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- 4707 Calvert Road  
College Park, MD  
20740-3501
- 301.699.0151  
info@nchcw.org  
www.nchcw.org

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TESTIMONY OF RUTH WHITE, EXECUTIVE DIRECTOR  
NATIONAL CENTER FOR HOUSING AND CHILD WELFARE

HEARING ON THE “HOUSING CHOICE VOUCHER PROGRAM: AN OVERVIEW AND  
REVIEW OF LEGISLATIVE PROPOSALS”

BEFORE THE HOUSE FINANCIAL SERVICES SUBCOMMITTEE ON  
HOUSING AND INSURANCE

TUESDAY, APRIL 17, 2018  
2:00 PM

RAYBURN HOUSE OFFICE BUILDING ROOM 2128

Good afternoon Chairman Duffy and Ranking Member Cleaver. It is my honor to address this Committee about how the Housing Choice Voucher program can act as a platform for upward mobility and to express my organization's full support for the "Fostering Stable Housing Opportunities Act of 2017" as a means towards this end.

I will focus on four main points: **the vital role foster care alumni must play in shaping policy; the interaction of the "Fostering Stable Housing Opportunities Act of 2017" with HUD's Family Unification Program; my support for the amended version of the bill; and the role of the child welfare system in appropriately preparing young adults for stable housing as it relates to the bill.**

I am also prepared to answer any questions you might have about the "Transitional Housing for Opioid Recovery Demonstration Program Act of 2018" and the "Housing Choice Voucher Mobility Demonstration Act of 2018."

My name is Ruth White and I am the co-founder and executive director of the National Center for Housing and Child Welfare (NCHCW) and a professor of social work at the Catholic University of America.

NCHCW is a national agency which aims to increase the range of housing options for families and youth. We are the leading advocacy organization for HUD's Family Unification Program (FUP) which provides Housing Choice Vouchers to families at risk of separation due to inadequate housing and to youth leaving foster care. My co-founder, the late Bob McKay, and I were the team that worked with the CWLA Youth Advisory Committee and Sen. Christopher 'Kit' Bond (R-MO) to add youth as an eligible population to the Family Unification Program in 1999. I co-authored the original FUP cost-benefit analysis showing that if FUP were extended to all families separated by the child welfare system due to inadequate housing, the U.S. would save \$1.94 billion in foster care costs annually (or \$31,694 per family)<sup>1</sup>. It was this cost-benefit analysis coupled with stories of families and youth in child welfare that inspired Sens. Murray and Bond to re-establish funding for the Program in 2008.

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<sup>1</sup> Harburger, D. with Ruth White (2004). Reunifying families, cutting costs: Housing-child welfare partnerships for permanent supportive housing. *Child Welfare*, 83(5), 493-508.

Recently NCHCW worked with the Corporation for Supportive Housing (CSH) to develop a concept by which Public Housing Authorities (PHAs) may request a waiver to couple Housing Choice Vouchers for youth (under FUP) with HUD's Family Self-Sufficiency Program. This approach allows youth to keep their vouchers for a maximum of five years (thereby extending the FUP youth time limit from three years to five), provided that the young people move toward independence.

When Congress included this idea in legislation, they offered it as a demonstration. However given the abundance of research regarding the housing needs of youth leaving public systems of care<sup>2</sup> and the merits of HUD's FSS program as a platform for economic mobility<sup>3</sup>, NCHCW argued that the demonstration program format would simply delay progress and common sense. Therefore we recommended to HUD that it be offered in the form of a waiver. This is essentially what HUD did. HUD has embraced this program and PHAs nationwide are now administering this common sense approach to coupling FUP and FSS to encourage upward mobility for youth. I mention this at length because this approach is not altogether different from the model included in the bill which I am here to support today, "The Fostering Stable Housing Opportunities Act of 2017."

#### **THE IMPORTANCE OF FOSTER CARE ALUMNI CONTRIBUTIONS TO POLICY CHANGE**

My professional expertise, as it turns out, is the least important part of what brings me in front of this esteemed committee today. "The Fostering Stable Housing Opportunities Act of 2017" emerged directly from the experience and recommendations of current and former foster youth. I was present during those meetings and listened to the incredible hardship placed upon

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<sup>2</sup> For a meta-analysis and an annotated bibliography of youth surveys and research conducted prior to 1995 documenting the homelessness experienced by youth leaving foster care through 1995, see Roman & Wolfe (1995) *Web of Failure: The Relationship Between Foster Care and Homelessness*. Retrieved from National Alliance to End Homelessness website: [http://b.3cdn.net/naeh/0322dc703428f347f3\\_s3m6iiv34.pdf](http://b.3cdn.net/naeh/0322dc703428f347f3_s3m6iiv34.pdf); See also Pecora et al (2005), the Northwest Study of Former Foster Youth which found, among other things, the PTSD rate of former foster youth to be higher than that of veterans returning from the Gulf War; Courtney et al (2012) and ; Dworsky et al (2017), *The Midwest Study of the Adult Functioning of Former Foster Youth*; Morton, M. (2018), *Voices of Youth Count*.

<sup>3</sup> Sard, B. (2001); *The Family Self-Sufficiency Program: HUD's Best Kept Secret for Promoting Employment and Asset Growth*. Washington, DC: Center on Budget and Policy Priorities U.S. Department of Housing and Urban Development.

these young people, first by their families, and second by a system that failed to prepare them adequately for adulthood and support them on that journey.

For the past six years, my organization has been involved in an event called *Three Days on the Hill*” which brings current and former foster youth to DC to share their ideas about improvements to federal policy. NCHCW is involved as an as-needed facilitator; but we deserve no credit for the yeoman’s work it takes to pull this event together. The event and all of the associated training is organized by three volunteers: Lisa Dickson, a full-time librarian; Jamole Callahan, a young business professional; and Doris Edelman, a retired 30 year veteran of child welfare work. Lisa is an alumna who aged out in 1989 and at that time experienced her own set of housing challenges. Jamole is also an alumnus.

The teens and young adults who participate in this event understand that policymaking takes time and, thus, they will be unlikely to benefit from any improvements. Yet, they take time off of work and school, study the issues, and come to Capitol Hill prepared to express gratitude when Congress gets it right, offer the gift of their personal stories, and share suggestions from their unique vantage point - and what a unique vantage point indeed.

Contributions to the literature by outstanding ethnographers like Matthew Desmond<sup>4</sup> notwithstanding, the only way to inform policy based on experience is to personally navigate the intersection between public systems as if your life depended upon it – not just your research. This is why, despite my 20 year history of training PHAs and their child welfare partners to work together, I did not identify **the obvious synchronization problems that this bill will fix; nor did anyone else in the professional class.**

It is also important to point out that ignoring the youth perspective results in a costly (both in human terms and in terms of federal spending) and persistent epistemic lag between the common sense ideas expressed by foster youth and the speed with which the epistemic community of

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<sup>4</sup>Desmond, M. (2016). *Evicted: Poverty and profit in the American city*. New York: Crown Publishers. Professor Desmond's painstaking research involved a form of ethnography in which he lived among the poor and embedded himself in the lives of eight families on their way through the eviction process in neighborhoods throughout Milwaukee to gain an understanding of extreme poverty and economic exploitation while providing fresh ideas for solving a devastating, uniquely American problem. Professor Desmond's research has inspired an important conversation about the devastating, costly consequences affordable crisis to families, particularly families headed by African American women throughout the U.S.

researchers and professionals accept the ideas as fact and move to implement those ideas. This has resulted in a cycle dating back to 1983 of youth interviews, grants to institutions to vet the ideas expressed by surveyed youth, technical assistance on innovative approaches, evaluations of housing programs, followed by satisfaction surveys. Despite the fact year after year young adults bear their souls to policy makers *and* the reality that Public Housing Authorities, Community Action Programs, and private providers have provided independent living, private housing, and self-sufficiency services with great success for decades, we have been unable to move forward nationally since the first youth survey in 1983.

What's more, the line items within HHS and HUD for research and technical assistance continue to swell, yet the pool of affordable housing continues to shrink and homelessness among all populations has never been worse. This is quite puzzling but one must also wonder - *Why are we asking youth to share their painful stories time and time again, if professionals must then step in and use federal funds to validate these ideas?, Why is it taking so long for the epistemic community to move forward?, and Where is the sense of urgency?*

With “the Fostering Stable Housing Opportunities Act of 2017,” Mr. Turner and Ms. Bass and the bi-partisan group of co-sponsors have crafted a piece of legislation that honors the youth experience and adds an appropriate sense of urgency to the pace of reform.

While meeting with foster youth directly, Mr. Turner of Ohio immediately seized upon something that continues to be ignored or missed entirely by policymakers and advocates alike: **the housing instability faced by former foster youth is entirely predictable** – but systems fail time and time again to work together to close the obvious gaps through which so many youth are destined to fall into homelessness. Mr. Turner termed this phenomenon, “government created homelessness.”

Together with the youth, Hill staff crafted the straight-forward, yet sophisticated solution offered in this bill. It is no surprise that Mr. Turner's partner in refining and introducing this bill is The Honorable Karen Bass of California (the founder and co-chair of the Congressional Caucus on Foster Youth) who, among so many other accomplishments, shepherded the Improving Services for Foster Youth Act of 2018 into law last month.

It is my understanding that some professionals have determined that HUD's proven, evidence-based Family Unification Program (FUP) is the simple answer to the problems addressed in this bill, so please allow me to provide a brief overview of FUP. This will serve to illustrate how the "Fostering Stable Housing Opportunities Act" is an important compliment to FUP.

## **THE INTERACTION OF FUP AND THE "FOSTERING STABLE HOUSING OPPORTUNITIES ACT OF 2017"**

Signed into law in 1990 by President George H. W. Bush, FUP works through local level partnerships between public housing authorities and child welfare agencies. FUP provides families with housing subsidies and the supportive services (funded by child welfare agencies) necessary to prevent separation or reunite children who would otherwise linger needlessly in foster care.

At the request of the CWLA Youth Advisory Committee and at the urging of Senator Bond (R-MO), Congress added youth as an eligible population for FUP in October 2000. As a result, thousands of young people aging out of foster care have received the vital housing resources they needed to make successful transitions to independence. This approach is also cost-effective. Van Leeuwen (2004) found that providing housing and services through FUP cost a tenth of a placement in youth corrections or residential treatment. FUP averaged \$5,378 annually compared to \$53,655 for corrections and \$53,527 for residential treatment.

We are exceedingly grateful to this Committee for the significant improvements made to through "The Housing Opportunities through Modernization Act of 2016" (HOTMA). HOTMA extended the age through which a former foster youth can be referred to 24 and extended the time limit on FUP vouchers for youth from 18 to 30 months. HOTMA also allowed for the project-basing of FUP vouchers in the limited circumstances when such a practice would be appropriate. HUD implemented these changes swiftly and we have a great deal of admiration for the HUD PIH staff, several of whom are considered subject matter experts on FUP and a range of housing options for foster youth. In light of the HOTMA improvements, the foster youth with whom my organization works as well as the parents who have benefited from FUP, do not recommend changes to the Family Unification Program. Of course, as you can imagine, they seek continued

and predictable funding of \$20 million annually from the appropriators. As it pertains to FUP, we do not have authorizing request.

Instead, foster youth have identified a **synchronization flaw** that must be addressed outside of FUP. **The fate of a foster child aging out in need of a FUP voucher to ease their transition to independence is tied to whether or not they live in the jurisdiction of a PHA that has successfully applied for FUP and whether or not the availability of a voucher is synchronized with their emancipation.** Currently, 197 of the 3,400 PHAs administer FUP<sup>5</sup>. This is not for lack of interest. The last fiscal year that HUD announced funding for FUP, nearly 400 PHAs applied, but HUD had funding for only 32 awards.

When viewed in the aggregate; this seems like a typical resource constraint problem, but, as I pointed out earlier, from the perspective of one teen alone in the world, facing adulthood without the support of a family, this mismatch is an epic tragedy. The “Fostering Stable Housing Opportunities Act of 2017” addresses the interstitial synchronization problems of FUP Housing Choice Vouchers and other housing resources more generally in a few ways. We hope that these comments will not be construed as complaints about FUP, which is an elegantly simple and cost-effective program for both families and youth in child welfare.

#### **THE “FOSTERING STABLE HOUSING OPPORTUNITIES ACT OF 2017”**

The “Fostering Stable Housing Opportunities Act of 2017” offers a cost-neutral, two-pronged approach (early application and priority preference) to synchronize public resources for young people transitioning to independence from foster care. Additionally, the bill incorporates recommendations by former foster youth to ensure that housing is used as a platform for self-sufficiency.

#### ***Early Application***

Foster youth will be able to apply for housing assistance and be placed on a waiting list upon reaching 16 years of age, prior to aging out of foster care. This predictability will allow child

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<sup>5</sup> U.S. Department of Housing and Urban Development. (2014) *The Family Unification Program: A resource for youth aging out of foster care*. Washington, DC: Author.

welfare agencies to add a viable housing option for young people who are highly likely to exit foster care into independence. In 2014, the U.S. Children’s Bureau reported that five percent of all 415,129 children in foster care had a goal of aging out into independence (AFCARS, 2016). During 2014, nine percent of the 238,230 children who exited the foster care system aged out – or a total of 21,440 young people. It is not the case that all of these young people would transition to a Housing Choice Voucher or a public housing unit. Instead, we predict that due to recent changes to child welfare law under the Families First and Prevention Services Act of 2018” and proper utilization of foster care resources, the most likely candidates for these housing resources will be 21 year olds at risk of homelessness, not the entire portfolio of youth aging out.

The most recent AFCARS report indicates that the total number of 21 year olds in care is in 2016 was 2,129.<sup>6</sup> It is a portion of this group of young adults would transition from independent living programs into a subsidy administered by a PHA after having been adequately prepared for adulthood, connected to work, and self-sufficiency services.

### ***Priority Preference***

The bill creates a priority preference for housing resources provided by local PHAs for youth leaving foster care, including public housing, tenant-based assistance, and project-based housing assistance. When a foster youth reaches the point six months prior to aging out of foster care (for most youth this will be six months prior to age 21), he/she will receive a priority preference over other applicants for housing assistance, allowing the young adult to receive the next available housing resource.

It is the case that in 1998, Congress eliminated federal preferences, leaving it to local PHA and community leadership to determine local priorities. However for over a decade, Congress has distributed the bulk of new incremental vouchers in the form of boutique programs, now referred to as “Special Purpose Vouchers”. This means that if a PHA intends to apply for new vouchers, they will only receive vouchers for which the federal government has pre-determined the group of people who the PHA will serve with the vouchers. Essentially, this is a default federal

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<sup>6</sup> USDHHS. (2016). AFCARS Report #24. Retrieved from the Administration for Children and Families Website: <https://www.acf.hhs.gov/sites/default/files/cb/afcarsreport24.pdf>

preference system because if the PHA accepts the voucher, the PHA has no local control over the population they prioritize for the Special Purpose Vouchers.

Therefore, creating a top three preference for youth leaving foster care would not be contradictory to current practice. It is also the case that PHAs already have the latitude to create local preferences which many have done. America's oldest and largest PHA, the New York City Housing Authority (NYCHA) has had a priority preference for emancipating foster youth for both Housing Choice Vouchers and public housing since 1999.

While foster youth could organize and attempt to influence each PHA Board of Directors nationwide in order to insert a local preference into each administrative plan, this is simply not feasible and it is unreasonable to expect teens nationwide to become conversant in community development policy and protocol in order to solve this problem.

### ***HR 2069 encourages housing as platform for self-sufficiency at the youths' request***

Through the provision of housing resources, the bill would close the yawning gap between the wages youth are qualified to earn and the cost of decent housing. The most comprehensive longitudinal study of former foster youth shows that 48 percent of 26 year olds work fulltime but their annual earnings are \$ 13,989. This is less than half the annual earnings of their non-foster care alumni peers of \$32,312.<sup>7</sup>

This bill does more than just close that gap on the housing subsidy side – it requires the kinds of activities that will bolster income as well. In fact, from our organization's perspective it is your emphasis on preparation for independence and self-sufficiency that most intrigues us. This is our perspective – because it matches the alumni's perspective – dating back to the seminal Festinger survey of 1983, aptly entitled, "No one ever asked us."<sup>8</sup> Year after year, former foster youth express a complete disappointment with the lack of attention by public agencies to economic self-sufficiency for youth.

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<sup>7</sup> Dworsky, A. (2017). *The Midwest Study of the Adult Functioning of Former Foster Youth*. See also: Nathanael J. Okpych & Courtney (2014). *Does education pay for youth formerly in foster care? Comparison of employment outcomes with a national sample*. *Children and Youth Services Review*. 43 (2014) 18–28

<sup>8</sup> Festinger, T. (1983). *No one ever asked us*. Columbia University Press: New York, NY

Alumni of care routinely describe a last-minute, frantic, and crisis-driven aging out process that relies heavily on emergency services such as homeless shelters and loose connections of friends they might stay with temporarily. While a law student at American University, former foster youth, Farrah Champagne, Esq. published a 2014 law review article entitled *Providing Proper Preparation: Achieving Economic Self-Sufficiency for Foster Youth*. She shares some of these unimaginable stories and her legal finding indicates that public systems of care fail so miserably to prepare youth that state actors can and should be held liable in court.

This bill emphasizes the responsibility of the foster care and housing systems to make self-sufficiency services available to youth – but we also appreciate that this approach sets expectations for the young people themselves as well. In fact, the bill in its amended form bears a striking resemblance to what the Center on Budget and Policy Priorities (2001) refers to as “HUD’s best kept secret,” The Family Self Sufficiency Program (FSS); and more specifically, the FSS program HUD has fully embraced for FUP youth.

The self-sufficiency elements in this bill are phased in after one year and include a nine month period during the course of a year wherein youth will agree to participate in workforce development, education, or employment. As one would expect, there are appropriate exemptions for parents of children under six as well as other exemptions related to physical or mental health limitations or rehabilitation.

### ***Time limits***

Much like FUP for youth, eligibility for housing assistance is time-limited. This is in line with what both youth and providers have recommended for housing subsidies for youth. In fact, VanLeeuwen (2004) referred to unlimited housing subsidies for young adults as “incubating dysfunction.” This author argued that it is not developmentally appropriate to provide unlimited assistance without a clearly defined future and expectations for growth.

We predict that the average length of stay in a housing resource accessed through this bill will be three, given the fact that child welfare services will be available to the majority of young people through their 21<sup>st</sup> birthday; or 1.3 years shorter than HUD’s current (and growing) length of stay. Since 2000, HUD has added 1.1 million units to the Housing Choice Voucher Program and this

growth, according to McClure, “is nearly entirely among elderly households and people with disabilities” (2017, p.16). Their protracted stays in assisted housing, while justifiable and prudent, make it nearly impossible for PHAs to serve new households.

Therefore, adding a small portion of young adults on their way to self-sufficiency, whose length of stay is time-limited (without assigning a “special purpose” to the specific voucher) will allow for vouchers to be returned to the general Housing Choice Voucher pool more quickly – thus creating an important flow in an otherwise stagnant pool of vouchers that does not currently exist.

#### **THE ROLE OF THE CHILD WELFARE SYSTEM IN APPROPRIATELY PREPARING YOUNG ADULTS FOR STABLE HOUSING**

The role of the foster care system in adequately preparing youth should not be overlooked. Instead of simply acting as a feeder system to the adult and family homeless system, it is important to acknowledge that foster care funding can be used to appropriately prepare foster youth and unaccompanied youth for independence and housing stability as adults. Furthermore, programs serving youth must build formal, robust partnerships to with competent housing entities beyond public housing authorities to ensure that young people who are in need of support as adults are seamlessly transitioned into the resources controlled by those partners.

#### ***The use of Title IV E for housing placements***

But perhaps more importantly, we must understand that HHS funding is flexible and can subsidize affordable housing in the private market for youth under the age of 21. Title IV-E can follow the young person to the most appropriate and least restrictive setting. The HHS Administration for Children and Families provides guidance that encourages a range of housing options from family reunification, to traditional family foster care, to an independent apartment with supportive services provided by a licensed agency, or any other appropriate setting in between<sup>9</sup>.

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<sup>9</sup> The Fostering Connections to Success and Increasing Adoptions Act of 2008 amended the definition of “child care institution” to include “a supervised setting in which the individual is living independently.” 42 U.S.C.A. 671 (c)(2).

HHS funding is not only flexible, it is elastic – meaning that it expands and contracts to meet the need. As such, no child, no teen, no one under the age of 21 should ever be homeless in the U.S. Child-welfare agencies must be expected to partner with independent living providers who administer housing programs and reimburse them for preparing youth for adulthood. A running joke among seasoned independent living professionals dating back to the 80s is that “independent living without housing is like driver’s education without a car” (Kroner, 2007, p. 52). We simply must expect more from the child welfare system – and Congresswoman Bass has done exactly that.

***Ms. Bass has made important improvements to the John H. Chafee Foster Care Independence Program which will serve as an important compliment to the Fostering Stable Housing Opportunities Act of 2017***

Another important resource is the John H. Chafee Foster Care Independence Program. All young people who age out of foster care at age 18 are entitled to services through the John H. Chafee Foster Care Independence Program. This program provides a number of important supports to youth leaving foster care including, education and training vouchers, transportation assistance, counseling, and employment assistance. Chafee funding may be used to support housing costs but this cannot exceed thirty percent of a state’s funding.

The Chafee Act is an important part of assisting young people in their transition to adulthood that is often coupled with housing supports when they are available; and this would be an ideal complement to help with landlord recruitment and to help young people move towards self-sufficiency in order to make “The Fostering Stable Housing Opportunities Act of 2017.”

Thanks to Ms. Bass and her colleagues on the Ways and Means Committee, “The Families First Prevention Services Act of 2018” (Sec. 2) amends part E (Foster Care and Adoption Assistance) of title IV of the Social Security Act to improve the John H. Chafee Foster Care Independence Program to:

- authorize states electing to extend foster care eligibility up to age 21 to extend assistance and services to youths who have aged out of foster care but have not yet reached age 23,

- authorize redistribution of unexpended amounts among states that apply for additional program funds, and
- allow states to make individuals eligible for participation in the educational and training voucher program through age 25 (but no more than 5 years).

Thus as it turns out, while system synchronization improvements contained in the Fostering Stable Housing Opportunities Act of 2017” are long overdue, it is also the case that they are perfectly timed.

Thank you for inviting me. I’m happy to answer any questions you may have, but perhaps more importantly, I’m able to connect Committee members with foster care alumni in their Districts from whom they can learn more.

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