

# Executive Summary



**T**he Flexible Housing Pool of Chicago and Cook County (FHP) was established in 2018 as a cross-sector collaboration to offer supportive housing to individuals and families experiencing homelessness in the City of Chicago and Suburban Cook County. In line with Housing First principles, FHP has some of the lowest barriers to stable housing and aims to support people who suffer inequities due to race and behavioral health disorders, those with housing sensitive health conditions, and justice involvement. The Center for Urban Research and Learning (CURL) collaborated with the FHP and Cook County Health to research the impact of FHP housing and services from the perspectives of the residents. The present report focuses primarily on the experiences of emerging adult residents receiving housing and services through FHP, and relies primarily on interviews with 90 emerging adults (EA) in the FHP program. Emerging adulthood is a crucial time-period spanning the ages of 18-29 and is characterized by identity exploration and building the foundation for financial independence. This report relies primarily on interviews with 90 emerging adults in the FHP program.

## Key Findings Include:

### 1. FHP enabled vulnerable emerging adults and their families overcome barriers to renting and exit housing instability and homelessness.

In the year prior to enrollment in the FHP, nearly half of emerging adult residents (46%) were “literally homeless” (living in shelters, on the street or other spaces not meant for habitation) and the remainder were unstably housed and moving from place to place without a formal lease agreement. They were unable to successfully navigate an unaffordable rental market with unstable income, low pay, little/no savings, and often lacked social support and guidance in transitioning to independent living. Most (87%) said that they currently would be unable to rent an apartment without aid. Notably, the barriers to renting that EA identified (e.g. sporadic or no employment history, little to no income, poor credit history, lack of social support) can be improved with time and support.

### 2. FHP provides vulnerable emerging adults with the stability and support necessary to transition into greater self-sufficiency.

Emerging adult residents were optimistic about their ability to become self-sufficient with the support of stable housing and services that they were receiving within FHP but varied in their preparedness to take next steps. Nearly half (44%) of emerging adult residents interviewed had concrete and realizable plans for achieving greater independence and were acting on those plans (e.g. working full time to build their savings and improve their credit score, enrolling in a vocational program, completing post-secondary education). The larger portion of emerging adult residents (56%) interviewed needed some additional time and guidance as they were caring for small children, managing chronic health conditions, were justice-involved, or still “figuring things out.” These findings are consistent with research on the needs and experiences of emerging adults in housing programs and point to the importance of FHP in providing young people and families with long-term, supportive housing as they make the transition to self-sufficiency and adulthood.

### 3. FHP provided emerging adults with housing security, enabling them to better manage their physical, mental and behavioral conditions.

Emerging adult residents in FHP described experiencing a variety of physical, mental and behavioral conditions that were difficult to manage while also navigating homelessness prior to entering the FHP; these included neurological disease, mental and physical trauma from gun violence, post-partum depression, recovery from a kidney transplant, problematic substance use, and serious mental illness. They credited the housing stability and supportive services they received while in FHP with their ability to better manage these conditions. Fifty-two percent of emerging adult residents had a dependent child. The health benefits of timely supportive housing on the dependent children served were not explicitly measured but considerable based on established scientific evidence.

## Policy Recommendations

### 1. Continued Funding for Supportive Housing for Youth Populations in the City of Chicago and Cook County

FHP’s services for youth and emerging adults address a critical need for housing and supportive services amongst young Black individuals and families who are disproportionately impacted by rising rent costs and navigating a

subsidized housing system in which demand far exceeds supply.<sup>i</sup> Interviewed FHP residents navigated complex challenges prior to securing housing through FHP and credit the stable housing and coordinated services they received in the program with enabling them to plan for and take steps towards self-sufficiency. Increasing youth and emerging adults' access to housing and necessary services potentially reduces overall lifetime service costs because they receive the necessary interventions that can protect them from homelessness in adulthood.<sup>2</sup>

## **2. Advocate to extend stable housing supports for emerging adults to 36 Months**

As the results of our study indicate, emerging adults in FHP are managing complex and overlapping barriers to achieve their educational and economic goals, many of which indicate the need for more than 24 months of housing stability and services to address. Emerging adults in FHP are systems-involved and navigating chronic health conditions, parenting dependent children, adjusting to reentry from the criminal justice system, working to complete certificate and credential programs all while working towards greater self-sufficiency and, if needed, alternative housing programs. In contrast to shorter time-limited models, the FHP program affords residents time to explore options and achieve goals from a basis of security which is supporting their overall development of economic self-sufficiency.

# **Structural Recommendations**

## **1. Further Investment in Education and Employment Services to Support residents' Financial Stability**

FHP provides vulnerable emerging adults with the housing stability and supportive services needed to work towards self-sufficiency as they transition into adulthood. Many emerging adult residents interviewed for this study were entering the labor force for the first time and beginning to think about developing careers that would support themselves and their families. We suggest that FHP consider how to leverage opportunities to fund the provision of additional supportive employment and educational services.

## **2. Provide Trauma Informed, Culturally Relevant Mentorship**

Our study found that while some emerging adults in the FHP program were already making strides towards greater economic independence (43.5%), a larger proportion (56.5%) needed additional help and guidance "figuring things out" as they were navigating chronic health conditions, raising small children, reentering communities following incarceration and/or simply were unsure of their next steps. To support the emerging adults in FHP, our recommendation is to integrate trauma-informed and culturally relevant mentorship as a service delivery component in the FHP program.

## **3. Legal Services to Reduce Barriers to Renting and Employment**

FHP helped residents overcome significant barriers to renting, including low or no income, poor credit history and no savings. To further support emerging adults as they transition to self-sufficiency, we suggest that FHP explore opportunities to partner with legal aid organizations that can help individuals with no or bad credit address discrepancies in their credit history, resolve lawsuits with creditors and clear their credit history. We also suggest that FHP explore opportunities to partner with local legal aid organizations that offer civil legal aid to individuals experiencing housing discrimination based on their criminal records. Additionally, we suggest considering partnership with organizations that can aid justice-involved residents with sealing their criminal records.