Chapter Three
Uneven Opportunities: Luis and Olivia*

Luis

Luis is four years old. He lives on the sixth floor in a high-rise public housing building in southwest Hoboken. The brick building looks much like the other brick buildings that surround it on the main public housing campus. Luis reaches his apartment by an elevator that all too often smells of urine.

His public housing development is aesthetically similar to “projects” across urban America. What is different about his home, compared to many public housing projects, is that his is surrounded by expensive apartments and condominiums; it sits in an upper-income gentrified small city. But for Luis’s family, the area directly around his home is still considered unsafe. Luis’s mother does not feel comfortable letting him or his older sibling play outside. She fears the influence of peers in the area directly around public housing. “I don’t let them outside,” she says.

Luis lives with his father, mother, and older half brother, James. Luis’s mother’s story mirrors that of many low-income families in urban America. She moved to Hoboken as a teenager and attended Mile Square High School (MSHS). Her family moved from a neighboring city into a subsidized housing development in Hoboken because her mother “wanted better for us.” Her parents did not have college degrees. She is Puerto Rican and, like many other Puerto Ricans in Hoboken, she “went back and forth” between Puerto Rico and New Jersey. She described a post-high school process of navigating college and career that is reflective of many low-income students in urban America who do not have the economic capital, parental education, or educational background of their more advantaged peers.

My plan was to go on to college. I was gonna go to a university. But, because of not knowing opportunities and loans, a month before I was supposed to go in they told me we had to pay a certain amount and I wasn’t
able to go. So I was 18, I wanted to get my own apartment, wound up going to a community college for half a year because I wanted to do Hotel Management... That was my dream because my aunt worked in tourism in Puerto Rico and that’s what I saw. It was interesting to me. I did that for half a year, because we had to do culinary arts first, I wasn’t too much into that, but it was a requirement, so I left. Then I went again to a different community college for like a semester and because I was traveling and living on my own, I couldn’t afford it... Then I left to Puerto Rico and Florida for a year... I just lived with my cousin, I was just like whatever, I worked in a telemarketing place... and in the airport in Puerto Rico for about a year, applied for school, got in, got excited to come back to Jersey... I was gonna start school; got accepted over there, did financial aid and wound up going to one class maybe, and then I left. And then I came back and I went to [a private for-profit school], I got my diploma in Medical Billing and Coding, did that. I had financial aid and loans, which I literally, that was in 2006, I just finished paying off my loans. The only reason I paid it off was because they took it out of my taxes. I was like, “Just take it away. There’s no way I can make payments, just take it away.” And I finally, I’m in 0 [loan debt]. I wanted to go back to school but because I know I have to get loans, I said I’m not putting myself in that debt again. There’s no way. I struggled for so many years wanting to pay this thing off. It killed my credit.

Luis’s mother has been reliant on public assistance in various forms in the past. She said that when she became pregnant with Luis, “The only thing I knew to do, to take care of me and my being pregnant, and all these new situations in my life, was to go on welfare.” Eventually, because “I needed Medicaid for them and insurance, those type of things, they put me in school again. Actually they told me, ‘You need to go to [a] work program.’ I’m like, ‘No, can I go to school again?’”

At this point, she had found an interesting career opportunity and, with public assistance, obtained a certificate in the field, allowing her to obtain employment. “So it’s brought me a lot of opportunities.” In this way, she and Luis have benefited from the public safety net. She now works full time in a job she is clearly very proud of in a nearby town. She also babysits advantaged children in Hoboken and surrounding areas.

Luis’s father is currently unable to work and is disabled with literacy issues. He is also Puerto Rican; he grew up in public housing in a nearby city. He did not finish high school. They moved from his home to New Jersey because, according to Luis’s mother, she said, “I don’t care, I want to go back to Hoboken... That’s what I’m used to. It’s better schools.” Their annual family income was reported to be “not more than $25,000.”

Luis’s older half-brother, James, does not have a relationship with his mother, so Luis’s mother is raising him with his father. James has special educational needs, has struggled significantly in school, and is in a special education classroom at the neighborhood elementary school. In this