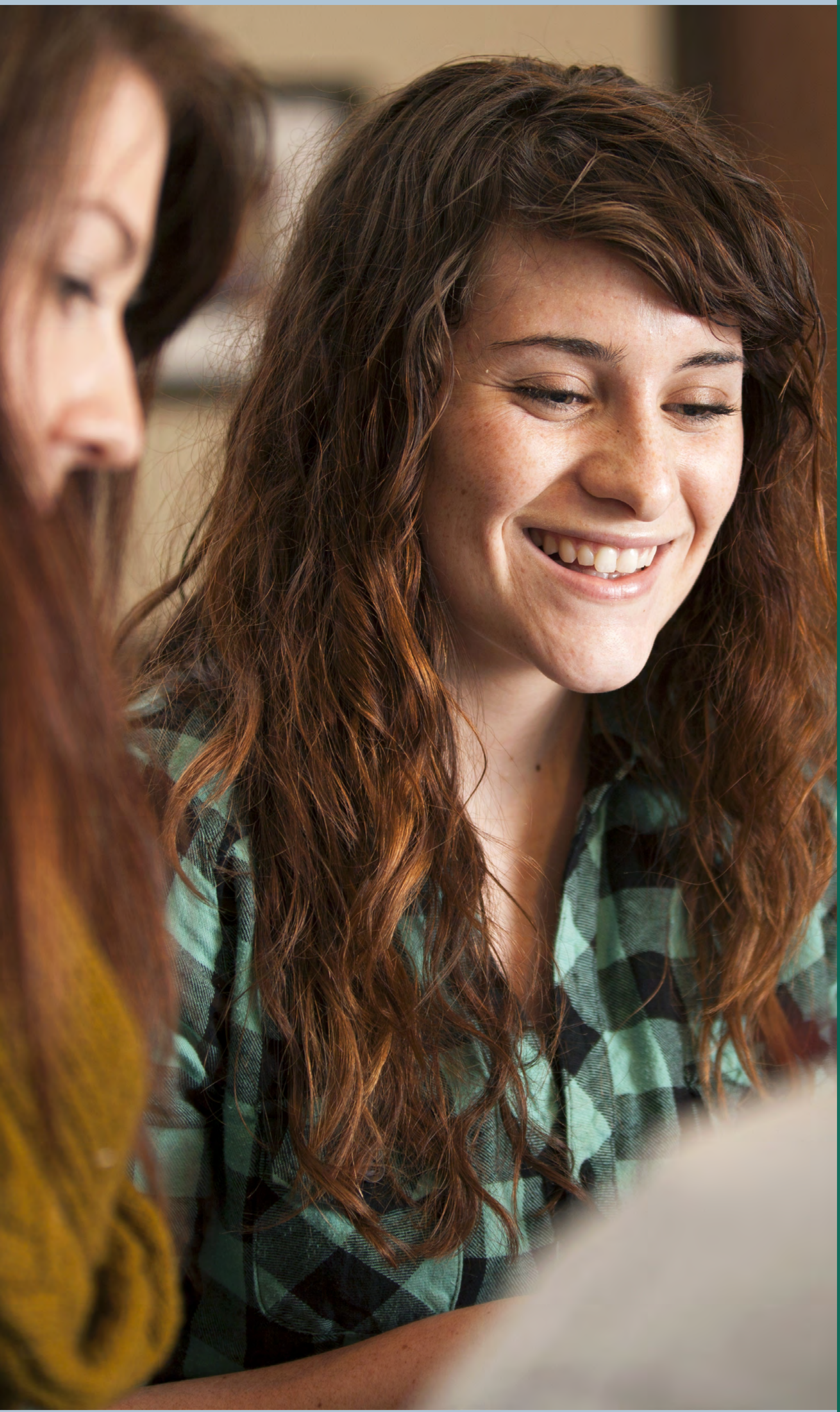
Center *for the* Study *of* Social Policy
Ideas into Action



FEBRUARY 2023

Supporting Young Adults through a Guaranteed Income

ALEXANDER COCCIA

ABOUT CSSP

CSSP is a national, non-profit policy organization that connects community action, public system reform, and policy change. We work to achieve a racially, economically, and socially just society in which all children and families thrive. To do this, we translate ideas into action, promote public policies grounded in equity, support strong and inclusive communities, and advocate with and for all children and families marginalized by public policies and institutional practices.

ACKNOWLEDGEMENTS

This brief was authored by Alexander Coccia at the Center for the Study of Social Policy (CSSP). The author is grateful to CSSP colleagues Elisa Minoff and Alexandra Citrin who greatly contributed by developing a vision for the project, providing guidance on its direction, and conducting thoughtful review of drafts. Many thanks to external reviewers including: Natalia Cooper and Kali Grant, Georgetown Center on Poverty and Inequality; Julia Davis and the YouthNPower team, Children's Defense Fund—NY; Shawn Fremstad, Center for Economic and Policy Research; Steven Olender, Think of Us; and Jennifer Pokempner, Youth Law Center for their thoughtful review of drafts. He is also grateful to his colleagues for their insights, including Kaysie Getty and Liz Squibb. Thanks also to CARES Ambassadors Brana Phillips and Jamie Kelley, for helping to shape the design elements of a guaranteed income for young adults. Finally, thank you to Megan Martin for providing helpful feedback, Jessica Pika for design and layout, and Joshua Perrin for dissemination support.

SUGGESTED CITATION

Coccia, A. "Supporting Young Adults through a Guaranteed Income." Center for the Study of Social Policy, February 2023. Available at: [https://cssp.org/resource/supporting-young-adults-through-a-guaranteed-income.](https://cssp.org/resource/supporting-young-adults-through-a-guaranteed-income)

TABLE OF CONTENTS

INTRODUCTION

22-year-old Tanya[1] spent months saving up to afford the four weeks off work she needs to complete her unpaid externship at the local hospital. Most days, Tanya works 10am-6pm in the childcare industry and then completes her medical assistant classes online, all while caring for her 5-month-old daughter and supporting her 17-year-old sister. Like many other young adults, Tanya struggles to make ends meet and support her growing family while pursuing her career goals. To be economically secure, for Tanya, "means that bills are paid on time and you still have extra." Having a little extra would allow her to take her daughter on trips once or twice a year and participate in activities, which she knows from her experience working in childcare are critical to children's development.[2] At the end of the day, she wants to ensure that her daughter is "fully experiencing life like any other child."

Like Tanya, millions of young adults between the ages of 18 and 25[3] are in a critical transition period of significant change and substantial promise—setting up their career paths, establishing families of their own, and navigating newfound financial responsibilities.[4] Young adults are attending college, pursuing vocational training, contributing to local economies, caring for parents or older family members, acting as role models to their younger family members, having children, and participating in the democratic process.[5] At this point in their lives, many young adults have already been holding tremendous caregiving, financial, and other responsibilities. The resilience, social connections, self-awareness, and social-emotional competence that young adults develop during this period provide the foundation for forging their identities and making decisions about who they want to be in the world.[6]

A prosperous society depends on ensuring that all young people can pursue their goals and thrive, and so it is crucial to invest in this moment both to make sure young people have what they need to thrive and to support their contributions to the lives of their families and communities. However, many young adults—whose earnings are typically low in this period—have trouble meeting basic needs and 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.[7] Over half of all 18-24-year-olds have incomes below 200 percent of the federal poverty level.[8]

While some young adults continue to receive support from family and intergenerational wealth as they grow older, others, especially young adults of color, have been disadvantaged by consistent disinvestment in their communities and historical and present-day exclusion from wealth-building opportunities. For example, the 2015 overall median net worth of young adult households was $29,000. But White 18–25-year-olds held 16 times the wealth of their Black peers—$46,000 and $2,900, respectively.[9,10] Not only does such economic insecurity and inequality harm the health and well-being of young adults,

*All names shared in this report have been changed to protect the anonymity and confidentiality of the caregivers, providers, and stakeholders who interviewed with CSSP.

especially Black, Indigenous, Latinx and other young adults of color, and limit their educational and career opportunities, there are effects that compound over a lifetime. *Widespread* economic insecurity harms the health and well-being of a generation, can perpetuate intergenerational cycles of inequality, and constitutes a major barrier to a thriving society.

Given the growth that young adults experience, policy can have tremendous impact on the trajectory of a young person's life and on that of a generation of community members, citizens, and leaders. Policies and programs—and the systems that administer them—can help young adults both 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. And programs that do provide some support too often perpetuate the racial disparities already pervasive in society.[11] For example, state flexibility and caseworker discretion in the administration of public assistance programs have meant that individuals who are younger and Black and Hispanic[12] families are sanctioned at higher rates than their older and White peers, resulting in a loss or reduction of benefits.[13] Systems that could support the health and well-being of young adults such as public educational systems, community health programs, and mental health services for transition aged youth are underfunded, deprioritized, and unable to meet their holistic needs.[14] For youth aging-out of foster care, for example, services often end, not because they are not needed, but because of arbitrary cut-offs in policy.[15]

Inside and outside of these systems, young adults of color also experience discrimination rooted in racist myths rooted in anti-Blackness—such as the perception that Black boys and girls are less innocent and more adult-like than their White peers[16] and false assumptions of laziness, fraudulent intentions,[17] or illicit activity among Black and Latinx young adults.[18] These racist myths help to criminalize young people of color, narrow their educational options,[19] and force them into low- or unpaid and unstable workforces.[20] Other myths assume either that young adults as a group already receive substantial support from their parents or romanticize young adulthood as a quintessential period of struggle as a rite of passage, both of which inhibit the political will necessary to provide robust economic and social supports as young people navigate the transition to adulthood. As a result, there are very few social and economic supports to help them along the way, provide stability and security, and reduce the likelihood that more punitive systems would intervene in their lives.

The case is clear: Young adults need robust economic support

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. Unconditional, unrestricted, predictable, and consistent income is particularly beneficial for young adults, many of whom are transitioning between work, education, and other responsibilities.[21] A guaranteed minimum income can advance an anti-racist policy agenda[22] because it provides cash directly to individuals, trusting them to use it how they know best and without recreating the burdens of existing supports.[23] A guaranteed income will provide an economic floor for young adults as they navigate public systems, the labor market, and the myriad of new choices, experiences, and environments, in front of them.

This brief documents the need for a guaranteed income for young adults as an important complement to efforts to improve existing programs and services. It also highlights the design elements that are particularly important for advancing economic and racial justice through a guaranteed income for young adults. These design elements were developed in consultation with young people who echoed what research consistently shows: that access to cash is crucial to providing stability. Moving forward, any design of a guaranteed income for young adults must center them as creators.

WHY FOCUS ON YOUNG ADULTS?

The transition to adulthood is a period of rapid and significant growth. As young adults are developing and adapting to new environments, they are making decisions, taking risks, forming their identities, and exercising agency in how they interact with the world around them.[24] During this time, young adults begin to participate more fully in a broader universe of social, civic, and economic activities. They may work and/or attend college, university, or vocational schools. They may experience forms of financial, residential, and social independence from their parents and guardians. They may get married, become parents, or be caretakers to relatives themselves. As they set out on their own and take advantage of educational and work opportunities, young adults may also face more significant expenditures on transportation and safe housing, and for their own education and dependents.

A GUARANTEED INCOME FOR YOUNG ADULTS SHOULD BE

- Co-created: Young adults, especially young adults of color, participate in developing the policy.
- Inclusive: All young adults who need it are eligible.
- Unconditional: Young adults are not subject to any requirements to receive the guaranteed income.
- Unrestricted: Young adults can use the funds to meet their needs in the ways that they know best.
- Consistent & Predictable: Income payments would be made in a regular cadence, allowing young adults to plan around a reliable income.
- Compatible: Payments should not affect the ability of young adults to receive other forms of state and federal benefits.
- Federally administered: The guaranteed income is administered by a federal agency; benefit amounts are set at the federal level.
- Automatic: The benefit is easily accessible by being paid automatically.
- Sufficient: The level of benefit set by the federal government should be adequate when combined with other supports to allow young adults to meet their basic needs.

Table 1. Snapshot of young adults by race, 2020[25]		
TOTAL	30,026,997	
White, non-Hispanic	15,908,202	53%
Hispanic or Latino	6,922,851	23%
Black, non-Hispanic	4,206,719	14%
Asian	1,689,319	6%
Non-Hispanic, Two or more race groups	988,481	3%
American Indian/ Alaska Native	252,043	1%
Native Hawaiian and Other Pacific Islander	59,382	<.5%

For today's young adults, these critical changes in life occur against a backdrop of a world with heightened risks and instability.[26] According to a landmark report by the National Academies of Sciences in 2015, today's young adults face an economy and labor market that make it increasingly difficult to support themselves and their families, with dramatic earnings inequality across and within occupations, a minimum wage that has not kept up with inflation or productivity, and widening economic inequality.[27] Across all education levels, young adult unemployment has increased significantly in the last few years relative to pre-recession years, and those who do obtain work earn considerably less than similar demographic groups in the past.[28] These impacts have lasting effects on a young person's lifetime earnings and employment, meaning that young people are not only starting their lives on financially worse footing than their counterparts in previous generations, they also face a future of caring for an aging population without adequate supports.

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.[29] Twenty-one percent of young adult women and 17 percent of young adult men live below 100 percent of the federal poverty level,[30] which at $13,590 per year for one person is an inadequately low-estimate for hardship.[31] Among youth and young adults, 53 percent of Black, 49 percent of Hispanic or Latino, 39 percent of Asian and Pacific Islander, and 54 percent of Indigenous young people live in households below 200 percent of the federal poverty level (compared to 32 percent of White young people).[32] Youth and young adults of color also disproportionately live in homes with high housing cost burdens[33] and in neighborhoods in census tracts with 30 percent or more in poverty.[34]

Young people experiencing poverty often take on adult household responsibilities such as contributing to family bills even earlier than age 18, and certainly earlier than high-income youth, many of whom also have financial support well beyond age 18.[35] The pandemic has exacerbated the already difficult situation young adults face in meeting basic needs. Since May 2021, between 27 and 35 percent of young adults had difficulty paying for usual household expenses.[36] Surveys show that 10 percent of young adults reported sometimes or often not having enough food to eat[37] and around 14 percent had little or no confidence[38] in their ability to pay their next rent or mortgage payment on time.

Economic instability has been shown to have detrimental effects on peoples' health and well-being, across a range of outcomes,[39] such as nutrition, mental health,[40] and education. This insecurity is both a persistent product of problematic systems and creates and exacerbates a set of needs for young adults that current systems and their policies fail to address.

Current systems fail to support young adults

With limited financial resources, many young adults must navigate complex, underfunded, and disjointed social and economic systems[41]—from education to workforce to health—that do not meet their needs. As a result of the failures of these systems, young adults face higher costs of education and lower-paid entry-level jobs with meager benefits than previous generations, high rates of untreated serious mental health disorders, high rates of being disconnected from education or employment, and those without supports are more likely to be pushed into other intervening systems such as the child welfare (for young parents) and criminal legal systems.[42]

Education: Systemic disinvestment in public education has disproportionately impacted communities of color, and partly as a result, Black, Latinx, and Indigenous young adults have lower rates of high school enrollment and graduation[43] than their White peers, with an even larger gap in college enrollment and completion.[44] In higher education, nearly three-fourths of young adults are "nontraditional" students,[45] meaning they are either financially independent from their parents, have one or more dependents, are a single caregiver, have no high school diploma (but obtained a GED), delayed their college enrollment, are enrolled part time, and/or are employed full time during the school year. Student loan debt for higher education has become an enormous burden for young adults and young adults of color in particular, impacting short-term financial stability, limiting saving for retirement, and restricting career and life opportunities. In 2018, 54 percent of young adults who enrolled in college took on some form of debt to help cover their education. As a result of these failures of the educational systems and generational exclusion from wealth building and accessing economic supports, students of color are more likely than their White peers to face damaging repercussions such as defaulting on their debt, taking longer to pay off their debt, or stopping their education with outstanding debt.[46]

Workforce: Young adults who are working represent 20 percent of the hourly wage workforce, but 48 percent of those paid the federal minimum wage or less, meaning they are often unable to afford basic needs such as food, housing, and health care.[47] They also face unemployment rates double those of workers ages 25-54 in the U.S.[48] Among the disproportionate number of young people who are paid the federal minimum wage, Black workers, and Black women in particular, Latina women, and White women are overrepresented, reflecting both racism and misogyny in the workplace for young workers.[49] Income volatility tends to be more severe amongst low-paid, hourly workers, making it difficult to budget, save, or cover emergency expenses.[50]

When there are economic downturns, young adult workers are especially vulnerable to their effects. During the COVID-19 pandemic, by April 2020, one in four young people between 20 and 24 were unemployed, and many of those who maintained work were part of the "essential workforce" who faced the brunt of social, economic, and health inequities. Unemployment rates by September of 2020 were disproportionately higher for young Black, Latinx, Asian, Indigenous, and mixed-race men and women, ranging from 12.8 to 23.5 percent, compared to the 8.6 percent unemployment for White young women and 11 percent for White young men.[51] By January 2021, unemployment for 16-to-19-year-olds was 14.8 percent, more than double the national rate of 6.3 percent; while unemployment for 20-24-year-olds was more than 1.5 times the national rate.[52]

Health: Nearly 15 percent of young adults ages 19 to 25 lack health insurance, 2.5 times the rate of youth under age 18, and the second highest uninsured rate after adults 26 to 34.[53] People of color have the lowest rates of coverage.[54] After age 18, the percent of young adults receiving public health coverage falls by over half[55] and young adults have the lowest rate of access to employer-provided health insurance.[56]

According to recent Household Pulse Survey data, young adults face mental health challenges with around 40 percent reporting they felt nervous or anxious more than half of the days or nearly every day in the past two weeks,[57] and around 33 percent reporting they felt hopeless, down, or depressed more than half of the days or nearly every day for the past two weeks.[58] In July 2020, three in four Black women ages 18 to 24 reported some level of both anxiety and depression, reflecting the effects of racism and misogyny faced by Black women that are exacerbated by a lack of resources devoted to equitable mental health coverage.[59]

Disconnection from education, workforce, and housing: Nearly 12 percent (about 3.5 million)[60] of young adults report not being in school, working, or having a degree beyond high school diploma or GED. Some estimates reach as high as 5.5 million.[61] These young people—often referred to as "opportunity youth"—are more likely to be women with children, living in poverty, and living with a disability.[62] Homelessness is also a challenge faced by young adults. Due to the high costs of housing, in 2020, over 30,000 young adults were unaccompanied and experiencing homelessness.[63] Black and Hispanic youth and young adults face higher rates of housing insecurity and are at a higher risk of homelessness,[64] with increased risk of involvement in child welfare and criminal justice systems because of police surveillance of those experiencing homelessness. Among those young adults who are housed, growing numbers are living at home with family well into their 20s.[65]

Involvement with punitive systems: The child welfare and juvenile legal systems disproportionately target young adults of color[66] and threaten child removal, placement of parents on state child abuse registries, and civil and criminal records that interfere with educational and professional opportunities, often due to the criminalization of circumstances stemming from poverty and lack of support. Economic insecurity comes from and perpetuates the involvement of these systems in the lives of young adults of color. In 2019, Black and Indigenous youth and young adults under the age of 21 were held in juvenile detention, correctional, or residential facilities at rates of 315 and 236 per 100,000, respectively, compared to a rate of 72 for White, 92 for Hispanic, and 19 for Asian youth and young adults.[67] Youth and young adults[68] make up nearly one-quarter of the foster care population,[69] and nearly half of teens aged 16 and older who leave the child welfare system age out instead of being reunified with their family or connected to another family through adoption or legal guardianship. As a result of the white supremacist design of the child welfare system leading to surveillance of and worker bias against children of color,[70] Black and Indigenous youth and young adults are overrepresented in child welfare[71] and are more likely than their White peers to age out as young adults.[72]

Social and economic supports exclude or create burdens for young adults

Despite the overwhelming need in the face of this economic insecurity, many social and economic supports that could help young adults meet basic needs exclude them by design. Most social and economic supports provide resources to categories of individuals, including children, families, individuals earning income, individuals with disabilities, individuals with a mortgage, individuals in retirement, etc. Young adults—often in life circumstances that meet none of these criteria—can therefore be ineligible. That is, they lose benefits granted to children, cannot yet take advantage of various tax cuts and deductions for working adults, and are not receiving consistent retirement income through Social Security, the most effective anti-poverty program. For example, the Earned Income Tax Credit (EITC) is a program structured to help families, and adults under the age of 25 are typically—outside of the one-time expansion through the American Rescue Plan Act of 2021 (ARPA)—ineligible unless they can claim a qualifying child. Table 2 illustrates the restrictive age provisions in U.S. safety net programs.

There *are* programs for young adults without qualifying children, but there are many barriers to access designed to exclude people of color and disproportionately help White adults.[73] For example:

Food Assistance: The Supplemental Nutrition Assistance Program (SNAP), the largest anti-hunger program, does less to support young adults than other individuals, and particularly young adults of color. For example, young adults without children who do not have disabilities are limited to three months of benefits every three years unless they meet a 20-hour-per-week work requirement. While approximately one-in-three college students face food insecurity,[74] which is even more prevalent among students of color and first-generation students,[75] the SNAP work requirement makes it difficult for many college students to access needed benefits, which affects academic performance and mental health.[76]

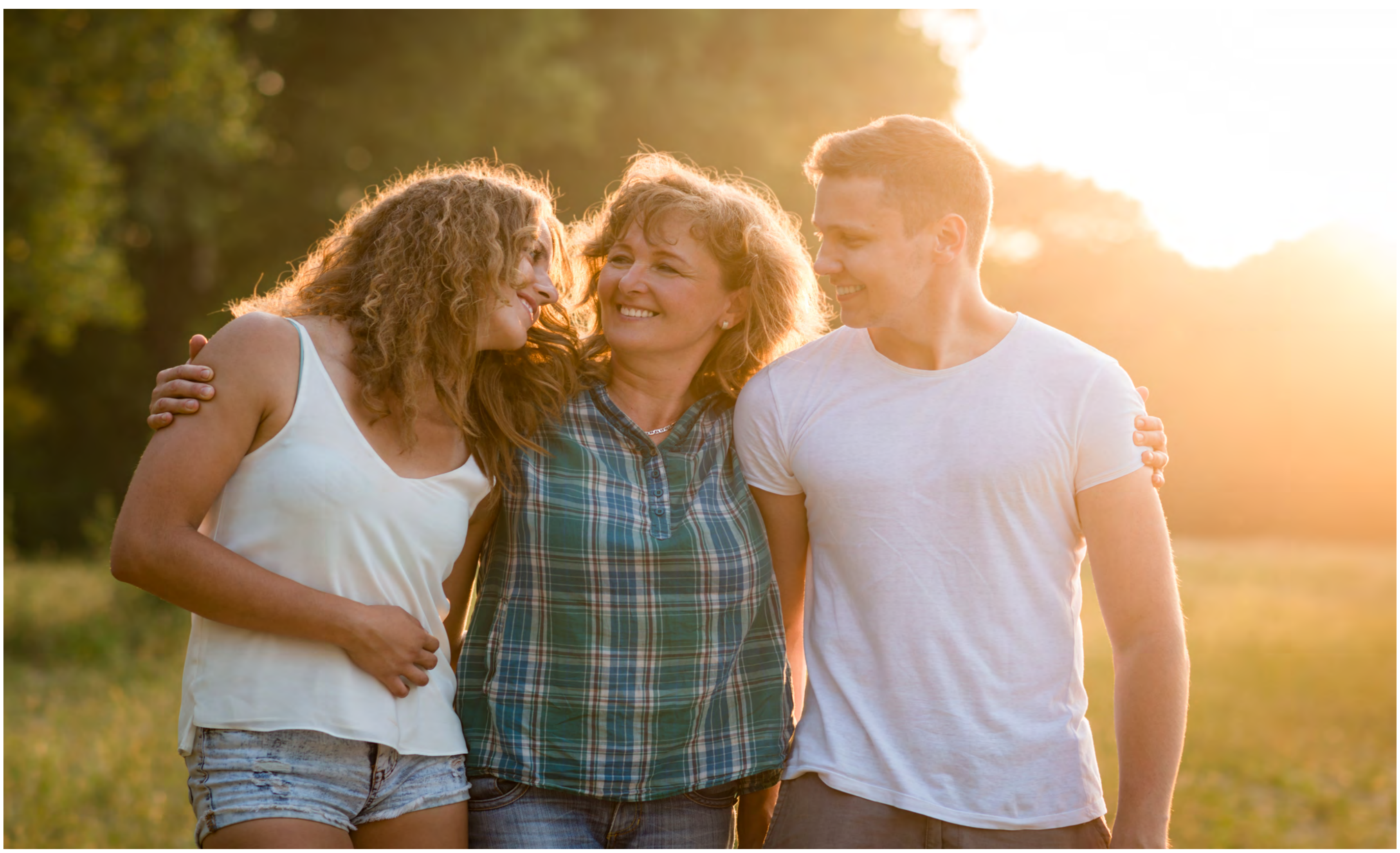


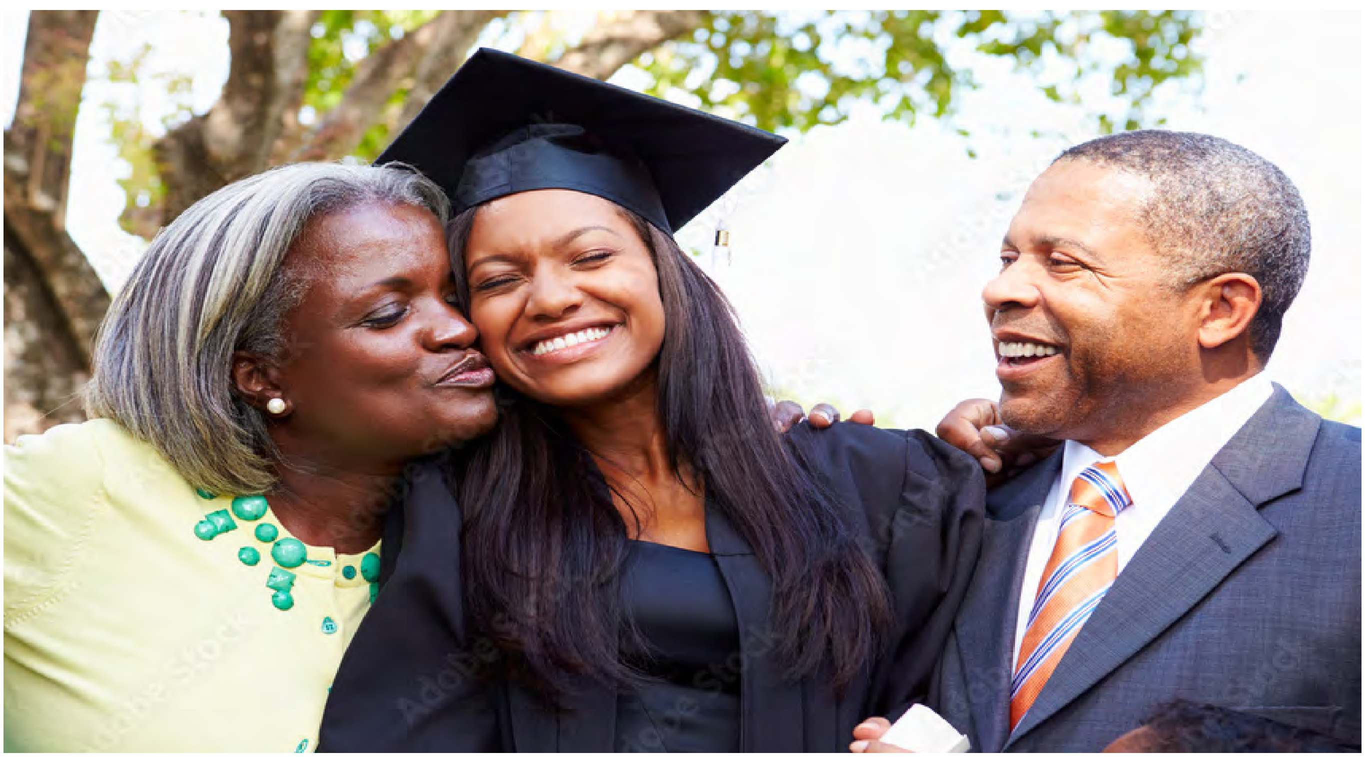
Table 2. Young adults' eligibility for social safety net programs**		
PROGRAM	AGE PROVISIONS REGARDING YOUNG ADULTS BEING CLAIMED AS DEPENDENTS	AGE PROVISIONS REGARDING YOUNG ADULTS CLAIMING THE BENEFIT ON THEIR OWN
Earned Income Tax Credit (EITC)[i]	Dependents ages 18-24 can only be claimed if they are a full-time student.	If 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.
Child Tax Credit (CTC)[ii]	Qualifying children can only be claimed through age 16. Under ARPA, qualifying children could be claimed through age 17. Under the Tax Cut and Jobs Act of 2017 (TCJA), dependents ages 19-24 can only be claimed for a $500 nonrefundable credit if they are full-time students.	
Temporary Assistance for Needy Families (TANF)[iii]	Children aged 18 can only be claimed if they are a full-time high school student.	Claimant must have child of their own, or be 18 or younger and head of household.
Supplemental Nutrition Assistance Program (SNAP)[iv]	Dependents can be claimed if they are under age 22 and living with parents.	Young adults in their own household can claim, subject to a work requirement.
Social Security Disability Insurance (SSDI) for Adults Disabled Since Childhood[v]	Children can be claimed under age 18 as dependents, under age 19 if full time in elementary or secondary school.	Benefits paid to adults who have disability that began before they became 22 years old and whose parents paid into or received Social Security. Benefits paid to adults who received benefits on a parent's Social Security earnings record prior to age 18, if he or she is disabled at age 18. These benefits are indefinite as long as the individual remains disabled. Special education services are available through age 21.

Table 2. Young adults' eligibility for social safety net programs**		
PROGRAM	AGE PROVISIONS REGARDING YOUNG ADULTS BEING CLAIMED AS DEPENDENTS	AGE PROVISIONS REGARDING YOUNG ADULTS CLAIMING THE BENEFIT ON THEIR OWN
Medicaid[vi]	Parents or guardians can apply on behalf of children who are 18 or younger. Some states cover children up to age 21.	Young adults can apply for Medicaid on their own behalf above the age of 18. States may allow teenagers living on their own to apply on their own behalf. All children under age 21 enrolled in Medicaid are eligible for the Early and Periodic Screening, Diagnostic, and Treatment (EPSDT).[vii] States are required to provide Medicaid coverage for foster youth until the age of 26, as long as they are both in foster care and enrolled in Medicaid at age 18 or when they age out of foster care.
Children's Health Insurance Program (CHIP)[viii]		Children under the age of 19 who are uninsured (ineligible for Medicaid) and have low incomes are eligible for CHIP.
Patient Protection and Affordable Care Act (ACA) expanded dependent coverage[ix]	Dependents under the age of 26 can be covered by insurers on a family plan, regardless of living situation, education/employment situation, or tax filing status.	
Chafee services for youth with experience in foster care[x]		Young adults who experienced foster care after the age of 14 have access to Chafee services up to but not including the age of 21 or 23 at the option of the state, and access to education and training vouchers up to but not including the age of 26 (subject to a five-year limit on total length of time receiving the voucher).

**Citations for this table can be found at the end of this document on page 22.

States also have great flexibility in applying work requirements to young adults—a policy and practice with racist roots that force people of color into low wage work or allow caseworkers discretion to subject them to sanctions at higher rates than their White peers.[77] Additionally, SNAP excludes immigrant adults ages 18 and over who have been in the U.S. fewer than five years and undocumented immigrants.[78] These program restrictions and requirements, according to the Urban Institute, leave little room for clerical errors and challenge the ability of young people—who may have little power—to advocate for themselves.[79]

Higher Education Assistance: With costs of financing education higher for today's young adults than for previous generations, many young adults, especially those who come from lower-income backgrounds, are participating in higher education and employment either at the same time or moving back and forth between both.[80] Within the system of higher education there are some financial resources and mechanisms that can help young adults gain access to educational opportunities. 529 plans are tax favorable college savings accounts that allow parents or other family members to deposit after-tax money into an account that grows tax-free, the proceeds of which can then be used for tuition, books, and room and board. This tax vehicle is most accessible to those with intergenerational and extra income that can be put into it, which disproportionately advantages White families. As of 2012, 84 percent of account holders were White, and 5 percent were Black. Investment in 529 plans has occurred alongside disinvestment in Pell Grants, which are untaxed scholarships for students from families with low incomes that disproportionately help Black students, with about 70 percent of Black college students receiving them compared to 34 percent of White students. The creation of Pell Grants in 1965 nearly tripled the



number of Black men who attended college in 1970. However, Pell Grants have become less effective at meeting the rising costs of college, as they now cover only 30 percent of total costs at a public four-year college, down from 79 percent in 1975. [81]

Reflecting the weaknesses in design across policy areas such as health, nutrition, cash, shelter, and social insurance, data from the Survey of Income and Program Participation from 2014-2021 illustrate that young adults benefit comparatively less from existing social safety net programs than other age groups.[82] The Supplemental Poverty Measure, which considers the impact of government transfers, shows that social and economic supports are less effective at reducing poverty among young adults compared to other age groups, especially children and adults over 65. The social safety net, including programs such as food stamps and housing subsidies, reduces poverty 10.3 percentage points for newborns and 45.5 percentage points for individuals aged 75 or older, compared to only 4.8 percentage points for 21-year-olds. Between the ages 17 and 18, when many young adults move out of their family home and become ineligible for many public benefits, poverty increases 4.1 percentage points.[83]

Recent efforts have expanded some social and economic supports for young adults

Despite this lack of investment and active disinvestment, young people do survive and can still thrive. Fortunately, in some areas policymakers have begun to recognize the harm caused by policies that exclude young adults, and the need to adequately support them moving forward. During the pandemic, for example, the EITC was temporarily expanded, increasing the benefits for people without a qualifying child in the home, and allowing people without a qualifying child to begin claiming the EITC at age 19, instead of 25.[84] Work reporting requirements in SNAP—which typically exclude young adults attending school more than part-time—were also waived through the duration of the public health crisis.[85]

The temporary expansion of supports for young adults during the pandemic built on larger efforts to increase support for young adults, as evidenced by reforms in health and child welfare. The Patient Protection and Affordable Care Act (ACA) of 2010 required insurers to extend dependent coverage on a family's health insurance plan until the age of 26, regardless of living situation, education or employment status, or tax filing status of the dependent. This led to a "rapid and large" reduction in the number of uninsured young adults.[86] Between September 2010 and June 2011, the number of young adults ages 19-25 with health insurance increased by 2.5 million, with those ages 26-35 seeing no corresponding increase.[87] This was also paired with a provision that provides categorical Medicaid eligibility until age 26 for youth who were in foster care at age 18, regardless of income.[88] According to research by the Urban Institute, between 2011 and 2018, uninsurance rates among young adults fell by nearly half, and declined in all states. States that expanded Medicaid saw greater declines in uninsurance rates, contributing to a 14 percent decline in uninsurance rates, and larger decreases among Hispanic and Black young adults, young adults ages 22 to 25 without a college degree, and young adults in households with low incomes.[89]

There have also been expansions in foster care services for young adults. In 1999, the John H. Chafee Foster Care Independence Act provided states with resources to support youth and young adults *aging out* of foster care, including for independent living assistance for those up to age 21. In 2008, the Fostering Connections to Success and Increasing Adoptions Act provided expanded funding to states that extend foster care up to age 21, and in 2018, the Family First Prevention Services Act (FFPSA) extended age eligibility for Chafee services to young adults up through age 23 who are either in foster care or have aged out of care.[90] For young adults who experienced foster care after age 14, FFPSA extended eligibility to youth up until their 26th birthday to receive educational and training vouchers of up to $5,000 per academic year to help pay for college, career school, or training.[91] While still largely underfunded, changes to Chafee eligibility recognize the need for direct support to young adults.[92]

While these recent supports and temporary improvements put forth in response to an unprecedented crisis are helpful, young adults are still failed by the social safety net and struggle to meet their needs. There should be targeted supports to help young people during crises. However, there must also be investments in young adults as a basic support to help navigate the changes taking place in life and to provide some level of equitable opportunity for Black, Indigenous, Latinx, and other youth and young adults of color. A guaranteed income should be one of a number of supports available to young adults, allowing them to flexibly meet their needs as their circumstances change.

A GUARANTEED INCOME WILL BUILD A FOUNDATION FOR YOUNG ADULTS

As young adults navigate time and resource constraints, and move between education, work, and other responsibilities such as taking care of family members, an unrestricted cash benefit can help them meet their basic needs and enable them to participate more fully in the social, civic, and economic life of their communities—activities that economic insecurity can inhibit.

Research on the guaranteed income pilot schemes that have been implemented across the country over the last few years makes clear the benefits of unrestricted cash assistance.[93] In Stockton, CA, 125 residents unconditionally received $500 per month for two years.[94] In Jackson, MS, 100 Black mothers with low incomes are receiving unrestricted $1000 per month for one year.[95] The findings have been consistent: physical and mental well-being improved, opportunities opened up for individuals to find work, go back to school, and take risks to achieve their goals like starting their own businesses,[96] and income volatility and financial insecurity were reduced. Recipients were able to pay bills on time, increase their savings, improve food security, access health insurance coverage, and meet their transportation needs.[97] These investments in individuals also lead to stronger and healthier communities, where people have the freedom to pursue their goals.

Federally, versions of temporary unrestricted income were developed in response to the COVID-19 pandemic. Stimulus payments provided over 163 million Americans with substantial funds quickly,[98] and the Child Tax Credit (CTC) payments put monthly resources in the pockets of families with children, including those who were previously excluded from the CTC because their incomes were too low, lifting 3.7 million children above the poverty line in the last month it was made available.[99] The CTC also temporarily expanded eligibility for 17 year olds, as previously only children under age 17 were eligible. While distribution of both through the Internal Revenue Service led to complications accessing the benefits for people who do not regularly file taxes, the payments were not conditioned on work, education, or other activity requirements, and for the most part they were distributed quickly and were shown to drastically reduce poverty and food insecurity, and improve well-being.[100] Research has consistently shown that CTC recipients used the money to pay bills and cover necessities such as food, rent, and clothing,[101] spending which has a multiplier effect that helps local economies.[102] Echoing these findings as well as those from the guaranteed income pilots, CSSP's research with families of color shows that the expanded CTC not only helped families meet basic needs but also reduced stress and created space for caregivers to parent the way that they know is best.[103]

A permanent guaranteed income could similarly benefit young adults, making it easier for them to meet basic needs, reducing stress, improving overall well-being, and helping them make decisions at this critical period in their lives. There is no doubt that young adults, like recipients of the CTC and stimulus payments, would spend the majority of a guaranteed income on essentials, as the Consumer Expenditure Survey suggests young adults currently spend the vast majority of their funds on housing, transportation, and food—costs that increase significantly when young adults are financially independent.[104] A guaranteed income would also make it more possible for young adults to plan for the future and pursue their goals, including through increasing opportunities to save, invest, and gain more access to financial vehicles.

An anti-racist guaranteed income for young adults should be designed according to the experiences of young adults of color and with young adults at the table. Otherwise, the program will recreate existing inequalities and gaps in available support rather than reach its potential to help meet demonstrated needs and complement efforts to improve the existing system of social and economic supports. To advance racial equity and justice, 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, at the table with researchers and policymakers. Young adults are the greatest experts in their own needs and listening to, trusting, and following their lead is crucial for designing an economic support that will meet the demands of this universally experienced transition period in life.

- **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. This means that regardless of immigration status,[105] young adults in the United States would be supported. An inclusive policy would also be available to individuals with prior felony convictions, a current exclusion in cash assistance and food assistance that disproportionately harms Black and Latinx people, especially Black men, because of the racism and bias embedded in the criminal legal system.[106] 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.

  A guaranteed income for young adults may also benefit from being universal regardless of income. Universal policies reduce the amount of administrative burden required to determine whether someone meets income eligibility requirements. As a result, universal policies can increase take up, maintain future political support if not immediate, and eliminate possible benefit cliffs based on income changes—which affects parents whose earnings are well above the poverty line and who struggle with unexpected expenses.[107] However, any universal policy would still need a supportive administrative agency, culture, and infrastructure for outreach to maximize the take up of such a benefit. Of course, most guaranteed income pilot programs are targeted based on income levels among other criteria and there are real political constraints in pursuing such a policy. Ultimately, an *inclusive* guaranteed income would be one that ensures it is received by all young adults who need it.

- **Unconditional,** meaning that young adults would not be 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 from public programs for which they are eligible and diminish the effectiveness of programs in meeting all recipients' needs. With an unconditional benefit, there would be less need for bureaucratic determination of eligibility, less burden on young adults to navigate the bureaucracy, and fewer young adults being pushed off or denied because of administrative burdens.

- **Unrestricted,** meaning that young adults could 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. It would provide a constant floor and act as a buffer against hardship and obstacles, 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. The trust intrinsic in providing resources that are unrestricted rejects the racism and paternalism inherent in traditional public benefit delivery. It also provides a clear signal that young adults are valued members of society, and is crucial for ensuring that the next generation of civic society leaders are set up to achieve their goals.

- **Consistent and predictable,**[108] meaning that income payments would be 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. Research has shown that the consistency of monthly CTC payments helped parents avoid having to rely on high-cost financial services like payday loans and pawn shops, and other survival strategies.[109]

- **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, including higher education assistance, meaning that it should be excluded as income for eligibility in other economic and social supports and should not be considered taxable income.[110] This will protect young adults—especially hourly and low-wage workers who are predominantly young adults of color—from benefit cliffs, where they lose eligibility for benefits as income rises, leaving them worse off financially.

- **Federally administered,** meaning that the guaranteed income is administered by a federal agency and benefit amounts are set at the federal level. Having a guaranteed income federally administered 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. Research makes clear that payments such as these should be done in ways that cater to the unhoused, unbanked, and underbanked.[111] In order for the benefit to be accessible, there should be well-advertised and simple ways to contact caseworkers who can assist if an individual has trouble receiving a payment or is unable to receive the income automatically. 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[112]—would be unnecessary. Additionally, awareness of the program can be spread through federally funded avenues of supports, including through state agencies and community partner organizations who are trusted resources for young people and with whom young people might already be interacting. Any public and individualized 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 so that those who do not receive it automatically understand its availability and benefit.

- **Sufficient,** meaning the level of benefit set by the federal government should be 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.

CONCLUSION

Young adults are navigating substantial responsibilities, balancing education, work, and other opportunities, and doing so against a backdrop of increased societal instability and economic inequality. A consistent, predictable, and unrestricted income would go a long way to help young adults meet their needs and fill the holes in the current patchwork of social and economic supports through which young adults, especially young adults of color, are currently pushed.
There are multiple possible mechanisms for getting young adults the economic support they need to navigate these critical years: there could be a guaranteed income administered by a federal agency such as the U.S. Department of Health and Human Services or the Social Security Administration; the monthly and expanded CTC could be made permanent and extended through the age of 25 with the ability for an individual to claim on their own behalf at the age of 18; or the EITC could be converted to a guaranteed income that is fully available to childless young adults between the ages of 18 and 25 with no- or low-income.

However the guaranteed income is ultimately designed, it should reach any young adult who needs it, especially young adults who are disconnected from educational opportunities, the workforce, and housing, as well as young adults with experience in the child welfare and juvenile legal systems. 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 to thrive.

CITATIONS, TABLE 2

[i] "Who qualifies for the EITC," *Internal Revenue Service*, March 14, 2022. Available at: https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/who-qualifies-for-the-earned-income-tax-credit-eitc.
[ii] Taylor LaJoie, "The Child Tax Credit: Primer," *Tax Foundation*, April 14, 2020. Available at: https://taxfoundation.org/child-tax-credit.
[iii] "Temporary Assistance for Needy Families," *Benefits.Gov*. Available at: https://www.benefits.gov/benefit/613.
[iv] "Supplemental Nutrition Assistance Program," *Benefits.Gov*. Available at: https://www.benefits.gov/benefit/361.
[v] "Social Security Disability Insurance (SSDI) for Adults Disabled Since Childhood," *Office of Developmental Primary Care*, University of California, San Francisco. Available at: https://odpc.ucsf.edu/advocacy/navigating-systems/social-security-disability-insurance-ssdi-for-adults-disabled-since.
[vi] "What is the Medicaid program?," *HHS.gov*, February 12, 2014. Available at: https://www.hhs.gov/answers/medicare-and-medicaid/what-is-the-medicaid-program/index.html.
[vii] "Early and Periodic Screening, Diagnostic, and Treatment," *Medicaid.gov*. Available at: https://www.medicaid.gov/medicaid/benefits/early-and-periodic-screening-diagnostic-and-treatment/index.html.
[viii] "Children's Health Insurance Program," *Medicaid.gov*. Available at: https://www.medicaid.gov/chip/index.html.
[ix] Benjamin Sommers and Karyn Schwartz, "2.5 Million Young Adults Gain Health Insurance Due to the Affordable Care Act," *Assistant Secretary for Planning and Evaluation, U.S. Department of Health and Human Services*, December 13, 2011. Available at: https://aspe.hhs.gov/reports/25-million-young-adults-gain-health-insurance-due-affordable-care-act-0.
[x] Rachel Rosenberg and Samuel Abbott, "Supporting Older Youth Beyond Age 18: Examining Data and Trends in Extended Foster Care," *Child Trends*, June 3, 2019. Available at: https://www.childtrends.org/publications/supporting-older-youth-beyond-age-18-examining-data-and-trends-in-extended-foster-care; "Educational and Training Vouchers for Young People Currently and Formerly in Foster Care," *Federal Student Aid*, January 2022. Available at: https://studentaid.gov/sites/default/files/foster-youth-vouchers.pdf.

CITATIONS

[1] The Center for the Study of Social Policy (CSSP) has conducted research into what the expanded monthly Child Tax Credit payments meant for families with children. The name of the young adult who was interviewed and quoted here has been changed to protect anonymity.
[2] Kenneth Ginsburg, et al. (2007), "The Importance of Play in Promoting Healthy Child Development and Maintaining Strong Parent-Child Bonds," *Pediatrics* 119(1): 182-191. Available at: https://publications.aap.org/pediatrics/article/119/1/182/70699/The-Importance-of-Play-in-Promoting-Healthy-Child.
[3] Data sources from state and federal reporting differ frequently in the age ranges presented. Sometimes, young adults are disaggregated, while other times youth and young adults are grouped together with the starting age ranging from 14 to 16. For this brief, unless specified otherwise, data on young adults indicates ages 18-24, since that is the most prevalent breakdown of data available. Descriptive data may be used which includes youth and young adults.
[4] Young adults, for the purpose of this piece, are considered to be between the ages of 18 and 25. However, since research shows that some youth may assume adult responsibilities earlier than age 18 such as caring for relatives and some youth may be disconnected from systems of support earlier than age 18, discussions of guaranteed incomes for young adults should consider exceptions for those who are disconnected from support earlier than age 18. Outside of a guaranteed income exception, one possible avenue for young adults in these scenarios would be to allow young adults to claim the Child Tax Credit on their own behalf between the ages of 15 and 17. CSSP has made clear that there should be a *child allowance* available to people under the age of 18, and that young people over the age of 16 who are living independently should be able to claim on their own behalf. See: Elisa Minoff, "Advancing Equity Through the American Rescue Plan's Child Tax Credit, Laying the Foundation for a Child Allowance," *Center for the Study of Social Policy*, March 2021. Available at: https://cssp.org/wp-content/uploads/2021/03/Policy-Advancing-Equity-Through-One-Year-CTC-Expansion.pdf; Alex Coccia, "Why We Need a Child Allowance: Lessons from the Child Tax Credit," Center for the Study of Social Policy, October 2021. Available at: https://cssp.org/2021/10/why-we-need-a-child-allowance-lessons-from-the-child-tax-credit/.
[5] 49 percent of 18-24-year-olds were enrolled in or had completed a college degree in 2019. "Young adults ages 18 to 24 who are enrolled in or have completed college by race and ethnicity in the United States," *Kids Count Data Center*, December 2020. Available at: https://datacenter.kidscount.org/data/tables/8784-young-adults-ages-18-to-24-who-are-enrolled-in-or-have-completed-college-by-race-and-ethnicity?loc=1&loct=1#.Yrz8wJzzDu8.link; Data from the 2015-2019 American Community Survey show that 65 percent of 16-24-year-olds reported receiving wages, salary, or self-employment income in the past 12 months. "Youth and young adults ages 16 to 24 with wage, salary, or self-employment income in the past 12 months in the United States," *Kids Count Data Center*, July 2021. Available at: https://datacenter.kidscount.org/data/tables/11189-youth-and-young-adults-ages-16-to-24-with-wage-salary-or-self-employment-income-in-the-past-12-months?loc=1&loct=1#.Yrz9O9HMb3I.link; Data from the 2015-2019 American Community Survey show that seven percent (2,146,000) of 18–24-year-olds are parents. "Young adults ages 18 to 24 who are parents in the United States," *Kids Count Data Center*, July 2021. Available at: https://datacenter.kidscount.org/data/tables/11184-young-adults-ages-18-to-24-who-are-parents?loc=1&loct=1#.Yrz9o6BDK-I.link; Young adults, 18-24, are voting in increasingly higher numbers: from 19 percent (4,787,000) to 32 percent (8,726,000) in the 2002 and 2018 midterms, and from 36 percent (8,635,000) to 51 percent (13,752,000) in the

2000 and 2020 presidential elections. “Young adults ages 18 to 24 who voted in the last midterm election in the United States,” *Kids Count Data Center*, July 2021. Available at: https://datacenter.kidscount.org/data/tables/11205-young-adults-ages-18-to-24-who-voted-in-the-last-midterm-election?loc=1&loct=1#.Yrz9__qPgp8.link; “Young adults ages 18 to 24 who voted in the last presidential election in the United States,” *Kids Count Data Center*, July 2021. Available at: https://datacenter.kidscount.org/data/tables/11204-young-adults-ages-18-to-24-who-voted-in-the-last-presidential-election?loc=1&loct=1#.Yrz-Anr7RQ8.link.

[6] Charlyn Harper Brown, et al. (2015), “Youth Thrive: A Framework to Help Adolescents Overcome Trauma and Thrive,” *Journal of Child and Youth Care Work*. Available at: https://cssp.org/wp-content/uploads/2018/09/Youth-Thrive-A-Framework-to-Help-Adolescents-Overcome-Trauma-and-Thrive.pdf. The Youth Thrive framework for mitigating risk and promoting well-being for all youth also includes concrete supports in times of need as one of the five protective and promotive factors.

[7] Richard J. Bonnie, Clare Stroud, and Heather Breiner (eds.), “Investing in the Health and Well-Being of Young Adults,” *Institute of Medicine* and *National Research Council of the National Academies*, 2015. Available at: https://www.ncbi.nlm.nih.gov/books/NBK284776/.

[8] James Hawkins, “The Rise of Young Adult Poverty in the U.S.,” Berkeley Institute for Young Americans, June 2019. Available at: https://youngamericans.berkeley.edu/wp-content/uploads/2020/01/poverty_FINAL_formatted.pdf.

[9] Naomi Zewde (2020), “Universal Baby Bonds Reduce Black-White Wealth Inequality, Progressively Raise Net Worth of All Young Adults,” *The Review of Black Political Economy* 47(1): 3-19. Available at: https://doi.org/10.1177/0034644619885321.

[10] Heather Hahn, et al., “Young People’s Lived Experiences with Safety Net Programs: Insights from Young People and Youth-Serving Organizations,” *Urban Institute*, December 2021. Available at: https://www.urban.org/sites/default/files/2022-04/young-peoples-lived-experiences-with-safety-net-programs-insights-from-young-people-and-youth-serving-organizations.pdf.

[11] Linda Williams (2003), *The Constraint of Race: Legacies of White Skin Privilege in America*, Penn State University Press.

[12] Hispanic and Latino/a are used throughout this paper as technical terms to be consistent with the way the data are collected and presented. At the Center for the Study of Social Policy, we use the term Latinx to be inclusive and as a gender-neutral and non-binary term.

[13] Richard Fording, Sanford Schram, and Joe Soss (2006), “Devolution, discretion, and variation in local TANF sanctioning,” *Insights on Southern Poverty* 4(1): 2-4. Available at: https://www.researchgate.net/publication/238094168_Devolution_Discretion_and_Local_Variation_in_TANF_Sanctioning; Joe Soss, Richard Fording, and Sanford Schram (2011), Disciplining the Poor: Neoliberal Paternalism and the Persistent Power of Race, University of Chicago Press. See also: Elisa Minoff, “The Racist Roots of Work Requirements,” Center for the Study of Social Policy, February 2020. Available at: https://cssp.org/resource/racist-roots-of-work-requirements/.

[14] Kaiser Health News, “Underfunded and Under Threat,” Kaiser Family Foundation. Available at: https://khn.org/news/tag/underfunded-and-under-threat/; “Closing America’s Education Funding Gaps,” *The Century Foundation*, July 22, 2020. Available at: https://tcf.org/content/report/closing-americas-education-funding/; Victoria Yuen, “The $78 Billion Community College Funding Shortfall,” *Center for American Progress*, October 7, 2020. Available at: https://www.americanprogress.org/article/78-billion-community-college-funding-shortfall/.

[15] These benefits are still needed, and there should be many ways to access them that are not connected to child welfare.

[16] Initiative on Gender Justice and Opportunity, “Adultification Bias,” *Georgetown Law Center on Poverty and Inequality*. Available at: https://genderjusticeandopportunity.georgetown.edu/adultification-bias/.

[17] Martin Gilens (1999), *Why Americans Hate Welfare: Race, Media, and the Politics of Antipoverty Policy*, University of Chicago Press.

[18] Nazgol Ghandnoosh, "Race and Punishment: Racial Perceptions of Crime and Support for Punitive Policies," *The Sentencing Project*, September 3, 2014. Available at: https://www.sentencingproject.org/publications/race-and-punishment-racial-perceptions-of-crime-and-support-for-punitive-policies/.
[19] U.S. Department of Justice Civil Rights Division and U.S. Department of Education Office of Civil Rights, Joint "Dear Colleague" Letter, January 8, 2014, Available at: https://www2.ed.gov/about/offices/list/ocr/letters/colleague-201401-title-vi.html.
[20] Elisa Minoff, "The Racist Roots of Work Requirements," *Center for the Study of Social Policy*, February 2020. Available at: https://cssp.org/resource/racist-roots-of-work-requirements/.
[21] Richard J. Bonnie, Clare Stroud, and Heather Breiner (eds.), "Investing in the Health and Well-Being of Young Adults," *Institute of Medicine* and *National Research Council of the National Academies*, 2015. Page 48. Available at: https://www.ncbi.nlm.nih.gov/books/NBK284776/.
[22] Elisa Minoff. et al., "Principles for Anti-Racist Policymaking," *Center for the Study of Social Policy*, 2020. Available at: http://bit.ly/Anti-Racist-Policymaking.
[23] Kali Grant, et al., "Unworkable & Unwise: Conditioning Access to Programs that Ensure a Basic Foundation for Families on Work Requirements," *Georgetown Center on Poverty and Inequality*, April 2019. Available at: https://www.georgetownpoverty.org/wp-content/uploads/2019/04/GCPI-ESOI-UnworkableUnwise-20190416.pdf.
[24] Barbara Hanson Langford and Sue Badeau, "A plan for investing in the social, emotional, and physical well-being of older youth in foster care: Connected by 25," *Youth Transition Funders Group*, August 2013. Available at: https://www.ytfg.org/wp-content/uploads/2015/02/FCWG_Well-Being_Investment_Agenda.pdf; Charlyn Harper Brown, et al. (2015), "Youth Thrive: A Framework to Help Adolescents Overcome Trauma and Thrive," *Journal of Child and Youth Care Work*. Available at: https://cssp.org/wp-content/uploads/2018/09/Youth-Thrive-A-Framework-to-Help-Adolescents-Overcome-Trauma-and-Thrive.pdf; Jim Casey Youth Opportunities Initiative, "The adolescent brain and foster care: New research and its implications for young people transitioning from foster care," *Annie E. Casey Foundation*, January 1, 2011. Available at: https://www.aecf.org/resources/the-adolescent-brain-foster-care.
[25] "Young adult population ages 18 to 24 by race and ethnicity in the United States," *Kids Count Data Center*, September 2021. Available at: https://datacenter.kidscount.org/data/tables/11207-young-adult-population-ages-18-to-24-by-race-and-ethnicity?loc=1&loct=1#.Yr4J32ftXyg.link.
[26] Richard J. Bonnie, Clare Stroud, and Heather Breiner (eds.), "Investing in the Health and Well-Being of Young Adults," *Institute of Medicine* and *National Research Council of the National Academies*, 2015. Available at: https://www.ncbi.nlm.nih.gov/books/NBK284776/.
[27] Richard J. Bonnie, Clare Stroud, and Heather Breiner (eds.), "Investing in the Health and Well-Being of Young Adults," *Institute of Medicine* and *National Research Council of the National Academies*, 2015. Available at: https://www.ncbi.nlm.nih.gov/books/NBK284776/.
[28] Richard J. Bonnie, Clare Stroud, and Heather Breiner (eds.), "Investing in the Health and Well-Being of Young Adults," *Institute of Medicine* and *National Research Council of the National Academies*, 2015. Page 48. Available at: https://www.ncbi.nlm.nih.gov/books/NBK284776/.
[29] James Hawkins, "The Rise of Young Adult Poverty in the U.S.," *Berkeley Institute for Young Americans*, June 2019. Available at: https://youngamericans.berkeley.edu/wp-content/uploads/2020/01/poverty_FINAL_formatted.pdf; "Poverty rate in the U.S. by age and gender in 2020," Statista, February 28, 2022. Available at: https://www.statista.com/statistics/233154/us-poverty-rate-by-gender/.
[30] "Persons 18 to 24 in poverty in the United States," *Kids Count Data Center*, September 2020. Available at: https://datacenter.kidscount.org/data/tables/51-persons-18-to-24-in-poverty?loc=1&loct=1#.Yr0C0AapDTk.link.
[31] Assistant Secretary for Planning and Evaluation, "HHS Poverty Guidelines for 2022," *U.S. Department of Health and Human Services*, January 12, 2022. Available at: https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines.

[32] "Youth and young adults ages 14 to 24 who live in low-income families by race and ethnicity in the United States," *Kids Count Data Center*, July 2021. Available at: https://datacenter.kidscount.org/data/tables/11181-youth-and-young-adults-ages-14-to-24-who-live-in-low-income-families-by-race-and-ethnicity?loc=1&loct=1#.Yr0DH2dWf1Q.link.
[33] "Youth and young adults ages 14 to 24 living in households with a high housing cost burden by race and ethnicity in the United States," *Kids Count Data Center*, July 2021. Available at: https://datacenter.kidscount.org/data/tables/11172-youth-and-young-adults-ages-14-to-24-living-in-households-with-a-high-housing-cost-burden-by-race-and-ethnicity?loc=1&loct=1#.Yr0DYMxd184.link.
[34] Only White and Hispanic youth and young adults are underrepresented. "Youth and young adults ages 14 to 24 who live in high-poverty areas by race and ethnicity in the United States," *Kids Count Data Center*, July 2021. Available at: https://datacenter.kidscount.org/data/tables/11185-youth-and-young-adults-ages-14-to-24-who-live-in-high-poverty-areas-by-race-and-ethnicity?loc=1&loct=1#.Yr0DnaA-ays.link.
[35] Sarah Kendig, et al. (2014), "Childhood Poverty and the Transition to Adulthood," *Family Relations* 63(2): 271-286. Available at: https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4234039/. Over time, the transition to adulthood period has extended in the United States to on average between the ages 25 and 27. John Schulenberg and Ingrid Schoon (2012), "The transition to adulthood across time and space: overview of Special Section," *Longitudinal and Life Course Studies* 3(2): 164-172. Available at: https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4603838/.
[36] "Adults ages 18 to 24 who had difficulty paying for usual household expenses in the past week in the United States," *Kids Count Data Center*, June 2022. Available at: https://datacenter.kidscount.org/data/tables/10932-adults-ages-18-to-24-who-had-difficulty-paying-for-usual-household-expenses-in-the-past-week?loc=1&loct=1#.Yr0Fk-kl0gU.link.
[37] "Adults ages 18 to 24 who sometimes or often did not have enough food to eat prior to the pandemic in the United States," *Kids Count Data Center*, January 2021. Available at: https://datacenter.kidscount.org/data/tables/10930-adults-ages-18-to-24-who-sometimes-or-often-did-not-have-enough-food-to-eat-prior-to-the-pandemic?loc=1&loct=1#.Yr0Fy61JzSM.link.
[38] "Adults ages 18 to 24 who have little or no confidence in their ability to pay their next rent or mortgage payment on time in the United States," *Kids Count Data Center*, June 2022. Available at: https://datacenter.kidscount.org/data/tables/10929-adults-ages-18-to-24-who-have-little-or-no-confidence-in-their-ability-to-pay-their-next-rent-or-mortgage-payment-on-time?loc=1&-loct=1#.Yr0GBywPfII.link.
[39] "The Impact of Poverty, Food Insecurity, and Poor Nutrition on Health and Well-Being," *Food Research and Action Center*, December 2017. Available at: https://frac.org/wp-content/uploads/hunger-health-impact-poverty-food-insecurity-health-well-being.pdf.
[40] Dhruv Khullar and Dave Chokshi, "Health, Income, & Poverty: Where We Are & What Could Help," *Health Affairs*, October 4, 2018. Available at: https://www.healthaffairs.org/do/10.1377/hpb20180817.901935/; Anna Macintyre, et al. (2018), "What has economics got to do with it? The impact of socioeconomic factors on mental health and the case for collective action," *Palgrave Communication* 4(10). Available at: https://www.nature.com/articles/s41599-018-0063-2; Kevin Simon, Michaela Beder, and Marc Manseau (2018), "Addressing Poverty and Mental Illness," *Psychiatric Times* 36(6). Available at: https://www.psychiatrictimes.com/view/addressing-poverty-and-mental-illness.
[41] Laura Tatum, et al., "The Youth Opportunity Guarantee: A Framework for Success," *Georgetown Law Center on Poverty and Inequality*, March 2019. Available at: https://www.georgetownpoverty.org/wp-content/uploads/2019/04/Youth-Opportunity-Guarantee-20190411.pdf.
[42] Richard J. Bonnie, Clare Stroud, and Heather Breiner (eds.), "Investing in the Health and Well-Being of Young Adults," *Institute of Medicine* and *National Research Council of the National Academies*, 2015. Available at: https://www.ncbi.nlm.nih.gov/books/NBK284776/. For example, recent research

shows that young men who lost Medicaid eligibility at age 19 were more likely to be incarcerated over the next two years than those in a matched comparison group. Elisa Jácome, "How better access to mental health care can reduce crime," *Stanford Institute for Economic Policy Research*, July 2021. Available at: https://siepr.stanford.edu/publications/policy-brief/how-better-access-mental-health-care-can-reduce-crime. See also: Shawn Fremstad, Clara Wilson, and Anaïs Goubert, "Young Men Need More Medicaid," *Center for Economic and Policy Research*, September 29, 2021. Available at: https://cepr.net/young-men-need-more-medicaid/.

[43] "Young adults ages 18 to 24 who are high school graduates or enrolled in school by race and ethnicity in the United States," *Kids Count Data Center*, July 2021. Available at: https://datacenter.kidscount.org/data/tables/11177-young-adults-ages-18-to-24-who-are-high-school-graduates-or-enrolled-in-school-by-race-and-ethnicity?loc=1&loct=1#.Yr0HTWnYfXA.link.

[44] "Young adults ages 18 to 24 who are enrolled in or have completed college by race and ethnicity in the United States," *Kids Count Data Center*, December 2020. Available at: https://datacenter.kidscount.org/data/tables/8784-young-adults-ages-18-to-24-who-are-enrolled-in-or-have-completed-college-by-race-and-ethnicity?loc=1&loct=1#detailed/1/any/false/1729,37,871,870,573,869,36,133,35,16/10,11,9,12,1,185,13/17621,17622.

[45] "Food Insecurity: Better Information Could Help Eligible College Students Access Federal Food Assistance Benefits," *U.S. Government Accountability Office*, December 2018. Available at: https://www.gao.gov/assets/gao-19-95.pdf.

[46] Research shows that 20 years after starting college, a typical Black student still owes 95 percent of their total debt, whereas White students only owe 6 percent. Kiese Hansen and Tim Shaw, "Solving the Student Debt Crisis," *Aspen Institute Financial Security Program*, February 2020. Available at: https://assets.aspeninstitute.org/wp-content/uploads/2020/03/SolvingStudentDebtCrisis.pdf?_ga=2.34698977.1739648838.1656458492-1185763326.1656458492.

[47] "Characteristics of minimum wage workers, 2020," *Bureau of Labor Statistics*, February 2021. Available at: https://www.bls.gov/opub/reports/minimum-wage/2020/home.htm.

[48] Rakesh Kochhar and Amanda Barroso, "Young workers likely to be hard hit as COVID-19 strikes a blow to restaurants and other service sector jobs," *Pew Research Center*, March 27, 2020. Available at: https://www.pewresearch.org/fact-tank/2020/03/27/young-workers-likely-to-be-hard-hit-as-covid-19-strikes-a-blow-to-restaurants-and-other-service-sector-jobs/.

[49] "Characteristics of minimum wage workers, 2020," *Bureau of Labor Statistics*, February 2021. Available at: https://www.bls.gov/opub/reports/minimum-wage/2020/home.htm.

[50] Katherine Guyot and Richard Reeves, "Unpredictable work hours and volatile incomes are long-term risks for American workers," *The Brookings Institution*, August 18, 2020. Available at: https://www.brookings.edu/blog/up-front/2020/08/18/unpredictable-work-hours-and-volatile-incomes-are-long-term-risks-for-american-workers/; Kristin Butcher and Diane Schanzenbach, "Most Workers in Low-Wage Labor Market Work Substantial Hours, in Volatile Jobs," *Center on Budget and Policy Priorities*, July 24, 2018. Available at: https://www.cbpp.org/research/poverty-and-inequality/most-workers-in-low-wage-labor-market-work-substantial-hours-in.

[51] Ellie Kaverman, "Young People will bear the brunt of COVID-19's Economic Consequences," *The Century Foundation*, November 19, 2020. Available at: https://tcf.org/content/commentary/young-people-will-bear-brunt-covid-19s-economic-consequences/; Rakesh Kochhar and Amanda Barroso, "Young workers likely to be hard hit as COVID-19 strikes a blow to restaurants and other service sector jobs," *Pew Research Center*, March 27, 2020. Available at: https://www.pewresearch.org/fact-tank/2020/03/27/young-workers-likely-to-be-hard-hit-as-covid-19-strikes-a-blow-to-restaurants-and-other-service-sector-jobs/; William Rodgers III and Richard Freeman, "The COVID-19 Recession is Hitting Young Workers – Especially Young Workers of Color – the Hardest," *The Century Foundation*, November 10, 2020. Available at: https://tcf.org/content/report/the-covid-19-recession-is-hitting-young-workers-especially-young-workers-of-color-the-hardest/.

[52] Martha Ross, Thomas Showalter, and Nicole Bateman, "America's young people need jobs. The federal government should pay for them," *The Brookings Institution*, February 26, 2021. Available at: https://www.brookings.edu/blog/the-avenue/2021/02/26/americas-young-people-need-jobs-the-federal-government-should-pay-for-them/.
[53] "Health Insurance Coverage Type," *State Health Access Data Assistance Center*, 2019. Available at: https://statehealthcompare.shadac.org/table/4/health-insurance-coverage-type-by-age#1/5,4,1,10,86,9,8,6,12,14,21,22,23,24,11/27/7,8.
[54] "Adults ages 18 to 24 who lack health insurance in the United States," *Kids Count Data Center*, June 2022. Available at: https://datacenter.kidscount.org/data/tables/10933-adults-ages-18-to-24-who-lack-health-insurance?loc=1&loct=1#.Yr0K1s3WZww.link; "Youth and young adults ages 14 to 24 with health insurance coverage by race and ethnicity in the United States," *Kids Count Data Center*, July 2021. Available at: https://datacenter.kidscount.org/data/tables/11179-youth-and-young-adults-ages-14-to-24-with-health-insurance-coverage-by-race-and-ethnicity?loc=1&loct=1#.Yr0LA4DCNsw.link; Mariko Lewis and Shawn Fremstad, "The Absence of Universal Social Protections in the United States Harms Black Men," Center for Economic and Policy Research, December 16, 2020. Available at: https://cepr.net/the-absence-of-universal-social-protections-in-the-united-states-harms-black-men/.
[55] "Health Insurance Coverage Type," *State Health Access Data Assistance Center*, 2019. Available at: https://statehealthcompare.shadac.org/table/4/health-insurance-coverage-type-by-age#1/5,4,1,10,86,9,8,6,12,14,21,22,23,24,11/27/7,8.
[56] "Young Adults and the Affordable Care Act: Protecting Young Adults and Eliminating Burdens on Families and Businesses," *CMS.gov*. Available at: https://www.cms.gov/CCIIO/Resources/Files/adult_child_fact_sheet#:~:text=About%2030%25%20of%20young%20adults,access%20to%20employer%2Dbased%20insurance.
[57] "Adults ages 18 to 24 who felt nervous, anxious or on edge for more than half of the days or nearly every day in the past two weeks in the United States," *Kids Count Data Center*, June 2022. Available at: https://datacenter.kidscount.org/data/tables/11210-adults-ages-18-to-24-who-felt-nervous-anxious-or-on-edge-for-more-than-half-of-the-days-or-nearly-every-day-in-the-past-two-weeks?loc=1&loct=1#.Yr0LSeUqWXA.link.
[58] "Adults ages 18 to 24 who felt down, depressed or hopeless for more than half of the days or nearly every day for the past two weeks in the United States," *Kids Count Data Center*, June 2022. Available at: https://datacenter.kidscount.org/data/tables/11212-adults-ages-18-to-24-who-felt-down-depressed-or-hopeless-for-more-than-half-of-the-days-or-nearly-every-day-for-the-past-two-weeks?loc=1&loct=1#.Yr0LhlCiWW4.link.
[59] "An Economy for All: Building a 'Black Women Best' Legislative Agenda," *The Congressional Caucus on Black Women and Girls*, March 31, 2022. Available at: https://watsoncoleman.house.gov/imo/media/doc/bwb_report_20220331.pdf.
[60] "Persons age 18 to 24 not attending school, not working, and no degree beyond high school in the United States," *Kids Count Data Center*, December 2020. Available at: https://datacenter.kidscount.org/data/tables/5063-persons-age-18-to-24-not-attending-school-not-working-and-no-degree-beyond-high-school?loc=1&loct=1#.Yr0M08shGYg.link.
[61] For ages 16-24. "Issue Brief: Transition-Age Youth and Tax Credits," *First Focus on Children*, January 2022. Available at: https://firstfocus.org/wp-content/uploads/2022/01/IssueBrief_TAY.pdf.
[62] Kristen Lewis, "A Decade Undone: Youth Disconnection in the Age of Coronavirus," *Measure of America of the Social Science Research Council, 2020*. Available at: https://measureofamerica.org/youth-disconnection-2020/. See also: "Issue Brief: Transition-Age Youth and Tax Credits," *First Focus on Children*, January 2022. Available at: https://firstfocus.org/wp-content/uploads/2022/01/IssueBrief_TAY.pdf.
[63] Meghan Henry, et al., "The 2020 Annual Homeless Assessment Report to Congress," *U.S. Department of Housing and Urban Development*, January 2021. Available at: https://www.huduser.gov/portal/sites/default/files/pdf/2020-AHAR-Part-1.pdf.

[64] "The State of America's Children 2020," Children's Defense Fund, 2020. Available at: https://www.childrensdefense.org/wp-content/uploads/2020/02/The-State-Of-Americas-Children-2020.pdf.
[65] D'Vera Cohn, et al., "The demographics of multigenerational households," *Pew Research Center*, March 24, 2022. Available at: https://www.pewresearch.org/social-trends/2022/03/24/the-demographics-of-multigenerational-households/.
[66] Elisa Minoff and Alexandra Citrin, "Systemically Neglected: How Racism Structures Public Systems to Produce Child Neglect," *Center for the Study of Social Policy*, March 2022. Available at: https://cssp.org/resource/systemically-neglected/; "The State of America's Children 2020," *Children's Defense Fund,* 2020. Available at: https://www.childrensdefense.org/wp-content/uploads/2020/02/The-State-Of-Americas-Children-2020.pdf.
[67] "Youth residing in juvenile detention, correctional and/or residential facilities by race and Hispanic origin in the United States," *Kids Count Data Center*, July 2021. Available at: https://datacenter.kidscount.org/data/tables/8391-youth-residing-in-juvenile-detention-correctional-and-or-residential-facilities-by-race-and-hispanic-origin?loc=1&loct=2#.Ys7Vqj879qE.link.
[68] This data references ages 14-21. Child Trends, "Fostering Youth Transitions: Using Data to Drive Policy and Practice Decisions," *Annie E. Casey Foundation*, 2018. Available at: https://assets.aecf.org/m/resourcedoc/aecf-fosteringyouthtransitions-2018.pdf.
[69] Child Trends, "Fostering Youth Transitions: Using Data to Drive Policy and Practice Decisions," *Annie E. Casey Foundation*, 2018. Available at: https://assets.aecf.org/m/resourcedoc/aecf-fosteringyouthtransitions-2018.pdf.
[70] Elisa Minoff and Alexandra Citrin, "Systemically Neglected: How Racism Structures Public Systems to Produce Child Neglect," *Center for the Study of Social Policy*, March 2022. Available at: https://cssp.org/wp-content/uploads/2022/03/Systemically-Neglected-How-Racism-Structures-Public-Systems-to-Produce-Child-Neglect.pdf; Dorothy Roberts (2022), *Torn Apart: How the Child Welfare System Destroys Black Families – and How Abolition Can Build a Safer World*, Basic Books.
[71] Alan Dettlaff (Ed.) (2021), *Racial Disproportionality and Disparities in the Child Welfare System*, 1st edition, Sage; Angela Weeks, et al. (2018), "Strengthening the workforce to support youth in foster care who Identify as LGBTQ+ through increasing LGBTQ+ competency: Trainers' experience with bias," *Child Welfare* 96(2): 125-150. Available at: https://www.proquest.com/openview/ac393c5ef86d9c8cc7c0286150873180/1?pq-origsite=gscholar&cbl=40853; Child Welfare Information Gateway, "Issue Brief: Racial Disproportionality and Disparity in Child Welfare," 2016. Available at: https://www.childwelfare.gov/pubs/issue-briefs/racial-disproportionality/; Jaymie Lorthridge, et al. (2018), "Strengthening family connections and support for youth in foster care who identify as LGBTQ: Findings from the PII-RISE Evaluation," *Child Welfare* 96(1): 53-78. Available at: https://www.proquest.com/openview/e00329af26b3b81096b947a39cc2f233/1?pq-origsite=gscholar&cbl=40853.
[72] Elisa Minoff and Alexandra Citrin, "Systemically Neglected: How Racism Structures Public Systems to Produce Child Neglect," *Center for the Study of Social Policy*, March 2022. Available at: https://cssp.org/resource/systemically-neglected/.
[73] Linda Williams (2003), *The Constraint of Race: Legacies of White Skin Privilege in America*, Penn State University Press.
[74] Melissa Laska, et al. (2020), "Addressing College Food Insecurity: An Assessment of Federal Legislation Before and During Coronavirus Disease-2019," *Journal of Nutrition, Education, and Behavior* 52(10): 982-987. Available at: https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7450237/.
[75] James Dubick, Brandon Mathews, and Clare Cady, "Hunger on Campus: The Challenges of Food Insecurity for College Students," *College and University Food Bank Alliance and National Student Campaign Against Hunger and Homelessness*, October 2016. Available at: http://cufba.org/wp-content/uploads/2019/03/Hunger_On_Campus.pdf. See also: Alex Coccia, "SNAP Expanded to Temporarily Benefit Ohio College Students," *Children's Defense Fund-Ohio*, February 3, 2021. Available at: https://cdfohio.org/cdf_oh_blog/snap-expanded-to-temporarily-benefit-ohio-college-students/; Alex Coccia, "Nutrition Support Means Greater Higher Education Access & Equity for

Ohioans," *Children's Defense Fund-Ohio*, February 19, 2021. Available at: https://cdfohio.org/cdf_oh_blog/snapequalsaccess/.
[76] Aseel El Zein, et al. (2019), "Prevalence and correlates of food insecurity among U.S. college students: a multi-institutional study," BMC Public Health 19(660). Available at: https://bmcpublichealth.biomedcentral.com/track/pdf/10.1186/s12889-019-6943-6.pdf.
[77] Elisa Minoff, "The Racist Roots of Work Requirements," *Center for the Study of Social Policy*, February 2020. Available at: https://cssp.org/resource/racist-roots-of-work-requirements/. See also: "A Quick Guide to SNAP Eligibility and Benefits," Center on Budget and Policy Priorities, January 6, 2022. Available at: https://www.cbpp.org/research/food-assistance/a-quick-guide-to-snap-eligibility-and-benefits; Joe Soss, Richard Fording, and Sanford Schram (2011), *Disciplining the Poor: Neoliberal Paternalism and the Persistent Power of Race*, University of Chicago Press.
[78] "SNAP Policy in Non-Citizen Eligibility," *Food and Nutrition Service, US. Department of Agriculture*, September 4, 2013. Available at: https://www.fns.usda.gov/snap/eligibility/citizen/non-citizen-policy. See also: "SNAP Facts: Immigration Status," *Rhode Island Department of Human Services*, February 2021. Available at: https://dhs.ri.gov/sites/g/files/xkgbur426/files/2021-05/SNAP%20FACTS%20Immigration%20-%202.2021%20final.pdf. Refugees and certain other humanitarian immigrants remain eligible during this period.
[79] Heather Hahn, et al., "Young People's Lived Experiences with Safety Net Programs: Insights from Young People and Youth-Serving Organizations," *Urban Institute*, December 2021. Available at: https://www.urban.org/sites/default/files/2022-04/young-peoples-lived-experiences-with-safety-net-programs-insights-from-young-people-and-youth-serving-organizations.pdf.
[80] Richard J. Bonnie, Clare Stroud, and Heather Breiner (eds.), "Investing in the Health and Well-Being of Young Adults," *Institute of Medicine* and *National Research Council of the National Academie*s, 2015. Page 48. Available at: https://www.ncbi.nlm.nih.gov/books/NBK284776/.
[81] Dorothy Brown (2021), *The Whiteness of Wealth: How the Tax System Impoverishes Black Americans – and How We Can Fix It*, Crown.
[82] Michael King, "Who is Receiving Social Safety Net Benefits? New Interactive Data Tool Shows Characteristics of Those Who Receive Assistance from Government Programs," *U.S. Census Bureau*, May 24, 2022. Available at: https://www.census.gov/library/stories/2022/05/who-is-receiving-social-safety-net-benefits.html.
[83] James Hawkins, "The Rise of Young Adult Poverty in the U.S.," *Berkeley Institute for Young Americans*, June 2019. Available at: https://youngamericans.berkeley.edu/wp-content/uploads/2020/01/poverty_FINAL_formatted.pdf. For disaggregated data by race: "Children and Young Adults in Poverty: A look by Race and Geography," *Center for Law and Social Policy*, November 17, 2015. Available at: https://www.clasp.org/sites/default/files/public/resources-and-publications/publication-1/Children-And-Young-Adults-in-Poverty-Webinar-Slides.pdf.
[84] "American Rescue Plan Act of 2021," H.R. 1319, March 11, 2021. Available at: https://www.congress.gov/bill/117th-congress/house-bill/1319/text; "Issue Brief: Transition-Age Youth and Tax Credits," F*irst Focus on Children*, January 2022. Available at: https://firstfocus.org/wp-content/uploads/2022/01/IssueBrief_TAY.pdf; "NTA Blog: Former Foster Youth and Homeless Youth May Be Eligible to Claim the Earned Income Tax Credit," *National Taxpayer Advocate*. Available at: https://www.taxpayeradvocate.irs.gov/news/nta-blog-former-foster-youth-and-homeless-youth-may-be-eligible-to-claim-the-earned-income-tax-credit/#:~:text=The%20American%20Rescue%20Plan%20Act,are%20at%20least%2018%20years.
[85] Robbie Economou, "Food Insecurity to Rise When Public Health Emergency Ends," *National Conference of State Legislatures*, May 19, 2022. Available at: https://www.ncsl.org/research/human-services/food-insecurity-to-rise-when-public-health-emergency-ends-magazine2022.aspx.
[86] Joel Cantor, et al., "The Role of Federal and State Dependent Coverage Eligibility Policies on the Health Insurance Status of Young Adults," *National Bureau of Economic Research*, July 2012.

Available at: https://www.nber.org/papers/w18254. Nonetheless, young Black men are nearly twice as likely as young White men between the ages of 19-25 to be uninsured. Mariko Lewis and Shawn Fremstad, "The Absence of Universal Social Protections in the United States Harms Black Men," Center for Economic and Policy Research, December 16, 2020. Available at: https://cepr.net/the-absence-of-universal-social-protections-in-the-united-states-harms-black-men/.

[87] Benjamin Sommers and Karyn Schwartz, "2.5 Million Young Adults Gain Health Insurance Due to the Affordable Care Act," *Assistant Secretary for Planning and Evaluation, U.S. Department of Health and Human Services*, December 13, 2011. Available at: https://aspe.hhs.gov/reports/25-million-young-adults-gain-health-insurance-due-affordable-care-act-0.

[88] 42 U.S.C. 1902(a)(10)(A)(i)(IX).

[89] Anuj Gangopadhyaya and Emily Johnston, "Impacts of the ACA's Medicaid Expansion on Health Insurance Coverage and Health Care Access among Young Adults," *Urban Institute*, February 2021. Available at: https://www.urban.org/sites/default/files/publication/103673/impacts-of-the-acas-medicaid-expansion-on-health-insurance-coverage-and-health-care-access-among-young-adults_1.pdf.

[90] Rachel Rosenberg and Samuel Abbott, "Supporting Older Youth Beyond Age 18: Examining Data and Trends in Extended Foster Care," *Child Trends*, June 3, 2019. Available at: https://www.childtrends.org/publications/supporting-older-youth-beyond-age-18-examining-data-and-trends-in-extended-foster-care. Extended foster care has been shown to have significant positive outcomes in high school graduation/GED attainment, employment, and school enrollment, and reduced outcomes of homelessness, and young parenthood. Jeremy Loudenback, "Report: Extended Foster Care in California Boosts Wealth, Stability," *The Imprint: Youth and Family News*, January 24, 2019. Available at: https://imprintnews.org/child-welfare-2/report-extended-care-foster-care-in-california-boosts-wealth-stability/33508. See also: "Extending Foster Care Beyond 18," National Conference of State Legislatures, July 28, 2017. Available at: https://www.ncsl.org/research/human-services/extending-foster-care-to-18.aspx.

[91] "Educational and Training Vouchers for Young People Currently and Formerly in Foster Care," *Federal Student Aid*, January 2022. Available at: https://studentaid.gov/sites/default/files/foster-youth-vouchers.pdf.

[92] Division X of the Consolidated Appropriations Act of 2021 temporarily expanded Chafee eligibility through age 26 and provided additional funds for states to provide direct financial assistance and supports. This was in response to calls from young people in and from foster care who were not able to access previous pandemic aid. "Youth Provisions in the Supporting Foster Youth and Families through the Pandemic Act (Division X of P.L. 116-260)," *Congressional Research Service*, April 21, 2021. Available at: https://crsreports.congress.gov/product/pdf/R/R46770.

[93] Zachary Green and Pavni Mittal, "Why cities are piloting guaranteed income programs," *PBS News Weekend*, March 27, 2022. Available at: https://www.pbs.org/newshour/economy/monthly-cash-payments-no-strings-attached-why-cities-are-piloting-guaranteed-income-programs.

[94] Stacia West, et al., "Stockton Economic Empowerment Demonstration Preliminary Analysis: SEED's First Year." Available at: https://www.stocktondemonstration.org/.

[95] "Magnolia Mother's Trust: 2020 Evaluation Report," *Springboard to Opportunities*, May 2021. Available at: https://springboardto.org/wp-content/uploads/2021/05/MMT-2.0-Evaluation-Two-Pager.pdf.

[96] Katie Fleischer, "15 Moms on What a Year of Guaranteed Income Meant to Them and Their Families," *Ms. Magazine*, December 23, 2021. Available at: https://msmagazine.com/2021/12/23/guaranteed-income-benefits-magnolia-mothers-trust/.

[97] These findings are consistent across studies regarding the impact of unrestricted cash. Jessica Hagen-Zanker, et al., "Understanding the impact of cash transfers: the evidence," *Overseas Development Institute*, July 2016. Available at: https://www.calpnetwork.org/wp-content/uploads/2020/09/10748.pdf.

[98] "SOI Tax Stats – Coronavirus Aid, Relief, and Economic Security Act (CARES Act) Statistics, Economic Impact Payments," *Internal Revenue Service*, June 15, 2022. Available at: https://www.irs.gov/statistics/soi-tax-stats-coronavirus-aid-relief-and-economic-security-act-cares-act-statistics.
[99] "December Child Tax Credit kept 3.7 million children from poverty," *Center on Poverty and Social Policy at Columbia University*, January 20, 2022. Available at: https://www.povertycenter.columbia.edu/news-internal/monthly-poverty-december-2021.
[100] "An Economy for All: Building a 'Black Women Best' Legislative Agenda," *The Congressional Caucus on Black Women and Girls*, March 31, 2022. Available at: https://watsoncoleman.house.gov/imo/media/doc/bwb_report_20220331.pdf.
[101] "The Expanded Child Tax Credit is Helping Families, But National Survey Shows Continued Outreach Remains Essential," *Center for Law and Social Policy*, April 2022. Available at: https://www.clasp.org/wp-content/uploads/2022/04/2022_National-CTC-Survey-Round-2_Full-Report.pdf.
[102] Samuel Hammond and Robert Orr, "Measuring the Child Tax Credit's Economic and Community Impact," *Niskanen Center*, August 2021. Available at: https://www.niskanencenter.org/wp-content/uploads/2021/08/Measuring-the-Child-Tax-Credits-Economic-and-Community-Impact.pdf. For multipliers for SNAP see: Patrick Canning and Brian Stacy, "The Supplemental Nutrition Assistance Program and the Economy: New Estimates of the SNAP Multiplier," *U.S. Department of Agriculture*, July 2019. Available at: https://www.ers.usda.gov/webdocs/publications/93529/err265_summary.pdf.
[103] Ellie Kaverman, Elisa Minoff, and Julie Kashen, "A 'Godsend': How Temporary Investments in the Child Tax Credit and Child Care Impacted Michigan Families," *Center for the Study of Social Policy*, March 2022. Available at: https://cssp.org/wp-content/uploads/2022/03/A-Godsend-How-Temporary-Investments-in-the-Child-Tax-Credit-and-Child-Care-Impacted-Michigan-Families.pdf; Ellie Kaverman and Elisa Minoff, "'We Don't Have that in Mississippi': How Temporary Expansions of the Child Tax Credit and Child Care Demonstrate the Importance of Federal Investments and Oversight," *Center for the Study of Social Policy*, June 2022. Available at: https://cssp.org/wp-content/uploads/2022/06/We-Dont-Have-That-in-Mississippi-How-Temporary-Expantions-of-the-CTC-and-Child-Care-Demonstrate.pdf; Ellie Kaverman and Elisa Minoff, "Where Do We Go From Here?: How Temporary Investments in the Child Tax Credit & Child Care Impacted North Carolina Families, and the Road Ahead," *Center for the Study of Social Policy*, July 2022. Available at: https://cssp.org/resource/where-do-we-go-from-here/.
[104] Ann Foster, "Consumer expenditures vary by age," *U.S. Bureau of Labor Statistics*, December 2015. Available at: https://www.bls.gov/opub/btn/volume-4/consumer-expenditures-vary-by-age.htm. Allegheny County, Pennsylvania, provided direct financial assistance to youth in and from foster care using Chafee pandemic aid. The top uses were bills, housing, car expenses, food, and clothing. Kate Giammarise, "Allegheny County gave $3.7 million in pandemic aid to foster youth, who tend to lack safety nets," *90.5 WESA*, February 17, 2022. Available at: https://www.wesa.fm/politics-government/2022-02-17/allegheny-county-gave-3-7-million-in-pandemic-aid-to-foster-youth-who-tend-to-lack-safety-nets.
[105] 22 percent (about 10.4 million) of youth and young adults age 14-24 are immigrants or live in immigrant families. "Youth and young adults ages 14 to 24 who are immigrants or live in immigrant families by race and ethnicity in the United States," *Kids Count Data Center*, July 2021. Available at: https://datacenter.kidscount.org/data/tables/11175-youth-and-young-adults-ages-14-to-24-who-are-immigrants-or-live-in-immigrant-families-by-race-and-ethnicity?loc=1&loct=1#.Yr0WeB1vCKc.link.
[106] Ashley Burnside, "No More Double Punishments: Lifting the Ban on SNAP and TANF for People with Prior Felony Drug Convictions," *Center for Law and Social Policy*, April 19, 2022. Available at: https://www.clasp.org/publications/report/brief/no-more-double-punishments/.
[107] Board of Governors of the Federal Reserve System, "Dealing with Unexpected Expenses," in

Report on the Economic Well-Being of U.S. Households in 2021, May 2022. Available at: https://www.federalreserve.gov/publications/2022-economic-well-being-of-us-households-in-2021-dealing-with-unexpected-expenses.htm.

[108] "An Economy for All: Building a 'Black Women Best' Legislative Agenda," *The Congressional Caucus on Black Women and Girls*, March 31, 2022. Available at: https://watsoncoleman.house.gov/imo/media/doc/bwb_report_20220331.pdf.

[109] Leah Hamilton, et al., "The impacts of the 2021 expanded child tax credit on family employment, nutrition, and financial well-being: findings from the Social Policy Institute's Child Tax Credit Panel (Wave 2)," *Global Economy and Development at Brookings*, April 2022. Available at: https://www.brookings.edu/wp-content/uploads/2022/04/Child-Tax-Credit-Report-Final_Updated.pdf.

[110] For a state model, California Assembly Bill 153 encourages the creation of guaranteed income pilot programs, prioritizing youth and young adults who age out of foster care and pregnant individuals, and prohibiting payments to be counted as income for eligibility determinations for any local or state benefits. "California Guaranteed Income Pilot Program," California Assembly Bill 153 (2021), Chapter 16. Available at: https://legiscan.com/CA/text/AB153/2021.

[111] Rachel Black and Riani Carr, "Start At the Beginning: A Person-Centered Design and Evaluation Framework for Policies to Boost Household Cash Flow and Beyond," *Aspen Institute Financial Security Program*, November 2021. Available at: https://www.aspeninstitute.org/publications/start-at-the-beginning-a-person-centered-design-and-evaluation-framework-for-policies-to-boost-household-cash-flow-and-beyond/. Young adults ages 18-29 have the highest incidence of any age group of problems accessing funds in a bank account, which is higher for Black adults than Hispanic and White adults. Board of Governors of the Federal Reserve System, "Banking and Credit," in *Report on the Economic Well-Being of U.S. Households in 2018*, May 2019. Available at: https://www.federalreserve.gov/publications/2019-economic-well-being-of-us-households-in-2018-banking-and-credit.htm.

[112] Matthew Unrath, "Targeting, Screening, and Retention: Evidence from California's Food Stamps Program," *California Policy Lab*, April 24, 2021. Available at: https://mattunrath.github.io/files/research/Unrath_SNAP.pdf.