



# Stabilizing Young People Transitioning to Adulthood

## Opportunities and Challenges with Key Safety Net Programs

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The years young people move from youth to adulthood—roughly ages 14 to 24—are full of immense possibility and potential. This is the second most critical developmental period in young people’s lives—after early childhood—and the time when they get the education, skills, life experiences, and supports they need to take on increasing responsibility, form their identities, and learn how to succeed on their own. This transition requires a stable launching pad formed by support from their families and caring adults in their communities, stable access to resources to meet their basic needs, and opportunities to access quality education and employment. With this stable foundation, adolescents can thrive and successfully transition to becoming healthy, productive young adults contributing to their communities. As a result, investing in young people during this critical period can have lasting effects on their lives and result in significant long-term benefits for society. This synthesis brief builds on five separate briefs examining key safety net programs and explores the extent to which these programs help meet young people’s basic needs for housing, food, health care, and income during this transitional life stage.

Because of significant inequities in access to resources and opportunities, far too many young people, particularly Black and Latinx young people, have insufficient access to the resources they need for a stable foundation to move into adulthood and meet their full potential. Despite the remarkable resourcefulness and resilience of many young people facing these inequities, decades of disinvestment and disparities in access to decent income, good education, good jobs, safe communities, and other key

resources can affect young people directly and shape whether their families have the resources to support them through this transition.

These inequities were evident before the COVID-19 pandemic, but the gaps in support have worsened since the pandemic began. As a result, during the pandemic a growing number of young people have been facing challenges in ensuring their basic needs for food, housing, health care, and income are met. These material hardships can, in turn, create major barriers in their efforts to launch successfully into adulthood—barriers many of their peers from families and communities with more resources do not face. This reality highlights the fundamental importance of understanding the role the public safety net plays in supporting a healthy transition to adulthood—a safety net which is designed, at least in theory, to protect Americans from serious material hardship.

## Key Findings

This synthesis brief presents findings from a study examining the extent to which key federal safety net programs help meet young people’s basic needs for housing, food, health care, and income.

- **Far too many young people lack a stable web of family and community supports to help them transition to adulthood.** Systemic inequities in access to opportunities leave too many young people, particularly Black and Latinx young people, growing up in families and communities with few resources and supports. Structural inequities also create challenges for other groups of young people, such as those who are parents, involved in the child welfare or juvenile justice systems, undocumented immigrants, or who have separated from their families because of conflict around issues such as gender identity or sexual orientation, abuse, or other issues.<sup>1</sup> As a result, many young people experience hardships such as poverty, disconnection, employment instability, food insecurity, health needs, and housing instability.
- **The federal safety net does not reflect the complex realities of young people’s lives, their developmental stage, or their strengths.** Safety net policies and practices often overlook the complexities of young peoples’ lives and their developmental stage in ways that create challenges for those who could benefit from these supports. For example, policies do not adequately account for different family structures and relationships. Some safety net policies assume an adolescent becomes an independent adult the moment they turn 18, while others deny support to young adults older than 18 based on the assumption that they have access to family resources. Young people may not know about safety net programs or be equipped to navigate the logistical and paperwork demands. Policies and practices that inaccurately presume stability of housing and income can complicate a young person’s ability to comply with program rules.
- **The federal safety net for young people has many gaps.** Because safety net programs tend to designate specific categories of people as eligible—in particular, dependent children or parents with children—other young people can fall through eligibility cracks. Young parents and minors living with their parents have the most access to supports. However, the safety net has

considerable gaps for those younger than 18 not living with their parents, young adults without children, young adults involved in the criminal legal system, and young people who are immigrants, including those with and without legal status.

- **The federal safety net lacks a coherent approach to supporting young people.** The contradictions and gaps in coverage for different groups of young people reflect a hodgepodge of policies, rules, and systems that can sometimes work against each other, rather than a coherent system of supports.
- **A youth-centered lens is needed to redesign safety net policy for adolescents and young adults, with a focus on stability.** Policymakers should engage young people directly and formally in identifying challenges and exploring solutions that build on young people’s resilience, strengths, and creativity. Young people and policymakers working together could consider the following actions:
  - » assess the safety net’s efficacy for young people holistically, focusing on interconnections and coordination across programs;
  - » address eligibility gaps for young people in each safety net program;
  - » assess benefit and service adequacy for young peoples’ needs;
  - » simplify eligibility and enrollment processes;
  - » conduct youth-focused outreach;
  - » focus on promoting program retention;
  - » invest in peer networks; and
  - » invest in intermediaries and navigators.

## Understanding This Project

This synthesis brief is one product of an exploratory project focused on the extent to which our federal safety net programs are effective in meeting the basic needs of adolescents in their transition to young adulthood. The overall project examined five key federal safety net systems—specifically the mainstream federal housing assistance programs, the Supplemental Nutrition Assistance Program (SNAP), Medicaid and the Children’s Health Insurance Program (CHIP), Temporary Assistance for Needy families (TANF) cash assistance, and key federal tax credits available to young people—and explored the following questions:

1. **How well do five key federal safety net systems meet young people’s basic needs for housing, food, health care, and income as they transition from dependent children to independent adults?**
2. **Are there gaps in these supports and, if so, for whom?**
3. **What could be done to fill the gaps?**

To investigate these questions, we interviewed key experts, conducted a high-level research scan in each program area, and talked with people working directly with young people (see acknowledgements for a list of respondents). We also sought to understand how these systems work for young people who have characteristics that are often treated differently by public policy, including young people who are parents, who are themselves immigrants or have parents who are immigrants, who are involved with the foster care system, who are involved with the criminal legal system, and/or who have left home early because of family conflict over issues such as sexual orientation or gender identity. The products from this exploratory scan include five briefs highlighting findings from each key federal safety net program area and this synthesis brief that identifies common themes and challenges across the five program areas.

Below, we provide an overview of the challenges and opportunities young people face transitioning to adulthood, lay out our findings about how well safety net programs support this transition, and suggest some steps that could be taken to address the gaps and inadequacies of the current safety net in trying to support a successful transition for adolescents and young adults.

## Understanding the Problem: Far Too Many Young People Lack a Stable Web of Supports Helping Them Transition to Adulthood

In an ideal world, a young person would grow up in a home and community that provided him or her with sufficient resources to be well fed and stably housed, access affordable quality health care, and have enough money to meet their basic needs.<sup>2</sup> This family and community would support that young person in gradually taking on more responsibility while still having the emotional, financial, and social supports needed to learn and grow; support and guide them as they make and learn from mistakes (an essential element of growing up); and help them get the education, skills, and experience needed to access high-quality employment and economic stability. These supports would provide a web of stabilizing resources and guidance that would give the young person a strong foundation as they move into adulthood.<sup>3</sup>

Helping young people successfully make this transition is important not only for the young person as an individual, but also for their ability to support the families they may eventually have, become contributing and thriving members of their communities and productive workers, and meet their full potential. These young people are the future workforce and taxpayers, and their well-being will shape the country's well-being (Bird 2019).

Yet even before the pandemic far too many young people did not have the stabilizing web of supports they needed to help them reach these goals, and the pandemic has further weakened their supports.

- **Far too many young people, and particularly Black and Latinx young people, are growing up in families with few resources and supports.** Children have high rates of poverty in the US, with more than one in seven living in families experiencing poverty in 2019 (a figure that has likely increased during the pandemic).<sup>4</sup> These children are disproportionately children of color.<sup>5</sup> Skyrocketing costs for basic necessities like food and housing mean that a safe, healthy, and stable home is out of reach for many families with children.<sup>6</sup> Though many young people facing these challenges are incredibly resourceful and resilient, this lack of resources is linked with various outcomes that disadvantage them as they enter adulthood, including poor health, unhealthy behaviors, and limited educational attainment (Green et al. 2018; Najman et al. 2010; Engle and Black 2008).
- **Many young people grow up in communities with high concentrations of poverty and few opportunities for mobility.** Because of structural barriers such as historical housing and job segregation and discrimination, some neighborhoods—particularly those home to Black families—have suffered from decades of disinvestment, with high poverty rates and less access to opportunity through quality education and family-sustaining wages (Chetty et al. 2019; Chetty, Hendren, and Katz 2015).<sup>7</sup>
- **Systemic racism creates disadvantages for young people of color.** The employment and education patterns of Black and Latinx young people are in large part shaped by structural inequities in the labor market and education systems, as well as racialized policing, mass incarceration, and racial inequities in the child welfare system.<sup>8</sup> Segregation, unequal investments, and discrimination make it much more challenging for young people of color to support themselves.<sup>9</sup>
- **Some groups of young people face extra challenges.** In addition to the challenges young people overall face, particular groups of young people face additional complexities as they transition into adulthood. These include young people who have become parents at a young age; are (or were) involved in the child welfare system; are (or were) involved in the criminal legal system; are undocumented immigrants; have become separated from their families because of challenges related to gender identity, abuse, or other intrafamilial sources of conflict; or have history of individual, family, or community trauma. Each characteristic is associated with young people facing additional barriers to success, and our interviews with experts working with young people revealed that those who fall into more than one of these groups can face greater challenges.

The result of these realities is that young people (and, because of historic inequities, particularly those of color) can face more challenges in meeting their basic needs (detailed in the following sections) when compared with the broader adult population before the pandemic, and their needs have only increased since the crisis began.

- **Poverty.** Two recent analyses of poverty data illustrate that in recent decades 18- to 24-year-olds have surpassed young children in having the highest rates of poverty and deep poverty (Hawkins 2019; Wimer et al. 2020). The higher poverty rate for this age group is apparent not

only when measured using the official poverty measure but even more pronounced when using the supplemental poverty measure, which considers necessary expenses and public benefits receipt (Wimer et al. 2020). Further, the poverty rate jumps by more than 8 percentage points between ages 17 and 21, with the greatest jump occurring between 17 and 18 (Hawkins 2019). The authors of one of these studies surmise that “This jump in poverty is likely due to the fact that many young adults move out of their childhood home, are less eligible for public benefits and command low wages” (Hawkins 2019). Although official pandemic-era poverty rates are not yet available, other indicators of hardship suggest that youth poverty rates have risen since the pandemic began (Giannarelli, Wheaton, and Acs 2020).<sup>10</sup> Other studies indicate that adolescents are facing significant levels of debt, with young adults from households with lower assets potentially at greater risk (Kim 2012).<sup>11</sup>

- **Disconnection.** A sizeable minority of young people are neither employed nor in school. A pre-pandemic study of the enrollment and employment patterns of young people ages 16 to 24 estimated that 3.5 million were neither employed nor enrolled in school, sometimes known as “disconnected youth.” These young people made up 4.1 percent of 16- to 19-year-olds and 12.6 percent of 20- to 24-year-olds in 2014. Systemic racism that creates barriers to education and jobs contributes to the reality that Black and Latinx adolescents and young adults are one-and-a-half to two times as likely to be disconnected as white and Asian adolescents and young adults (Spievack and Sick 2019). Researchers estimate that the pandemic will significantly increase the number of disconnected young people—specifically, it could double the share of adolescents and young adults neither employed nor in school—and that young people of color will disproportionately be affected (Lewis 2020).
- **Employment instability.** Adolescents and young adults face greater challenges in the labor market than somewhat older adults. Young people ages 18 to 24 made up roughly a quarter of the low-wage workforce before the crisis, and an outsized share worked in the gig economy (Ross and Bateman 2019).<sup>12</sup> Young people ages 16 to 24 had higher unemployment rates than adults ages 25 to 44 before the pandemic (9 percent compared with 4 percent), and they remained higher as of August 2020 (14 percent compared with 8 percent).<sup>13</sup>

A recent analysis finds the pandemic has significantly increased the labor market challenges facing young people. Specifically, the authors find that the labor market prospects of adolescents and young adults (ages 16 to 29) have been particularly hard hit, with Black and Latinx young people as well as young people with lower levels of education experiencing the greatest losses. Among other factors, the authors find that young people were more likely to be employed by industries particularly hard hit by the pandemic (Aaronson and Alba 2020).

- **Food insecurity.** Strong evidence exists that adolescents and young adults face high rates of food insecurity. Although no national data exists on the extent of food insecurity among adolescents and young adults ages 14 to 24, a national study suggests that roughly one in six children younger than 18 were experiencing food insecurity before the pandemic and that this has increased to just under one in four now.<sup>14</sup> The food insecurity rate in the country overall in September 2020 was about 20 percent (Waxman, Gupta, and Gonzalez 2020). The food

insecurity rate among school-age young people of color is significantly higher—nearly 40 percent (Gupta, Gonzalez, and Waxman 2020).

Some data provide insights on levels of food insecurity for young adults. For example, a study of 18- to 26-year-olds in the Minneapolis/St. Paul area before the pandemic found as many as one in four experienced hunger, and that number has likely grown because of economic conditions. Research also suggests that food insecurity is a challenge facing college students, particularly those at two-year colleges.<sup>15</sup>

- **Health and mental health needs.** Young people face higher rates of uninsurance than other age groups, and nearly half of uninsured young adults reported problems paying medical bills (Rhoades 2013).<sup>16</sup> Although it is common to think of young people as healthy, they have health needs around injuries, reproductive health, substance use, and other issues.<sup>17</sup> Further, mental health challenges are likely to emerge during childhood, adolescence, and young adulthood, with half of lifetime mental health disorders emerging by mid-adolescence and three-quarters by the time young people reach their mid-twenties (Kessler et al. 2007).

Evidence exists of high and growing unmet needs for health care since the pandemic began. For instance, in a recent survey, young adults ages 18 to 24 were significantly more likely than the broader adult population to report having considered suicide in the past 30 days (26 percent versus 11 percent) (Czeisler et al. 2020). Large and growing shares of young people have reported trouble accessing mental and behavioral health services. These issues are particularly acute for Black and Latinx young people.<sup>18</sup>

- **Housing instability.** Approximately 1 in 30 adolescents ages 13 to 17 and 1 in 10 young adults ages 18 to 25 experience homelessness each year. Housing insecurity is likely to have risen since the pandemic began. Renters of color are especially at risk, as they are more likely to have lost jobs during the economic crisis and to have been cost burdened before the crisis (Lake 2020).<sup>19</sup>
- **Vulnerability to arrest and criminal legal system involvement.** Young adults ages 18 to 24, especially those with behavioral health needs, are more likely than people in other age groups to be involved with the criminal legal system.<sup>20</sup> Neuroscience research has found that people in this age group have a relatively limited capacity to resist peer pressure or control impulses, even when they understand that their behavior is risky or harmful.<sup>21</sup> This puts them at greater risk for the destabilization that criminal legal system involvement creates. Although adult incarceration, including for 18- to 24-year-olds, has declined very slightly overall, incarceration of young people under age 18 has declined precipitously in recent years, in part because of innovative approaches to youth justice (Harvell et al. 2019). However, racial and ethnic disparities in juvenile justice system involvement have increased. Black young people in 2015 were detained or incarcerated at five times the rate of white young people, and Latinx young people were 65 percent more likely to be detained or incarcerated than white young people (Harvell et al. 2019). Researchers found that “This disproportionality cannot be accounted for by differential crime rates alone; rather, it stems from a wide range of factors including

systemic inequality and differential access to prevention and diversion support” (Harvell et al. 2019).

## How Well Does the Safety Net Support the Transition to Adulthood?

Though they do not always function this way, in theory federal public safety net programs are designed to stabilize core needs young people have, and to function together with other supports as a stabilizing web or buffer to stop adolescents and young adults from falling into crisis. For example, for people with inadequate income,

- the various **federal housing assistance programs** are designed to help people afford housing;
- the **Supplemental Nutrition Assistance Program (SNAP)** is designed to provide basic nutritional supports;
- **Medicaid and the Children’s Health Insurance Program (CHIP)** are designed to help people afford and access health care;
- **Temporary Assistance for Needy Families (TANF)** cash assistance is designed to provide minimal, temporary financial assistance to families so they can care for their children in their own homes; and
- the **Earned Income Tax Credit (EITC) and Child Tax Credit (CTC)**, while not usually considered safety net programs, are designed to provide targeted cash support for working families with low incomes.

Below we present what we learned about the extent to which these safety net programs provide a stable web of supports for young people transitioning to adulthood. Although the safety net is essential to supporting the transition to adulthood for many adolescents and young adults, there is substantial evidence that major gaps in safety net supports exist and it is vital to address them. Specifically, we found three overarching issues with the federal safety net for adolescents and young adults:

1. The safety net’s design does not reflect the complex realities of young people’s lives, their developmental stage, or their strengths.
2. The safety net has many gaps in the extent to which it is protecting young people’s basic needs during this transition, with particularly large gaps for some groups of young people.
3. The safety net programs’ supports for this age group do not provide a coherent or mutually reinforcing web of supports and sometimes undercut each other.



# Finding 1: The Federal Safety Net Does Not Reflect the Complex Realities of Young People’s Lives, Their Developmental Stage, or Their Strengths

In reviewing the major federal safety net programs, it became clear that their designs generally do not reflect the realities of adolescents’ and young adults’ lives. Safety net programs are often criticized for lacking human-centered designs that reflect the realities of people experiencing poverty, regardless of their age, but this shortcoming is especially acute for young people.

Though food, housing, health care, and income are vital, below we lay out several ways that safety net policies and practices can create challenges that limit access for young people transitioning to adulthood. Although we highlight a broad range of issues that can affect young people, some of them primarily affect adolescents and young adults while others are equally relevant to other adults.

## **Safety Net Policies and Practices Often Assume a Young Person Becomes an Independent Adult the Moment They Turn 18 or at Another Arbitrary Age Cutoff**

An overarching problem with the policies and practices of safety net systems is that they often appear to assume a young person becomes an independent adult on the day they turn 18 (or at another arbitrary age cutoff). Though this age is a legal definition of adulthood in some areas, in reality it is an arbitrary number, as can be seen in the variation across policy areas (and in some cases across states) in the legal age to drive, drink or purchase alcohol, vote, or purchase a firearm. In actuality, the process of becoming independent is much less clear, with some young people continuing to receive support from their families for longer and others becoming independent or taking on adult responsibilities earlier, and/or young people becoming independent in some aspects of their lives and remaining dependent in others (Scott, Shakesprere, and Porter 2020). Although young people are increasingly independent during these years, the process is gradual, and a young person’s individual or family needs do not change suddenly on a single day in any way that would suggest their basic needs would need to be met differently. When arbitrary policy changes at age 18 (or a similar age) affect the benefits other family members can receive, they can sometimes also disrupt family relationships.

The oversimplified assumption of adulthood and independence occurring on a young person’s 18<sup>th</sup> birthday (or at another arbitrary age cutoff) can create challenges in several ways.

- **Eligibility is often tied to a particular age.** For example, even if young people are still living with and dependent on their parents, the family loses eligibility for TANF when a child turns 18. The family loses eligibility for the higher EITC available to families with children when a young person turns 19 unless the young person is a full-time student for at least five months of the year. Families also lose eligibility for the full CTC when their young member turns 17 but may receive a reduced credit for young people until age 24 who are full-time students for at least five months of the year.

- **Young people who leave home before they are 18 can sometimes find it challenging to access benefits**, even if they are living separately and not receiving any support from their families. Experts working with young people described different experiences here, with some reporting that young people could apply for services as long as their parents were not claiming them on their benefits, and others describing the significant challenges they faced in helping minors access benefits.
- As is discussed more below, **a young person’s trajectory can involve zigzags between independence and dependence**, as they can return home or become more dependent on family if they experience difficulties or challenges, or live elsewhere but leave their personal belongings at their parent’s home.

## **Safety Net Policies and Practices Do Not Recognize the Developmental Realities and Strengths of Adolescents and Young Adults**

Adolescents and young adults must undertake many important developmental tasks during their transition to adulthood, as adolescence is a time when young people learn about and adapt to the world around them and form their identities. As noted earlier, it is a time of significant brain development, during which young people develop critical skills such as executive functioning and emotional regulation. Exploratory behaviors during this life stage are appropriate and important ways for young people to learn about the world, yet can sometimes involve taking risks—risks that can provide important and necessary avenues for growth in supportive environments but in less supportive environments can lead to criminal legal system involvement and other adverse outcomes that make it difficult for young people to achieve stable employment or access safety net programs.

Experts working with young people said that safety net programs generally are not designed for young people, are not developmentally appropriate, do not recognize or build on their strengths, and often, as one expert noted, “are rigid and lack the flexibility needed for a response that is developmentally appropriate, individualized, relationship-oriented, and strengths-based.”

One expert gave the following two examples in their comments:

It is developmentally appropriate for young adults to pursue educational goals well into their twenties. This is common and even encouraged for young adults with family privilege, yet TANF imposes age limits on whom can count hours spent in GED courses towards required work hours. This can have the perverse consequence of preventing a young adult with low income from achieving the foundational credentials needed to pursue educational goals and/or family-sustaining employment. In this way, safety net programs can perpetuate poverty for youth rather than providing a pathway out of poverty.

It is developmentally typical for young adults to prioritize peer relationships and to share housing. For many youth with family privilege, early housing experiences often involve shared housing arrangements with increasing independence (e.g., a shared dorm to a shared apartment, etc.). However, subsidized housing programs do not offer this kind of flexibility or scaffolded support, and even disrupt and penalize peer support networks.... For instance, youth experiencing homelessness and family disconnection often adapt and survive through close peer

relationships and mutual aid. If a youth obtains subsidized housing, such as rental assistance through the housing choice voucher program, they are suddenly required to live alone and are prohibited from having “unauthorized occupants,” or guests that stay beyond a couple of weeks. This puts youth in the untenable and isolating position of either refusing to help peers who are still experiencing homelessness or risking losing their housing and becoming homeless again themselves. A more strengths-based and developmentally appropriate response would recognize the importance of peer networks and chosen family, critical social support systems that youth have created for themselves.

Another commentator also mentioned that safety net policies and practices can inadvertently disrupt relationships between young people and their families, friends, peers, and mentors, which is particularly problematic because the development of strong trusting relationships is a critical aspect of adolescence.

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*Safety net supports typically are rigid and lack the flexibility needed for a response that is developmentally appropriate, individualized, relationship oriented, and strengths-based.*

*—Youth service provider*

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## **Safety Net Policies and Practices May Not Adequately Account for Different Family Structures and Relationships**

Family relationships can be much more varied than accounted for in safety net policies, making it hard for young people to meet requirements. Young people may have more than one home or family they connect to; they may live with relatives or supportive adults other than their parents; they may be in and out of their family home; or they may have become estranged from their parents because of abuse or conflict over gender identity or sexual orientation. Each reality can create challenges for their ability to meet program requirements that assume a simpler family situation.

For instance, one person we spoke with who helps connect young people experiencing homelessness to benefits described having witnessed SNAP case workers give young people who were not living with their parents “verbal discouragement” from applying for SNAP on their own, or unlawfully having their application “voided” because they were listed as a member of their mother’s SNAP household. In some cases, these young people had tenuous relationships with their parents’ households and were not able to live there full time but were granted limited access to do things like shower or store belongings. Case workers sometimes explain to young people in these situations that their mothers could lose benefits, be on the hook for paying back overpayments, or get in trouble with the state if the young person tried to apply for the benefit on their own. This leaves young people in the position of not wanting to put their relationships with their parents in jeopardy despite not benefiting from nutrition assistance as part of their households.

## Safety Net Policies and Practices May Involve Logistical and Paperwork Demands That Young People Find Challenging

Young people may be even less likely than other adults to have the experience and ability to handle the notoriously challenging logistical and paperwork demands of accessing safety net programs. Experts we spoke with noted that young people may not have the experience or knowledge of how to fill out forms, attend scheduled appointments, or find their documents (e.g., Social Security card or medical records). Young people who have faced serious challenges may be transient and not have proof of residency or identification documents or be able to access these documents if they are estranged from their parents or have unstable family situations. They may need to do a phone appointment but not have a working phone, miss the call, or no longer be at the address where forms were mailed. They may not have access to transportation, may have unpredictable work schedules, or may have child care responsibilities.

Service providers described that sometimes they needed to help young people get their documents, provide them with a stable mailing address, or serve as a place for them to leave their documents to keep them safe. Young people who connect to service providers who can provide this help or who still live with parents who know how to deal with these issues may receive the guidance and supports they need, but other young people may not have access to that guidance, which may result in them failing to successfully get the benefits for which they are eligible.

One person we spoke with who works with young people with histories of child welfare involvement, most of whom face many challenges, provided contrasting examples that illustrate what happens when young people lack adult support in completing paperwork. In one case, a young woman acquired a criminal charge while experiencing homelessness. She lacked regular phone access but was expected to check in regularly with a probation officer. She consequently missed a call and was arrested and jailed. Because of her relationship with her service provider, a defense attorney got the charges dismissed and her record expunged, and the service provider got her on track with resources that she needed. In contrast, a young man who was charged with a crime he did not commit but who lacked legal assistance fighting the charge was kicked out of school and lost subsidized food and housing because of his legal trouble.

## Safety Net Service Delivery Approaches May Not Account for the Unique Challenges or Experiences of Young People

Service providers working with young people raised concerns about the many ways social service delivery can be problematic.

- **Young people often feel intimidated.** One concern they noted was that young people can be easily intimidated or turned off by overt statements of authority and punitive threats, resulting in them not following through as needed or self-advocating. This can be particularly true for young people who have experienced explicit discrimination or implicit bias because of their race, ethnicity, gender identity, sexual orientation, family immigration status, religion, or other characteristics that can be the subject of discrimination and inequitable treatment. For these

young people, these experiences can make them see interactions with adults with these perspectives as threatening and to be avoided.<sup>22</sup>

- **Systems do not factor in "irrational" behavior in crises.** They also noted the challenges young people face in crisis, as well as the importance of recognizing the difficulties that this level of stress can create for their ability to think ahead and engage in planning. Research has shown that people of any age and background can find it very difficult to think carefully and in an organized way when they are in crisis. Systems and approaches that are strictly built on assumptions of rational behavior can be problematic (Shafir and Mullainathan 2013).
- **Some staff do not fully understand young people's complex challenges.** Experts also noted the lack of understanding among some safety net program staff of the complexities of young people's lives, as well as the importance of building awareness of these issues into the process of working with young people. This included, for example, considering how to adjust processes for a young person who has no stable housing or has just been released from the juvenile or adult criminal legal system.
- **Some providers are ill equipped to work with young people.** Finally, experts mentioned that safety net providers may not be equipped to appropriately deal with young people, in that they may not have training to deal with the trauma many young people have experienced, may not be able to provide culturally appropriate services, and/or may not understand the developmental stage young people are in.

## Safety Net Policies and Practices Often Presume Stability

The transition to adulthood is characterized by change and instability. For example, residential mobility is highest among young people ages 20 to 29, with almost one in four moving within the past year, and a recent study found that only 22 percent of young people ages 18 to 24 were financially stable.<sup>23</sup>

Young people who have had to leave home because of family conflict, whose families are in crisis, or who are experiencing other difficulties can be quite transient, which can create challenges for proving and maintaining eligibility for safety net programs. For example, they may not have a stable place to live (making it hard to reach them as well as to establish proof of residence), may not have a working phone (making it hard to contact them), may have irregular employment patterns (making it hard to prove employment to prove eligibility or comply with work requirements), and may not have steady income (making it hard to determine overall income for eligibility purposes) (Benson 2014). Even young people attending college may not have a steady address, making it difficult to establish residency.

## Safety Net Policies and Practices Sometimes Assume Young People Have Family Resources and Supports to Help Them Transition to Adulthood

Families can play a major role in supporting young people as they transition into adulthood, whether by helping their young people find and enroll in college, paying for higher education, providing emotional support, advising on employment options, or allowing them to move back home if needed to deal with

temporary setbacks. Although this role has always been important in helping young people gain the skills and experiences they need to become independent, it has become even more important as the labor market and expectations for higher levels of education have changed (Swartz et al. 2012).<sup>24</sup> Research suggests, for example, that extended reliance on parents for financial support has become quite common, with one study finding that half of young people were still financially reliant on their parents or lived with them (or both) in their mid-twenties.<sup>25</sup> Parental support provides “scaffolding” for young people developing independence and financial stability, as well as a “safety net” when they experience serious difficulties.<sup>26</sup> In an economy that requires advanced education for good jobs, parents are more likely to aid their children while they are students to set them up for success (Swartz et al. 2012). As the labor market offers fewer opportunities for stable, full-time, well-paid work for the young, parents often fill in when needed.

However, many young people do not have access to this family privilege for various reasons. Their families may not have the resources or experience needed to provide this kind of support or may face their own challenges in trying to survive with low incomes and material hardship. This is particularly likely the case for adolescents and young adults whose parents themselves have faced barriers to quality employment, good education, and the accumulation of wealth and assets because of systemic and structural racism and inequities and/or barriers put in place for unauthorized immigrants. These realities can seriously limit parents’ ability to provide financial support for their young adult children. Other young people may not have access to family supports because they are estranged from their families because of family abuse or conflict over gender identity or sexual orientation. Still other young people may have been removed from their families and put in out-of-home placements in the child welfare system, while others are separated from their families because they became involved with the criminal legal system. And other young people face barriers because of prior incarceration or criminal records.

Research suggests that a lack of access to family support during the transition to adulthood may be widening the economic inequalities between young people who come from families with more resources and those with less, as families with resources have stepped in to buffer the effects of an economy that is demanding more education to succeed in the workforce and not providing opportunities for stable employment or income (Swartz et al. 2012). One of our respondents who worked directly with young people in crisis noted that those they work with need “a long runway” just like young people with more resources.

Despite these realities, some safety net programs seem to assume that young people have access to family supports. Most notably, the Earned Income Tax Credit does not allow young childless workers to qualify for the tax credit until they are 25—a policy that assumes young people are in college and receiving support from their parents. Access to SNAP is restricted for many college students based on the same inaccurate assumption.

This assumption that young people have access to parental support contradicts the assumption in many programs that young people become independent on their 18<sup>th</sup> birthday or a similar arbitrary cutoff, highlighting the fact that the safety lacks a coherent support system for young people.

## Young People May Not Know about Safety Net Programs or Understand How Helpful They Could Be

Our interviews with people working directly with this age group suggest young people may not know they can get assistance from safety net programs or may have had negative past experiences with the programs that make them reluctant to apply. They also may deeply distrust government entities because of bad experiences with the child welfare or criminal legal systems. These experts suggested it is important for trusted intermediaries to work with young people to help them see the benefits of enrolling, as well as to conduct targeted outreach through platforms that young people use, including online and by phone. However, some young people who had negative experiences with these programs as dependent children or bad experiences with applications are reluctant to request help, which suggests the importance of designing outreach efforts to effectively reach young people with these concerns as well as taking steps to address the issues that led to distrust in the first place.

## Safety Net Service Delivery Practices Can Reflect Societal Prejudices and Mistaken Assumptions

People working directly with young people talked about the negative experiences young people faced in applying for safety net benefits. These appeared to be related to prejudices and preconceptions program staff held:

- Some involved **preconceptions about young people**—that they should be able to find a job and shouldn't need help, or that they were all troublemakers or dangerous.
- Some involved **judgements about people experiencing poverty** generally and the sense that their financial challenges are an indication of laziness.
- Some involved **prejudices about particular characteristics of the young people**—for example, racist attitudes toward young people who were Black or Latinx, negative judgements about young people who were parents, negative stereotypes about young people who were immigrants or had gender identities or sexual orientations that caseworkers disapproved of, or negative judgements about young people involved with the criminal legal or child welfare systems.
- Some revealed a **lack of understanding of the challenges young people face and the trauma they may have experienced**. One respondent who worked with young people noted that society often expects more from young people experiencing homelessness than it does from more privileged young people.

These challenges were particularly difficult for young people who had more than one of these characteristics—for example a young person of color with a low income who had a nonconforming gender identity or a young person of color who was involved in the criminal legal or child welfare systems.

## Finding 2: The Federal Safety Net for Young People Has Many Gaps

Our review of the role of federal programs in supporting the transition of young people to adulthood also revealed that rather than providing a web of stabilizing supports to help people transition successfully, the safety net actually has gaping holes, which means many young people do not get the supports they need. Looking across the five safety net systems examined in this project—housing assistance, SNAP, Medicaid and CHIP, TANF, and tax credits—we found the gaps varied depending on the young person’s characteristics. **The young people with the most access to supports (and fewest gaps) (a) were younger than 18 and still living with their parents, were US citizens, and had no criminal record, and (b) were young parents with low incomes.** Compared with other young people, those with the aforementioned characteristics were more likely to be eligible for and able to access SNAP, Medicaid, TANF, and tax credits. They also were more likely than other young people to be eligible for housing assistance, though inadequate funding for these programs meant they also were likely to face challenges in accessing this help. Young people in or aging out of the foster care system also were eligible for supports not available to other young people, such as dedicated housing assistance and access to health insurance, though they were not always successful in navigating the processes to access these specialized supports.

However, the following groups of young people experienced significant gaps.

- **Young people under 18 living on their own may have trouble accessing several benefits.** These young people may not be eligible to receive TANF as a head of household if they have a child, nor receive rental assistance for their own unit. They may be deemed ineligible to receive SNAP on their own if they are listed as part of a parent’s SNAP household even if they are not living at home or receiving any nutrition assistance.
- **This group of young adults faces major gaps in their safety net.** Depending on their circumstances, they could get SNAP with some limitations, could typically only access Medicaid in states that had chosen to expand Medicaid under the Affordable Care Act, were unable to get TANF or most tax credits, and were quite unlikely to get housing assistance. A recent study of poverty among young adults found that poverty rates have increased significantly more for young people without children than for those who are parents, at least in part because they are less likely to benefit from safety net programs (Wimer et al. 2020).
- **Young people involved with the criminal legal system face significant gaps in their ability to access safety net supports.** Young people with drug felonies may be barred from receiving SNAP and TANF. Criminal convictions may prevent young people from receiving housing assistance. Young people are unable to receive health coverage through Medicaid or CHIP while incarcerated, and incarceration can complicate access to this coverage as they return to society.



- **Young people under 18 who have legal status and meet certain requirements can receive some safety net benefits**, including Medicaid, SNAP, and in some cases TANF, though those who do not meet the requirements are excluded for the first five years of residence in the US. Young people older than 18 are typically excluded for these first five years from SNAP with some exceptions, and most often excluded from TANF and Medicaid. To receive housing assistance, at least one member of a household must have an eligible legal status, and support is prorated to only cover qualifying immigrants. Parents cannot claim children who lack a Social Security Number for the CTC, and households are disqualified from receiving the EITC unless everyone in the household has a Social Security number that is valid for employment.
- **Young adults who lack legal documents are unable to access federal safety net benefits** in almost all circumstances.

As noted earlier, many young people can have more than one of these characteristics, meaning they can face multiple barriers to accessing safety net benefits.

### Finding 3: Safety Net Programs Lack a Coherent Support System for Young People

Finally, as can be seen by the previous discussion of the varying contradictions and gaps in coverage that different groups can face, no coherent approach exists across the safety net programs. Instead, policies toward young people are a hodgepodge of different policies, rules, and systems, which leave gaps. In addition, some requirements vary from one state to another, creating even more inconsistencies and complexities.

In addition to creating gaps, different systems can sometimes work against each other, creating a catch-22 for young people.

- One of our respondents noted that **a lack of stable housing can create challenges for young parents trying to give their children a safe environment**. This person noted that if parents lose custody of their children, they often lose shelter placement and cash assistance from TANF, creating a “vicious cycle” wherein parents are unable to get their children back because they lack the required financial and housing stability.
- Another respondent described a young mother who was trying to get housing to raise her child, but there was **no priority for young parents in assisted housing**. She had her child enrolled in Head Start and was living in a community where she had social supports. She found that the only way she could get assisted housing was to go back into foster care, though in that system she would be required to take the first foster care bed available, which was 50 miles away in an area with no transportation. Obtaining housing would mean losing her social supports and her child’s Head Start placement.

## What Can Be Done?

Clearly, the safety net does not provide young people transitioning to adulthood with a stable web of supports for those lacking familial and community supports and experiencing other challenges. Although it is beyond the scope of this brief to comprehensively assess all the policy changes needed to create such a stabilizing web of supports, our review of five safety net programs suggests an overarching strategy to help these systems better support young people during this critical transition is to **apply a “youth-centered” lens to redesigning safety net policy for adolescents and young adults with a focus on providing stability.**

**Policymakers should work directly with young people and with youth service providers to assess how the safety net functions for adolescents and young adults and explore solutions that build on the resilience, strengths, and creativity of young people.** Any effort to redesign safety net programs should seek input from young people themselves as well as the people who work closely with them about what is and is not working in the current safety net approach for this age group. One way for young people to inform policy and practice is for agencies to establish boards or committees that include young people in formal roles with real access and decisionmaking power. As one expert noted, “The best way to be youth-centered is to directly engage youth in a meaningful way in redesigning policy and informing/evaluating practice. Listen to them, give them decisionmaking power, hire them!”

With engagement of young people, policymakers could consider taking the following steps:

- **Holistically assess how well the safety net stabilizes adolescents and young adults and focus on fixes that support coordination across programs.** Any effort to support young people’s healthy transition to adulthood requires a deeper examination of challenges and incoherencies in the overall safety net for young people. Efforts to redesign safety net programs could consider how the safety net works as whole, how programs interact in young people’s lives, and whether they are working together to create a stabilizing web.
- **Address the eligibility gaps for young people in each system.** As described above, as well as in each program-specific brief that is part of this project, each safety net program has gaps in eligibility for young people, despite the reality that they may be suffering from material hardship and structural barriers to employment and income and need these different forms of assistance. These gaps vary depending on the program. Safety net programs could reduce or eliminate eligibility exclusions where possible and get rid of inaccurate assumptions about the extent to which young people have access to family resources.
- **Assess service and benefit adequacy for young people’s needs.** Safety net programs could assess whether current benefit levels and services meet the specific needs of young people for food, shelter, health care, and cash as they transition to adulthood. They could also work to ensure that policy and practice are developmentally appropriate, trauma informed, culturally responsive, and strengths based.

- **Simplify eligibility and enrollment processes.** Safety net programs could simplify eligibility and enrollment processes, identify strategies to address missing documentation or paperwork, make requirements more uniform across programs, and consider presumptive eligibility that would allow young people who are found eligible for one program to automatically be eligible for others. These actions would benefit all potential program applicants, not only young people.
- **Conduct youth-focused outreach.** Safety net programs could identify strategies for effective outreach to young people, including working with young people to reach out to their peers, investing in social media, and developing strategies to work with trusted intermediaries. They could also coordinate closely with youth-serving organizations such as schools or local service organizations.
- **Focus on retention.** Safety net programs could assess the extent to which young people are likely to lose assistance once they receive it, as well as examine whether this is because of administrative issues, inadvertent gaps created by policy design, or young adults actually no longer needing assistance. Young people can lose benefits for a host of reasons, not all of them because of lost eligibility. Program participants of all ages, but perhaps especially young people, would benefit from actions to make it easier for eligible people to retain assistance to reduce “churning” on and off programs.
- **Invest in peer support networks.** One expert emphasized “the benefit of peer support, like peer advocates, ombudsman, or systems navigators—recognizing the expertise that youth or near-peer slightly older adults have based on their personal experience navigating safety net programs.”
- **Invest in intermediaries and navigators.** The experts we spoke with agreed that in addition to peer support, young people need access to caring, supportive adults who can help them learn how to navigate the challenging world they face. Yet many young people may not have access to supportive adults who can help them navigate these complexities. Our conversations with people working with young people revealed several ways that local community organizations can provide this support:
  - » Provide a caring relationship with a trusted adult who can help a young person and have their back.
  - » Help young people learn about and access supports available to them.
  - » Go with young people to apply for benefits and help them work through challenges with caseworkers.
  - » Provide a place where supportive services are delivered in a way that recognizes the unique challenges and perspectives of young people, and that potentially serves as a “one-stop shop” where multiple needs can be addressed.
  - » Provide a stable place where young people can keep their belongings and legal paperwork and have a stable mailing address.

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*Models that provide support are the way to go. If you just get a young person an apartment, that will end poorly. If you just get them a job, that will end poorly. If you have someone who can help them—a permanency navigator model—that is transformative.... So, I would be a proponent of any model with support and a permanent connection, so they have someone to call when things get crazy.*

*—Youth service provider*

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## Conclusion

The transition to adulthood is a time of possibility and opportunity—a time when young people learn, explore, and build their skills to successfully move into adulthood. They are learning and exploring in every sphere—in relationships, education, employment, and as active contributing members of their community. This transition works best if the young person has access to resources to help them financially, emotionally, and physically, as well as access to caring adults who can help them understand how to navigate the complex world they are moving into. Helping young people successfully navigate this transition can have lasting effects on their lives and result in long-term benefits for themselves, their families, and their communities.

The data provided in this brief, however, clearly show that far too many young people lack the resources that facilitate this transition. Because of systemic inequities and structural racism, as well as other challenging circumstances, many young people and their families lack access to the resources they need to meet their basic needs for housing, food, health care, and income. It is hard for these young people to then strive for success in education or employment and meet their full potential.

The major safety net programs are, in theory, designed to meet the basic needs of housing, food, health care, and income for people who lack necessary resources. The findings in this synthesis brief and the companion briefs strongly suggest, however, that major gaps exist in the extent to which this safety net is functioning effectively for young people as they move into adulthood, with the consequence that these systems can sometimes actually impede their ability to successfully make this transition. Taking steps to address these gaps is important to ensure that all young people are able to move into adulthood with the resources they need to thrive and be a positive force in their communities.

# Notes

- <sup>1</sup> Our study did not focus on the challenges or supports specific to adolescents and young people living with disabilities.
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