaining good parenting methods</td>
</tr>
<tr>
<td>Relationship with family</td>
<td>Meeting obligations toward family members; sharing experiences with family; reducing strains on relationships</td>
</tr>
<tr>
<td>Religious practice</td>
<td>Going to church; participating in organized religion</td>
</tr>
<tr>
<td>Romantic relationship</td>
<td>Dating; being/staying married to; getting married; investing in fixing a strained relationship; sharing life experiences and responsibilities with someone</td>
</tr>
<tr>
<td>Stability/predictability</td>
<td>Being in a place/situation of certainty; reducing drastic life changes; creating/recreating a comforting environment</td>
</tr>
<tr>
<td>Sufficient savings/wealth</td>
<td>Having enough money to make ends meet; making extra money; paying off debt(s); saving up for stability, luxuries, own business or home ownership</td>
</tr>
<tr>
<td>Time for self</td>
<td>Time to rest and focus on oneself; time to recuperate between responsibilities; time to go out with friends</td>
</tr>
</tbody>
</table>

### C. Top assets ranked by individual and cumulative respondent methods

Table 4: Most commonly given up life assets by number of individual respondents who mentioned giving up or considering giving up the life asset

<table>
<thead>
<tr>
<th>Top life assets given up</th>
<th>Associated adulthood marker</th>
<th>Number of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finishing school</td>
<td>Finishing school</td>
<td>34</td>
</tr>
<tr>
<td>Proximity to family</td>
<td>Leaving home</td>
<td>31</td>
</tr>
<tr>
<td>Being employed</td>
<td>Finding a job</td>
<td>29</td>
</tr>
<tr>
<td>Familiarity/belonging</td>
<td>Taking responsibility for oneself</td>
<td>29</td>
</tr>
<tr>
<td>Time for self</td>
<td>Taking responsibility for oneself</td>
<td>28</td>
</tr>
<tr>
<td>Going (back) to school</td>
<td>Finishing school</td>
<td>26</td>
</tr>
<tr>
<td>Romantic relationship</td>
<td>Getting married</td>
<td>26</td>
</tr>
<tr>
<td>Good neighborhood</td>
<td></td>
<td>25</td>
</tr>
<tr>
<td>Nice home</td>
<td></td>
<td>24</td>
</tr>
<tr>
<td>Personal mental health</td>
<td>Taking responsibility for oneself</td>
<td>24</td>
</tr>
</tbody>
</table>
Table 5: Most commonly opted for life assets by number of individual respondents who mentioned opting for or considering opting for the life asset

<table>
<thead>
<tr>
<th>Top life assets opted for</th>
<th>Associated adulthood marker</th>
<th>Number of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sufficient savings/wealth</td>
<td>Becoming financially independent</td>
<td>44</td>
</tr>
<tr>
<td>Providing for child(ren)</td>
<td>Having children</td>
<td>37</td>
</tr>
<tr>
<td>Personal mental health</td>
<td>Taking responsibility for oneself</td>
<td>31</td>
</tr>
<tr>
<td>Being employed</td>
<td>Finding a job</td>
<td>28</td>
</tr>
<tr>
<td>Housing affordability</td>
<td>Taking responsibility for oneself</td>
<td>27</td>
</tr>
<tr>
<td>Child(ren)'s safety</td>
<td>Having children</td>
<td>25</td>
</tr>
<tr>
<td>Good school for child</td>
<td>Having children</td>
<td>25</td>
</tr>
<tr>
<td>Good transportation</td>
<td></td>
<td>24</td>
</tr>
<tr>
<td>Relationship with child(ren)</td>
<td>Having children</td>
<td>24</td>
</tr>
<tr>
<td>Familiarity/belonging</td>
<td>Taking responsibility for oneself</td>
<td>22</td>
</tr>
</tbody>
</table>

Table 6: Most commonly given up life assets by number of cumulative individual life assets opted for instead by the whole group

<table>
<thead>
<tr>
<th>Top life assets given up</th>
<th>Associated adulthood marker</th>
<th>Cumulative assets chosen instead</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proximity to family</td>
<td>Leaving home</td>
<td>105</td>
</tr>
<tr>
<td>Familiarity/belonging</td>
<td>Taking responsibility for oneself</td>
<td>102</td>
</tr>
<tr>
<td>Finishing school</td>
<td>Finishing school</td>
<td>89</td>
</tr>
<tr>
<td>Time for self</td>
<td>Taking responsibility for oneself</td>
<td>74</td>
</tr>
<tr>
<td>Romantic relationship</td>
<td>Getting married</td>
<td>61</td>
</tr>
<tr>
<td>Good neighborhood</td>
<td></td>
<td>59</td>
</tr>
<tr>
<td>Being employed</td>
<td>Finding a job</td>
<td>57</td>
</tr>
<tr>
<td>Going (back) to school</td>
<td>Finishing school</td>
<td>57</td>
</tr>
<tr>
<td>Housing affordability</td>
<td>Taking responsibility for oneself</td>
<td>50</td>
</tr>
<tr>
<td>Personal mental health</td>
<td>Taking responsibility for oneself</td>
<td>46</td>
</tr>
</tbody>
</table>

Table 7: Most commonly opted for life assets by number of cumulative individual life assets given up for it by the whole group

<table>
<thead>
<tr>
<th>Top life assets opted for</th>
<th>Associated adulthood marker</th>
<th>Cumulative assets given up</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sufficient savings/wealth</td>
<td>Becoming financially independent</td>
<td>145</td>
</tr>
<tr>
<td>Providing for child(ren)</td>
<td>Having children</td>
<td>109</td>
</tr>
<tr>
<td>Being employed</td>
<td>Finding a job</td>
<td>71</td>
</tr>
<tr>
<td>Personal mental health</td>
<td>Taking responsibility for oneself</td>
<td>57</td>
</tr>
<tr>
<td>Finishing school</td>
<td>Finishing school</td>
<td>56</td>
</tr>
<tr>
<td>Housing affordability</td>
<td>Taking responsibility for oneself</td>
<td>55</td>
</tr>
<tr>
<td>Good school for child</td>
<td>Having children</td>
<td>53</td>
</tr>
<tr>
<td>Good transportation</td>
<td></td>
<td>51</td>
</tr>
<tr>
<td>Familiarity/belonging</td>
<td>Taking responsibility for oneself</td>
<td>49</td>
</tr>
<tr>
<td>Child(ren)'s safety</td>
<td>Having children</td>
<td>45</td>
</tr>
</tbody>
</table>
Table 8: The most commonly cited trade-off combinations by number of individual respondents who mentioned having made the trade or having held these life assets in tension

<table>
<thead>
<tr>
<th>Most common trades between life assets</th>
<th>Number of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finishing school FOR Sufficient savings/wealth</td>
<td>17</td>
</tr>
<tr>
<td>Familiarity/belonging FOR Good school for child</td>
<td>15</td>
</tr>
<tr>
<td>Finishing school FOR Being employed</td>
<td>13</td>
</tr>
<tr>
<td>Familiarity/belonging FOR Good job opportunities</td>
<td>12</td>
</tr>
<tr>
<td>Finishing school FOR Having (more) children</td>
<td>11</td>
</tr>
<tr>
<td>Romantic relationship FOR Personal mental health</td>
<td>11</td>
</tr>
<tr>
<td>Romantic relationship FOR Providing for child(ren)</td>
<td>11</td>
</tr>
<tr>
<td>Good neighborhood FOR Housing affordability</td>
<td>10</td>
</tr>
<tr>
<td>Going (back) to school FOR Sufficient savings/wealth</td>
<td>10</td>
</tr>
<tr>
<td>Time for self FOR Relationship with child(ren)</td>
<td>10</td>
</tr>
</tbody>
</table>

D. Sample interview excerpt

RESPONDENT: Because if you think about it, I work, okay, and - but because of whatever reasons that the wages - the way it is, I worked at this company since 2001. It's 2009. Worked there eight years. I still qualify for food stamps, Section 8. You know, I still qualify.
INTERVIEWER: How is that? Yeah.
RESPONDENT: So that doesn’t make sense.
INTERVIEWER: Yeah.
RESPONDENT: You know? It’s not that I don’t - I love working. I enjoy taking care of myself. I’d rather not have the assistance but it's kind of necessary because we’re still, even with the assistance from them, my husband working, I’m working, we are still making the very - I mean it’s still very minimum. You know what I’m saying?
INTERVIEWER: Yeah.
RESPONDENT: It’s still very minimum. But like I told my husband, we’re okay. You know, we may not have extras, we don’t have a lot but we’re okay. So I don’t complain. But I think a lot of money was wasted because you’re paying - you pay people’s rent - and I’ll just - this is just - I’ve been - the rent they have paid in this house, I calculate - I sat down one day, thinking that they paid this man about $30,000 the last couple years I’ve been there. Had you given that to families with jobs or who wanted to purchase a house and then helped them get - become independent, you know, just of the government, use the money more wisely, you know, we would love to own a house. That’s what we -
INTERVIEWER: If they’d given you that as a deposit.
RESPONDENT: Exactly. Had that been a grant.
INTERVIEWER: Right.
RESPONDENT: You know what I’m sayin’. And give us a mortgage that was manageable.
INTERVIEWER: Yeah.
RESPONDENT: You know, honestly I’m paying like $500 difference in, you know, rent.
INTERVIEWER: Right.
RESPONDENT: And so it’s like I can pay an extra $200 but there’s like, you got the credit you know, and -
INTERVIEWER: Right. It’s complicated.
RESPONDENT: It’s complicated, but if you want to stop wasteful spending, watch how you spending these government...
INTERVIEWER: Right.
RESPONDENT: I mean you could - not saying doing away with the government’s - you know, these agencies because they’re very much needed, but make - my thing is it’s a crutch. Okay? You know, you don’t have to give a person a hand out, you know what I’m sayin’? You can give them and you can hand up. Give them opportunities.
INTERVIEWER: Right.
RESPONDENT: Give them a chance to own a house, give them a chance to have a good job, give them opportunity to go to good schools. Then you'll see - you won't see so much spending but you'll see money being made and it be putting back into the communities. See that's not what's happening in New Orleans. And I realize that because why they're still struggling at the rate they're struggling and people come out to Houston and they're doing so much better because New Orleans was riddled with projects and government housing and you put 5,000 and about what, a thousand units and you sit them on top of each other, you don't have space - room to breathe, you throw drugs in the mix, you throw crime in there and it's going to be explosive. And that's all the city is made of.
INTERVIEWER: Right.
RESPONDENT: Projects and just low-income housing. It's like - and we were saying well, if they tear the housing and build mixed income housing, you know people don't know who their neighbors are. They don't know how. And your mind frame becomes - it tends to change. Like I said, even though I grew up in a neighborhood riddled with crime, that's not what I want for my life. So those people might not want the same thing for their life.
INTERVIEWER: Right, right.
RESPONDENT: They're just kind of born into it.
INTERVIEWER: Yep, they're stuck there.
RESPONDENT: You know, so you get kind of stuck there. But if you give them a different - if you give them opportunity for those that want it, because I can't say that everybody wants it, but those that do want it. Because some people don't want a handout. They don't want a hand up, they want a handout. But for those that want a hand - actual give me a grant. Small businesses. Man, we have some like awesome just ideas of things we want to do but we don't know how to get started. I don't know how to get my hands on a small business grant. I don't know how to do - you know what I'm sayin'. That's why I was like okay, I'm going to school; I'm going to try to get this knowledge so that I can empower my family and once my family's where we are - once we're where we are, my - I feel like my place is to give back to my community. I want to you know build a center. I want to do this. I want to just not really [Indiscernible] but second chance opportunities, you know, where I can take - we take people who've had convictions. You know, you think about it like this. A person who has - they've been to jail, they've done their time in jail, they look for an apartment, okay? They ran a background check because, you know, people want to be, you know, safe so they assume that everybody who has a background is, you know, they don't want them in the neighborhood. So they - you can't move here so you have to move where everybody is like you.
INTERVIEWER: Where it's more likely that -
RESPONDENT: Right. Right.
INTERVIEWER: -- it could cause problems.
RESPONDENT: Right. So that's where your problems are. But sometimes when you take people out of their comfort zone -- you know, my neighbor said he would have never known that I was from New Orleans had he not seen my license plate. Not from anything we've done, our actions, just nothing else. So if you take people out of that environment and you put them in a different environment with people that act differently, you may see different results. But that's not what they're doing.