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The American Guaranteed Income Studies: New Orleans, Louisiana

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Front Cover Image: View of skyline in New Orleans, Louisiana.

Inside Cover Image: Teen Brass Band performs for the public in the French Quarter, New Orleans.



The American Guaranteed Income Studies: New Orleans, Louisiana

Executive Summary

In the spring of 2022, Mayor LaToya Cantrell and her Office of Youth & Families launched the New Orleans Guaranteed Income (GI) Program, designed to support young people aged 16–24 who were disconnected from work and school with few educational and employment opportunities. The GI program provided \$350 unconditional cash per month to 125 young people for 10 months from April 2022 through January 2023. The Center for Guaranteed Income Research (CGIR) evaluated the New Orleans GI Program and employed a mixed-methods quasi-experimental design with a single sample of 111 young people who consented to participate in the study. All research activities were voluntary, and participants were compensated for their participation in surveys and interviews. Surveys were completed with GI recipients at Baseline before the GI began, every 5 months thereafter throughout the program, and 5 months after the cash disbursements had stopped. Additionally, semi-structured interviews were conducted with a sub-sample of study participants to gain a more in-depth understanding of young people's perceptions and experiences with GI receipt. The aims of this study were to understand the GI recipients' 1) financial realities over time, 2) experiences and management of chronic and acute stressors, and 3) vision and plan for the future.

Youth participants entered the GI program in deep financial hardship and lived in communities marked by economic barriers, structural oppression, historical racism, and multiple environmental traumas, including the long-lasting effects of Hurricane Katrina and the more recent impact of COVID-19. Within this context, youth in the study were navigating their pathway from adolescence to young adulthood, a time of human development marked by an increased desire for autonomy, independence, and goal setting. Although the GI facilitated participants' ability to envision the future and set goals toward meaningful educational and career aspirations, the time-limited cash, alongside the fractured social safety net, was often not enough support for the young people to achieve these goals. Though categorized as disconnected youth, the participants were, in fact, often exerting great effort to get by and work toward their educational and career goals, and the findings highlight the ways they were caught between demands in competing systems. Due to environmental hardship and financial precarity, youth were often forced to enter and exit school and work, and so their educational and employment statuses fluctuated over time. However, many young people were working multiple jobs, in the formal and informal labor markets, and many were also educationally engaged in programs like community college, job training, or internships.

In sum, the GI fueled the normative desire for participants to dream and set goals for the future, but the supportive systems in place for their privileged counterparts in the general population were not available to them, often leading to discouragement and feelings of helplessness. In fact, young people

reported wanting to spend the GI on purchasing a car for work, moving into their own apartment, or saving for their education, but they consistently came up short in terms of available cash to actualize these goals. Rather than only spending the money on themselves, as many emerging adults are privileged to do, participants often used the cash to give back to their families and communities, contributing to a financial and social interconnectedness in their networks and systems. Instead of feeling resentful about using the cash to help others, many participants reported that they wanted to support and invest in those who had previously helped them and with whom they were close. However, despite participants' best efforts at work and school, and pooling of resources to get ahead, the GI payments were insufficient to offset the decades of historical disinvestment, racism, trauma, and structural inequity that continued to hold them back. The context in which GI recipients lived was marked by very high costs of living (e.g., food, housing) relative to their income, supporting the need for a bolstered safety net. Many participants experienced compounded chronic and acute stressors in their social environments, and findings related to participants' emotional and psychological status were mixed, suggesting that though the GI may have provided some stress alleviation, the GI was likely insufficient to produce long-lasting improvements. Deeper structural-level investments are needed to effectively support young people living in financial precarity as they seek to successfully emerge into adulthood.

Summary of Findings

"The one most important thing, a guaranteed income program would not provoke laziness. It would provoke healing."

Episodic Disconnectedness: Although young people were eligible to participate in the New Orleans GI program if they were categorized as disconnected youth, many of these youth were, in fact, only disconnected periodically. The findings suggest that these young people were either working or seeking work in the formal and informal labor sectors and were actively pursuing educational opportunities, such as traditional higher education as well as job-training programs and internships. At Baseline, the majority of participants (55%) self-reported being a full-time or part-time student. Additionally, 35% of young people reported that they were employed in the previous 5 months, and 20% had at least one year of work experience. Further, their participation in the labor market and educational settings reflected seasonal shifts in academic calendars and local labor markets rather than lack of individual effort or motivation. This suggests that policymakers may need a tiered system of support for disconnected youth that matches the fluctuations of the market and the demands of an academic calendar. In many cases, the needs of an employer conflicted with the needs of a student, so pursuing one negated pursuing the other. This was particularly difficult for students who desired to complete their education but lacked the resources to do so, leaving them caught in between two systems. In the words of one college student, "I did apply for other jobs on my college campus, but my schedule affected me being able to get those jobs. They were looking for someone to work in the morning, and I have morning classes... They make it really hard to get these jobs."

Cultural Assets & Financial Interdependence: Unlike negative stereotypes of young people which cast them as lacking goals or motivation, the youth participating in this pilot had dreams, aspirations, and

clear goals for their future that included caring for their social and kin networks. These young people drew on their cultural assets and financial interdependence while pooling resources and supporting their networks in ways that strengthened familial bonds and defied stereotypes of young people as lazy or unmotivated. One participant, like many others, described prioritizing their siblings, saying, “school was actually coming up. So I had gotten my boys some uniforms and stuff. My little brother, he’s enrolled in the high school so I had to get him clean.” While participants also voiced a desire to use the cash for furthering their independence through emergency savings, housing, or education, the pressing material hardships they faced meant that youth most often spent the monthly payments on their basic needs, such as food, housing, or transportation. Though the young people in the study experienced the normative desire for independence associated with emerging into adulthood, the systems in place meant to support them were inadequate to facilitate these pathways.

Financial Precarity and Systemic Barriers: As a sample, youth in the GI program experienced considerable financial precarity, with 13%–22% of participants throughout the study period reporting an inability to handle a \$400 emergency expense. Roughly half of the participants disclosed the absence of a credit score, and only 20% of participants received a COVID-19 stimulus payment. However, by the end of the study, there were fewer participants in the lower financial well-being category and more young people transitioning to higher financial well-being. Additionally, by post-intervention, participant’s income volatility decreased by nearly 20 percentage points, suggesting some potential power of GI to smooth income volatility. Despite these gains, young people in the study experienced very high housing cost burden and food insecurity. Although these housing and food-related burdens decreased somewhat throughout the study period, these stressors remained very high overall, suggesting a need for additional safety net and benefit supports to augment the cash for youth to make their goals achievable.



An aerial photograph of New Orleans, Louisiana, showing a mix of urban and residential areas. In the background, the city skyline is visible with several tall skyscrapers. The foreground shows a dense residential neighborhood with various houses and buildings. A prominent red vertical bar on the left side of the image contains the text 'KEY FINDINGS - AT A GLANCE'.

KEY FINDINGS - AT A GLANCE

- » **Employment and Education:** Many of the young people in the New Orleans GI pilot were actively seeking work or educational opportunities. Their participation in the labor market and educational settings was often episodic, reflecting seasonal shifts in academic calendars and labor markets rather than lack of individual effort or motivation.
- » **Cultural Assets and Familial Interdependence:** Participants drew on their cultural assets and financial interdependence while pooling resources and supporting their networks in ways that strengthened familial bonds and social connections. Specifically, 25% of participants reportedly provided financial support to their family in the past month with an average contribution of roughly \$170.
- » **Resilience, Goals, and Strengths:** Participants receiving the GI had meaningful goals and aspirations. Participants reported that the GI helped them take small steps toward these goals by enabling them to participate in training programs or internships or by supporting their basic needs while they pursued other forms of education.
- » **Financial Outcomes and Structural Barriers:** Throughout the study period, participants, on average, experienced some improvement in financial well-being alongside decreased income volatility. Despite these gains, these young people continued to face very high housing cost burden and food insecurity as well as other environmental stressors, suggesting a need for robust safety net and benefit supports to augment the GI and support their transition to adulthood.

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MAYORS FOR A GUARANTEED INCOME

Founded by Michael D. Tubbs, MGI is a coalition of mayors advocating for a guaranteed income to lift all of our communities and build a more resilient, just America. Since launching in 2020, MGI has grown its ranks from 11 to over 125 mayors, supported the launch of 50-plus guaranteed income pilots across the country, and delivered more than \$250 million in direct, unconditional relief to everyday Americans. MGI has also launched two affiliates, Counties for a Guaranteed Income and United for a Guaranteed Income Action Fund. MGI's work has ensured that guaranteed income spreads from a single moment in Stockton, CA to a national movement—pushing the conversation forward in cities, state capitals, and Congress.

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Background

New Orleans occupies a unique and fraught space in the country's imagination. One of the most ethnically diverse places in America, New Orleans emerges from a mixture of cultures between its French, Spanish, West African, Caribbean, German, Jewish, and more recently, Vietnamese and Central American residents (Germany, 2007). The city is known for its vibrancy in terms of music, cuisine, and celebratory joy, but also for its histories of urban dispossession and devastation, as well as manmade and natural destruction (Long, 2013; Subramani, 2020). Located along the banks of the Mississippi River, and flanked by Lake Pontchartrain and Lake Borgne, it is the most populous city in the state of Louisiana. In the interest of urban expansion, pumps were used in the early 1900s to drain the swampy regions by Lake Pontchartrain. As a result, most of New Orleans today is 10 to 15 inches below sea level, and the city is sinking 2 inches per year (Garvey & Widmer, 2017). This means that the welfare of city residents depends largely on an extensive levee system to channel water away from the city, a system which has failed on multiple occasions, most notably during Hurricane Katrina in 2005. The local economy has three primary economic drivers: oil, tourism, and the New Orleans port, which serves as an economic hub for the Gulf Coast (Gotham, 2007). The tourist industry has grown rapidly in the post-Katrina era as disaster redevelopment focused on increasing tourism infrastructures, including the construction of new hotels, restaurants, and a modern world class airport (Keegan, 2021).

For local New Orleanians, especially those whose families have been in the city for centuries, their sense of place in New Orleans is determined not by tourist-centered Mardi Gras festivities and an overrun Bourbon Street, but by social networks; a reliance on friends, families, and church communities; and backyard barbeques and block parties (Chamlee-Wright & Storr, 2009). It is from these deeply embedded connections with place and community, as well as the unique ethnic and racial background of the city, that the cultural forms defining New Orleans emerged. While cultural creativity, resilience, and ongoing fights for racial justice and inclusion are foundational to the history of the city and the identity of New Orleanians (Long, 2013), so too are enduring histories of disenfranchisement, divestment, and racial exclusion (Subramani, 2020). The city today is the product of long-standing racialized struggles for power that do not map neatly onto the Black and White binary through which American segregationist policies were built (Spear, 2009). Long standing structural inequities along

racial lines have resulted in high rates of crime, particularly within predominantly Black neighborhoods, and New Orleans has long been known as having some of the highest murder rates in the United States, and one of the highest incarceration rates which disproportionately affects Black men (Office of Criminal Justice Coordination, 2024; World Population Review, 2024). However, the city is also the site of significant grassroots mobilization for racial equity and criminal justice reform (Safety and Justice Challenge, 2024; Tulane University Libraries, 2023). Each of these characteristics make the city what it is today—a place to which, despite ongoing challenges, people are fiercely loyal and deeply rooted (Chamlee-Wright & Storr, 2009).

For centuries, the area that is now New Orleans was used as a trading, hunting, and meeting place by the Choctaw, Tunica-Biloxi, Coushatta, Chitimacha, Natchez, and Houma Indigenous peoples (The Historic New Orleans Collection, 2022). Europeans first claimed the territory in 1593, when Spanish conquistador Hernando de Soto asserted Spanish sovereignty over the region (Spear, 2009). In 1682, René-Robert Cavellier, Sieur de La Salle, claimed the same region for France, naming it in honor of the French monarch Louis XIV. However, it was not until Jean-Baptiste Le Moyne de Bienville encountered the crescent of land along the banks of the Mississippi in 1718 that the city of New Orleans was founded. In June of 1718, the first wave of European immigrants arrived, consisting of settlers, soldiers, paupers, and convicts forcibly sent to Louisiana from France to populate the territory (Garvey & Widmer, 2017). Only one year later, the first enslaved African peoples were brought to the city, and by 1722, there are records of free people of African descent living in New Orleans (The Historic New Orleans Collection, 2022). Thus, while it is impossible to separate the history of New Orleans from the history of transatlantic slavery, New Orleans also became one of the few cities in the American South where it was possible to make a life as a free person of color. When the Haitian Revolution emancipated the island's enslaved population and threatened the stability of its plantation class, over 10,000 people—predominantly White and free people of color—migrated from Saint Dominique to New Orleans, doubling the city's population and fundamentally changing its racial and cultural composition (The Historic New Orleans Collection, 2022). The social and cultural interactions between French, and later Spanish, settlers, enslaved and free Black peoples originating from West Africa and the Caribbean, and the Indigenous of the region combined to create New Orleans's Creole heritage (The Historic New Orleans Collection, 2022). The intersecting social, political, and cultural lives of these varied groups of people mapped onto the region to create regionally unique outcomes. Relationships between enslaved Black people and Indigenous communities led to pathways of freedom for those suffering from slavery (Boyanton, 2023); political alliances between French settlers and the Choctaw enabled the violent repression of an uprising by the Natchez; and cross-cultural alliances developed when New Orleanians united to reject the legitimacy of Spanish rule at the moment of French secession in 1762 (Garvey & Widmer 2017).

In 1803, New Orleans was incorporated into the United States via the Louisiana Purchase, and in 1812, Louisiana gained official statehood (Garvey & Widmer 2017). Newly developed steam technology meant that the early 1800s were a time of regional prosperity as New Orleans became a hub of trade and commerce, and one of the largest ports in the world (The Historic New Orleans Collection, 2022). The city was home to banking and insurance industries, commission houses, as well as cotton and sugar factories. Increasing commerce led to increased opportunity, and New Orleans quickly became a port of migrant entry, receiving over half a million Irish, German, and Filipino immigrants between 1820

and 1860 (Garvey & Widmer 2017), in addition to a population boom of White Anglo-Americans looking to make their fortunes in the new territory. Thus ensued long-standing cultural tensions between the New Orleans's Creole population and Anglo-Americans (Garvey & Widmer 2017), tensions that would emerge with particular force in relation to the Anglo-American racial schemas that did not map onto the local context.

By the time of the Louisiana Purchase, enslaved Africans and their descendants made up over one-third of the population of the city (The Historic New Orleans Collection, 2022). New Orleans became the center of the domestic trade in enslaved people and was integral to the forced mobility of enslaved individuals throughout the Deep South (The Historic New Orleans Collection, 2022). However, by the middle of the 1800s, Louisiana also had the largest free Black population in the Deep South—and as a result of the Code Noir—free people of color in New Orleans could inherit and own property, own businesses, and work in skilled trades (The Historic New Orleans Collection, 2022; Garvey & Widmer, 2017). In many ways, the free people of color were the heart of the racial order in New Orleans: their existence forced the Anglo-Louisianan government to formalize a tripartite racial schema that eschewed the conventions of the “one drop rule” found elsewhere (Spear, 2009). This both reflected and generated racial divisions within Black New Orleans. Creole-descendent Black families were largely Catholic and often spoke French. Their heritage and culture gave them access to social and economic privilege; they tended to marry among themselves and become power brokers with the Black community (Germany, 2007). Despite the Anglo-American push to constrain the city's racial order, free people of color successfully struggled to maintain their relative power in New Orleanian society and were major political actors during the Reconstruction era (Spear, 2009). These inequities generated tensions between Creole descendants and non-Creole Black residents.

Unfortunately, the racial schema of New Orleans ended up playing a significant role in the emergence and legitimation of the Jim Crow era. In 1892, Homer Plessy, a French-speaking free person of color, was arrested for an act of civil disobedience when he boarded a Whites only train car in New Orleans. It was his Supreme Court case, *Plessy vs. Ferguson*, which determined the “separate but equal” doctrine which was foundational to legal segregation throughout the American South (Subramani, 2020). The 1900s saw the emergence and calcification of Jim Crow in New Orleans. While Black cultural life was divided between Black American and Black Creole residents, Jim Crow laws sought to homogenize the Black community in order to legitimize inequality and separated the city between White and “colored” (Simmons, 2015). Racial biases in the criminal justice system, and an emerging push towards carcerality post-World War I, worked to further defend structural inequities grounded in White supremacy (Adler, 2021). The institutionalization of racially biased policing coincided with the end of the New Deal. Black residents found themselves with few opportunities for employment as a result of segregation and discrimination, and extremely limited access to federal government relief programs (Simmons, 2015).

By the 1960s, New Orleans was beginning to struggle with an economic downturn as its port failed to keep up with trends in mechanization, manufacturing was on the decline, and the urban population dwindled as a result of White flight to the suburbs (Gotham, 2007). New Orleans's vast racialized disparities, produced by the entrenchment of Jim Crow era policies, were starkly evident. By 1960, the local Black poverty rate hovered around 50%, while the White poverty rate was at 14% (Germany, 2007).

New Orleanians of color still could not access many public spaces despite concerted efforts by the NAACP and Urban League, which pushed the city to improve facilities for Black residents (Germany, 2007). Black neighborhoods had inadequate “street lighting, drainage, schools, public transportation, health facilities, police protection and political influence” and “infant mortality rates in these areas were twice as high as the rest of the city” (Germany, 2007, p. 32). There was also a stark lack of public recreational space in Black communities, and over 50,000 Black families found themselves living in overcrowded and substandard housing (Germany, 2007).

At the same time, Black New Orleanians, following a long tradition of activism in the community, were fighting for justice and inclusion across multiple domains (The Historic New Orleans Collection, 2022). In the 1960s four girls famously and bravely desegregated the New Orleans public schools. These fights for social justice were coupled with divestment and population decline as reactionary White families left the city (Gotham, 2007). Meanwhile, Black communities were directly harmed by city policies, such as the division of historically Black neighborhoods by the construction of an elevated interstate highway (Perry, 2015), or the response to Hurricane Betsy in 1965 in which the middle-class Black community of the Lower Ninth Ward was sacrificed to over 12 feet of flood waters as local officials closed floodgates to protect the rest of the city (Keegan, 2021). The declining economy and an emerging sensibility around racial justice lead New Orleans’ local business leaders to orient towards tourism as a potential economic salvation. By the 1970s, New Orleans would sell itself as a site of tolerance and cultural diversity (Germany, 2007), relegating its future to the low-wage, service-industry jobs that tourism would generate and rely on (Gotham, 2007).

In many ways, the recent history of New Orleans is defined by before and after Hurricane Katrina. Leading up to the 2005 natural—and unnatural—disaster (Levitt & Whittaker, 2009), the city had struggled through the 1980s oil bust, federal economic austerity programming, and the continued out-migration of the middle class (Germany, 2007). Despite the construction of new skyscrapers downtown, many New Orleanians were suffering. Local economic depression led to very high rates of Black male unemployment, a related rise in violent crime, and punitive reactions to crime by the criminal justice system, leading to New Orleans’s reputation as the “incarceration capital of the world” (Germany, 2007; Subramani, 2020). Urban renewal programs saw the conversion of public housing projects into mixed-income, mixed-use developments, which fractured and displaced historically Black communities. Before the storm, the average Black household income was half of the average White household income, and the Black poverty rate was three times the White poverty rate (Gotham, 2007). New Orleans was a site of desperate racial inequalities long before Katrina—but the storm laid those realities bare.

During Hurricane Katrina, roughly 200,000 predominately Black and poor New Orleanians were abandoned by the city, state, and federal governments (Perry, 2015). Historically Black neighborhoods were evacuated, remaining empty for months as residents were not permitted to return, and were instead subject to a calculated displacement effort following the flood (Gotham, 2007; Perry, 2015). Katrina became an opportunity to engineer a new city, and this has ultimately resulted in the investment in a Whiter and wealthier New Orleans (Keegan, 2021; Perry, 2015). Newcomers to the city have been disproportionately White and Latino—the White residents largely hailing from an educated middle class, while working-class Central Americans have become a growing part of the local manual

labor force (Perry, 2015). In the interest of producing a “new” New Orleans, the last standing public housing project was demolished in lieu of a mixed-income development, a public hospital serving impoverished residents was closed amid significant controversy in order to build a multibillion dollar LSU Medical Center which forcibly displaced predominately Black households and businesses in its wake (Perry, 2015), and the public school system became the first in the nation to become privately run by charter schools (Tompkins, 2024). The elimination of the public schools meant the wholesale firing of 7,500 public school teachers just months after the storm (Tompkins, 2024); the end of the teacher’s union; and the importation of a non-unionized, non-local, and largely White cadre of new teachers (Perry, 2015). Thus, the post-storm social reorganization of the city has centered on privatization at the expense of equity, and the structural expendability of New Orleans’s urban poor. New infrastructure projects, such as the new airport, have led to rising rents and growth in low-paying, unstable, service-sector jobs (Keegan, 2021).

According to the most recent U.S. Census data, youth aged 15–24 years old make up 12.31% of the city’s population. Of these young people, approximately 71% are Black, 22% are White, and the remaining population consists of Asian and mixed-race residents (Mayor’s Office of Youth and Families, 2020). How young people are faring in New Orleans varies significantly by the neighborhoods they live in, and neighborhood residence tracks closely with racial background. For example, in the Desire neighborhood, which is 97.8% Black or African American (The Data Center, 2024), 83% of children are living in poverty and there is a gun violence rate of 11.3 for every 1,000 people (Mayor’s Office of Youth and Families, 2020). In terms of educational attainment, 21% of adults do not have a high school diploma, and 85% of children in third through eighth grades are not scoring above mastery in math, while 76% are not scoring above mastery in English Language Arts on statewide exams (Mayor’s Office of Youth and Families, 2020). Compare this with the predominately White and significantly wealthier Lakeview neighborhood in which only 2% of children are living in poverty and gun violence is statistically null. In this neighborhood, only 1% of adults do not have a high school diploma, and school performance is much higher, with 33% of students not achieving mastery in Math, and 23% of students not achieving mastery in English Language Arts. In the greater New Orleans metropolitan region, 14.8% of area youth are considered “opportunity youth,” defined as youth who are disconnected from both employment and education (New Orleans Youth Alliance, 2020). Community organizations are working with the local government to address these persistent challenges in the city. Organizing remains strong in the city—and the post-Katrina era has seen organizers confront gentrification and related forms of racialized displacement with fervor. A growing “Black Workers Matter” movement has been advocating for the rights of the workers who make New Orleans’ redevelopment possible (Keegan, 2021), and the city has also begun a long process of criminal justice reform, joining the “Justice and Safety Challenge” in 2015, which has led to a 29% reduction in New Orleans’s incarcerated population (Safety and Justice Challenge, 2024). The well-being of young people who are disconnected from both educational and employment opportunities is of particular concern for both local government and community organizers. New Orleans public schools serve primarily students of color, and the majority of these students are Black and low-income (Cowan Institute, n.d.). Graduation rates for the New Orleans public school district in 2020 was 79.8%, well below the graduate rate for the state, and showed only minimal improvement from 2012 to 2020 (Cowan Institute, n.d.). Of those who graduated in 2020, only 57.4% enrolled in postsecondary education (Cowan Institute, n.d.). This leaves a large

number of young people who did not graduate high school, or graduated but did not continue their education. The majority of “opportunity youth” come from this cohort, and it is these young people who are the focus of the New Orleans Guaranteed Income program launched in the spring of 2022 by Mayor LaToya Cantrell and her Office of Youth & Families.

Context and Demographics

POPULATION DEMOGRAPHICS

In July 2022, the estimated population of New Orleans was 369,749. Approximately 57% of the city's population identifies their race as Black or African American; 30.8% identify as non-Hispanic White, 5.7% as Hispanic or Latino/a, 5.3% as two or more races, 2.8% as Asian, and 0.2% as American Indian or Alaskan Native. 5.6% of the city's population is foreign-born, and 8.4% speak a language other than English at home (U.S. Census Bureau, 2022).

Of people aged 25 or older in New Orleans, 88.7% have a high school diploma or higher, and 40.7% have a Bachelor's degree or higher. A substantial portion of the population of New Orleans, and indeed the state of Louisiana overall, lives in poverty. In 2022, the median household income was \$51,913 (versus \$58,330 in Louisiana overall). 22.9% of all Orleans Parish residents and 33.9% of children in Orleans Parish live below the poverty line, compared to about 18.6% of all Louisiana residents and 24.9% of children in Louisiana overall (Federal Reserve Bank of St. Louis, 2023).

HEALTH AND SOCIOECONOMIC DISPARITIES

Poverty regularly materializes in the form of socioeconomic and health disparities. The structural inequities wrought by slavery and Jim Crow were exacerbated by Hurricane Katrina and the COVID-19 pandemic. Fos et al. (2020) examined trends in drivers of morbidity and mortality over 15 years, exploring the potential impact of Hurricane Katrina on health outcomes. The study found that in 2007, 2 years after Hurricane Katrina, the mortality rate for heart disease, cancer, and stroke increased among non-Hispanic Black residents, but decreased among non-Hispanic White residents. Ten years later, in 2017, these rates dropped for both groups but remained higher among Black residents. In addition, instances of new HIV diagnoses remain stable, but high, for Black residents but are steadily declining for White residents. This illustrates the persistence of racial disparities that existed before, but were exacerbated by, Katrina (Fos et al., 2020). In 2019, New Orleans had the second highest rate of food insecurity of all U.S. cities; these rates were exacerbated by the COVID-19 pandemic, with over one-third of children in New Orleans projected to experience food insecurity in 2020 and 2021 (New Orleans Health Department, n.d.). In 2020, Black New Orleanians were three times more likely to die from diabetes than other residents, and two times more likely to die from COVID-19; despite making up about 60% of the population, Black residents accounted for 75% of the COVID-19 deaths (New Orleans Health Department, n.d.).

Young adults uniquely experience these disparities. Coccia (2021) found that “compared to previous

generations, young adults today live in a world with heightened instability, lower social mobility, and greater economic inequality” (p. 4). Young people of color, who historically have less access to family or intergenerational wealth, are more likely to experience poverty (Coccia, 2023). The COVID-19 pandemic disproportionately impacted economic opportunities for young people aged 16 to 24, who are more likely to work low-wage shift jobs that cannot be done remotely, such as food service and retail. Unemployment is already high for this age group, and this age group may experience the economic effects of this for longer. Many young people were also not eligible for COVID-19 economic relief, such as stimulus checks (Gould & Kassa, 2020).

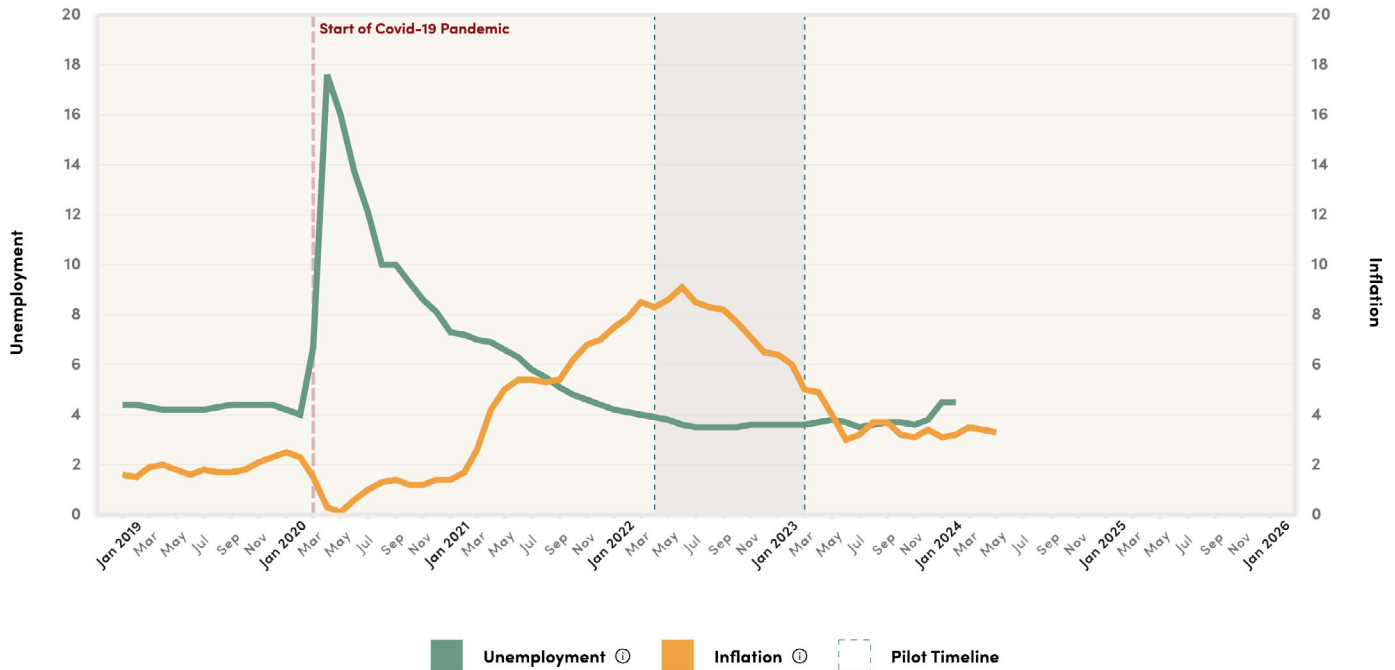
Louisiana has one of the highest populations of opportunity youth or disconnected youth, which is defined as young people between 16 and 24 years old who are neither in school nor employed; in Louisiana, an estimated one out of every six young people in that age range, or 16.4%, is “disconnected” (Voss, 2022, p. 3). These youth experience higher levels of unemployment and pursuant poverty due to their lack of education and work experience. The COVID-19 pandemic compounded these challenges, and unemployment for young people aged 14–24 in Louisiana nearly doubled from 8.4% in 2019 to 16% in 2020 (Voss, 2022). Despite being only one-third of Louisiana’s youth population, Black youth make up over half of the state’s opportunity youth. Many opportunity youth are part of families that also are experiencing poverty; often, when they do find employment, they need to support other family members on their income (Voss, 2022).

Young adults and teens in New Orleans also have significant mental and behavioral health needs. A 2019 survey of New Orleans Public Schools found that 84% of students had behavioral health needs, but that 64% of the schools lacked the resources to meet these needs (New Orleans Health Department, n.d.). Studies estimate that “over one of every ten adolescents and young adults repor[t] a major depressive episode, and nearly one of every ten young adults repor[t] serious thoughts of suicide” (New Orleans Health Department, n.d., p. 18).

Young adults are often caught in the cracks between support services for children and adults, receiving insufficient support and not being deemed as deserving by either (Coccia, 2023). This is compounded by negative myths about young people, especially young people of color, as being lazy or even dangerous (Coccia, 2023). Such biases are personally and socially damaging, as they can lead to over-policing of communities of color, the erosion of trust in the criminal justice system, and expose youth of color to structural forms of violence not experienced by their White peers (Flynn et al., 2024). Mass incarceration has significantly harmed Black communities in New Orleans, destroying social networks and disrupting community cohesion; the resulting weak ties leave communities vulnerable to violence (Theall et al., 2022). In fact, one study found that the stress and trauma generated by this violence (both by the police and otherwise) contributed to adverse maternal health outcomes and a rise in preterm births in these communities (Jahn et al., 2023).

The New Orleans GI pilot began during a time of peak inflation following the COVID-19 pandemic. While inflation trended downward over the 10 months of the pilot, rates remained high. During this same period, unemployment was stable, at a rate close to pre-pandemic levels. For the young people participating in this pilot, these historic levels of inflation may impact how far the GI payments and wages can go.

Figure 1. Economic Context of the New Orleans GI Pilot



Source: Stanford Basic Income Lab

SAMPLE DEMOGRAPHICS

Gender distribution within the cohort was 40% male and 58% female participants. The self-reported racial and ethnic composition was diverse, with 28% identifying as Hispanic and 72% as non-Hispanic. Among these, 12% were White, 75% were African American, 11% were Latino, and the remaining 2% reported as Other/Mixed race. The mean age of the participants was 20 years. Households had an average size of four members, with 68% reporting at least one child. Relationship status showed a predominance of single individuals (85%), with 2% married and 13% in a partnership or in a relationship. Educational attainment among participants indicated that the majority (79.3%) had completed high school. Additional educational backgrounds included 13.5% with middle school education, 1.8% with a GED, 1.6% with some college experience, and 1.8% with trade or technical school education. Only a minority (0.9%) held an Associate’s degree or reported Other forms of education. Given their young age, no participants had completed a Bachelor’s or Postgraduate degree. Reflecting the national trend (Chalise et al., 2024), nearly one in three participants reported earning no wages or income at Baseline, which is mirrored in the low average annual household income of only \$9,270, with a median of \$3,610. Additionally, about 21.6% of the participants were receiving Supplemental Nutrition Assistance Program (SNAP) benefits or other forms of governmental assistance.

Table 1. Demographic Characteristics of Sample Population

New Orleans, LA		Treatment
SAMPLE SIZE		111
AVERAGE AGE OF RESPONDENT (YEARS)		20
GENDER (%)	Male	40%
	Female	58%
	Other	2%
HOUSEHOLDS WITH CHILDREN (%)		68
AVERAGE # CHILDREN IN HOUSEHOLD		1
AVERAGE HOUSEHOLD SIZE		4
ETHNICITY (%)	Hispanic	28%
	Non-Hispanic	72%
RACE (%)	White	12%
	African American	75%
	Latino	11%
	Other	2%
MARITAL STATUS (%)	Married	2%
	Single	85%
	Partnered/In relationship	13%
PRIMARY LANGUAGE AT HOME (%)	English	78%
	Spanish	21%
	Other	1%
EDUCATION (%)	Middle school	13.5%
	High school	79.3%
	GED	1.8%
	Trade/Technical school	1.8%
	Associate's degree (2 yr. college)	0.9%
	Some college	1.8%
	Bachelor's degree (4 yr. college)	0.0%
	Other post-graduate degree	0.0%
Other education choice not listed	0.9%	
ANNUAL HH INCOME (\$)	Median	3,610
	Mean	9,270

Methodology

All research activities were developed collaboratively with community partners and approved by the Institutional Review Boards of The University of Pennsylvania and Tulane University.

This evaluation utilized a quasi-experimental parallel mixed-methods design with a dominant quantitative strand and a qualitative sub-strand focused on the experiences of youth and social determinants of health. In keeping with sub-strand design, these data were not fully integrated into meta-inferences across strands (Tashakkori et al., 2020). In a sub-strand design, there are primary research questions followed by exploratory sub-strand research questions.

This non-experimental, longitudinal study employed a mixed-methods approach to answer the following primary research questions:

- » What were the financial realities of young people receiving the GI, and how did they change over time?
- » How did young people experience and manage chronic and acute stressors in their own lives and within their families and communities?
- » How did young people receiving the GI envision and plan for their futures?

The sub-strand qualitative research questions were as follows:

- » What were young peoples' experiences participating in the GI pilot as it related to their health, well-being, and economic stability?
- » What were relevant social determinants of health (employment opportunities and stability, educational access and quality, stable housing, safe and healthy neighborhoods, etc.) in their outcomes?

Young people aged 16 to 24 who were disconnected from work or education were invited to apply for the GI program. Recruitment was facilitated through partnerships with community-based organizations where case managers serving the target population shared the opportunity to apply for the program. A random sample of 125 youth participants was drawn to receive the GI, and of this sample, 111 participants were successfully onboarded and consented to the research study. Given the non-experimental design, there was no comparison or control group of individuals that did not receive the GI. This methodology allows for testing and deep analyses of change over time, but does not allow for causal inference, meaning that any changes experienced by the sample cannot be solely attributed to the receipt of a GI.

QUANTITATIVE

Quantitative data were collected via online surveys at four time periods: at program launch and prior to notification of GI receipt (Spring 2022), 5 months after the payments began (August 2022), the conclusion of the payments (January 2023), and 5 months after the GI payments ceased (June 2023). This quantitative approach allows for detection of potential longitudinal effects, as well as the potential persistence of those effects after withdrawal of the intervention. Surveys included validated instruments (specified in the Results section) to provide a holistic measure of changes in income and savings, financial well-being, stress, mental health, physical health, parenting and family dynamics, employment and education, food security, and attitudes and orientation. Participants were compensated with gift cards for their time completing surveys.

Extreme outliers were identified through conventional distributional statistics, and then substituted with winsorized values. The potential impact of GI on specific outcomes over time was assessed using ANOVA, where the later observations of the outcome of interest were regressed onto the outcome of interest at the earliest observation. Due to the limited sample size, the model was simplified to include only the outcome variable at Baseline, omitting additional covariates, to adjust for potential Baseline variations. A repeated measure ANOVA was employed to ascertain significance. The findings were supplemented by tables and figures and woven into the qualitative analyses.

To address the challenges of missing data, the research employed Multiple Imputation by Chained Equations (MICE) (Azur et al., 2011) as the imputation technique. MICE is a versatile and iterative method that handles missing data by generating multiple imputations for each missing value, allowing for a more robust statistical analysis. The process involves a sequence of regression models, wherein each variable with missing data is modeled conditionally upon the other variables. By generating multiple datasets, each with a slightly different imputation for the missing value, it accounts for the uncertainty of the imputation process. Datasets are analyzed separately and pooled together, producing results that are statistically valid and unbiased. This methodology also ensures that the standard errors of the estimates are correctly computed, which in turn reinforces the accuracy and reliability of subsequent statistical inferences.

QUALITATIVE

The aim of the qualitative research was to use a hermeneutic phenomenological approach to understand the impact of GI on the health and well-being of participants from their perspectives, and the meaning they ascribed to the experience of participating in the pilot (Laverty, 2003). Qualitative data were collected via semi-structured interviews with GI pilot participants from July through September 2022. Participants were recruited from youth opportunity organizations partnered with the City of New Orleans for the GI pilot. We aimed to enroll three participants from each of 10 youth organizations. The final sample included 14 participants across six of the youth organizations. Participants were 17 to 24 years old with an average age of 19.6. There were 10 females, 3 males, and one trans male. The participants were predominantly of color, with 12 identifying as Black or African American, one identifying as Vietnamese American, and one identifying as White.

Interviews lasted approximately 2 hours long, were digitally recorded, and professionally transcribed verbatim. All participants who completed interviews received \$40 gift cards as compensation for their time. The semi-structured interview guide included questions from the treatment condition interview guide used by GI programs and pilots in other cities in the *American Guaranteed Income Studies* series as well as questions specific to the New Orleans context. Questions focused on the process to apply for the pilot, the financial impact of pilot participation, and the impact of participation on employment and education/training. Interview questions also asked about participants' financial challenges and their household, family, and childcare responsibilities. The interview concluded with questions about participants' future plans and visions for how GI can be expanded. All participants provided informed consent prior to participation. One participant was a minor and parental consent was obtained before giving assent to participate.

Study researchers used deductive thematic analysis to determine major and sub-themes across the participant interviews (Braun & Clarke, 2012). Spencer's Phenomenological Variant of Ecological Systems Theory (Spencer et al., 1997), Bronfenbrenner's bioecological model of human development (Bronfenbrenner & Morris, 2007), and Arnett's theory of emerging adulthood were used to determine the initial codes for the data (Arnett, 2015; Bronfenbrenner & Morris, 2007). Inductive codes were also developed as coding proceeded. Two research assistants used consensus coding to determine final codes (Cascio et al., 2019). Themes were decided by expert reviewers who included a developmental scientist who studies Black American adolescent and emerging adult development in urban contexts and an emerging adult who lives in the pilot city.



Findings

1. The Financial Lives of Young People

“Originally, the plan when I was first getting involved with it [the GI pilot] and stuff, I was just going to not spend any of the money, but life happens.”

Intended Use vs. Actual Use

Arnett (2000) defines emerging adulthood as the developmental stage between the ages of 18 and 25 where young people, particularly in the US, are in a state of in-between, where they are not yet fully independent nor fully dependent upon parents or other adult caregivers. Many emerging adults in the US, also experience instability in employment and a range of living situations, from living with parents/caregivers/extended family members to living semi-independently with friends or romantic partners to living independently (Nice & Joseph, 2023; Syed & Mitchell, 2013). The living situations of most of the participants in this pilot mirrored these findings from prior studies and reflect the structural vulnerabilities faced by many youth in New Orleans. They lived with one or more parents, siblings, boyfriends, grandparents, and alone. Emerging adulthood is a transitional period characterized by individuals figuring out how to be responsible for themselves, make independent decisions, and become financially independent (Arnett, 2000; Wood et al., 2018). There is also continued identity exploration in emerging adulthood, particularly around careers, partners, marriage, and starting a family (or not). For the young people in this pilot, the tension between how they intended to use the GI payments and how they ended up actually allocating the money illustrated the precarity of their emergent adulthood as it was conditioned by larger structural inequities. More specifically, participants' goals for saving, upward mobility, and securing financial stability were often thwarted by emergencies and financial stressors outside of their control.

Young people consistently reported plans to save for purchases and investments that would foster or mark their financial independence, like a car or their own apartment. As one participant noted, while the GI was not sufficient to accomplish these goals, they were hoping that with GI and work, they would be able to meet these markers of adulthood:

Participant: *I can save up, probably get two jobs. I know I can do it.*

Interviewer: *Mm-hmm.*

Participant: *And my first car, don't have to be the best, but it can be something. Because that's how I can get my own place too, by getting my first car.*

Interviewer: *Okay. So you're hoping to be able to get your own place as well?*

Participant: *Yeah.*

Others expressed plans to use the payments toward educational or career training opportunities. One participant stated, “by January [GI program end] I’ll have my doula certification,” attributing her ability to complete payments for the certification training to GI. Another participant was able to accept a low-paying internship at a dance studio to work towards her goal of becoming a professional dancer as a result of the GI:

And around that time I had just started the dance company, so it was like, okay, but really wasn’t getting paid much ‘cause it’s only \$9 an hour and I only work one day a week. So it was like, okay, whatever my basic needs I needed, I used the guaranteed income to get those and a lot of that money did go towards food for me and my family.

For other participants, their intention had been to save money in order to help with future undefined goals, or an anticipation of future struggles that might require them to have a cash reserve. As one participant noted, “My goal initially was to use this extra money to save and stack up in order to help me with things that I might need later on in the future.” Another participant explained that they hoped the payments could create an economic cushion for them to be able to endure future hardship: “So my plan was to save as much of it as I could, for like a safety net.” While their intentions to save were to assist them in working towards future goals or achieve a sense of greater financial stability, they found themselves having to instead address immediate and pressing needs.

For most of the participants, while they discussed saving for future goals, they spent most of their money on basic needs like buying food, paying rent and utilities, buying school supplies and uniforms for themselves or younger siblings, and paying for transportation.

So initially, the plan was for me to just stack my savings with it. And then other stuff started happening. So I was like, “Okay, well, I got to use it.” I used it on groceries, I’ve used it on my card payment a couple of times.

Intergenerational Financial Responsibility

Consistent with the in-between-ness of emerging adulthood and their diverse living situations, many of the young people in the New Orleans pilot talked about having cross-generational financial and familial responsibilities that reflect the financial interdependence noted prior. One participant explained:

And I say this because at home, like I say, my family, I would really consider myself, my family middle class, but moving towards upper class but still living middle class. And I say this because we have so much bills, my mom doesn’t have food stamps, so I try to let her use it from time to time to buy stuff for the house or if she was, sometimes she’s short on bills are really late, then I’ll be there to help her. I have two sisters and a brother and I’m the oldest child, so my mom can’t do everything...My dad is active in my life, but they have this weird money system, I don’t know, but that doesn’t [inaudible] them. I still would try to help my mom as much as possible, but still considering my needs in my

planning. And then from time to time, my siblings are in college. I have one younger one at home with us at, so from time to time I'll buy stuff for them because I know they don't work, they don't have money given to them every month. Sharing the wealth a little but, but still thinking about me at the same time.

The young people spoke of the need to provide financial support to their households as both something they chose to do voluntarily as well as something that was expected of them. However, several of the participants also explained that the shared financial responsibility was not experienced or perceived as a burden. One participant stated:

We are in this together. So the older girls help my mom, 'cause they are still in high school, but they do work odd jobs. So we do help my mom a lot with anything she needs. She'll come to us and be like, "Hey, can I borrow this for now and I'll pay you back for it." Okay, it's completely fine. Go ahead, take it.

Multigenerational family structures and role flexibility are cultural assets that are especially present in African American families (Lloyd et al., 2022). The adaptation of responsibilities to the family based on circumstances or need was defined by role flexibility and combined with the emerging independence of youth. The expectation of mutual responsibility of young people for the family's financial well-being and sustainability has been demonstrated in several studies. The young people in this pilot were both predominantly Black or African American and from lower socioeconomic status or working-class households. Thus, their report of the need to contribute to the household financially as something that was not experienced as burdensome, but rather as something they felt pride for because they could, is consistent with previous research on Black and low-income family functioning and cultural assets.

The GI payments had no restrictions on how they could be spent. While many youth discussed supporting themselves, the ways they spent the income also demonstrated their embeddedness in wider family systems and the active choices they made to support those systems through financial interdependence. Financial interdependence references pooling resources across family networks in a way that is "an expression of mutuality" which is "rooted in cultural norms and values" (Anvari-Clark & Miller, 2023, p. 996), and is a common way that American households manage their finances and resources. As Lloyd et al. (2022, para. 1) note, these forms of financial interdependence are "cultural assets" among Black families that are often overlooked or devalued within public discourse. While policymakers and service agencies often espouse self-sufficiency within a narrowly defined, often White middle-class, nuclear family schema, this does not reflect the way many Americans live and thrive in community. These young people's experiences with the structural vulnerabilities present in New Orleans reflect this dynamic and highlight the interdependent nature of their financial realities by choice and necessity that speak to the tangible and intangible ways young people support their families and community.

Young people spoke frequently of budgeting their family's needs into the payments. As one participant shared, "well now, I give my grandma \$50, and it leaves me with \$300. I leave \$100 on that card, take \$200 out and put it in my bank account, and then just leave that card alone." For other participants,

expenditures for family members were not anticipated in advance, but nonetheless became necessary as the people they cared for experienced hardship:

I need to take some out to put it in savings. And then I also was like, okay, we need food right now. So I had to give some to my mom so she could go get some food. So it was like, okay, whatever my basic needs I needed, I used the guaranteed income to get those and a lot of that money did go towards food for me and my family.

Many of the young people also specifically spoke of targeting their spending towards their own children or the needs of siblings. One described how the first thing she did upon receiving her first payment was pay her sister's phone bill. Another participant discussed how the money went almost exclusively to her son:

I was going to try to save it and only use it for expenses regarding gas or diapers, something like that so it wouldn't quickly deplete. But that's pretty much what I did. I just pretty much used it practically just for my son.

Youth receiving GI also discussed how paying for the needs of their family members and loved ones was not just a responsibility, but also a way of demonstrating care, concern, and love:

And then I had gave mom some just to show I love her and then I just took the rest, got my brother some stuff. Because school was actually coming up. So I had gotten my boys some uniforms and stuff. My little brother, he's enrolled in the high school so I had to get him clean.

The Temporality of GI

While many of the participants were not able to save the GI payments for future goals because immediate needs intervened, they were all keenly aware of the temporary nature of the payments. This guided their decision-making and impacted how they interacted with the money. As one participant described:

It's a sizeable amount of money every month. And it's definitely something I'm grateful for, but at the end of the day, it's not forever and it's not going to be staying. So it's like, if... It's like, if you're walking down a road and you know it leads to a cliff, eventually, you're going to have to turn off the road. That's kind of the situation, how I feel like it.

The inevitable ending of GI was likened to walking off a cliff, and awareness of this inevitability impacted participants in different ways. For some, it was motivating. It allowed them to focus on a future they imagined for themselves and motivated them to work particularly hard at saving money as they prepared for the end of the program. Sometimes that meant working to save for an unknown aspiration:

So, when I think about it, it is a little bit scary, but also it's a motivator for me to use this opportunity to save up and use the money for important things like stacking up on it and using that extra money for a great cause.

At other times, it meant saving for the near future to ensure that their needs would be met once the payments stopped:

Just trying to focus on what I want for myself and my family in the future. I know that October is coming up fast, and when my mom's lease is up, then it's a definite yes that we're going to be over there. We already have everything set up. So I'm like, I need to get on my itch and save up so I could at least have my rent paid, all my utilities, paid food in the fridge, stuff like that.

For others, the end of program payments motivated them to take big leaps into beginning a new educational pathway or starting a business:

So I actually have been thinking about that a lot this month because we have been working more towards opening and starting a lot of those businesses that my family has been thinking about. So using the money while I have it now to really get those businesses started. Actually, today I'm going to be paying for a lot of the necessary needs I need for one of the businesses so I can get started with that and making money for that.

However, for some participants, the temporary nature of the pilot caused a sense of unease about the return of hardship in the not so distant future. For example, one young person remarked on their concern that they might be forced to rely on the payments in the present, making it harder for them once the GI pilot ended:

Oh, yeah, because even knowing intellectually, it's not going to last forever, people really are such creatures of habit. And if something becomes a pattern, you're going to recognize that for what it is, and you're going to feel comfortable in it. And so I have to try to remind myself, it's not going to be there to fall back on. And I've definitely put thought into, once this period ends, basically just trying not to get too complacent with it so that once it does stop, I'm not scrambling for this extra near \$400 that I used to get, that I don't get no more. And now I'm like, what's going on? How am I going to do this? I don't want to have to reprogram myself afterwards.

For each of the young people in this pilot, the confluence of the structural realities in which they were operating, and the temporary nature of the pilot itself, informed both their aspirations for how the money should be used as well as the realities of how the money had to be used to ensure the day-to-day economic survival for themselves and their loved ones.



2. Balancing Work and School

“Actually, it’s usually...I usually work six days [a week].”

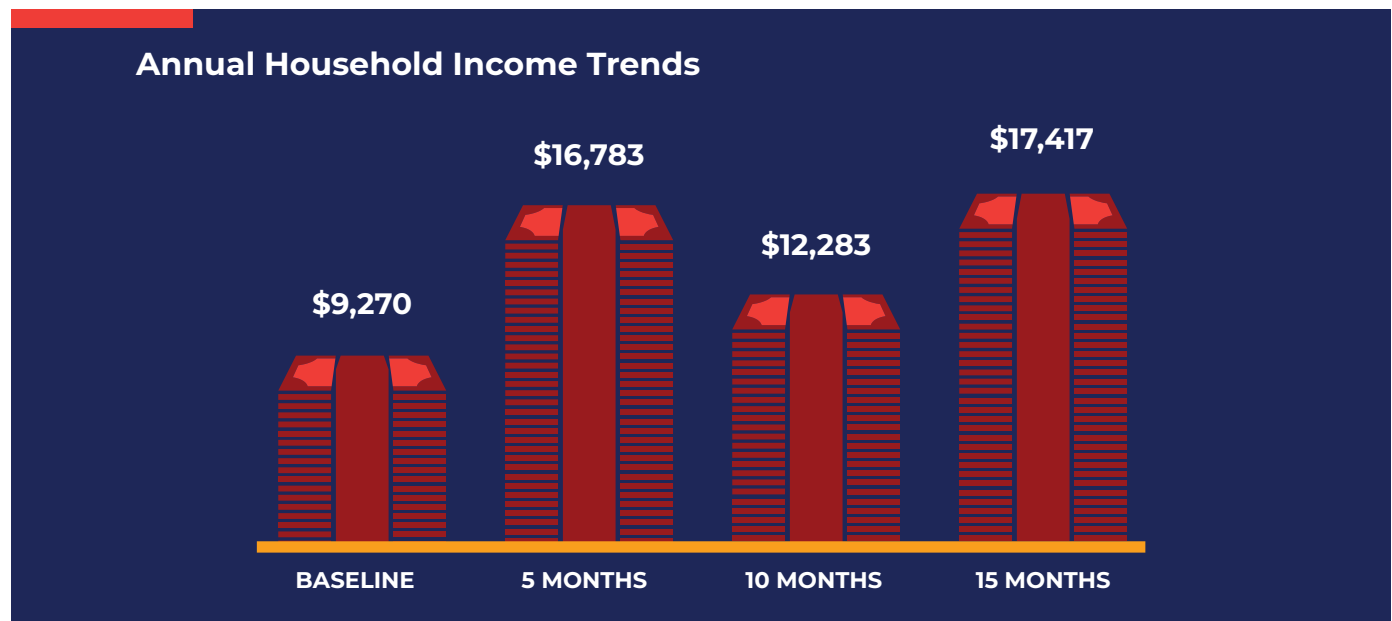
Despite the fact that the young people recruited into this pilot were considered disconnected from both employment and work according to the definitions used by many policymakers, both our qualitative and quantitative findings illustrate significant complexity behind this label. Instead, the results indicate that young people were working in both formal and informal sectors, as well as striving for educational opportunities. The young people in this pilot were aiming to achieve more stable futures for themselves and their loved ones, often working multiple jobs to get by. They were also educationally engaged—attending community college, job-training programs or in internships—but financial instability and a challenging employment sector meant that young people found themselves in and out of both employment and education throughout the course of the pilot study, which is why they were still considered opportunity youth. In many cases the demands, scheduling, and requirements of employment and education conflicted with one another, leaving the young person caught in the middle and unable to fully prioritize either due to lack of resources and time. While the negative impact of inflexibility in scheduling and nonstandard work schedules on adult waged employees is well-established in the literature (Henly et al., 2006), little research exists capturing how this dynamic impacts young people and disconnected youth in particular. Finding employment that would support their financial and familial needs, and then balancing that employment with furthering their educational goals, was a consistent struggle for participants:

I did apply for other jobs on my college campus, but my schedule affected me being able to get those jobs. They were looking for someone to work in the morning, and I have morning classes... They make it really hard to get these jobs... And then these jobs don't even pay enough to live on your own.

Overall, the findings indicate a clear interaction between the academic calendar, employment opportunities, and income levels. The observed increase in employment and income during the

summer months (5-month and 15-month evaluations) suggests that students may be entering the workforce during their recess period, contributing to the seasonal shifts in employment status and income improvement. This pattern underlines the significant role of academic schedules in influencing labor market dynamics among student populations. Significant income increases were identified from Baseline to 5 months (Mean diff=\$7,513, $p=.001$) and from 10 months to 15 months (Mean diff = \$5,134, $p=.0039$). Conversely, a significant decrease was noted from 5 months to 10 months (Mean diff = \$4,500, $p=.005$), indicating a temporary regression due to the influence of various factors, including the onset of the academic year. Evident in the seasonal fluctuations in employment and earnings, and the irregular and variable work hours associated with temporary work arrangements, the income volatility was high among participants, though by post-intervention it had decreased by nearly 20 percentage points. These shifts highlight the variable nature of income changes and the unique challenges of seasonal fluctuations in job opportunities faced by the youth, some of whom are still in school, balancing education and employment.

Figure 2. Annual Household Income Trends



“I am looking for any type of work. I just need to eat. I don’t care.”

The qualitative findings contextualized the survey results as young people discussed the challenges they faced attempting to balance their educational goals with employment. For some, their financial precarity was such that education was no longer in the picture. As one participant explained, “I am looking for any type of work. I just need to eat. I don’t care.” For other participants, their sense of precarity, particularly as they aged and felt themselves not reaching the benchmarks of adulthood, meant that they did not feel they could be as selective about the jobs they ended up taking:

I was really struggling and I couldn't even find a job. It was easy at first for me to find a job, but now it's so hard. It's really hard to find a job. So when they called me and stuff, it took a long time for me to get an interview. And I was really depressed, but I noticed that I'm getting older, and how I used to take care of myself, I can't take care of myself now. So I just got to do it. I got to do it. Regardless of how much they paying, I can't worry about all that. I just got to go to work and go to work on time, and do what I got to do.

For other young people, the pressures of their schoolwork made maintaining employment extremely challenging:

Got school to worry about. I have a life to manage at home and just job, I can't fit job in on my schedule daily... It's not that I don't want to work, but just I don't have the time to work a full-time or part-time job at somewhere else. I know people who do other things. I could go work with them, but I just don't really have time for that.

Most participants viewed education and employment as strongly related with one another and had internalized the idea that furthering their educational level would allow them to gain more employment opportunities. As one participant explained, "I need to get my high school diploma so I can go out and start adulthood. Without a diploma, you're basically nothing." For the participants actively enrolled in educational programs, they spoke of their schooling as a pathway to future careers. One young woman explained that it was her own pregnancy that convinced her to pursue training to become a doula while simultaneously getting a degree in social work. Another participant decided to enroll in community college in order to study early childhood education, explaining that her ambitions had shifted from a career in cosmetology to working with children, and she had recognized that further schooling would help her achieve this goal.

However, the decision to pursue additional education was not an easy one. Many study participants approached schooling with ambivalence, both because of their prior negative experiences in the school system and also because of the immense investment of both time and money that school required. One participant noted how he did not trust the school system, which he felt purposefully did not teach young people the skills they needed to succeed:

In schools they don't really teach about paying taxes because they want everybody to work for companies. I mean, not companies, but they want people to work for McDonald's and all that. I ain't trying to do that. I'm trying to have a business in or whatever.

Another participant explained that it was higher education that had actually caused financial precarity for their family:

I come from a family where it's very rare that somebody actually goes to college and stays in college. We actually had financial hardships with that. That basically was it. It was just I realized that I wanted and I needed to stay in school in order to provide a life that I actually wanted to live and prospered through.

For some, this educational ambivalence pushed them towards alternate pathways. As one young man explained, his strategy of enrolling in the Coast Guard would allow him to reengage with schooling later in his life if he felt it was necessary, without an extreme financial burden:

I'm like I was always unsure about college, so I didn't really... It's like I'm stuck. Right now, I'm stuck in between I want to do it and I don't want to do it. So it's just like if I choose not to do it, I want to have some type of stability in my life. Me going to the Coast Guard will give me that stability. So I can always enroll in college classes in there with tuition assistance.

At Baseline, only a small proportion of the study participants (6%) were employed full-time. The majority were either unemployed and looking for work (41%) or engaged as full-time students (26%). Six months into the pilot, there was an improvement in full-time employment rates, with 15% of the participants employed full-time, representing an 8 percentage-point increase from the Baseline. Simultaneously, there was a decrease in the percentage of those unemployed and looking for work, dropping to 29%. This positive trend continued into the 10-month mark, with full-time employment rising further to 18%, with a corresponding decrease in unemployment rates to 19%. The increase in full-time employment between Baseline to post-intervention was statistically significant [$\chi^2=8.64$, $p=0.03$]. Additionally, the proportion of full-time students decreased by 6 percentage points, indicating that participants may have been transitioning from education to the workforce. By post-intervention, the full-time employment rate settled at 21% and was significantly higher than at Baseline. There was also a more even distribution among different employment statuses compared to Baseline, indicating a stabilization with more participants engaged in various forms of employment, including part-time and self-employment. Overall, the predictive probabilities derived from the multinomial logistic regression suggested a clear trend towards improved employment outcomes, though the impacts are small. This aligns with the understanding that several factors may contribute to improved employment status over time, including academic session, personal decisions, and prevailing economic conditions.

There was a marked decrease in the proportion of student enrollments in both full- and part-time educational programs from Baseline to the 5-month mark, dropping from 55% to 30% ($p=0.00$). This significant reduction suggests a substantial shift in the student population, potentially as participants transitioned into the labor force. The decline continued from the 5-month to the 10-month point, with a 12 percentage point decrease. This trend indicates a continued reduction in the student population, aligning with the observed increase in employment rates. The data suggest a trend towards stabilization in the student population by post-intervention as more individuals joined the workforce.

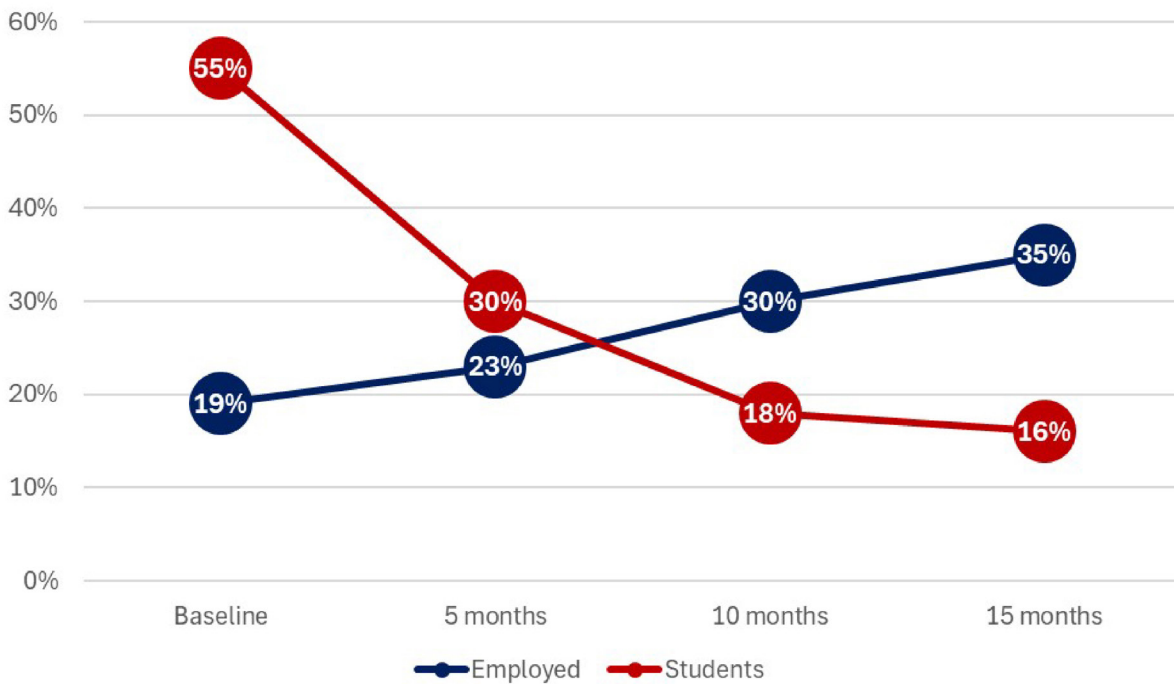
Approximately 20% of students were enrolled in or applying to high school (grades 10–12), with an additional 5% working toward their GED. Nine percent were either enrolled in or applying to trade or technical schools. Around 8% of students were applying to or enrolled in Associate's degree programs, while around 15% were pursuing Bachelor's degree programs. A small minority, 4%, were exploring alternative career paths such as real estate or cosmetics.

About 24% of the respondents had never been employed, whereas 35% had been employed within the previous 5 months, and 20% had at least 1 year of work experience. On average, participants reported

working between 28 to 30 hours per week during the pilot period. There were variations within this range, with some working as little as 8 hours a week to those working as much as 50 hours a week. Participants' employment was divided among various occupational types including private sector, nonprofit, gig work, and self-employment.

Figure 3. Changes in Employment and Student Status Over Time

Over the course of the pilot, **the percentage of participants who were students declined**, while **the percentage who were employed rose**.



Several key themes emerged from the participants' reasons for not seeking employment. Primary among these was the significant impact of caregiving responsibilities, highlighted by individuals taking care of family members, such as children or ailing parents. Health issues, both physical and mental, represented another substantial barrier, encompassing personal injuries, severe mental health struggles, and conditions such as autism. The lack of transportation, especially in the rural areas outside of the city and the under-resourced nature of the region, also contributed to the difficulties in job seeking. Additionally, barriers such as the absence of necessary identification or documentation and the unavailability of suitable jobs—whether due to pregnancy, recent unemployment, or a mismatch between part-time work and living needs—further hindered the employment search for participants. Finally, emotional factors, including lack of motivation and dejection over repeated rejections, also underscored the challenges faced by these disconnected youth, with the pandemic worsening both the absence from school and from the labor force for some (Crockett & Zhang, 2023).

3. Resilience, Goals, and Strengths

"I want to stay in the country. I want a farm. I want to plant flowers. I want a pig... I want to be at peace."

Youth participants receiving GI payments had meaningful aspirations that they were working towards. They wanted to pursue careers as day traders, professional dancers, psychologists, early childhood educators, medical technicians, veterinarians, and social workers. They wanted to be content, be able to support themselves, and be at peace. Many saw the GI payments as helping them incrementally work towards these goals by enabling them to participate in training programs, or internships, or because the GI supported their basic needs while they pursued further education. Some used the GI to invest in small businesses in order to promote their independence and economic stability.

Goal-setting and an aspirational mindset were common themes shared by the young people and reflect the optimism which functioned as a cultural asset for them (Lloyd et al., 2022). Another key defining feature of emerging adulthood is a sense of possibility. Emerging adults often express feelings of optimism about their future selves in terms of careers, financial stability, life partners, families, and overall quality of life. The emerging adults in the GI pilot frequently expressed such sentiments. For example, one participant said of her future plans:

I'm a PCT, a patient care technician, so I'm in this program and I got my certification. So when I work for them a little bit, they'll pay for me to go back to school for an RN. So I'll be a pediatric nurse. So I'm fine with that. I just really wanted to be in the medical field with the children, so it's not really like I'm upset where I'm at. I'm still where I want to be, but I just want to go further.

These future plans were sometimes discussed independently of the GI payments, but in other examples, participants indicated a strong connection between receiving the GI and their goal-setting. In some instances, it was the GI that allowed youth in the study to set specific financial goals. One participant noted how the GI provided her with an opportunity to practice budgeting:

Yeah, I would say, I mentioned before I grew budgeting, I still need to grow a little bit more and need work, a little bit more budgeting, but that's like I want to be better at it, and by them saying controlling what I want and what I need, whether it's now or later. Knowing that I'm receiving the payments monthly is just like, okay, do you want to save it? You should save it because why? You don't really need that now. Why do you need clothes that's going to sit in your closet, you don't even go anywhere. It helps me control how I spend money. Then it helps then with that, doing that, it helps me be more closer to where I want to be financially. That's a goal to just improving my budgeting and knowing how to spend my money.

In other examples, the GI payments were critical to goal fulfillment because they helped youth

overcome unexpected financial hurdles.

When I was in that coding boot camp, because I actually went to an actual coding boot camp... And I made it to a grade level, and it was at a point in time when my computer had come up broke. And I was really wondering, "Wow, how am I going to get another computer?" And then it just popped. I said, "Ooh, I got that card [GI payment card]." And then I was able to go get the computer and solve that problem without no kind of stress. And it made me feel great, because if I wouldn't have had it, it would've been totally different.

Relatedly, youth reported that the GI helped increase the resilience they needed to work towards achieving goals. Just as in the previous quote, other youth spoke of the GI as helping mitigate stress because it helped bridge the divide between what they aspired to do and what they were actually able to achieve. Participants reported the GI as influencing their mental and emotional well-being because it mitigated the stress around the financial costs of their goals.

Before the program I told you my mental health was really not up to par. And I'm saying this because one of my biggest stressors were having these goals and not being able to meet it financially. I would bring up the pros of how it helped my family first off, and just how it helped me mentally and physically. Because a big issue that people don't really address is mental health. And I feel it would help a lot of people's mental health, because a big stressor is finance.

While many participants connected the GI payments with near-term aspirations, they also expressed long term goals, projecting 5 to 10 years into the future. For some of these young people, their goals related to having a family that they could financially support. For others, the goals were professional. A few of the young people communicated goals that were not only personal, but also in service of their wider community. For example, one participant who was getting a degree in early childhood education imagined herself in 10 years being able to open childcare centers to serve the working poor:

Well, at that point, hopefully, I'll be done, not hopefully, I will be done with my college classes, and I'll have my license and stuff to do the early childhood education. By that time, I want to have at least two, one, or two daycares operating. But the daycares that I want to run, I want them to be catered more towards low-income families so that the parents could have an opportunity to go out and work and make money without having to worry about their child's safety or having to watch somebody to watch their child and stuff like that, because I know that that's really hard on a lot of people, especially young people that have kids and they need to work, but they don't have anybody to watch their child.

Another participant tethered her aspirations to the well-being of her mother, explaining that in 10 years, her mother "can live in her own space, in her own area with her kids, and we are all thriving." These personal, familial, and communal aspirations helped motivate the study participants as they pursued opportunities. However, it was also clear from the qualitative interviews that these youth were experiencing significant barriers in the market and educational systems that were preventing them from achieving these long-term goals.

4. Getting Unstuck: Structural and Material Barriers

"Honestly, when you make below the amount to get the food stamps and stuff like that, it's not as difficult, but somebody like me, where I'm making a decent amount of money, but it's not really enough to live off of, and it's still too high for you to get those benefits yourself, it could be kind of hard, because it's like, you don't want to downgrade your job to where you're making less than what you already are just so you could get these government benefits, but then you're still going to be living paycheck to paycheck. So yeah, it is kind of frustrating."

Financial Vulnerability and Precarity

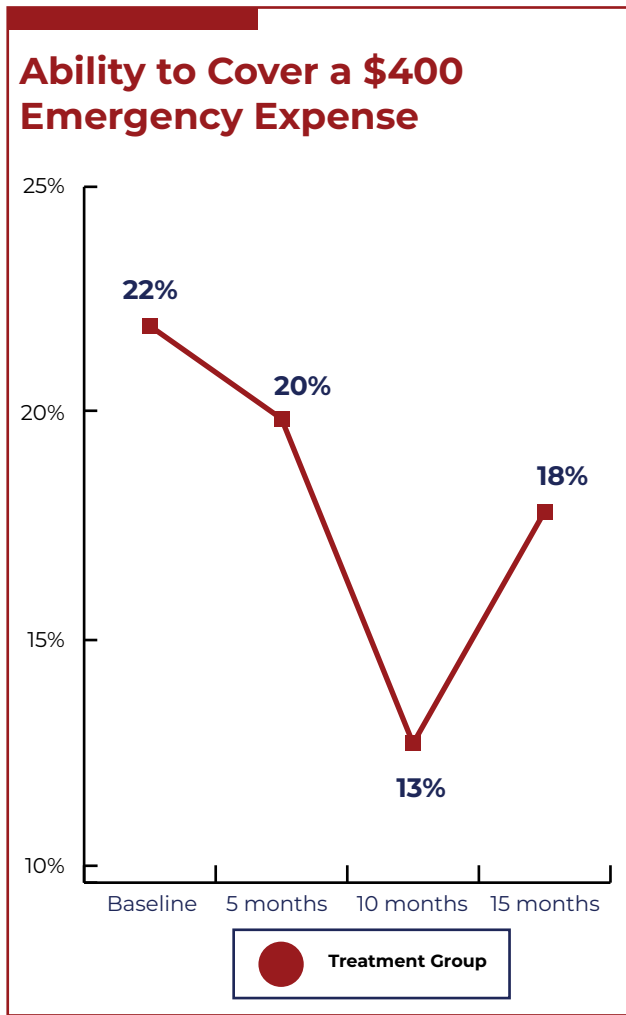
The data suggests variability in savings behavior over time, with significant shifts particularly in the lowest savings category. The proportion of respondents with \$0–\$200 in savings across the time periods remained consistent, varying between 74% at Baseline to 69% at the 10-month evaluation, before stabilizing to 75% post-intervention. Similar trends were observed for the \$200–\$500 savings bracket, with approximately a fifth of the participants able to save that amount with a marginal decline (17%) noticed post-intervention. The proportion of participants reporting savings above \$500 varied between 7% at Baseline, increasing to 10% at the 10-month evaluation before settling to 9% post-intervention.

Table 2. Trends in Savings (in %)

	<\$200	\$200-\$500	>\$500
Baseline	74	19	7
5 months	72	20	8
10 months	69	22	10
15 months	75	17	9

Considerable financial vulnerability among participants was observed, with a large percentage unable to cover a \$400 emergency expense using cash or a credit card paid in full throughout the pilot period. However, no statistically significant shifts were detected within this variable. Initially, 22% of participants were able to cover this expense, but this figure declined to 20% at the 5-month mark, a downturn that corresponded with an uptick in inflation, diminishing participants' purchasing power as they navigated prioritizing immediate financial demands over emergency savings. Persistent inflation exacerbated the participants' inability to withstand financial shocks as this capacity further declined to 13% by the 10-month evaluation. As inflation eased and prices stabilized, the proportion of participants

Figure 4. Percentage of Participants Able to Cover a \$400 Emergency



able to manage a \$400 emergency expense improved to 18% by the 15-month observation. This underscores the direct impact of macroeconomic fluctuations on individual financial resilience. It reflects the challenges that inflation poses to saving for unforeseen expenses, and also illustrates a clear link between the trajectory of income and employment, the broader economic conditions, and personal financial security. Lower net worth affects young adults' financial security, particularly among Black and Hispanic communities. Limited liquid assets result in less emergency cushioning. For instance, surveys highlighted on the Federal Reserve Bank of St. Louis website indicate that Black and Hispanic young adults are disproportionately unable to cover a \$400 emergency expense compared to their White counterparts (Chalise et al., 2024).

Nearly half of the pilot participants disclosed the absence of a credit score, while approximately 13% classified their scores as good or very good. About 11% described their credit rating as average, whereas 10% rated it as bad or very bad. Furthermore, 52% reported an inability to receive financial assistance from family or friends. Despite this, nearly 25% of respondents reported having provided financial support to family members in the past month, with an average contribution of approximately \$170. This assistance covered a range of expenses, including housing (rent, mortgage, or security deposits), monthly bills (such as phone and utilities), medical

bills, transportation costs (including car repairs or bus passes), and other volunteer services (such as yard work, home repairs, childcare, or eldercare).

Only 20% of participants reported receiving a COVID-19 stimulus check, with the average amount received being \$1,450. The predominant reasons for nonreceipt included being underage, classified as a dependent, student status, not filing taxes, and lacking legal documentation. Furthermore, a significant portion of individuals remained unaware of their eligibility, failed to apply, or encountered logistical barriers.

Findings suggest fluctuating but generally stable financial well-being among participants over the 15-month period, with the peak observed at 10 months (Consumer Financial Protection Bureau, n.d.). The changes across time points were relatively minor, as indicated by the small mean differences. At Baseline, the mean financial well-being score was 47.29, which increased marginally at the 5-month

mark to 47.81. By the 10-month mark, there was a further increase in the mean score to 48.55. By post-intervention, the mean score attenuated to 47.74, yet there was still an overall increase from Baseline (mean difference=0.45). At Baseline, 2% of participants were categorized as experiencing very low financial well-being, 13% as low, 42% as medium low, and 43% as high. By the 15-month mark, the percentage of participants in the very low financial well-being category remained unchanged at 2%, while there was a noticeable decrease in the low category, dropping to 6%. Conversely, there was an increase in the medium-low and high financial well-being categories, rising to 49%. This shift suggests a positive trend over time, with fewer individuals in the lower well-being categories and more transitioning into higher well-being statuses.

Table 3. Financial Well-Being Categories (in %)

TIME PERIOD	VERY LOW (0-29)	LOW (30-37)	MEDIUM LOW (38-49)	HIGH (>49)
Baseline	2	13	42	43
15 months	2	6	43	49

Housing

Concerns around housing emerged throughout the qualitative dataset. Youths' status as in between childhood and adulthood meant that their living situations varied greatly. Many of the young people had long established histories of living on their own and supporting themselves; others had experienced significant fluctuation in their housing stability, living off and on with various relatives and/or friends; while still others had stable housing with loved ones but wanted to live in their own place for the very first time. However, across the qualitative interviews, our participants expressed significant challenges navigating the New Orleans housing market. In particular, they remarked on the changes in the city's demographics and related increases in the cost of housing that young people had witnessed over the course of their lives. As one participant explained:

I think that it's mainly because New Orleans is the party city. New Orleans is where everyone travels, everyone comes to have fun basically. And maybe it's because a lot of new people are coming to live down here and a lot of the neighborhoods like the 8th Ward and the 9th Ward. Before we moved out to 8th Ward, they're actually changing it to where they have cameras everywhere making new houses and you see a lot more other races in the neighborhood. And it was like, okay, what's going on here? They're kicking a lot of people out their homes and stuff, which is really confusing and raising the prices where they have never been before, for two bedroom houses, like \$2,000, why?

Young people described the structural changes in the housing market that could be attributed to macrosystemic shifts in the affordable housing landscape in New Orleans following Hurricane Katrina. Many of the participants talked about the difficulty of finding and keeping housing that they and their families could afford. One participant stated:

So where we were staying when I first moved out here in 2019, we ended up having to move out because the landlord was a butt hole. He kept trying to raise the rent and stuff, and it's like, there's no way we should be paying 15, 1600 a month for a two-bedroom house in Gentilly. Let's be serious.

Another participant related the seeming impossibility of finding affordable and safe housing in New Orleans:

Not only that, it's just hard to find somewhere to rent period in the city, because a lot of these places are actual houses and not a lot of people rent. A lot of people either they do rent to own, or they just have a mortgage, and they're buying their house. And if you do find something that you can rent out for cheap, it's going to be in a bad area.

They also saw the structural barriers that impeded them and their family members from the American dream of home ownership, such as one participant who described their mother's aspiration to own after many years struggling with the rental market.

But she [participant's mother] has been saving money and trying to take those classes to own a house, because my grandma just bought a house, so my mom was like, okay, yeah, now she's giving her those steps on what she needs to take to just get a house and own it because the rent process is just too much. It's too much.

As a result of their age and stage, many of the participants were not living alone; instead they shared housing with family and friends. As a result, their income was not the only income responsible for covering their housing burden.

The analysis of housing cost burden revealed a complex picture. Less than a tenth of the participants were receiving rental assistance, and the overall average housing cost burden increased by post-intervention, indicative of rising housing expenses or stagnant wages, yet the proportion of respondents reporting a burden above 50% actually decreased. This pattern reflects the intertwined effects of the pandemic on the housing market and prevailing economic conditions. Housing burden should also be understood in relation to the unique context of these study participants, many of whom were sharing both housing and its costs with others. The housing burden numbers reported are likely the result of youth reporting the total shared rent burden. Specifically, the mean housing cost burden at Baseline was a staggering 126.22% (95% CI [55.56, 196.89]). At the 5-month evaluation, this burden further increased before declining slightly at the 10-month mark to 157.80%. However, by post-intervention, even as the influence of the pandemic waned and inflation subsided, the burden significantly increased to 281.17% (95% CI [118.89, 443.44]). However, a repeated measures ANOVA analysis did not reveal a statistically significant time effect, $[F(3)=1.31, p=.27]$, despite the descriptive statistics showing noticeable fluctuations in the housing cost burden. This marked increase in housing cost burden post-intervention, despite the end of the pandemic and subsiding inflation, aligns with broader housing market challenges in New Orleans. As noted in a recent report (HousingNOLA, 2022):

Living with COVID-19 means that more New Orleanians have been pushed into housing insecurity as a result of the collective failure to realize that housing is essential. The city's inability to provide a sufficient supply of quality, affordable units to residents that need it the most has exacerbated these challenges, with home prices and rents going up, and wages stagnant. (p. 13)

At Baseline, over half (57%) of the cohort reported burdens exceeding 50% of their income—indicative of severe cost burden. Six months into the pilot, this percentage declined to 41%. By post-intervention, despite an increase in the overall average housing cost burden—reflective of the general market trends of increasing rents and housing costs—the proportion of individuals reporting extreme burdens of more than 50% stabilized at 42%. This decline suggests that while housing costs continued to rise, the distribution of these costs among the cohort became somewhat more equitable, or that the GI, income adjustments, or market changes might have somewhat mitigated the most extreme levels of housing stress. For instance, this could reflect a shift in individual circumstances, such as increased labor force participation due to increased employment opportunities as the economy started to recover from the impacts of the pandemic.

Table 4. Cost Burdened Households (in %)

TIME PERIOD	<30%	30–50%	>50%
Baseline	36	7	57
5 months	50	10	41
10 months	43	8	49
15 months	47	11	42

Table 5. Housing Status (in %)

HOUSING STATUS	BASELINE	5 MONTHS	10 MONTHS	15 MONTHS
Renter	36	41	41	38
Homeowner	0	0	0	0
Rent-to-own	1	1	0	0
Living in a PHA building	2	3	1	3
Living with friends/family	54	49	51	54
Other housing status (including temporary and transitory living arrangements)	7	7	7	5

Over 50% of participants reported residing with friends or family during all observation periods. Additionally, a third of participants identified as renters, while homeownership was absent. Other living situations included on-campus college accommodations and living in convents. Notably, homelessness was only reported during the Baseline evaluation, indicating a potential improvement

in housing situation over time. Only around 9.1% received some form of rental assistance. Regarding utilities, there was minimal fluctuation across the study periods, with over half of the participants indicating that their utility expenses were covered by someone else. The distribution of utility costs among the participants also remained consistent, with an equal proportion (less than a sixth) falling into each of the three spending categories: less than \$200, \$200–\$400, and more than \$400 monthly. Only a minority of respondents reported that utilities were included in their rent. Progressive improvement was also noticeable in housing and neighborhood quality. The proportion of respondents residing in better quality housing increased from 50% at Baseline to 67% by the end of the pilot. Similarly, the percentage of participants reporting living in worse neighborhoods declined from 14% to 8% over the pilot period.

Table 6. Household Food Security

QUESTION: IN THE PAST FOUR WEEKS, DID YOU...	TIME PERIOD	YES
Worry that your household would not have enough food?	Baseline	38%
	5 months	52%
	10 months	48%
	15 months	46%
Or any other household member have to eat less in a day because there was not enough food?	Baseline	26%
	5 months	24%
	10 months	32%
	15 months	35%
Did you or any household member have to eat some foods that you really did not want to eat because of a lack of resources to obtain other types of food?	Baseline	30%
	5 months	46%
	10 months	41%
	15 months	34%
Were you or any household member not able to eat the kinds of foods you preferred because of a lack of resources?	Baseline	38%
	5 months	46%
	10 months	45%
	15 months	48%
Did you worry that your household would be unable to pay a utility bill?	Baseline	50%
	5 months	45%
	10 months	51%
	15 months	50%

Food insecurity was high among participants. Overall, the proportion of households reporting concerns about adequate food availability increased to 52% at the 5-month follow-up, demonstrating a slight uptick from Baseline levels. This was followed by a modest decline at subsequent follow-ups, dropping to 48% at 10 months and further to 46% by 15 months. Concurrently, the percentage of

households reporting reduced food consumption due to resource constraints peaked at the 15-month follow-up, reaching 35%, suggesting a lingering economic strain. Notably, the highest reported rate of compromise on food preferences occurred at 5 months (46%). Throughout the study period, concerns regarding the ability to pay utility bills fluctuated minimally, with a return to the initial Baseline level of 50% by post-intervention. The temporal alignment of these fluctuations with periods of peak inflation at the 5- and 10-month evaluations indicates a correlation between economic inflationary pressures and the ongoing challenges of food insecurity faced by households.

Chronic and Acute Stressors

“It really made me feel bad knowing that I’m young and I can’t really do nothing about it. It’s a real surreal feeling.”

The young people in the GI pilot simultaneously had to balance chronic and acute stressors. Stress engagement was microsystemic, within familial, neighborhood, and workplace contexts, as well as macrosystemic and structural (e.g., lack of affordable housing, community violence, and COVID pandemic). Familial stressors described by several participants related to housing instability and household finances. For example, young people were concerned about their inability to more effectively help when they witnessed housing instability among close family members, as one participant explained, “It felt really bad, because I had left Mom before, I did not know she was homeless until she told me. So it really broke my heart. I didn’t know that my brothers went through that.”

Interviewees also discussed their own housing instability, and the changing expectations that they confronted as the expectations of “adulthood” converged with structural realities which made achieving those expectations extremely difficult. This was particularly relevant to housing, as young people discussed not receiving as much economic help from their families as they aged, and being solely responsible for covering their own housing burdens.

And especially since I’ve gotten older, I don’t really have as much help from family and stuff because, “Oh, you’re 18 now, you’re grown. You don’t live with your mom. No, you’re working your own job. What do I need to help you for?” So it’s just more stuff kind of falls back on me.

In addition to familial stressors around finances and housing, youth discussed the impact of neighborhood stressors on their lives. Participants frequently described both direct and indirect experiences with gun violence as a neighborhood stressor, as one participant explained: “There’s a lot of gun violence around here. And literally you could be sitting outside midday and just start hearing gunshots.” Another participant shared: “My mom, she recently got shot about two months ago, and then lived, while she was doing [gig work].” While another participant described the nature of community violence in New Orleans as ubiquitous:

It's just the area in general, New Orleans in general, it's just dangerous. It never fails. And about a month after that, they were shooting in front of the house. They always just shooting. It's just always gun violence, all the time. And my mama, she got five children. I'm the oldest, so it's really hard to stay back there and not protect yourself. My mama have a gun. It's come to that now.

Work-related stressors tended to focus on the temporary nature of jobs the young people had and the lack of job security. As one participant, who had a significant health concern that made manual labor particularly hard for her, explained her experience working housekeeping at a big hotel despite it negatively impacting her physical health:

So it's kind of stressful. And they're actually in the middle of trying to figure out if they want to keep me in the position I'm in or if they move me to another position. I mean, either way, I'm still going to be getting paid the same, but it's just like to see my stress levels because they know that I'm trying to... I have stuff going on outside of work, and they just want to make sure that I'm fit and able to come in and do my job the right way every day.

Another participant described her decision to quit her position as a result of workplace discrimination:

I actually just lost... Well, not lost, I actually just quit a job, because I don't know if it was discrimination, I don't know. But he was just like, this is why he don't hire people from the East... So I was just like, "I quit." Because no, that's not what you tell one of your employees.

While she does not regret this decision, she explained that she was now, once again, experiencing the stress of trying to find a job.

Young people were often balancing work schedules with school schedules, as mentioned in the earlier section on education and employment, thus needing to make the decision to quit a job or take fewer work hours in order to accommodate class schedules. However, several of the young participants described self-employed work like cosmetology, carpentry, and landscaping work they did independently or with family members.

Micro and macro stressors often amplified each other's effects. One participant recalled how multiple social challenges, like the criminal justice system, and personal hardships, such as grief and loss, compounded upon each other:

But we're dealing with a lot right now, especially with the loss, the court system. So there are a lot of different payments that my grandma has to pay for. So I want to say when COVID started, my aunt passed in [an accident]. She was pregnant.

Another participant stated: "But when COVID happened, my mom lost her job and stuff. So when we were dealing with that, that's where most of that money had went, to go to rent and stuff." Importantly,

the stressor related to COVID-19 exacerbated pre-existing micro and macro stressors the young people had already been navigating.

Participants did report that the GI payments helped mitigate some of these stressors. For example, participants talked about how the GI mattered for their ability to manage structural financial stressors:

Well, I know that if there's something I ever need that Medicaid doesn't cover, knowing that I have the extra money in my pocket to cover whatever it is that I need to get done for myself to make sure I'm healthy. It is very much like a stress reliever because I don't have to worry, "Oh, if Medicaid doesn't cover this, I can't get this done." Yeah.

Another participant described how the GI payments were instrumental in ensuring that her and her mother were able to eat when her mother began to experience a decline in her physical health:

It was really, really helpful because my mama works for herself. So she works jobs that will give her the money basically, as she is a hairdresser, but she has not been able to do it any more because of her hands for doing it for so long. So it was really, really helpful when we didn't have the money to get the food.

While the GI was not able to fundamentally alter the structural conditions in which young people found themselves, they did report feeling some reduction in stress knowing that they would be receiving the payments consistently for 10 months. As one participant explained:

Interviewer: *You said a lot of stress off, of you?*

Participant: *Yes.*

Interviewer: *Yeah. Can you give me an example, or tell me a little bit more about that?*

Participant: *Like I have a little more income coming in for me, and helping my mom a little more. Growing up, we didn't really have a lot, but we weren't like poor, poor. I knew I was going to have something to eat at the end of the night and I was going to have somewhere to lay my head, and we didn't have a lot of extra spending money to just go do extra stuff unless my parents had to scrape the pot for the change for me to be able to go do stuff when I was younger. And as I got older, it really kind of got worse. So I started working when I was 15 or 16 so that I could have my own money to spend and I wouldn't have to rely on my parents because I knew their financial situation. Yeah, I mean, now it's kind of like, personally, I'm living paycheck to paycheck, but I have a better job, and I should be moving into my own apartment by the end of October. So it's starting to look up.*

Thus, the GI had both an instrumental impact as well as an emotional and psychological impact. Scores from the Kessler Psychological Distress Scale (Kessler et al., 2003) consistently remained above the wellness threshold of 20 throughout the study period, underscoring persistent psychological distress among the participants beyond the temporary relief observed during the GI period. Notably, the scores decreased from a mean of 22.59 to 21.01 after 5 months, only to escalate to 24.05 by the 15-month mark,

reflecting the insufficiency of GI on the short-term mental health outcome. Additionally, while 46% of the participants were initially considered likely well, this proportion dwindled to 19% by the study's conclusion, although there was a decrease in those highly distressed from 31% to 22%, suggesting a shift rather than an overall improvement in mental health status.

Table 7. Mean Psychological Distress, Anxiety, and Depression Scores

TIME PERIOD	ADJUSTED MEAN	MEAN ANXIETY	MEAN DEPRESSION
Baseline	22.59	9.00	13.59
5 months	21.01	7.86	13.14
10 months	21.34	8.05	13.30
15 months	24.05	9.17	14.87

Both anxiety and depression scores in the subgroup also showed significant variations over the assessed periods, indicative of fluctuating mental health states. Despite intervening periods of decline, both anxiety and depression increased by the final Wave, suggesting that any improvements were not sustained over time. The lowest mean score for anxiety was observed at 5 months (M=7.86) and the highest at 15 months (M=9.17). The ANOVA results indicated significant differences across the time points ($F=4.84$, $p=0.002$) suggesting changes in anxiety levels over time among the subgroup. Similarly, the mean depression scores decreased slightly by 5 months, and increased again, with the highest mean at post-intervention (M=14.87). The ANOVA test here also indicated significant differences in depression scores over time ($F=2.79$, $p=0.04$). This aligns with the earlier findings that short-term GI interventions may not be sufficient to overcome environmental stressors and engender long-lasting mental health improvements in this population. In addition, this echoes participants' vision of themselves as financial providers and the stress that participants felt in being unable to contribute more substantively to their families' joint financial needs.

Table 8. Levels of Psychological Distress (in %)

	HIGHLY DISTRESSED (≥ 27)	DISTRESSED (25–26)	MILDLY DISTRESSED (20–24)	LIKELY WELL (<20)
Baseline	30.63	4.50	18.92	45.95
5 months	14.41	5.41	52.25	27.93
10 months	18.02	3.60	47.75	30.63
15 months	21.62	4.50	54.95	18.92

The stress levels observed over the study period exhibited patterns similar to the Kessler findings, with minor fluctuations in stress intensity. Initially, individuals started with high stress levels at Baseline (M=7.71). This was slightly reduced at the 5-month mark (M=7.62), showing negligible change. A more noticeable decrease was observed at 10 months with a mean of 7.12 indicating a period of reduced stress. However, similar to the Kessler scores, this reduction was not sustained; by 15 months, the

stress levels rebounded ($M=7.57$), nearly mirroring Baseline levels. These patterns indicate that while there were transient reductions in stress, these changes do not signify true improvements, as the cohort consistently remained in a state of significant stress across all time periods.

Table 9. Perceived Stress (in %)

	HIGH STRESS	LOW STRESS
Baseline	80.18	19.82
5 months	79.28	20.72
10 months	72.97	27.03
15 months	84.68	15.32

Overall, participants' general health indices aligned with global norms (*36-Item Short Form Survey*, n.d.). However, a notable decline in general health was observed at 10 months (mean difference=-6.8, $p<0.001$), remaining nevertheless above the global health threshold (56.99). Interestingly, physical functioning exhibited an initial improvement at 5 months, though this did not achieve statistical significance and was not maintained long-term. Despite these fluctuations, participant scores across all evaluated subdomains consistently remained within global average ranges, suggesting resilience in health outcomes over the study period.

The Adult Hope Scale (Snyder et al., 1991), a frequently used measure to detect a person's state of planning and action to meet goals, was administered at each time point. The scale contains two subscales—Agency, or a person's goal-directed energy, and Pathways, the extent to which a respondent is planning to reach their goals. Agency score analyses revealed no significant temporal effects throughout the four time periods. Conversely, Pathway scores, as assessed via repeated measures ANOVA, exhibited a significant increase from the Baseline ($M=22.11$) to the 5-month mark ($M=23.39$, $p=.02$). However, this trajectory was not sustained, as indicated by a significant reduction at the 10-month assessment (Mean difference=1.42, $p=.00$). By the post-intervention phase, the Pathways scores demonstrated a nonsignificant rise, settling at 22.58. Parallel trends were also observed in the Total Hope scores. The repeated measures ANOVA indicated a reduction at 10 months (Mean difference=1.41), followed by a nominal though statistically nonsignificant improvement post-intervention.

Table 10. Hope Levels Across Time (in %)

	HOPEFUL (40–48)	MODERATELY HOPEFUL (49–56)	HIGH HOPE (>56)
Baseline	43	33	23
5 months	71	20	7
10 months	74	14	12
15 months	73	21	6

The Mattering Index (Elliot et al., 2004) assesses how individuals perceive their value in the eyes of those around them, encompassing three dimensions: Awareness, Importance, and Reliance. Awareness refers to how people believe others perceive them, importance refers to how people believe that others are emotionally invested in them, and reliance refers to how much individuals feel others can rely on them. The Awareness subscale showed an increase from Baseline ($M=29.45$) to 5-month ($M=30.69$), which was borderline significant (95% CI [29.87, 31.52], $p=.05$). However, this trend was not sustained in the subsequent time periods. For the Importance subscale, changes across Waves were minor and not statistically significant. The Reliance subscale was consistent between Baseline and 10-month, but showed a marginal decrease at 15 months (mean difference=-0.8).

Limitations

This study provides important insights into how the receipt of GI may impact emerging adults' experiences in New Orleans. Importantly, the mixed-methods approach reveals the deep interconnected realities of youth in the context of self, community, and family—illustrating how young people grapple with structural setbacks amid their goals for their futures. The quantitative data show to what extent these outcomes shift over time. However, as with any non-experimental design, the findings of this study should not be considered as causal evidence of the effects of GI receipt. Due to the sampling approach, these findings also cannot be generalized beyond the sampling frame and historical period. Notably, this study occurred during the COVID-19 pandemic, a time of considerable economic and public health precarity that had profound impacts on nearly all aspects of daily life. The findings, thus, must be considered in this context.



Discussion

"When you have a happy and healthy population, that can only lead to a happy and healthy society, like, when everybody's needs are met, there's nothing... Nobody has to take from nobody else to feed their kids. Nobody has to steal, nobody has to rob, nobody has to do any of this crazy, stupid junk just to maintain existence. If it happens, it'll be because of other outside factors and not things that are built into just everything, the whole system of where you live."

Young adulthood is a time of transition and aspiration, where many individuals embark on the path towards independence, self-sufficiency, and material success. However, the privileges of this journey, including the freedom to explore and take risks to start building a future, are not granted equally to all. Black and Hispanic young adults in the US disproportionately experience reduced financial security compared to peers of other races (Arnett, 2000). In New Orleans, multiple historical, political, and economic forces converge upon young adults to inform the trajectory and difficulty of this journey. Contending with the lingering effects of Hurricane Katrina on poverty and affordable housing, and the still-fresh impacts of the COVID-19 pandemic on the economy, young people contend with enormous structural and macro-level obstacles on their journey into adulthood.

GI enabled these young adults to contribute to the interconnected finances of their families and social networks. The trauma and grief caused by gun violence, the pandemic, and poverty were experienced by the community and family networks together, not just at an individual level. Participants were highly tuned in to the emotional experiences and financial struggles of their community and were eager to give back to the networks that had long supported them, both financially and otherwise. These community and familial ties, forged in the aftermath of Katrina and other instances of political abandonment by the city, may have been reinforced by the GI. Sharing resources and money was a way for participants to remind their networks that they were still there to support each other.

GI may also have temporarily smoothed income volatility during a time when financial stability hinged almost completely on the academic calendar. While full-time employment increased between Baseline and Endline, this could reflect both the impact of the GI as well as participants' completion of educational or training programs, or a combination of the two. Both education and employment require financial capital to participate, so GI could potentially help foster stability for young adults transitioning from student to employee status.

GI also inspired some participants to take steps towards a goal for which they may not otherwise have had the means. Participants cited using GI payments to work towards professional licensure and certificates that aligned with their professional goals. GI's presence in these young people's lives may have presented a window of opportunity that participants' recognized as temporary; in fact, its temporary nature may have sparked a now-or-never mindset, pushing young people to work on goals

while they had the means.

GI payments alone, for this amount and duration, cannot remedy generations of historical disinvestment in communities, discrimination, trauma, and economic and structural inequity. As evidenced by participants' persistently high housing cost burdens and food insecurity, GI payments are also not meant to replace the social safety net, but to enhance it, working together with other public benefits to ideally move people above the poverty line. GI did not have a significant impact on feelings of hope and mattering, and did not alleviate mental distress. While the GI did improve employment overall, some participants expressed feeling so discouraged by numerous rejections in the job market that they had given up their search. Others felt discouraged by the housing market and expressed fear and helplessness regarding the violence in their communities. These personal feelings of rejection and hopelessness can be compounded by feelings of social discrimination and powerlessness.

The results demonstrate that GI may be one of many tools used to lift up young people and inspire hope for the future, boost sense of self, and restore community power, but it cannot do so alone. The results of this study ask us to imagine the opportunities that can grow if young people are invested in and trusted, as opposed to labeled and marginalized. The results also demonstrate the strengths of interdependent family financial systems and highlights the potential of GI not just for individuals, but whole communities. They compel us to redefine financial success to include the ways in which we are able to give and share. Finally, the results starkly highlight the inequitable frameworks in which society decides who is deserving of help and who is not. Considering the historical forces that shaped the New Orleans inherited by these young people, and the many times in which they and their families have been denied support, it is clear that GI alone cannot create level ground upon which they can establish their adult lives. Investing in young people through GI and other supports that create opportunity and hope is essential for securing a healthy and just future for New Orleans.

Center for Guaranteed Income Research

The Center for Guaranteed Income Research (CGIR) was established in 2020 at the University of Pennsylvania School of Social Policy & Practice with the aim of developing a shared body of knowledge on unconditional cash transfers.

At CGIR, distinguished academics and professionals in this field lead pilot guaranteed income programs and oversee the planning and implementation of research initiatives. CGIR is led by two Founding Directors: Dr. Amy Castro, Associate Professor of Social Policy & Practice at the University of Pennsylvania, and Dr. Stacia West, who holds a faculty fellowship at the University of Pennsylvania in addition to her primary role as an Associate Professor at the College of Social Work at the University of Tennessee-Knoxville.

CGIR conducts applied cash transfer studies and pilot designs that contribute to the empirical scholarship on cash, economic mobility, poverty, and narrative change. Our investigations build upon existing literature on cash transfers and incorporate evaluation practices and lessons learned from our previous research on guaranteed income and the gender and racial wealth gap.

All of our research is grounded in Durr's (1993) fundamental question: "What influences policy sentiment?" With this in mind, we are committed to conducting public science that challenges prevailing narratives surrounding poverty, deservedness, and economic mobility, utilizing diverse approaches such as multi-site ethnography, politically-driven sampling, and data visualization.

Our dashboards, created in partnership with Stanford Basic Income Lab, feature filters at the pilot level, allowing individuals to access and compare information while obtaining detailed insight into our investigations.

**Please direct all inquiries
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Appendix A

Table 11. Sample Attrition

ATTRITION ACROSS WAVES	IN %
Baseline	
5 months	34.2
10 months	35.1
15 months	36.9

Appendix B

Table 12. Comparative Analysis of Select Outcome Measures

MEAN LEVEL OF OUTCOME MEASURES FOR PARTICIPANTS	ADJUSTED MEAN	MEAN DIFFERENCE	STANDARD ERROR	95% CI LOWER	95% CI UPPER
FINANCIAL WELL-BEING					
Baseline	47.29		0.85	45.60	48.98
5 months	47.81	0.52	0.69	46.45	49.17
10 months	48.55	0.74	0.81	46.94	50.16
15 months	47.74	-0.81	0.73	46.28	49.20
ADULT MATTERING - AWARENESS					
Baseline	29.45		0.61	28.25	30.65
5 months	30.69	[1.24]*	0.42	29.87	31.52
10 months	30.47	-0.23	0.45	29.59	31.35
15 months	29.62	-0.85	0.40	28.83	30.41
ADULT MATTERING - IMPORTANCE					
Baseline	35.03		0.65	33.75	36.30
5 months	35.87	0.85	0.47	34.95	36.80
10 months	34.35	-1.52	0.50	33.37	35.33
15 months	34.04	-0.32	0.44	33.18	34.89
ADULT MATTERING - RELIANCE					
Baseline	21.38		0.50	20.39	22.36
5 months	21.61	0.23	0.35	20.93	22.29
10 months	21.72	0.11	0.32	21.08	22.36
15 months	20.92	-0.80	0.29	20.35	21.48
ADULT HOPE - AGENCY					
Baseline	22.13		0.54	21.07	23.92

5 months	22.29	0.16	0.36	21.58	23.00
10 months	22.30	0.01	0.37	21.56	23.03
15 months	21.95	0.51	0.35	21.27	22.64
ADULT HOPE - PATHWAY					
Baseline	22.11		0.49	21.15	23.07
5 months	23.39	[1.28]*	0.38	22.64	24.13
10 months	21.96	[-1.42]**	0.44	21.11	22.82
15 months	22.58	0.61	0.36	21.87	23.28
ADULT HOPE - TOTAL					
Baseline	45.81		1.06	43.72	47.91
5 months	45.68	-0.14	0.66	44.39	46.96
10 months	44.26	-1.41	0.75	42.80	45.72
15 months	44.53	0.27	0.65	43.25	45.82
SF36- AVG. GENERAL HEALTH					
Baseline	77.43		1.51	74.42	80.44
5 months	75.45	-1.98	1.53	72.42	78.48
10 months	68.65	[-6.8]***	1.55	65.58	71.72
15 months	71.08	2.43	1.67	67.77	74.39
SF36- PHYSICAL FUNCTIONING					
Baseline	76.40		2.57	71.31	81.49
5 months	80.95	4.54	2.19	76.60	85.29
10 months	77.45	-3.49	2.39	72.72	82.19
15 months	73.45	-4.05	2.90	67.65	79.15
SF36 - ROLE LIMITATIONS PHYSICAL					
Baseline	75.45		3.26	68.99	81.91
5 months	77.25	1.80	2.69	71.92	82.58
10 months	74.83	-2.42	2.70	69.46	80.20
15 months	76.41	1.58	2.83	70.79	82.02

KESSLER					
Baseline	22.59		0.91	20.79	24.40
5 months	21.01	[-1.59]*	0.59	19.84	22.18
10 months	21.34	0.33	0.66	20.03	22.65
15 months	24.05	[2.7]***	0.71	22.64	25.45
PERCEIVED STRESS					
Baseline	7.71		0.28	7.15	8.27
5 months	7.62	-0.09	0.25	7.13	8.11
10 months	7.12	-0.50	0.25	6.63	7.60
15 months	7.57	0.46	0.27	7.05	8.11
CHAOS					
Baseline	30.92		0.80	29.33	32.51
5 months	30.51	-0.41	0.63	29.27	31.76
10 months	31.66	1.14	0.63	30.40	32.91
15 months	31.86	0.20	0.62	30.63	33.09

Footnotes:

Baseline Mean: Adjusted average score prior to any intervention

5/10/15-month Mean: Adjusted average score at the respective time mark

Mean Difference: The Mean difference between the current and prior time period

Standard Error: Indicates the precision of the impact estimates

95% CI Lower/Upper: Bounds of the 95% confidence interval for the mean

* Indicates statistical significance: * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$