



# A Guaranteed Income Will Build a Foundation for Young Adults

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Young adults ages 18 to 25 are in a critical transition period as they set up their career paths, establish families of their own, and navigate newfound financial responsibilities. It is crucial to invest in this moment so that young people have what they need to thrive and to support their contributions to their families and communities. Policies and programs—and the systems that administer them—can help young adults meet their basic needs and build a stronger foundation for a healthy and fulfilling future. However, many social and economic programs leave young adults out by design: young adults benefit comparatively less from existing social safety net programs than other age groups. And programs that do provide some support too often perpetuate the racial disparities pervasive in society.

To prevent immediate hardship and insecurity and invest in a more racially and economically just future, young adults must have the resources they need during the transition to adulthood. It is time for a guaranteed income for young adults to support a group that is too often pushed through the holes in the social safety-net. A guaranteed income can work together with efforts to improve public systems and existing safety net programs to ensure that young adults not only meet their short-term basic needs, but also build a long-lasting foundation for themselves, their communities, and their country. A guaranteed income for young adults should be:

- ✦ **Co-created with young adults**, especially young adults of color who have been consistently excluded and burdened by requirements to access existing social and economic supports. Young adults are the greatest experts in their own needs.
- ✦ **Inclusive**, meaning that all young adults who need it are eligible. Inclusive policies can provide a foundation for advancing racial equity by ensuring that all young adults are eligible regardless of race, ethnicity, or country of origin, and by ensuring that immigrant communities who are typically excluded from public benefits are able to access resources. An inclusive policy is open to individuals up the income spectrum and features a progressive rather than cliff benefit structure, so that benefits are not pulled out from under people as they are feeling secure and stable.



- ✦ **Unconditional**, meaning that young adults are not subject to any behavioral or activity requirements like work or education to receive the guaranteed income. This design would empower young adults to transition more confidently, securely, and effectively between education, work, and other forms of civic engagement—helping to foster a healthy civic society. Young adults of color would not face barriers like work requirements and caseworker discretion that are consistently used to deny people of color benefits for which they are eligible and diminish the effectiveness of programs in meeting all recipients’ needs.
- ✦ **Unrestricted**, meaning that young adults can use the funds to meet their needs in the ways that they know best in the face of changing circumstances. As young adults face growing economic insecurity, unrestricted income would provide much needed agency and dignity, allowing young adults to make decisions about what needs are necessary to meet at any given time, such as using the benefit for food one month, and tuition or housing the next.
- ✦ **Consistent and predictable**, meaning that income payments are made in a regular cadence, such as monthly, allowing young adults to plan around a reliable income during a dynamic period, giving flexibility to change jobs, take risks, and pursue education.
- ✦ **Compatible**, with other state and federal public benefits. A consistent income floor for young adults should complement other social and economic supports and services that are necessary for meeting the needs of young adults, meaning that it should not supplant existing programs and supports. The additional income should also not restrict the ability of young adults to claim other state or federal public benefits, meaning that it should be excluded as income for eligibility in other economic and social supports and should not be considered taxable income.
- ✦ **Federally administered**, meaning that the guaranteed income is administered by a federal agency and benefit amounts are set at the federal level. This will help guard against creating geographic and therefore racial inequities in access between young adults across states and ensure that administrative burdens associated with federal-state programs are eliminated.
- ✦ **Easily accessible**, by being paid automatically to most young adults. Those who do not receive it automatically should be able to use well-advertised and straightforward sign-up platforms or be able to contact a caseworker who can assist. Given that the guaranteed income is tied to age and the granting federal agency would have this information available, recertification processes—which result in drop-offs in public benefit programs—would be unnecessary. Any communication about a guaranteed income and the sign-up platform for accessing it should be easily accessible in plain language, available in multiple languages, and accessible to people with disabilities.
- ✦ **Sufficient**, meaning the level of benefit set by the federal government is adequate when combined with other supports to allow young adults to meet their basic needs, and indexed to inflation to ensure the benefit provides sufficient support over time.

View the full report, “Supporting Young Adults through a Guaranteed Income,” at <https://cssp.org/resource/supporting-young-adults-through-a-guaranteed-income>. Contact the author at [alex.coccia@cssp.org](mailto:alex.coccia@cssp.org).

