Public housing agencies (PHAs) play a critical role in providing young people with stable, affordable homes. Stable housing is essential for young people as they transition from adolescence to young adulthood; research shows that housing is vital for health and provides a foundation from which to pursue future education and employment opportunities. Access to stable, affordable housing is all the more important given the myriad challenges they face—including high rates of housing insecurity, poverty, and employment instability, particularly among young people of color—that can be traumatic and contribute to physical and mental health problems. Moreover, the COVID-19 pandemic and its associated economic impacts, such as inflation and rising rents, have made these challenges worse (Coffey, Hahn, and Adams 2021).

In 2021, PHAs provided federal housing assistance to more than 755,000 youth (defined as people ages 14 to 18) and about 513,000 young adults (defined as people ages 19 to 25). However, there is little information available about these young people and their experiences to guide service providers, advocates, and policymakers in strengthening existing supports and services. In this brief, prepared for the Urban Institute’s Future of Public Housing Initiative and the Annie E. Casey Foundation, we explore the characteristics of youth and young adults living in federally assisted housing nationally, as well as in three example cities that serve substantial numbers of affordable housing units—Albuquerque, New Mexico; Atlanta, Georgia; and Baltimore, Maryland—to inform policy and practice.
A National Picture of Youth and Young Adults in Federally Assisted Housing

In this brief, we first provide a population, demographic, and geographic overview of youth and young adults living in federally assisted housing. We summarize a few key points below and then provide detail on the three focus cities.

Population Overview

Over the past 10 to 20 years, the number of youth and young adults living in federally assisted housing has decreased, in line with a declining public housing stock (Docter and Galvez 2020). But as of 2021, more than 1 million young people—755,000 youth and 513,000 young adults—still lived in federally assisted housing. About 1,950 youth and 100,000 young adults were heads of households, or the heads of their families for the purposes of determining household income eligibility and rental assistance. Although the number of youth and young adults living in public housing or in households using tenant-based vouchers has declined over the past decade, the number of young people using project-based vouchers has grown over the same period.¹

Demographic Profile

More than three-quarters of all heads of federally assisted households are female, and the share of female youth and young adult heads of household is even higher. Households headed by young adults contained more members than households headed by youths or by people over the age of 25. About half of all youth heads of household lived alone, as did about a quarter of all young adult heads of household. Compared with all heads of household in federal housing assistance, a greater share of youth heads of household is white and non-Hispanic, while young adult heads of household are more likely to be Black and non-Hispanic.

Youth and young adult heads of household have extremely low incomes. In 2021, the average youth head of household had an annual income of $9,080, while the average young adult head of household had only a slightly higher annual income of $10,960.

In 2021, 11 percent of the youth and young adult heads of household served by PHAs had been experiencing homelessness at the time of their admission into federal housing assistance. The fact that they received housing assistance suggests that they were in a priority group or given preference for immediate help given their perilous circumstances. Research on youth homelessness paints a challenging picture: a recent US Department of Housing and Urban Development (HUD) point-in-time count found that nationally, almost 15,800 people under the age of 25 had experienced sheltered homelessness “unaccompanied” (without a parent or guardian) on a single night in January 2021 (Henry et al. 2022). Although youth sheltered homelessness has been decreasing in recent years, some groups saw an increase between 2020 and 2021, especially youth who identified as transgender, gender nonconforming, or Native American. Young adults experiencing homelessness may also have past
histories with systems that can lead to further stigmatization: one report found that 57 percent of young adults experiencing homelessness across seven US cities had been exposed to the foster care system and/or the juvenile legal system (Narendorf et al. 2020).

Although most youth and young adults in federally assisted housing did not enter directly from homelessness, it is likely that many have struggled with similar challenges. Our data indicate that many are young parents; others live alone, presumably without the support of parents or other adults. These very young people who act as heads of their own household have very low incomes and presumably face daily struggles to live independently and afford their basic needs.

Distribution by PHA Size and Geography

Small PHAs (those with fewer than 250 units) are more likely to be located in less densely populated areas, and large PHAs (more than 1,250 units) are more likely to be located in densely populated areas. Across all PHAs, youth and young adults represent 10 to 20 percent of the total number of PHA residents; among some large PHAs, however, youth and young adults can represent 20 to 30 percent of the total resident populations. Youth and young adult heads of household are also less likely to live in metropolitan areas: 59 percent of youth heads of household and 75 percent of young adult heads of household live in metropolitan areas, compared with 86 percent of all heads of household.

Local Highlights

Local conditions shape the different opportunities available to youth and young adults living in federally assisted housing. In this brief, we examine three cities—Albuquerque, Atlanta, and Baltimore—to explore how local contexts influence their available opportunities. We focus on these three cities for several reasons. These cities represent very different PHA demographic profiles, rental markets, and service areas and together present a diverse picture of youth and young adults living in federally assisted housing. For example, Atlanta has almost eliminated its family public housing, so assisted residents either have tenant-based or project-based vouchers. In contrast, Baltimore still has several aging, dilapidated public housing properties, some of which are undergoing redevelopment. Both Atlanta and Baltimore are considered large housing agencies, with more than 1,250 units, while Albuquerque is smaller.

Albuquerque, New Mexico

In 2021, about 8,500 individuals representing about 4,200 households lived in federally assisted housing in Albuquerque, including public housing and housing through tenant-based vouchers and project-based vouchers. About 1 in 5 of those 8,500 individuals were youths or young adults, and about 60 individuals were the heads of their own household. The majority (about 60 percent) of youth and young adults who were heads of household were non-Black Hispanic, as were all heads of federally assisted households in Albuquerque. The majority (three-quarters) were female; about 20 percent were disabled; and about a third were in single-person households.
In 2021, the average youth or young adult head of household in Albuquerque’s assisted housing had a total annual household income of about $11,000—this figure is on par with youth and young adult heads of household nationally, although grossly inadequate given increasing costs of living. Average incomes were slightly higher among those who worked, at about $16,000. In Albuquerque, almost a quarter of households receiving federal housing assistance lived in neighborhoods with high poverty rates of greater than 30 percent. Across all subsidized households in Albuquerque, 55 percent of heads of household lived alone, compared with 75 percent of youth heads of household and 37 percent of young adult heads of household.

Most subsidized households (55 of 64) held tenant-based vouchers. Within this population, more than 20 percent of youth and young adult heads of household had a disability, compared with just 1.7 percent of all heads of household.
Strikingly, in 2021, almost one-third of youth and young adult heads of household had experienced homelessness at the time of their admission to federal housing assistance. More recently, as part of a needs assessment conducted in Bernalillo County, New Mexico, staff from various housing organizations and other stakeholders surveyed young people ages 15 to 25 and found that three-quarters of respondents were unstably housed or experiencing homelessness based on where they had spent the most nights in the past 30 days, where they had spent the night the day prior, and where they anticipated staying the next month (Pacific Institute for Research and Evaluation 2022). Several of these respondents cited experiences such as being kicked out of their home (35 percent), running away from home (30 percent), experiencing domestic or family violence (30 percent), and being evicted (25 percent). Half of these respondents also reported that they had never used housing supports such as emergency shelter, public housing, or transitional housing. Given the choice in the survey among different housing options, the majority preferred an apartment or home by themselves with supportive services.

Albuquerque has multiple support systems and resources available to youth and young adults experiencing housing insecurity and related challenges. Future Focused Education, for example, aims to connect students with local internships, help those interns transition to college, strengthen existing work-based learning programs or implement new ones, and develop funding opportunities for local nonprofits; New Day works to address youth homelessness in the area by providing life skills training as well as transitional housing; and the National Alliance on Mental Illness Albuquerque focuses on mental health supports for teens and young adults— an essential service for many facing instability.4
Atlanta, Georgia

In 2021, about 25,000 individuals representing 11,000 households lived in federally assisted housing in Atlanta. Less than one-fifth of those individuals were youths and young adults, and about 240 were the heads of their own household. Among these households, 65 percent held tenant-based vouchers. Almost all heads of household—including youths and young adults—were non-Hispanic Black. One in 10 youth and young adult heads of household were disabled; more than three-quarters were female; and one-quarter lived alone their household.

FIGURE 3
Total Counts of Youths and Young Adults in Subsidized Housing, by Tract
Atlanta, Georgia

The average youth or young adult head of household had a total annual household income of $17,000, and the average wage income among those who worked was $19,000—both higher than the national averages for youth and young adults. In Atlanta, where the median income was $64,179 in 2021, youth and young adult heads of subsidized households earn less than a third of the area’s median income. Additionally, the median rent in Atlanta in 2021 was $1,227, rendering youths and young adults living in subsidized housing unable to participate in the general housing market. Neighborhood poverty rates among people in federally assisted housing are also much higher in Atlanta than in other cities: in 2021, almost 2 in 3 federally assisted households lived in neighborhoods with a poverty rate above 30 percent.
Several organizations provide resources for youth and young adults experiencing housing insecurity in Atlanta. For example, Atlanta Housing—the city’s major housing agency—contracts with partnering organizations to provide supportive services to youths and young adults.\(^7\) The United Way of Greater Atlanta promotes the well-being of children and youth, particularly those who lack the opportunities and resources they need to thrive.\(^8\) The organization expands local apprenticeship opportunities for young people of color and works with partners to promote academic support, college planning, career pathways, secure housing, and other basic needs.

**Baltimore, Maryland**

In Baltimore, 39,000 members of 18,000 households lived in federally assisted housing in 2021. Almost a quarter of these individuals were youths and young adults, and 400 were the heads of their own household. As in the other cities, these young people were the most likely to receive tenant-based vouchers, representing 39 percent of the city’s housing assistance for youths and young adults. Most household heads were non-Hispanic Black. One in 10 youth and young adult heads of household were disabled; more than three-quarters were female; and almost half were in single-person households. About 7 percent were experiencing homelessness at the time of their admission into federal housing assistance.
The average youth or young adult head of household in Baltimore had a total annual household income of less than $11,000 in 2021, and those who worked earned close to $19,000 on average. Baltimore’s median rent, $1,094, is not feasible for most of these youths and young adults. Four in 10 of all heads of household lived in neighborhoods with a poverty rate above 30 percent, as did 1 in 2 youth and young adult heads of household.
FIGURE 6
Counts of Youth and Young Adults in Subsidized Housing Living in High-Poverty Tracts
Baltimore, Maryland

Source: Analysis of 2021 HUD Public and Indian Housing Information Center data.
Note: High-poverty tracts are those with more than 30 percent of the population living below the federal poverty line. A white tract indicates that no youth or young adults lived in that tract in 2021.

To support youth and young adults in Baltimore, several local organizations provide necessary services. For example, Baltimore’s Promise supports young people in pursuing their educational paths in a way that promotes equity and eliminates racial disparities.9 The organization connects high school graduates to supportive services and job training programs, aims to reshape systems and remove opportunity gaps, and elevates young people to be decision-makers. The Youth Empowered Society acts as the only drop-in center for young people in Baltimore and supports them through their specific case management goals, which include housing.10 St. Vincent de Paul serves youth and young adults with rapid rehousing, permanent supportive housing, and youth-specific programming.11

Implications for Policy and Practice

Our analysis shows that federally assisted housing serves a key role in providing stable, affordable housing for more than a million youths and young adults with very low incomes nationwide. Some of these young people are the heads of their own household while others live with other adults; many live alone. At least 10 percent of these youths and young adults entered assisted housing directly from the homeless system, but it is likely that even those who entered the system in other ways face challenges around educational attainment, employment, and physical and behavioral health that can undermine their chances for successful transitions to adulthood. Virtually all have extremely low incomes, live in perilous circumstances, and depend on assistance to meet their basic needs. As demonstrated by all three example cities, youth and young adults would benefit from more services and improved connections to such services that address their specific needs. More research is needed to understand the precarious situations youths and young adults face before entering assisted housing, what kinds of
services they need, and what resources they need to exit assisted housing, given that that is the outcome they desire.

As we have argued in our previous work on older adults and people with disabilities who live in public housing, assisted housing could be a powerful platform for providing supports to residents in need (Sanders et al. 2022). However, as of this brief’s publication, the funding provided by HUD and Congress for these services remains woefully inadequate. Housing agencies can apply for funding to support service connectors, but the grants often can only support a small number of staff, who then have unacceptably high caseloads. Some housing agencies have successfully applied for philanthropic funding or state and local grants to supplement HUD funding; others have created partnerships with local providers that provide services in exchange for office space.

BOX 1

Leveraging Local Partnerships in Bangor, Maine

The Bangor Housing Authority in Maine provides space for a Boys and Girls Club and a behavioral health provider on its property. The agency has been proactive in obtaining both HUD grants for the Family Self-Sufficiency (FSS) program and philanthropic funding and has used those resources to create its own 2 Generation Families Forward and enhanced FSS models. These programs provide peer support and more intensive engagement with families and allow the housing authority to build deep and trusting relationships with other partners that then serve their families. Many of the participants are young parents; initial research on the Families Forward model shows that participants saw increased work hours and earnings.


Building these programs and partnerships will require adequate staff and financial resources. In addition to increasing the availability of federal and state funding, philanthropic organizations and existing service organizations also have critical roles to play. Foundations can provide resources to support innovation—as in Bangor, Maine (box 1)—and private organizations and partnerships such as those that already exist in Albuquerque, Atlanta, and Baltimore can form relationships with local housing agencies and target their services to young people living in assisted housing. Finally, housing agencies that are planning redevelopment or rental assistance demonstration conversions can build endowments for services into their financing plans to ensure adequate and stable funding (Popkin et al. 2021).
Appendix A: About the Data

We conducted our analysis using US Department of Housing and Urban Development (HUD) administrative data, which contain information on subsidized households including demographics and voucher statuses. Data from 1995 to 2021 are available in the HUD administrative dataset. To identify people with disabilities, HUD administrative data provide disability status but no details beyond that. We defined youth as people ages 14 to 18 and young adults as people ages 19 to 25, in alignment with HUD's definitions. We used Pictures of Subsidized Housing data to identify small, medium, and large housing agencies, per HUD's definitions. Throughout this brief, we used the terms “Black” to describe those who identify as Black or are of African descent, “Hispanic” to describe those of Latin American descent, and “American Indian and Alaska Native” to describe those of American Indian or Native Alaskan descent to match how HUD’s 50058 form describes these populations. We used the US Department of Agriculture’s rural-urban commuting area codes to classify census tracts with federally assisted households as metropolitan, micropolitan, small town, or rural. We also used 2016–2020 five-year American Community Survey data to measure neighborhood poverty.
Notes


3 Our analysis of federally assisted households across the three cities relies on 2020 Census city boundaries rather than, say, summarizing how many households are serviced by the primary PHA in each city. We felt this approach would more accurately align with our local highlights strategy, given that PHA boundaries do not always line up neatly with city boundaries.


5 Authors’ analysis of 2021 US Department of Housing and Urban Development Public and Indian Housing Information Center data.

6 Ibid.


10 The Youth Empowered Society suspended its operations last year and is currently undergoing reorganization. “Youth Empowered Society (YES),” Facebook, accessed September 7, 2022, https://www.facebook.com/YouthEmpoweredSocietyyesDropInCenter.


References


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