



Young People and Housing Assistance

Public Housing, Section 8 Project-Based Vouchers and Section 8 Project-Based Rental Assistance, and Housing Choice Vouchers

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The transition from adolescence to young adulthood can be a time of opportunity and promise, as young people who have the supports they need to smoothly make this transition can gather knowledge, experience, and skills to become independent. As the fallout from the COVID-19 pandemic continues to affect families nationwide, now more than ever young people with low incomes face significant barriers to stability and mobility, such as high rates of poverty, employment instability, and disconnection from both school and work (Parker, Minkin, and Bennett 2020; Aaronson and Alba 2020; Lewis 2020). To finish school and training and get connected to a successful pathway, young people must be able to meet their basic needs for food, shelter, cash, and health care.

This brief is part of a series focused on how well major federal safety net programs serve young people—defined as those ages 14 to 24. The series pays special attention to young people who live independently. Information was obtained from literature and interviews with safety net and youth policy experts as well as youth-serving practitioners.

This brief focuses on the circumstances under which young people are eligible for public housing, Section 8 project-based vouchers and Section 8 project-based rental assistance, and housing choice vouchers—the major federal rental assistance programs—and what we know about the programs' effectiveness for this population. It is an initial exploration of issues relevant to young people, based on a quick review of literature and conversations with experts. Though we focus on information relevant to young people, it may be useful to other age groups as well.

Key Takeaways

- **Stable housing is foundational** to successful outcomes for young people; without it, they are often unable to complete education and training, apply for jobs, or receive other safety net benefits.
- Though they may be eligible, **youth heads of household do not often receive housing assistance** through the major federal rental assistance programs. Inadequate funding means that availability of assistance is extremely limited overall, with only one in four eligible households receiving any subsidy. Youth heads of household may not be prioritized for this limited assistance, although more receive assistance as part of a family unit.
- The relatively few independent young people who do receive housing subsidies through major federal programs are **likely to face additional challenges to maintaining stable housing** using the assistance they receive. Such challenges include difficulty with application paperwork resulting from inexperience navigating systems, and, if they receive a voucher, difficulty finding and leasing an appropriate rental unit and complying with rules to maintain their assistance. Resources available to help young people navigate these barriers are often insufficient.
- **Federal rental assistance programs could better meet young people's needs** if they provided all independent young people with low incomes housing assistance as well as developmentally appropriate wraparound supports. Flexibilities should be enacted that account for the circumstances of many young people's lives—income volatility, complicated family circumstances and housing arrangements, and challenges meeting programmatic expectations such as paperwork.

What Are the Major Federal Rental Assistance Programs, and How Do They Help Meet Young People's Needs?

Stable, affordable housing is a basic condition necessary for young people to thrive. It is linked to improved educational outcomes and reduced rates of incarceration and can have lasting effects on health and employment.¹ Conversely, housing instability can leave young people vulnerable to trauma, mental health challenges, and other difficulties that may negatively affect future success (USICH 2019). Despite this, housing insecurity among independent young people has remained widespread nationwide and grown worse since the beginning of the COVID-19 pandemic. The situation is even worse for young people of color.² About 2.33 million unaccompanied young people are estimated to have faced homelessness at some point in 2015–16, and another 1.81 million are estimated to have experienced couch surfing (i.e., moving between temporary living arrangements without secure housing) (Henry, Mahathey, Takashima 2020).

Federal rental assistance supports housing stability for more than 5 million households, though about four times as many are eligible for assistance and don't receive it because of limited program funding (Scally et al. 2018). The three major federal housing assistance programs are public housing,

Section 8 project-based vouchers and Section 8 project-based rental assistance, and housing choice vouchers, and they serve 9 in 10 of the households who receive federal rental assistance.³ Housing choice vouchers, the largest of the three programs, provides families with vouchers to help them pay for private market housing up to an area-based limit.⁴ Project-based vouchers can be used for subsidized properties owned and managed by public housing authorities; project-based rental assistance applies to contracts with private owners to rent units to families with low incomes.⁵ Public housing developments are government-owned properties rented to people with low incomes. Across the programs, tenants are typically required to pay 30 percent (though it can be up to 40 percent for voucher holders) of their income or a small minimum contribution in rent, and the program pays the rest.⁶

BOX 1

Characteristics of Young People

Although adolescence is a time of great strength and tremendous potential for growth, many characteristics of young people heighten their need for assistance while also creating challenges for obtaining and keeping support from safety net programs.

Brain Development

Adolescence is a time when young people learn about and adapt to the world around them. It is a time of significant brain development but still a time when critical cognitive skills that affect decisionmaking are not fully developed. Young people are more likely to engage in exploratory behaviors that involve taking risks, which can be positive ways to explore the world when in a supportive environment, but in other situations 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. Young people also have a developmental need to feel accepted, which means they may be easily discouraged from applying for safety net programs after having a negative experience with a caseworker. This need can also mean that stigmas attached to specific benefit programs may persuade them not to apply.

Complex and Dynamic Family Relationships

Family relationships can be much more complex 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 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 (Samuels et al. 2019). Each of these realities can create challenges for their ability to meet program requirements that assume a simpler family situation.

Poverty

Young adults face the highest poverty rates of any age group. The spike in poverty among people ages 18 to 24 is apparent not only when measured using the official poverty measure but is even more pronounced when using the supplemental poverty measure, which considers necessary expenses and receipt of public benefits.^a 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).^b Poverty rates are especially high among young parents and young people with a history of child welfare and criminal legal system involvement. Black and Latinx young people also experience higher rates of poverty than their white peers, reflecting the effects of structural racism.

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).^c 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).^d During the pandemic, the labor market prospects of adolescents and young adults (ages 16 to 29) have been particularly hard hit, in part because young people were more likely to be employed by industries most negatively affected by the pandemic. Black and Latinx young people as well as young people with lower levels of education experienced the greatest losses. Employment instability can make it more challenging for young people to comply with program rules that require them to report any changes in income, and temporary increases in income can make them ineligible when they still need help.

Housing Instability

Residential mobility is highest among young people ages 20 to 29, with almost one in four moving within the past year.^e In addition, roughly 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 (Samuels et al. 2019; Lake 2020). Youth housing instability makes it harder to provide proof of residency for safety net programs or to communicate with benefit administrators through mail and indicate a permanent address on applications.

Inexperience with Bureaucracy

Young people may not know about safety net programs and may be even less likely than other adults to have the experience and ability to navigate the notoriously challenging logistical and paperwork demands of accessing and maintaining safety net benefits, including completing lengthy forms, meeting scheduled appointments, or accessing personal documents like a Social Security card or medical records. Young people may also experience difficulty navigating paper forms often required to apply for programs, which they are less likely to have experience interacting with than older adults.

Sources: Conversations with youth-serving practitioners and other experts. Aaronson and Alba 2020; Parker, Minkin, and Bennett 2020; National Academies 2019.

^a Liana Fox, "What Is the Supplemental Poverty Measure and How Does it Differ from the Official Measure?," United States Census Bureau, September 6, 2018, https://www.census.gov/newsroom/blogs/random-samplings/2018/09/what_is_the_suppleme.html.

^b "POV-01. Age and Sex of All People, Family Members and Unrelated Individuals," United States Census Bureau, 2019, https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pov/pov-01.html#par_textimage_10; "Tracking the COVID-19 Recession's Effects on Food, Housing and Employment Hardships," Center on Budget and Policy Priorities, December 16, 2020, <https://www.cbpp.org/research/poverty-and-inequality/tracking-the-covid-19-recessions-effects-on-food-housing-and>.

^c Kisha Bird and Lashon Amado, "Next Coronavirus Package Must Do More for Youth and Young Adults," *Center for Law and Social Policy* (blog), March 27, 2020, <https://www.clasp.org/blog/next-coronavirus-package-must-do-more-youth-and-young-adults>.

^d "Employment During COVID-19," Youth.gov, September 15, 2020, <https://youth.gov/youth-topics/employment-during-covid-19>.

^e "Many Young Adults Lack Financial Literacy, Economic Stability, Study Finds," *Science Daily*, August 24, 2018, <https://www.sciencedaily.com/releases/2018/08/180824135007.htm>; Riordan Frost, "Who Is Moving and Why? Seven Questions About Residential Mobility," Joint Center for Housing Studies of Harvard University, May 4, 2020, <https://www.jchs.harvard.edu/blog/who-is-moving-and-why-seven-questions-about-residential-mobility>.

Challenges and Opportunities for Young People in Accessing Mainstream Housing Assistance

To assess how well mainstream housing assistance meets the needs of young people, it is useful to examine three questions: Are young people eligible and under what circumstances? How well do the benefits and services meet young people's needs? How easy is it for young people to get and keep these services? Each of these questions is examined below.

Are Young People Eligible and Under What Circumstances?

ELIGIBILITY OPPORTUNITIES FOR YOUNG PEOPLE

There are several circumstances under which young people may be eligible for housing assistance.

- Youth heads of household may be eligible for housing assistance through the major federal rental assistance programs if they meet income criteria set by the local housing authority. These criteria vary by family size. Income generally may not exceed 50 percent of the local area median income, though housing authorities and owners are required to set aside a large share of available assistance for families with extremely low incomes, defined as the federal poverty level or 30 percent of the area median income or less, whichever is higher. The share set aside for households with extremely low incomes ranges from 40 percent of new public housing residents to 75 percent of new voucher holders (Aurand et al. 2016).⁷
- Federal guidelines allow for rental assistance recipients to be families of any size, including childless individuals and couples. Households can only rent units considered appropriately sized according to their household composition (HUD 2013).⁸
- Local housing agencies are allowed to give priority to households with certain characteristics, such as working families with children. They typically do not prioritize the general youth population but may give young people formerly in foster care preference for housing, and this group may be eligible for dedicated housing choice vouchers through the Family Unification Program (Dion et al. 2014).

ELIGIBILITY GAPS FOR YOUNG PEOPLE

The major federal rental assistance programs serve a minority of eligible households, and program access is especially difficult for many groups of young people.

- **Minor renters.** Some states do not allow minors to be held to lease terms. For this reason, housing agencies generally require young people to be at least age 18, a custodial parent, or legally emancipated to receive rental assistance (Benzan et al. 2009).
- **Immigrant young people.** In most cases, at least one member of a household must be a US citizen or fall into one of several categories of eligible noncitizens for the household to apply for rental assistance. However, housing agencies base the subsidy amount on the number of

eligible household members, meaning subsidized housing may not be affordable for households with ineligible immigrant members (Benzan et al. 2009). Also, under recent revisions to the federal regulation known as the “public charge rule,” receipt of federal rental assistance through the mainstream programs would be taken into account when assessing whether applicants for permanent residence and visas are a potential “public charge,” which may make households that include immigrants who do qualify reluctant to apply for fear that doing so could affect their immigration status.⁹

- **Students.** Students under age 24 may not receive housing choice vouchers or project-based vouchers unless they can demonstrate independence from their parents.¹⁰ Adult students may be ineligible for project-based rental assistance under IRS rules (Benzan et al. 2009).
- **Criminal legal system involvement.** Young people with criminal violations may be barred from receiving mainstream housing supports, though wide variation exists across housing authorities in how these rules are enforced (Benzan et al. 2009). Young people may also be barred from joining their families who receive housing assistance when they commit certain crimes (HRW 2004).

COVID-19 EFFECTS ON ELIGIBILITY AND ACCESS

In response to the pandemic, Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act, which provided a temporary ban on evictions for families receiving federal rental assistance (Acosta, Bailey, and Bailey 2020). After the ban expired on July 24, 2020, the Centers for Disease Control (CDC) issued a moratorium on most evictions from September 4 to December 31, 2020.¹¹ In late December 2020, Congress passed an additional relief bill that extended the moratorium through the end of January. When the moratorium ends, renters will be responsible for paying back rent or may again face eviction. Though the most recent federal relief package included funds for rental assistance, these funds are likely insufficient to prevent a looming eviction crisis (Cunningham, Hariharan, and Fiol 2021). Given high rates of poverty and job instability among independent young adults, particularly during the pandemic, many may face large hurdles to pay back rent and avoid eviction, meaning the need for rental assistance among this group is likely to increase (Aaronson and Alba 2020; Wimer et al. 2020).

How Well Do the Benefits and Services Meet Young People’s Needs?

Though housing stability is critical for well-being, independent **youth heads of household do not often access the three major federal housing assistance programs**, and when they do the **assistance is unlikely to meet their needs**.

- Homelessness and housing insecurity remain a reality for millions of young people each year, and most do not receive housing assistance (Henry, Mahathey, Takashima 2020).
- Because of limited funding, mainstream housing assistance programs serve only around one in four households who qualify for assistance, and the gap between need and availability of

assistance has grown in recent years. Many people spend years on waitlists and most housing assistance recipients are elderly or disabled (Aurand et al. 2016; Scally et al. 2018). Because young people are not typically considered priority populations for housing assistance, they are likely to remain on a waitlist until they are older, meaning young people rarely receive assistance as the head of a household unit.¹² The gap between supply of assistance and need has only grown along with housing instability since the start of the pandemic.¹³

- The relatively few young people who do receive this assistance may have other challenges to maintaining housing stability absent additional supportive services (box 1). Some youth populations may face particular obstacles. For example, young people formerly in foster care often have fewer social supports and more mental health challenges than other young people, which can make maintaining housing difficult. Young people involved in the criminal legal system and those who are racial and ethnic minorities often face discrimination in the housing market, which can make using a voucher challenging (Dion et al. 2014).
- Instead, some young people receive assistance through programs targeted at specific groups of young people or other smaller scale federal, state, and local interventions (Dion et al. 2014).¹⁴

How Easy Is It for Young People to Get and Keep Housing Assistance?

According to our interviews with experts and practitioners, on-the-ground experience suggests there are many challenges to young people receiving housing assistance as the head of household. Though housing assistance access can be challenging for people of all ages, there are several ways that this assistance is not designed to reflect the complex realities and characteristics of young people's lives, their developmental stage, or their strengths (see box 1 for more information on the characteristics of young people).

Young people often struggle with the following:

- **lacking program knowledge**—young people often do not know they can apply for housing assistance on their own
- **accessing the documentation and information they need**, including their own paperwork and social security card as well as income verification from their employers, particularly given the jobs they often have (e.g., part-time, paid in cash, multiple jobs)
 - » **personal paperwork can be particularly challenging** for young people who have left home and may not have close relationships with their families
 - » they may **struggle to correspond by mail** when addresses change or they have no permanent address
- **navigating the eligibility determination process** (including interacting with a caseworker), particularly if they are currently included in the household of a parent or guardian for benefit purposes

- **successfully undergoing past landlord reference and credit checks** to determine suitability as a tenant because of limited rental and credit history
- **navigating the benefit system while transitioning from systems involvement** (e.g., foster care, criminal legal system)
- **overcoming reluctance to apply** for housing supports because this assistance has a negative connotation in many communities
- Young people who do receive vouchers often struggle with the following:
 - » **finding an appropriate apartment and a landlord willing to rent to them**, both because of scarce affordable housing and landlord concerns about renting to young people
 - » **establishing an independent household without roommates**, which are often barred in public and assisted housing
 - » **following the rules necessary to maintain subsidized housing**, including living alone and not have “unauthorized occupants”; experts we spoke with noted that young people who previously experienced homelessness are likely to have relied on close peer relationships for survival and may feel compelled to help peers still experiencing homelessness, which can put their own housing at risk

What Role Does Structural Racism Play in Housing Assistance?

Even before the pandemic, Black and Latinx young people, particularly those with a history of child welfare involvement, faced higher rates of housing instability and homelessness than their white peers (Henry, Mahathey, and Takashima 2020; Dworsky et al. 2012). Evidence suggests that when people of color receive vouchers, discrimination in housing can make it more difficult for them to use the vouchers (Turner et al. 2013). Because housing instability is associated with negative outcomes during early adulthood, the lack of adequate supports for these young people exacerbates ongoing racial and ethnic disparities in these outcomes. Evidence exists that these disparities have only increased since the recent public health crisis began.¹⁵

Areas for Further Research

Although some analyses of housing assistance for adolescents and young adults exist, we still need to understand much more to ensure that housing assistance is more effective in supporting young people in their transition to adulthood. Some questions that would be useful to explore include the following:

- Housing assistance has been shown to have numerous benefits for family households—are there unique benefits to young people when they receive housing assistance?
- To what extent do adolescents and young adults receive housing assistance, what gaps are there in assistance, and what policy changes could address inadequacies?

- What unique challenges do young people face in accessing housing assistance?
- What approaches and alternative strategies for providing housing supports work best for young people? How can we test these approaches and strategies?
- Which young people need long-term versus short-term housing support?
- What are the specific needs of young people aging out of the child welfare system and exiting the criminal legal system?
- Which supportive services in housing “move the needle” for young people?

Action Steps

The current safety net is not designed to support young people’s needs. We urgently need an intentional and comprehensive approach to supporting them in meeting their basic needs so they can capitalize on the inherent strengths of this stage of life and enter adulthood in a position to thrive and build stronger communities.

For example, policymakers could consider making changes to federal housing assistance that include the following:

- **providing sufficient funding** to offer rental assistance to all families and individuals with low incomes
- **simplifying eligibility rules and enrollment processes** to account for the volatile nature of young people’s employment and housing situations and challenges they often have filling out paperwork
- **ensuring young people who need assistance to achieve housing affordability are targeted for support**, including conducting outreach to ensure young people are aware they are eligible for help
- **tailoring housing assistance to meet independent young people’s needs**, including adding flexibility in occupancy rules (e.g., around having guests stay in subsidized units) and providing wraparound supports to alleviate barriers to housing stability
- **implementing promising models for collaborative work across systems** to help young people access housing and other supports

Notes

- ¹ “Teenagers Benefit in Adulthood from Public Housing Vouchers,” National Low Income Housing Coalition, November 14, 2016, <https://nlihc.org/resource/teenagers-benefit-adulthood-public-housing-and-vouchers>.
- ² “Prioritizing Housing Security for Young People and Families During the Pandemic,” The Annie E. Casey Foundation (blog), The Annie E. Casey Foundation, August 31, 2020, <https://www.aecf.org/blog/prioritizing-housing-security-for-young-people-and-families-during-the-pand/>; Choi, Jung Hyun, Jun Zhu, and Laurie

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- ³ “Policy Basics: Federal Rental Assistance,” Center on Budget and Policy Priorities, November 15, 2017, <https://www.cbpp.org/research/housing/policy-basics-federal-rental-assistance>.
- ⁴ “Policy Basics: The Housing Choice Voucher Program,” Center on Budget and Policy Priorities, May 3, 2017, <https://www.cbpp.org/research/housing/policy-basics-the-housing-choice-voucher-program>.
- ⁵ “Policy Basics: Section 8 Project-Based Rental Assistance,” Center on Budget and Policy Priorities, November 15, 2017, <https://www.cbpp.org/research/housing/policy-basics-section-8-project-based-rental-assistance>; “Policy Basics: Project-Based Vouchers,” Center on Budget and Policy Priorities, March 1, 2017, <https://www.cbpp.org/research/housing/policy-basics-project-based-vouchers>.
- ⁶ “Policy Basics: Public Housing,” Center on Budget and Policy Priorities, November 15, 2017, <https://www.cbpp.org/research/policy-basics-public-housing>.
- ⁷ “Find Affordable Rental Housing,” USA.gov, accessed January 1, 2021, [https://www.usa.gov/finding-home#:~:text=Your%20local%20public%20housing%20agency%20\(PHA\)%20will%20determine%20your%20eligibility,citizenship%20or%20eligible%20immigration%20status](https://www.usa.gov/finding-home#:~:text=Your%20local%20public%20housing%20agency%20(PHA)%20will%20determine%20your%20eligibility,citizenship%20or%20eligible%20immigration%20status).
- ⁸ “Housing Choice Vouchers Fact Sheet,” US Department of Housing and Urban Development (HUD), accessed January 1, 2021, https://www.hud.gov/topics/housing_choice_voucher_program_section_8.
- ⁹ Hamutal Bernstein and Archana Pyati, ‘Expanding the “Public Charge” Rule Jeopardizes the Well-Being of Immigrants and Citizens,’ *Urban Wire* (blog), Urban Institute, October 3, 2018, <https://www.urban.org/urban-wire/expanding-public-charge-rule-jeopardizes-well-being-immigrants-and-citizens>; “Final Public Charge Rule Published, Impacting Immigrants’ Use of Public Housing, Vouchers, and Project-Based Rental Assistance,” National Low Income Housing Coalition, August 19, 2019, <https://nlihc.org/resource/final-public-charge-rule-published-impacting-immigrants-use-public-housing-vouchers-and>.
- ¹⁰ “HUD Clarifies Definition of ‘Independent Student’ for Section 8 Eligibility,” National Low Income Housing Coalition, October 11, 2016, <https://nlihc.org/resource/hud-clarifies-definition-independent-student-section-8-eligibility>.
- ¹¹ “National Eviction Moratorium Takes Effect, But Work Remains,” National Low Income Housing Coalition, September 8, 2020, <https://nlihc.org/resource/national-eviction-moratorium-takes-effect-work-remains>.
- ¹² 2019 data based on Census 2010 geographies; percent under 24 as head of household for HUD programs: see “Assisted Housing: National and Local,” HUD, Office of Policy Development and Research, accessed January 1, 2021, https://www.huduser.gov/portal/datasets/assthsg.html#2009-2019_data.
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- ¹⁴ “Runaway & Homeless Youth,” Administration for Children and Families, US Department of Health and Human Services, accessed January 1, 2021, <https://www.acf.hhs.gov/fysb/runaway-homeless-youth>.
- ¹⁵ Jung Hyun Choi, Jun Zhu, and Laurie Goodman, “COVID-19 Policy Responses Must Consider the Pandemic’s Impact on Young Renters and Renters of Color,” *Urban Wire* (blog), Urban Institute, April 7, 2020, <https://www.urban.org/urban-wire/covid-19-policy-responses-must-consider-pandemics-impact-young-renters-and-renters-color>.

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