

CHAPTER XIV

HOUSING

*“Always assume your guest is tired, cold, and hungry,
and act accordingly.”*

—NAVAHO TRIBE

CHAPTER XIII

HOUSING

Transitional Age Youth (TAY) moving into the world of independence has many challenges to endure, but none may be as great as securing adequate, affordable, stable and safe housing. The lack of affordable housing, coupled with extreme poverty, is the underlying cause of homelessness in the United States. Consider the following facts gathered by the Child Welfare League of America.

IN CALIFORNIA

- According to the National Low Income Housing Coalition (2000), the Fair Market Rent for a two-bedroom unit is 265% of the minimum wage. This is based upon the formula that 30% of an income is spent upon housing. It is estimated that this amount has increased by 12% in most communities in 2003 and is expected to increase in 2004 as well. In 2003 the fair market rent for a two-bedroom unit was 312% of the minimum wage.
- In 2003, in order to afford a two-bedroom apartment, a person's wage would need to be at least \$21.18 per hour.
- There is generally a shortage of housing for persons of all ages in California.

NATIONALLY

- In no town, city, or state in our nation can an individual or family working full time at minimum wage, or receiving Social Security Insurance (SSI) or Temporary Assistance for Needy Families (TANF) income, afford a one or two bedroom apartment at fair market rate.
- It costs the community and the government approximately \$20,000 per year to support a homeless person, and it is less costly to provide them with supportive housing. Providing a mentally ill homeless person with permanent housing and supportive services costs virtually the same as letting them remain homeless.
- There are between 1.3 and 2 million homeless or runaway youth in America (youthnoise.com). (This estimate is based on a definition of youth as being 12 to 24 years old.)
- Homeless youth are at a much higher risk for too-early parenthood, substance abuse, HIV/AIDS, brushes with the criminal justice system, physical and sexual abuse, and even violent death.
- Young people, with limited education or job experience, are at more of a disadvantage in a difficult housing market. Landlords are less inclined to rent to very young single people than to young families.
- It is estimated that 38% of homeless youth have been in the foster care system at some point in time. Each year, thousands of youth age out of the foster care system and enter young adulthood without sufficient supports. Too often youth are discharged without realistic formal plans for housing, employment, or continued school.

The average age of emancipation for the typical youth in America, disabled or not, is 26 years old.¹ Although many factors will impede a TAY person from obtaining independent housing, the reality is that youth generally are developmentally drawn to live with peers in congregate living situations like college dormitories. For youth, living in a semi-structured environment with paid peer oversight is an extremely successful housing model. Generally speaking, TAY will tend to flourish in a healthy group living situation of peers who are motivated to participate in constructive activities that lead to educational or vocational goals that foster independence.

Homeless youth become homeless for a variety of reasons, as do homeless adults and families. But some of the common avenues into homelessness for youth include:

- Separating from her or his already homeless family
- Leaving home to escape physical or sexual abuse
- Being thrown out of home by parents/guardians
- Emancipating from the foster care system
- Leaving an intolerable placement in an institution after having been placed there from her or his family
- Immigrating unaccompanied to the United States
- Unsuccessful experience in public school, which can lead to withdrawal from both home and academic life
- Difficulty coping with the symptoms of mental illness
- A TAY who has not developed sound financial skills, but lacks access to a payee, may be left homeless when impulsive decisions are made
- Often a combination of above factors may develop

The reason that youth do not emancipate fully until 28 is that youth are dependent on the relationships and support that families can provide. Youth need to know that they can leave home, but that the emotional and financial support is still available in times of need. If a TAY has been disappointed in relationships or if personal interruptions happen, and the TAY needs to forge ahead in life alone, the chances for becoming homeless dramatically increase. When a TAY is in a congregate living situation, negative events can happen when roommates transition too quickly, or when the TAY finds him or herself bouncing from residence to residence without consolidating gains. Adults who want to assist a TAY in securing a living situation may be wise to promote environments where youth can live together with a mature youth in a leadership role to provide oversight. In summary, the significant barriers to a TAY finding a successful rental situation include:

1. There will be an economic barrier. The TAY will not have the work history or the income to qualify for fair rate market housing stock. They will not pass the credit check.
2. They will not have the references from successful past rental experiences.
3. The TAY will not have clear information about what “sheltered” or “subsidized” housing programs are available. Once they discover a resource, they will need assistance to comply with all requirements.
4. Once they are successfully housed, they will need assistance and support to stay in the house.
5. If the youth is accepted into a subsidized housing program, they will need intensive support so they do not become overly reliant on the resource and continue to work towards increasing independence.

¹ Schoeni, R., & Ross, K. (2004). *Family support during the transition to adulthood* (Policy Brief). Philadelphia, PA: MacArthur Network on Transitions to Adulthood.

6. Individuals or agencies supporting youth don't always have knowledge about each other's programs. They do not always collaborate.
7. The TAY with a disability of mental illness will have all the above stated challenges with the additional burden of dealing with the disability that may have contributed to the condition of homelessness in the first place.
8. There are few Board and Care Facilities that accept youth, and often the facility will also accept older adults who may not be compatible with the TAY lifestyle and needs.
9. On an emotional and financial level, if the TAY perceives that he or she has a severed relationship with the adults in his or her life; it will be far more difficult to feel secure in living in an independent setting.
10. Congregate living situations, though the most desirable housing setting for the TAY, may not be available in the community where the TAY actually wants to live.
11. Youth without financial or emotional support of family will find entering into the independent world far more difficult than youth who have this safety net to fall back on. Youth transitioning out of the foster care system are most vulnerable to setbacks in finding a successful place to live.
- 12.

RECOMMENDATIONS FOR COUNTY ADMINISTRATORS REGARDING TAY HOUSING RESOURCES

1. TAY with mental illnesses needs intensive case management beyond high school graduation. Since this is 90% reimbursable under EPSDT Medi-Cal, providing case management is a good investment in the TAY will make a tremendous difference. The County Administrator must realize that even if the diagnosis is less serious than for other adults, as long as medical necessity exists for Medi-Cal, it is advantageous to both the youth and the department to provide specific mental health supports for this population. By giving the TAY population support in the early years of emancipation, the youth is more likely to be successful in his or her living situation.
2. As county mental health departments identify housing resources for their clients, they must carve out stock that will be used for youth who will need subsidized assistance. Housing options must be thought of in the context of what is developmentally appropriate for this age. As discussed above, congregate supervised living arrangements that allow for sufficient privacy reflect most clearly the needs of the TAY population. The less a TAY congregate living situation looks like a residential treatment facility, the more likely the TAY will see it as a place they want to be.
3. Every county should have a housing collaboration that meets regularly to review the resources and attend to the needs of homeless youth, those aging out of foster care, and TAY with mental illness for referral into the "sheltered" or "subsidized" housing stock.
4. TAY should not be placed in board and care facilities with older adults. TAY needs to have an environment of hope and recovery and a home environment that is developmentally and culturally appropriate. If the home is licensed as a Board and Care, there should be a transitional theme that encourages youth to expand boundaries in a safe context.
5. In supported housing programs, the ideal TAY climate can be fostered. There should be social support from peers and the service coordination necessary to assist with life's important decisions. The youth needs to be simultaneously involved in an educational or vocational program that will promote further independence. In such a setting, the symptoms of mental illness can be stabilized and TAY have the opportunity to self-

- monitor symptoms and balance activities in the outer world using the valuable experience of learning to live with a disability successfully.
6. When TAY are still in a CSOC Program, it will take intensive collaboration with agencies involved as well as interested family members to create a service plan that will address the many needs that will develop after the “Freedom Birthday” of age 18. Only after a strengths-based assessment is completed, will the client and a clinician have established a trusting relationship in order to actually generate a client-driven culturally competent service plan.
 7. County Administrators need to be aware of family systems theory so that in the development and organization of programs, there is sensitivity to family members. Youth do not emotionally grow and thrive outside the context of the family system. The natural resources that the family and community can provide cannot be duplicated by an agency.

RESOURCES

Corporation for Supportive Housing: www.csh.org 1330 Broadway, Suite 601, Oakland, Ca. 94612 phone: (510) 251-1910.

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