

CARES

A PROJECT OF



Center for the
Study of
Social Policy

A POLICY AGENDA

FOR A NATION THAT
CARES FOR YOUNG
ADULTS



ACKNOWLEDGEMENTS

This policy agenda is a product of a collaboration between young adults who have experienced foster care and the Center for the Study of Social Policy (CSSP). Twenty-seven CARES Ambassadors worked together with CSSP staff over a two year period to identify the greatest barriers to their success and co-develop policy recommendations that would break down these barriers and set all young people up to thrive. The following CSSP staff helped to co-develop the agenda: Shadi Houshyar, Elisa Minoff, Megan Martin, Alexandra Citrin, Esi Hutchful, and Alex Coccia.

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ABOUT CARES

CARES, Creating Actionable and Real Solutions, aims to drastically change the systemic challenges that youth—specifically older or "transition-age" youth of color—who are or have been involved with the foster care system experience. We believe that, working in tandem with the young people most impacted by the foster care system, we can develop intentional, authentic, and anti-racist policy strategies that dismantle racist systems and begin to develop the policies, community resources, and infrastructure that truly support youth in achieving their goals.

ABOUT CSSP

The Center for the Study of Social Policy (CSSP) works to achieve a racially, economically, and socially just society in which all children, youth, and families thrive. We translate ideas into action, promote public policies grounded in equity, and support strong and inclusive communities. We advocate with and for all children, youth, and families marginalized by public policies and institutional practices. Learn more at www.CSSP.org.

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**WE DEMAND A NATION
FREE OF SYSTEMIC
RACISM WITH PUBLIC
POLICIES THAT PROMOTE
THE WELL-BEING OF
EMERGING ADULTS, BUILD
ON THEIR STRENGTHS,
AND SUPPORT THEIR
LIFELONG GOALS.**

OUR POLICY AGENDA FOR A NATION THAT CARES FOR YOUNG ADULTS

Young people play an important role in shaping our society and contributing to their families, their communities, and the broader economy. Their ability to fulfill their hopes and aspirations will ultimately determine our collective future. Young people deserve opportunities that promote their health and well-being, maximize their power and promise, and support their ability to achieve their goals and dreams. Public policy is indispensable to fulfilling this vision.

As young adults are setting out on their own, they face a rapidly changing world, new responsibilities, and enormous challenges and opportunities. Many young adults are simultaneously pursuing personal milestones— achieving education and career goals, starting a family—and navigating the realities of our time: climate change, new technologies that are changing the ways we interact and work, a crisis in affordable housing and child care, and persistent discrimination and exploitation in the labor market. They are doing this, as so many young people have, in the context of police brutality, racism, transphobia, and other forms of discrimination, many that are targeted at youth or which youth experience in very unique ways.^{1,2,3,4} They face these threats as they attempt to make the most of new freedoms to pursue their vision for their own futures.^{5,6,7,8}

For too many young adults, negotiating these challenges and opportunities is a daily struggle. As a CARES Ambassador in Atlanta explains, it is *“hard having to juggle all of those things as a young adult, and, like, find a place to live somewhere where you're comfortable, and get a car that is reliable (which costs a lot of money), and also buy groceries in this day and age. It's just a literal struggle to be able to do all of that. And sometimes it's just really hard. Why is it so hard to get food? Why is it so hard to pay my car payment?”*

It should not be so hard. We, as a society, owe young adults the support they need to find their way and flourish. We owe them this support because we have created the challenges they confront—and underinvested in proven policies that would mitigate these challenges.

This policy agenda reimagines how policy supports young people. A product of a collaboration between young adults who have experienced foster care and the Center for the Study of Social Policy (CSSP), the agenda seeks to advance policy that supports young people in their families and communities, respects and affirms their whole identity, and sets us all up for success.

ABOUT CARES

In 2021, CSSP launched CARES (Creating Actionable and Real Solutions), bringing together 27 young adults between the ages of 18 and 26 years old with experience in the foster care system to reimagine how society supports young people and build a youth-centered and youth-driven national policy agenda. These 27 CARES Ambassadors have worked over a period of two years to identify the greatest barriers to their success and co-develop policy recommendations that would break down these barriers and set all young people up to thrive.

WHY IT MATTERS

Young people who have experienced foster care are well positioned to make recommendations that can help all young people because they have seen first-hand how policies and systems fail young people and often endured significant injustices. If we can design policy to work well for them, it will work well for all young people.

We owe young adults meaningful opportunities, including fulfilling jobs that pay a living wage, have predictable hours, and provide workplace protections; housing that is safe, healthy, and stable; health care that is affordable and affirming, and includes supports for managing stress, anxiety, and other mental health needs; and for those who are parenting, affordable and responsive child care.¹ Our recommendations grow out of the following six principles.

YOUNG ADULTS SHOULD HAVE:

	Access to economic supports including unconditional and predictable income.
	Meaningful employment that pays a living wage.
	Access to affordable and responsive child care for those with children.
	Access to safe and affordable housing.
	Supports that promote their mental health and well-being.
	Meaningful connections to supportive adults.

¹Given that many of the supports young people who have experienced foster care need are really needed by all young people, most of the policies outlined in this agenda are intended to support all youth. However, the recommendation for community-based navigators is specific to young people who have experienced foster care because they more often lack relationships with caring and supportive adults as a result of Child Protective Services (CPS) intervention.



ECONOMIC SECURITY

A GUARANTEED INCOME FOR YOUNG ADULTS AND A CHILD ALLOWANCE FOR PARENTING YOUNG PEOPLE

Young adults are making important contributions in their communities. They are attending college, pursuing vocational training, contributing to local economies, caring for young children, and participating in the democratic process.⁹ Young adults should have the resources they need to thrive, and to support their contributions to their families and communities in the ways they know are best. When young people have the resources they need, they are able to comfortably pay their bills, pursue their education, and make choices that allow them to enjoy life while feeling secure in their financial future.¹⁰ Financial security provides young people a solid foundation from which to set goals, build healthy lives, and thrive.

But many young adults have trouble meeting basic needs, as earnings are typically low in this stage of life and many face systemic barriers and discrimination that exclude them from crucial resources and supports. Compared to previous generations, young adults today live in a world with heightened instability, lower social mobility, and greater economic inequality.¹¹

Despite the overwhelming need, social and economic supports have traditionally left young adults out, based on the false assumption that all young people have families with resources to fall back on. The Earned Income Tax Credit (EITC) is a program that helps lift people out of poverty by boosting the income of low-wage workers, yet a youth will not be eligible for the EITC until the age of 25, unless he or she has a dependent child.ⁱⁱ

Programs that do provide support to young people too often perpetuate the racial disparities already pervasive in society. For example, state flexibility, and the underpinning racial bias in public assistance programs like Temporary Assistance for Needy Families have meant that individuals who are younger, and Black and Latinx/e families, are sanctioned at higher rates than their peers who are older and White, resulting in a loss or reduction of critical benefits.^{12,13}

As a CARES Ambassador in Atlanta explains, *“sometimes the restrictions [around programs] are just unrealistic ...they require*

you to do all these things. But how are we supposed to do those things? ...It’s just not feasible, or [requirements] are not realistic or kind of contradict each other... they require you to do all these things.... I feel like, I see that a lot, a lot of contradictions.”

It is time for a guaranteed income for young adults to promote their well-being and set them up for success. A guaranteed minimum income provides cash directly to individuals, trusting them to use it in the ways that will best support them without the complexity and administrative barriers that too often limit access to other economic supports. A guaranteed income would be particularly beneficial for young adults—providing economic security and stability as they explore new opportunities and experiences, and transition between work, education, and other responsibilities.

In addition to a guaranteed income for young adults, we must provide new economic supports to those who are parenting and raising the next generation. Many young parents are living paycheck to paycheck, knowing that one unexpected expense could leave them unable to pay their bills, put food on the table, or cover rent. Under difficult circumstances, they are working to create stimulating and enriching environments for their children yet have limited meaningful supports. This is because the United States lacks the foundational family supports that are commonplace in other wealthy countries—including paid family leave, comprehensive child care, and a child allowance.

Paired with a guaranteed income for young adults, a child allowance has the potential to provide the foundational support parenting young people need to provide for their children, without the burdens associated with existing supports. A child allowance, like the Child Tax Credit (CTC) which was temporarily expanded in 2021, would be available to all families who need it. And by limiting administrative barriers, it begins to lift some of the burdens many young parents experience in accessing benefits, while providing resources that they can use to chart their own paths.

ⁱⁱIf a tax-filer does not have a qualifying child, they can only start claiming at age 25 [lowered to 19 temporarily through ARPA] unless they are a former foster youth or homeless youth [minimum age is 18] or specified student [minimum age is 24]. Generally, the credit is lower for childless adult workers.

BOTH A GUARANTEED INCOME FOR YOUNG PEOPLE AND AN ADDITIONAL CHILD ALLOWANCE FOR THOSE RAISING CHILDREN SHOULD BE DESIGNED SO THAT THEY:

01 PROVIDE A MEANINGFUL AMOUNT. The level for each benefit, set nationally, should be adequate when combined with other supports, to allow young adults and their families to meet their basic needs. Based on conversations with families about the expanded CTC (mentioned previously), we know that while parents appreciated the additional support, at \$250 or \$300 per month depending on the age of the child, most recommended a higher per-child benefit each month to ensure their families were economically secure.¹⁴ We believe both a guaranteed income and a child allowance should be more than \$300, and in the case of the child allowance, this benefit should be available per child to meet the needs of families as they grow.¹⁵ Receipt of either benefit should not impact a young person's eligibility for other benefits (e.g., Medicaid, Supplemental Nutrition Assistance Program, financial aid).

02 ARE AUTOMATIC. To the extent possible, each benefit should be easily accessible by being paid automatically. If this is not possible, it should be easy to sign up for the benefit, with the ability to contact a person when there are difficulties or barriers.

03 ARE CONSISTENT AND PREDICTABLE. Each benefit should be delivered through frequent regular payments, at least monthly, that young adults and their families can rely on into the future, so that they can plan and pursue their goals.



Poverty among 19-24 year-olds has increased since the early 1970s and young adults are among the most likely of any age group to live below the federal poverty level, experiencing a substantial jump in poverty between ages 17 and 18.



Research on the guaranteed income pilot projects makes clear the benefits of unrestricted cash assistance, including: improvements in physical and mental well-being, food security, access to health insurance coverage, and a reduction in income volatility and financial insecurity.



EMPLOYMENT

A YOUNG PEOPLE'S FAIR LABOR STANDARDS ACT (FLSA)

Young people are at a stage in their lives when many are seeking new experiences and opportunities, looking for jobs that will sustain themselves and their families, and considering possible career paths. Young people hold so much potential and promise. They provide talent, energy, ideas, and effort that help fuel our economy. Good jobs—that pay well, offer generous benefits, and allow for flexible schedules—create opportunities for professional growth, promote young people's physical and mental health, and help set them on an upward path of economic mobility.¹⁶

With a good job, young people can establish a trajectory toward a sustainable livelihood. As a CARES Ambassador in New York explains, *"it would mean the absolute world to me to have a job that pays a livable wage, offers paid time off, flexibility, accommodations, and other protections and standards. This would all mean that I get to live comfortably. I wouldn't have to choose between my mental health and my job because they'd be able to accommodate me. I wouldn't have to choose which bill I can go without paying because I'd be stable enough to make sure that they're all paid."*

Yet as young people set out to pursue their careers, they often find that positions open to them are limited—with low wages, unpredictable hours, few benefits or protections, and little potential for growth. Despite recent wage growth, especially among the lowest-paid workers, it is still the case that young people's labor is often exploited and their contributions undervalued.

Limited opportunity and job security are a direct product of policy choices that allow employers to exploit the labor of workers—especially young workers.

Today, the federal minimum wage is at its lowest level in inflation-adjusted terms since 1956, at \$7.25 an hour. Young people are more likely to be paid the federal minimum wage: they represent 20 percent of the hourly wage workforce, but 45 percent of those paid the federal minimum wage or less.¹⁷ Black workers, and Black women in particular, Latinx/e women, and White women are overrepresented among young people who are paid

the federal minimum wage.¹⁸ In addition, under federal law, young people and people with disabilities can in some cases be paid a subminimum wage—less than \$7.25 an hour.¹⁹

It is nearly impossible to live on such low wages; according to the Economic Policy Institute's Family Budget Calculator, a single adult without children cannot achieve an adequate standard of living with a wage of less than \$15 an hour.²⁰

In addition to being paid low wages, young people are also more likely to be "underemployed"—working fewer hours than they would like to be working—and to be working in jobs where schedules routinely change with limited notice and have higher levels of employee turnover.^{21,22} Young people, especially young people of color, are also more likely to work in the gig economy.²³ Although jobs in the gig economy offer flexibility, they typically lack protections, security, stability, and benefits.²⁴ Studies show that many gig workers experience poor working conditions and low pay; one in seven earn less than the federal minimum wage, and one in four earn less than the applicable state minimum wage.²⁵

Young people aging out of foster care often experience more difficulty in the labor market than their peers. Over half of young people aging out of foster care, between the ages of 17 and 21, are unemployed.²⁶ Those that are employed have less stable employment, work fewer hours, and report 50 percent lower earnings than their peers who did not spend time in foster care.²⁷

As these data show, the current labor market is extremely volatile for young people. In response, we are proposing the creation of a new set of protections to ensure work can provide stability and security for young people. In addition, policies are also needed to help prepare young people for better jobs, to help them access better jobs, and to enable them to organize to improve the quality of their jobs.

A NEWLY ESTABLISHED YOUNG PEOPLE'S FAIR LABOR STANDARDS ACT (FLSA) WOULD STRENGTHEN WORKFORCE PROTECTIONS THAT MATTER TO YOUNG PEOPLE, INCLUDING THE FOLLOWING:

01 ENSURES PROTECTIONS FOR PART-TIME WORKERS through fair scheduling regulations, hiring preferences for full-time openings, and eligibility for employer retirement plans. Employers with more than 15 employees should be required to provide schedules at least two weeks in advance to both full-time and part-time workers. All employers should also offer available hours to current part-time employees before hiring new employees or subcontractors and should make retirement plans available to part-time employees who work at least 500 hours for two consecutive years.

02 ENSURES PROTECTIONS FOR GIG WORKERS.ⁱⁱⁱ Many gig workers are classified, often incorrectly, as independent contractors rather than employees, and as a result, denied a wide-range of protections and benefits: they are not covered by federal or state wage and hour, anti-discrimination, health and safety, or other worker protection laws; they are not eligible for employer-sponsored health insurance and retirement plans, and do not qualify for paid sick or family leave or unemployment insurance. To protect young people working in the gig economy, the Young People's FLSA will (1) strengthen enforcement against misclassification to ensure workers are classified correctly and receive the benefits they are already entitled to under existing law and (2) change the classification tests so that more workers qualify in the first place. The Federal Trade Commission must also take a proactive role by investigating gig platforms, developing substantive rules for gig platforms, and requiring broader protections for gig workers.

03 ENSURES FEDERAL PAID LEAVE (FAMILY, MEDICAL, SICK) THAT COVERS ALL FULL-, PART-TIME, AND CONTRACT WORKERS. Congress must establish paid family, medical, and sick leave, so that all workers can take the time they need to care for themselves and loved ones without worrying about their family's economic security.

04 ELIMINATES SUBMINIMUM WAGES, INCREASES THE FEDERAL MINIMUM WAGE, AND ESTABLISHES LOCAL LIVABLE WAGE SUPPLEMENTS TO ENSURE WORKERS CAN MEET THE COST OF LIVING. The Young People's FLSA will eliminate sub-minimum wages for young adults, people with disabilities, and tipped workers; establish a federal minimum wage "floor" of \$15 per hour; and, in areas with higher than average cost of living, automatically adjust the minimum wage upwards to ensure the minimum wage enables workers to afford necessities.

05 INCREASES FUNDING FOR ENFORCEMENT, TO CRACK DOWN ON WAGE THEFT AND OTHER VIOLATIONS of the act. In a survey of the 10 most populous U.S. states, 2.4 million workers were found to have lost \$8 billion annually to minimum wage violations—this translates to nearly a quarter of their earned wages.²⁸ The Young People's FLSA will include enforcement mechanisms and target labor exploitation, wage theft, and other violations.

ⁱⁱⁱ Gig workers are independent contractors or freelancers who typically do short-term work for multiple clients. The work may be project-based, hourly or part-time, and can either be an ongoing contract or a temporary position. These are often extremely short-term jobs (gigs) in which workers are classified as independent contractors but have limited opportunities to determine the scope of their business. Some of the most common 1099 job opportunities include rideshare driving, delivery driving, creative work (e.g., writing, editing, graphic design), software development, and web design.



Racial and gender wage gaps are present for entry-level high school graduates and persist for entry-level college graduates; on average, women are paid 16 percent less than men and Hispanic and Black workers are paid 6 percent and 11 percent less, respectively, than White workers.



Research on the guaranteed income pilot projects makes clear the benefits of unrestricted cash assistance, including: improvements in physical and mental well-being, food security, access to health insurance coverage, and a reduction in income volatility and financial insecurity.

**WHY IS IT SO HARD TO
GET FOOD? WHY IS IT SO
HARD TO PAY MY CAR
PAYMENT? WHY AM I
STRUGGLING FOR THINGS
THAT OTHER PEOPLE...
DON'T HAVE TO STRUGGLE
[WITH]?**



CHILD CARE

A NEW SYSTEM OF CARE FOR YOUNG CHILDREN

Parents want to create happy and healthy environments for their children and to care for them in ways that will set them up to lead fulfilling and joyful lives. When parents are able to meet their family's basic needs, they feel less stress, and are able to care for their children, helping them to grow into healthy and happy adults.²⁹ Child care is a basic need for parents. Having access to child care—and knowing that their child is in a safe and nurturing environment—enables parents to focus on providing for their family, to pursue education or training opportunities, and to support their child's growth and well-being, both in the short and long-term.³⁰ Access to child care is also important for parents' well-being.³¹

Child care is especially important for young parents, who are often juggling multiple responsibilities with limited support. Some pursue education or training as they seek better opportunities for their families, and many work while attending school. Finding child care that meets their needs is often a challenge.

A CARES Ambassador and young parent in Los Angeles describes how hard it can be, noting, *"...something to help me thrive and be successful, like getting to the goals that I want to reach, especially now, is having that support from family or community, and that looks like just being able to have child care at this point. My son is eight and my schedule is basically based on his needs, which kind of sucks, because, having to schedule my classes, having to schedule work, having to schedule anything, has to be around his needs. And not being able to have that family support or that community support kind of really plays a big part because I can't continue with the things that I want to be able to continue with, because I don't have that support."*

Young parents have difficulty finding care that can accommodate their schedules, which often require care on weekends and evenings when they are in class or at work. For many young parents, responsive child care and early learning is financially out of reach, as child care can cost as much as rent, a mortgage, or in-state public college tuition.

The federal child care subsidy program has historically been so underfunded that only 5 percent of young parents receive child care subsidies,³² and even when they do, they still sometimes have high copayments or cannot find child care that meets their needs. And some eligible families never apply for child care subsidies because they find the application process hard to navigate, face difficulty finding a provider nearby who will accept a subsidy, or they may not be aware of the subsidies or their eligibility.³³

Our nation's failure to build a comprehensive child care and early learning system and enact public policies to support caregivers is failing most families. We are failing parents who want to be able to care for their young children themselves, but cannot afford to stay home; families for whom formal child care feels not just financially out-of-reach, but also undesirable and even unsafe; and families who rely on a patchwork system of care for young children, where parents alternate caring for their children with grandparents and other family members who nurture and support children in the ways they know best, but often under significant financial stress.

Instead of having agency and control over the important decisions in their children's lives, many parents and caregivers feel they have no good choices. To truly lift the weight off of young parents, and help all families thrive, we need to build a system of care for young children that is responsive to families' needs. Families should be able to decide for themselves which settings and caregivers will best nurture their children, whether parents, grandparents or other relatives, a friend or neighbor, licensed home or center-based care, or pre-school in the traditional public school system. Different settings work better for different children and families at different times and ultimately parents should be able to make the choices that are right for their family.

A NEW SYSTEM OF CARE FOR YOUNG CHILDREN SHOULD INCLUDE A RANGE OF DIFFERENT POLICIES TO SUPPORT CAREGIVERS, INCLUDING:

- 01 EXPANSIVE PAID LEAVE** that is available to parents and caregivers regardless of work history, to cover at least 12 months of leave for people caring for young children and people with multiple caregiving responsibilities.
- 02 DIRECT PAYMENTS TO TRADITIONALLY UNPAID CAREGIVERS**—including parents, grandparents and other relatives, friends, neighbors, and fictive kin^{iv}—who are the most culturally connected and commonly used care for many families, and also the most accessible for shift workers and parents who work non-traditional hours.
- 03 A COMPREHENSIVE CHILD CARE AND EARLY LEARNING SYSTEM THAT PRIORITIZES CULTURALLY AND LINGUISTICALLY RESPONSIVE CARE** that is intentionally designed to support social-emotional learning and whole child development, and is engaging, empowering, and reflective of the multiple aspects of children’s identities and cultures.

1 / 3

Young mothers (under age 25) end up spending one-third of their income on child care because they typically earn less.



Parents describe many benefits of child care, including positive effects on their child’s overall health and education, on their own well-being, and on their relationship with their child.

^{iv} We define fictive kin as all persons who have a significant and meaningful relationship with the child or youth.

ACCESS TO SAFE AND AFFORDABLE HOUSING

Housing is essential for everything, from our physical and mental health to job stability and financial security, and for those who are parenting, it is critical for their children's well-being and development.^{34,35,36,37} Young people who have stable housing are able to apply for and maintain jobs, receive safety net support, and pursue their education, training, and life goals.³⁸ Housing that is safe from physical hazards, and in neighborhoods free from pollution, with access to transportation, grocery stores, and green spaces, supports physical health.^{39,40} Stable housing also supports young people's mental health; those who have stable housing are less likely to experience psychological distress, depression, and anxiety.⁴¹

A home provides a stable and secure base, a place where a young person can feel safe and comfortable, and connected to community. Without it, young people cannot pursue their goals and thrive. But in large parts of the country housing is unaffordable for most, and junk fees,^v and exploitative rents and rental agreements hit young people who are just starting out especially hard.

The requirement that renters pay first and last month's rent and security deposits up front is one of the biggest barriers low-income renters face when moving into a new apartment. The challenge of coming up with hundreds or thousands of dollars prevents many from accessing housing, especially young people whose budgets are often stretched thin.

As a CARES Ambassador in Los Angeles explains, ***"the application process makes housing so unattainable. Three times the rent! While I understand why landlords would want that, as it provides security for both landlords and tenants, at the same time, if I make only two times [the rent], and I want to rent and live off of that, I should be able to! I'd rather have half my monthly income go to rent and live off the other half than be homeless, solely because my monthly income isn't three times the rent."***

Landlords are more likely to exploit people with low incomes, especially people of color, charging them more than the market rate for substandard housing. Research has shown that renters in high-poverty neighborhoods face levels of exploitation^{vi} that are more than twice that of renters in neighborhoods with lower levels of poverty,⁴² and those in majority-Black neighborhoods also experience higher levels of housing exploitation compared

to minority-Black neighborhoods. Landlords are also pocketing more profit in poor neighborhoods than in wealthier ones; on average, they see a median profit of \$298 per month in these neighborhoods compared with \$225 in middle-class neighborhoods and \$250 in affluent ones.⁴³

Other obstacles such as lack of affordable housing, community disinvestment, historic redlining, and complicated, siloed, and insufficient housing assistance contribute to high rates of housing instability and homelessness for young adults. Young people who are eligible for federal housing subsidies face challenges including difficulty with application paperwork,⁴⁴ and, if they receive a housing voucher, discrimination when trying to use their voucher based on their source of income,⁴⁵ and difficulty finding and leasing a suitable rental unit.⁴⁶

Youth aging out of foster care must find safe and stable housing, often with little or no support, little or no preparation, and no rental history. As is true for everyone, the lack of affordable housing and systemic racism further limit their ability to secure housing in the open market.⁴⁷ Between 11 and 37 percent of youth who age out of foster care have experienced homelessness, and even more, between 25 to 50 percent of young adults exiting foster care couch surf, double up, move frequently within a short period of time, have trouble paying rent, and face eviction.⁴⁸

There are a variety of federal programs that provide housing support to young people transitioning out of foster care, including the Family Unification Program (FUP) and the Foster Youth to Independence (FYI) Initiative, which provide housing vouchers to youth who will soon leave foster care or who have already aged out, but they are underutilized and are not funded at levels that would allow them to serve all eligible youth.⁴⁹ Vouchers also present other challenges, as many people have difficulty finding landlords who will accept vouchers, and too often the value of housing vouchers are too low, making it impossible to find safe and healthy housing in a desirable neighborhood.

Barriers to affordable housing mean that young people have difficulty gaining a stable footing as they navigate employment and educational opportunities or become parents themselves. With housing costs and the general cost of living skyrocketing, there should be support for young people to ensure they have options for safe, stable, and affordable places to live.

TO ENSURE HOUSING IS ACCESSIBLE AND AFFORDABLE FOR EVERYONE, AND SPECIFICALLY FOR YOUNG PEOPLE, WE MUST:

01 PRESERVE AND EXPAND THE SUPPLY OF HEALTHY, PERMANENT, AND AFFORDABLE HOUSING that will withstand the forces of gentrification and displacement to ensure better outcomes for young people, families with low incomes, and families of color. This can be done by both preserving the subsidized housing in gentrifying neighborhoods and creating more affordable and healthy low-income homes in these neighborhoods through new construction and acquisition.⁵⁰

02 HELP PEOPLE COVER THE COSTS OF HEALTHY HOUSING, IN SAFE AND THRIVING NEIGHBORHOODS by guaranteeing housing vouchers for those with low incomes. These vouchers should (1) be inclusive of all costs that renters incur, and (2) have higher values overall so that people can find suitable housing. It is also essential that vouchers allow people to secure rental housing free from physical hazards, in neighborhoods that are safe and offer the amenities young people need (e.g., access to public transportation, grocery stores and other conveniences, walkable, etc.). Also, in states where source of income is not a protected class, we must pass legislation to ensure usability of Housing Choice Vouchers (HCVs),^{vii} and, in states where it is a protected class, support enforcement of source of income protections.^{viii}

03 REMOVE BARRIERS THAT EXCLUDE YOUNG PEOPLE FROM ACCESSING HOUSING AND THOSE THAT EXPLOIT YOUNG PEOPLE WITH LOWER INCOMES by (1) eliminating burdensome financial costs associated with renting, including application fees, credit checks, and prohibitively high security deposits, (2) enforcing health and safety standards in affordable housing, and (3) going after predatory landlords and lenders with a history of harassing tenants, managing housing that is unsafe or in inadequate condition, or redlining our communities.



Research shows that stable housing leads to a range of positive outcomes including increased educational achievement, improved health, and stronger communities, as young people and families forge stronger ties to their neighbors and the places they live.

+ 30,000

Due to the high costs of housing and low supply of affordable housing, in 2022, over 30,000 young adults were un-accompanied and experiencing homelessness.

^v Junk fees are, in the context of rental housing, added and surprise fees imposed on tenants that make securing and maintaining rental housing even more difficult for rent-burdened households. Examples of junk fees are excessive application fees that turn a profit for landlords, and fees which can limit options for renters and strain household budgets, especially for renters in tight markets where renters must submit multiple applications.

^{vi} Here exploitation is defined by Desmond and Wilmer as "the amount of rent paid relative to the market value of that housing ...exploitation [is] the ratio of annual rents from rental housing units over their combined property value. The level of exploitation rises as the ratio of rent to property value grows."households. Examples of junk fees are excessive application fees that turn a profit for landlords, and fees which can limit options for renters and strain household

^{vii} The Housing Choice Voucher (HCV) Program is the federal government's major program for providing housing assistance to families.

^{viii} For a list of current state, local, and federal laws barring source-of-income discrimination, see: <https://www.prrac.org/pdf/AppendixB.pdf>.



MENTAL HEALTH & WELL-BEING

A MENTAL HEALTH AND WELL-BEING GUARANTEE

Our mental health is deeply connected to every element of our lives. It impacts our overall well-being and our ability to pursue our goals and aspirations. When young people are able to access mental health services and supports that are responsive and affirming and that promote health and healing, they gain a positive sense of identity, efficacy, and well-being, build resilience, and thrive.⁵¹ Young people who have the mental health supports they need are able to succeed in school, at work, and throughout life.⁵²

Yet all too often, young people struggle with their mental health and are unable to find the resources they need. We owe young people the support they need so they can be healthy and happy, and this includes mental health supports that promote health in holistic ways and are responsive to their identities and experiences.

For young people, there are many barriers to well-being, including out-of-pocket costs for certain therapies or treatments, waitlists, and disruptions in care. Mental health supports that are available are often narrowly focused on treating acute symptoms and stabilizing crises, and typically rely heavily on diagnoses and

psychotropics or other pharmaceutical treatments, rather than on approaches that promote well-being. Young people may not be able to find a provider who accepts their insurance or new patients. Those who are able to find a provider may only see them for a brief period before having to switch to a new provider for insurance purposes or other reasons. And still others may find that providers fail to offer developmentally-appropriate, culturally-responsive, and affirming care.

As a CARES Ambassador in New York City shares, *“when I was in care at 13, I was going through a lot of depression and anxiety, and the therapists that they were giving me, it was like, there was no connection, I didn’t wanna tell them anything. It was like no trust, no boundaries. It was just everything was just being forced and I had to go through seven therapists to find my actual therapist.”*

It is time for our mental health system to reflect what young people need, including responsive supports for those aging out of foster care.



Supportive relationships with adults and friends at school, at home, and in the community provide young people with a sense of connectedness, which helps promote positive mental health and well-being.

80%

Up to 80 percent of young people in foster care report mental health needs but many cannot access the mental or behavioral health treatment they need—and deserve.

WE OWE YOUNG PEOPLE A MENTAL HEALTH AND WELL-BEING GUARANTEE IN THE FORM OF A COMPREHENSIVE HEALTH INSURANCE PROGRAM THAT INTEGRATES MENTAL AND BEHAVIORAL HEALTH INTO THE MODEL OF CARE, IS AVAILABLE TO ALL YOUTH, AND ENTIRELY FREE. THIS GUARANTEE INCLUDES:

01 MENTAL HEALTH SERVICES AND SUPPORTS IN PLACES WHERE YOUNG PEOPLE SPEND TIME AND THAT ARE PROVIDED BY A DIVERSE WORKFORCE, INCLUDING PEERS. Services should be available wherever young people spend time, in places that are convenient and comfortable, such as schools, colleges, and places of worship. Youth centers are another important space, as they can provide integrated behavioral health services, social activities, and peer support, and operate outside of traditional health care.⁵³ Peer support can be especially helpful, as it has been shown to improve mental health outcomes, including depression and substance use, and facilitate positive feelings of empowerment and hope.^{54, 55}

02 LGBTQIA+-AFFIRMING MENTAL HEALTHCARE SERVICES AND SUPPORTS THAT PROMOTE HEALTHY IDENTITY DEVELOPMENT AND MEET THE NEEDS OF THIS POPULATION OF YOUNG PEOPLE. The services LGBTQIA+ young people access are often unresponsive, unappealing, or even unsafe. Young people should have access to care that is responsive to their needs, and affirming services and supports including gender- and identity-affirming care, with specific support for transgender, nonbinary, and gender-expansive individuals.

03 A RANGE OF SUPPORTS INCLUDING THOSE THAT ARE FOCUSED ON PROMOTING WELLNESS AND HEALING. Services need to be designed to meet the needs of youth who seek mental health services, both in traditional clinical settings, and also in non-clinical settings that provide a more diverse set of mental health supports that promote health, healing, and well-being at any time and not just when there is an acute need or crisis. Approaches including mindfulness, guided imagery, and yoga are effective for young people experiencing anxiety or stress. These and other supports, including traditional healers, support group meetings, movement techniques, and resources that help young people make connections to their communities and cultural practices, should be available without conditions like the need for a diagnosis or limitations on the number of visits. Additionally, approaches such as Youth Thrive, which promotes healing, positive growth, and supportive relationships, can be used by families, educators, system partners, and youth workers to help young people identify and meet their needs.



CONNECTIONS TO SUPPORTIVE ADULTS

CONNECTIONS TO COMMUNITY-BASED NAVIGATORS FOR YOUNG PEOPLE WHO HAVE EXPERIENCED FOSTER CARE

For young people, the transition to adulthood marks an exciting time in their development. With support from invested adults, reliable access to quality resources, and help developing life skills, young people can successfully navigate this period and establish themselves as engaged adults ready to contribute to their communities.⁵⁶ However, while many young people have the connections to family, peers, and community that can support them in this transition, those aging out of foster care have had many of the relationships in their life weakened or severed by child protective services. Given this, they often have to build new connections and navigate their communities on their own.

The CARES Community Analysis provides insights into how young people define community; as relationships with peers, family, and other supportive adults, and not based on where they live (e.g., geographic boundaries).⁵⁷ In the Community Analysis young people described community in two key ways; the first, as being in caring relationships, having a sense of belonging, and a circle of friends and relatives who “have my back;” and the second, as connection to supportive adults who could help them navigate community resources. Yet young people reported that services were often hard to access and spoke about difficulties in building relationships in their communities—especially when

it came to finding supportive adults who could help them find community resources to meet their basic needs.

As a CARES Ambassador in Los Angeles explains, *“people who get to take in these resources, they know about them. They’re told about them because these are the people that are within the circle of knowing. So, they expose people [to what’s out there]. If they don’t know...no one’s gonna look... if they don’t think it exists.”*

And a CARES Ambassador in Atlanta adds, *“because being so young, we really don’t know what we’re doing, and there’s not a lot of support behind us, even though people will say, yeah, we support you. We can help you do this. But you just get fed up to a certain point.”*

We owe young people aging out of foster care the support all youth need as they navigate the world, including connections to supportive adults who can help them negotiate systems and resources in their community. In response, we propose that a new federal program be established to ensure that community-based navigators are available to provide guidance to young people aging out of foster care as they plan for their future, and traverse a range of systems, services, and supports.



In conversations with young people who have aged out of foster care, many describe a need for navigation support, but few have formal access to a navigator after aging-out.



Navigation supports for young people have been linked to positive outcomes including improved health.

SPECIFICALLY, COMMUNITY-BASED NAVIGATORS SHOULD BE:

01 AVAILABLE IN COMMUNITY, WELL-RESOURCED, AND TRAINED TO SUPPORT YOUNG PEOPLE AS THEY AGE OUT OF FOSTER CARE. These navigators should be based in community and not tied to the child welfare system. There are many reasons for this. One is that young people who are aging out of foster care are forging their own path and building their lives in community. They are no longer tied to the child welfare system, and in fact, do not define themselves by their experiences in foster care. In addition, many have feelings of distrust toward the foster care system and child protective services and want to avoid further contact with the system.⁵⁸

02 KNOWLEDGEABLE ABOUT COMPLEX PUBLIC SYSTEMS THAT YOUNG PEOPLE INTERACT WITH AND CAN HELP CONNECT THEM TO SERVICES AND SUPPORTS. Navigators could help young adults in a number of ways, including applying for programs and benefits, increasing their financial literacy, setting financial goals, building credit, opening bank accounts, managing money, saving, investing, building wealth, accessing lines of credit, securing housing, planning for financing move-in deposits, teaching them how to balance a budget, establishing utility accounts, and communicating with

03 AVAILABLE TO SUPPORT YOUNG PEOPLE FOR A PERIOD OF FIVE YEARS AFTER THEY LEAVE FOSTER CARE AND HELP THEM TO ESTABLISH A SOLID FOUNDATION FOR THE FUTURE. Young people who have aged out of foster care are accustomed to abrupt and arbitrary cliffs when it comes to supports, as many programs are cut off at age 18, others at 21, 23, or 26. They are used to relationships ending too—with providers, with case workers, with foster parents, and with systems. These community-based navigators should not repeat the pattern of abrupt cut-offs young people experience time and time again, and instead, remain connected with a young person for a period of up to five years after they leave foster care. During this time, community-based navigators can establish trusting and meaningful relationships with young people, helping them navigate the world, and supporting them as they establish autonomy and begin to make decisions and choices that are right for them. In this way, they serve as a needed resource, during an important time, and help young people grow into independence and adulthood.

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