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Life in a Supervised Independent Living Placement

Foster Youth Explain the Impact of the Housing Crisis on Their Lives

BACKGROUND on the Supervised Independent Living Placement (SILP)

California increased the upper age of foster care from 18 to 21 with the passage of Assembly Bill 12 in 2010. As part of that legislation, California created the SILP, a new foster care placement exclusively for 18-to-21-year-olds that provides a greater selection of living options and a higher level of independence.

To live in a SILP, a youth must be assessed as “ready” by their county social worker. If they are, the youth is responsible for identifying a living setting, which can include a wide range of options, including an apartment rented alone or with roommates; renting a room; living in a single room occupancy hotel or living in a dorm. Once identified, the setting is required to meet health and safety standards. If those standards are met, the SILP is approved, and the monthly foster care rate is paid directly to the foster youth.

As of October 1, 2022, the SILP was the single-most utilized placement in California for 18- to 21-year-olds, with a total of 3,334 (42%) nonminor dependents in this placement.¹





The SILP Rate and HOUSING COSTS

Youth placed in an approved SILP receive the foster care “Basic Rate.” This monthly rate has increased from \$799 in 2012 to \$1,129 in 2022 due to statutorily required adjustments based on the California Necessities Index. The Basic Rate is the same rate paid on behalf of many children and youth who live with foster parents or relative caregivers, although youth placed in SILPs are not eligible for rate augmentations based on developmental or educational needs. While the growth in the Basic Rate has been consistent, it has **increasingly not met the needs of foster youth placed in SILPs for two reasons:**

1. **Housing costs have outpaced the SILP rate increase, particularly in high-cost counties.** Between 2012 and 2022, the cost of a two-bedroom apartment in California has increased by an average of 53% statewide. In the 15 highest cost counties where 60% of youth placed in a SILP live, this increase has been greater, at 80%. As such, the relative value of the SILP payment has decreased for most youth, making it harder to secure and maintain housing.
2. **Youth placed in SILPs head their own household and pay the full housing, food, and utility costs.** Unlike family-based foster care placements, a youth placed in a SILP is not joining a household, with an existing housing, food, and utility budget. Instead, they are heading their own household and paying the full housing, food, and utility costs. For youth placed in a SILP, the foster care payment is not a supplement to an established household but rather the entire household budget.

IMPACT

on Foster Youth

The failure of the Basic Rate to provide adequate financial support to foster youth placed in a SILP negatively impacts youth in several ways:



FINANCIAL HARDSHIPS: According to the CalYOUTH Study, 40% of youth residing in SILPs reported their monthly budget was insufficient to cover rent and expenses such as utilities, phone, transportation, and food. A 2021 national survey of foster youth mirrored this finding: 51% of nonminor dependents in California requested assistance with rent and utilities.²



HOMELESSNESS: Nearly half of youth in foster care in California experienced an episode of homelessness between age 18 and 21. More than one-third experienced homelessness more than once, with individual episodes averaging weeks to months.³



POVERTY: The average annual income of foster youth ages 18 to 21 was \$9,740, placing youth well below the federal poverty line.⁴ Similarly, a 2022 tax filing report found 70% of current and former foster youth earned income at or below 150% of the federal poverty level.⁵



VOICES of Youth

To better understand the impact of increasing housing costs on foster youth placed in SILPs, John Burton Advocates for Youth conducted a series of interviews with current and former foster youth. Provided below are stories from five youth documenting their experience living in a SILP.





Yuki Huang

“My home is supposed to be my safe place,”

Living alone and pregnant, then 19-year-old Yuki Huang knew she had to leave her studio apartment on the outskirts of San Francisco’s Tenderloin District.

Huang was one of more than 3,000 California foster youth ages 18–21 who are placed in a Supervised Independent Living Placement (SILP). The program gives young people like Huang \$1,129 a month in an effort to set them on a path to independence. But San Francisco’s inflated rental market left Huang with severely limited housing options, a common refrain among her peers, she says.

Worse still than what she saw outside was what crawled inside her cramped studio, with its broken window and perpetually faulty plumbing.

“My home was supposed to be my safe place, my peace,” she says. “I didn’t want to come home and do homework and see a cockroach running across the room. Cockroaches would

come out of nowhere. That affected my mental wellbeing. It made me unhappy. It made me feel terrible.”

But lacking sufficient income and without family to lean on, she had nowhere else to go.

“It was sad and upsetting. I felt so unsafe,” Huang says. “And it hurt, because a lot of people my age get to stay with their parents as long as they want, sometimes until they’re 25 or 30. I couldn’t go to my mom and dad’s house to get a good night’s sleep and eat up all their food, or anything like that.”

Huang was juggling being pregnant, online classes offered through Arizona State University and her job as a COVID tester, which took her all over the Bay Area. Despite wanting to leave the studio, she says that the landlord wouldn’t let her out of her lease. So, whenever she had enough money, Huang would stay in Airbnbs to get a respite from her studio.

"It's a common thing where we [foster youth] end up having to stay at places that are dirty or broken down, with landlords that don't care about our wellbeing," she says.

Luckily for Huang, her social worker referred her to a transitional housing placement. It is a new building and clean, Huang says, a place where her now 10-month-old daughter Mazzy can crawl and toddle around safely.

But the transitional housing beds available to foster youth have limited capacity, leading to long waitlists in many counties.

Huang says that if the monthly foster care payment provided to youth in SILPs had been higher, things would have been different.

"Definitely if the SILP was more money, I would not have had to go through what I went through at that studio," she says. Adding, that she wouldn't have had to "live with those cockroaches."

Now 20, Huang says she is, finally, "happy being home."

Yuki Huang is currently studying computer science at the City College of San Francisco (CCSF). In addition to raising her daughter, she is a part of the Foster Care and Kinship Care Education program helping other young people as they navigate their transitions into adulthood.



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Joel Swazo

“Being on the streets is difficult. It was really difficult.”

When Joel Swazo, 22, thinks about the last three years of his life, the words that come up are “traumatic and heartbreaking.”

Like more than 1,300 foster youth ages 18–21 in Los Angeles County, Swazo was placed in a Supervised Independent Living Placement (SILP). The program afforded him \$1,129 a month to help cover rent and all his other expenses. But, in L.A.’s tight housing market that sum was never enough.

A teacher at his high school, Hollywood High, let him share her house with him. He used his monthly foster care payment to pay rent, but as it so often happens for young people like Swazo, “the situation changed.” When she moved to New York, Swazo was on his own, paying friends, and for a time his stepfather, to let him sleep on couches. But there were only so many friends and so many couches.

“Emotionally it was very traumatic and heartbreaking, because you think that you can stay,” he says.



“But not living with people who are your family or your loved ones, they can just say: ‘you can’t really stay here anymore. I just no longer have space for you.’”

It’s still traumatic and still heartbreaking, because there’s so many other people out there like me that go through that.”

When Swazo had exhausted this informal safety net, his housing options—in a community where the median rent for a studio apartment is \$1,534—narrowed to the point where he found himself homeless.

“Towards the end of getting the SILP, I was living in motels and stuff,” he says. “But if the thousand dollars was used up for two weeks

of the month, there's two weeks where I would either have to try to stay at someone's house or just be by myself on the streets."

And Swazo did find himself on the streets on numerous occasions.

"Being on the streets is difficult. It was really difficult," he says. "I was sleep deprived. I was still trying to get money to have food and be able to just take a shower, be able to cook a meal, wash my clothes. I would be wearing the same outfit for a couple days, a week maybe."

Somehow through this time, working jobs at fast food restaurants like Shake Shack and Chipotle, Swazo managed to stay in school. For extra cash he started an Instagram page where he sells high-end sneakers, something he still does to this day.

"Having to think about going to work, going to school, completing your assignments, and also worrying about where you're going to live was super difficult," he says.

Like so many other foster youth who find themselves alone, trying to become adults, even bouts of homelessness couldn't shake him from his dream of forging a career in graphic design. Swazo will earn his associate degree from Los Angeles City College this year.

He can't remember whether he was 12 or 13 when he was taken away from his parents. But he remembers them struggling with substance abuse issues. But still, through the sleep deprivation and the loneliness he experienced, Swazo never turned to drugs or alcohol for an escape.

"I've always been around drugs and alcohol and people who have had substance abuse

problems, and I just didn't want to be that person," he says. "I've seen other kids and other youth in group homes having these substance abuse problems. I just didn't want to be in that position. I kept it together because I had faith and I just wanted something better for myself."

On the cusp of earning his degree and having finally found the security of a shared apartment he can afford and that he feels comfortable in, Swazo can think to the future. He is living in Hollywood with a friend, renting out a two-bedroom apartment.

"This is the nicest place I have ever lived in my life, and I am happy to call this place my home. I work very hard to pay for this space, but even then, it will never be mine because I am renting. I work non-stop from dusk to dawn," he says.

"I've been very excited and humble for how it's been going the past few months. I am going to pursue my career in graphic design and slowly try to save up some more money so I can buy a property."

But for his perseverance, Swazo knows that the support he got through the SILP wasn't enough and had lasting consequences.

"A bigger SILP payment definitely would've changed things for me," he says. "That extra money could have given me a couple more weeks in the hotel or the motel where I was staying. Or even just being able to get my own apartment. I wouldn't have to have been homeless."

Joel Swazo attends Los Angeles City College where he is pursuing a degree in graphic design.



Alexis Barries

"If you can't afford housing, how can you stabilize?"

In 2012, the state of California implemented a new law, Assembly Bill 12, which extended foster care to age 21 for thousands of young people in the system. Alexis Barries, now nearly 30, was one of the first.

Barries, who had graduated high school at 17 in Sonoma County, California, had dreams of becoming a lawyer to help vulnerable people, but the challenges she faced trying to secure stable housing with minimal income forced her to make hard choices that would invariably alter her life trajectory.

Barries faced barriers as soon as she entered one of the new placements developed with the extension of foster care, the Supervised Independent Living Placement (SILP).

"With the SILP, you have to find your own place to live and get it approved [by the child welfare agency] before you can get your first payment," she says. "If you are like I was then, without anyone to stay with, it's really hard to save up money to fully cover rent, and for a security deposit."

Saving enough money to secure a roof over her head required Barries to make a hard choice no parent would want their child to make. "I had to live in my car so that I could save up money by sleeping outside of my job," she says. "It was embarrassing, bathing in the sink before work and sleeping in unfamiliar neighborhoods. It was a lonely journey."

“With California’s expensive housing market, we need to do better because foster youth are still falling through the cracks. The reality is, SILP payment wasn’t enough in 2012, and it’s not enough in 2023.”



And even when she did find a place to stay and the monthly foster care payment started, she quickly realized the monthly payments were insufficient.

“I’ve always had the mindset that you have to have money to cover your expenses, but you also have to have money saved in case of an emergency,” she says. “So, you need a full-time job and money coming in because what the state gives is not going to cover the cost of living.”

Barries, who works with children and transition-aged foster youth as a mental health clinician today, says she knows firsthand that the scarcity that these young people endure can have dire consequences.

“I think youth often get caught in a downfall. A downfall of living paycheck to paycheck, which makes educational goals feel unattainable. ‘I’m not making enough money to go to school to study,’” she says. “So, they don’t have the opportunity to broaden their horizons.”

And while Barries isn’t one to focus on the pitfalls of her transition into adulthood, she is acutely aware of the incongruity between the goals of extending foster care and the reality that she sees for the young people she works with every day.

“The message we are sending to young people and the opportunity we are actually giving them are two different things,” she says.

“The message is that we want to help youth stabilize and become independent, but we don’t offer enough resources to do that. If you can’t afford housing, how can you stabilize?”

With AB 12, we are doing a much better job at trying to catch young people and not putting them out on the street at 18, and I think that that's a step forward. But with California's expensive housing market, we need to do better because foster youth are still falling through the cracks. The reality is, SILP payment wasn't enough in 2012, and it's not enough in 2023.

It's hard for young people in the system, and anybody really, to focus on anything else without feeling secure. Feeling like you have a home, a place to lay your head, is the most important piece to transitioning into adulthood and to taking your next step in life."

During Barries' time in extended foster care, taking that next step was consistently weighed against the money she had and what kind of living arrangement she could afford. With Sonoma County's tight and expensive rental market, she decided to move to Vallejo in Solano County where the rent was less, but it increased her daily commute to her job at an insurance company in Novato by hours.

"This did not set me up for success," she says.

"Having housing close to my job would have made a world of difference.

Through my time in foster care and all that I

had to do during that transition into adulthood, I realized that it's not a race and that it's a journey. But that journey did affect my trajectory. I couldn't necessarily attend the college I wanted to attend or even stay in one school because my first priority was always finding a place to live that I could afford."

Despite her experience, Barries knows that shoring up the resources available to foster youth during that fitful transition is a solution worth investing in.

"From my perspective as a foster youth of yesterday, I think we need to invest in the foster youth of today. Foster care is not a choice. It's a reality. It's the reality that we're given. And I think that everyone should have an interest in finding solutions."

Alexis Barries is a full-time employee with Uplift Family Services, where she provides clinical services to families and youth involved in the child welfare system. She also works with John Burton Advocates for Youth as a youth advocate.

Ajanique Dunlap

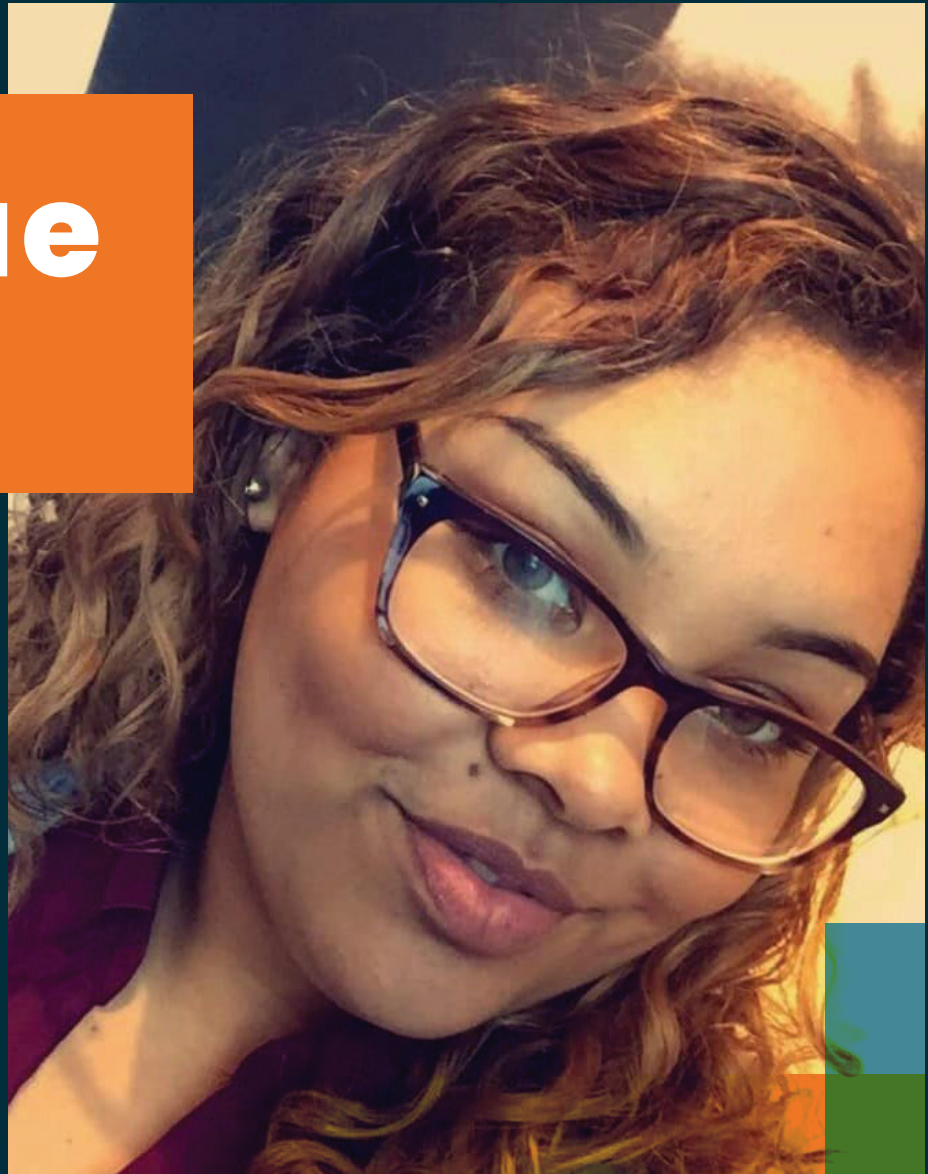
“Everyone kept saying no.”

Ajanique Dunlap, who goes by Aja, had always maintained her independence through years of moving through Sacramento County’s foster care system.

When she was 18, Dunlap left her foster home and arranged to live with a family friend. Using the foster care rate that she received from the county through the Supervised Independent Living Placement, she contributed \$350 to her family friend to help pay the mortgage. At the time, the SILP rate was \$900 per month.

But within that first month she knew things weren’t working out.

Her family friend desired a higher monthly payment from Dunlap, who couldn’t pay more without compromising her ability to purchase food, transportation, and school supplies, so Dunlap moved out.



That move landed her in immediate uncertainty. She left half her belongings with her dependency court attorney, and the other with her Court Appointed Special Advocate. With two suitcases in hand, she set off.

“\$900 isn’t enough for an apartment, not in Sacramento” Dunlap says. “I don’t know anywhere in California that you can get a place for \$900, even if you are rooming with someone. And at the time, there was the housing crisis. There were a lot of homeless people out here. There were a lot of young people that didn’t have anywhere to go. It’s still like that today, and the rent has gone up even more.”

“\$900 isn’t enough for an apartment, not in Sacramento. I don’t know anywhere in California that you can get a place for \$900, even if you are rooming with someone.”

I didn’t have any credit and I didn’t have a consistent job. I knew what I needed to have in order to have an apartment, so I didn’t even bother looking for one.”

Instead, she did what so many young people in her situation do, she started couch surfing. She stayed at a friend’s house for a few weeks but was told that she had to leave. All the while she was attending California State University, Sacramento, working nights at the Sacramento King’s arena downtown and fighting to secure a spot at a local transitional housing placement. But as they are, the wait was long, and Dunlap had nowhere to go.

“I was literally contacting everyone in my phone,” she says. “Everyone kept saying ‘no,’ or some people would say, they’re out of town for the summer, and it was just a lot. So, I basically was turned down. It makes you feel angry and just sad and depressed.”

She bounced into two more homes before finally being admitted into the transitional housing placement.

But, despite being “tossed” around by the system, Dunlap says she had strong women in her life that showed her how to be independent – so seeing homelessness and youth homelessness all around her, she never was scared. “I handled that situation well because I was using all the tools that they gave me.”

Today, Dunlap is the mother of two girls.

Ajanique Dunlap, 24, will graduate in May 2023 from Sacramento State with a bachelor’s degree in criminal justice. She also works with John Burton Advocates for Youth as a youth advocate.



Christina Torrez

“I just knew I was going to be homeless.”

The third time Christina Torrez entered the foster care system in Bakersfield California, she was pregnant. She was placed in a group home for pregnant and parenting youth, and up until she turned 18, had some stability for herself and baby Angelina.

That ended on the day she graduated from Bakersfield High School. When she got back to the group home on a Friday after the graduation ceremony and was told she had until Monday to change placements—she was no longer eligible for the program.

“I had no idea where I was going,” Torrez now 26 and the mother of three says. “No one told me anything. I just knew I was going to be homeless.”

She spent the weekend “throwing a fit,” fearful of what was next. County social workers placed her in a Supervised Independent Living Placement (SILP) and helped arrange for Torrez to reside in the home of a woman who had

been a foster parent. But within a month-and-half that arrangement fell apart. She came home late, after juggling classes at Bakersfield College, and the woman she was living with asked her to leave.

She landed at her godmother’s house and saved up money so that she could get an apartment of her own, which she managed to do with the SILP check afforded by the foster care system. But Torrez, now pregnant with her son Luca, fell into a deep depression, and became ineligible for extended foster care because she was no longer attending school or working.

“If I had more money, it would’ve helped me maintain my housing a lot longer. I could have paid a couple of months ahead of my rent.”

She soon found herself homeless and would couch surf and spend time on and off the streets for the next two years. She says that if the foster care system had provided a higher SILP payment she would have been able to maintain her housing, and never would have fallen into homelessness.

"If I had more money, it would've helped me maintain my housing a lot longer," she says. "I could have paid a couple of months ahead of my rent. Knowing that I have my mental health to think of, I could have been like, 'okay, this is what's going on. I don't know if I'm going to be able to do this. Let me pay my rent beforehand, so I can go and take care of myself.'

When it comes down to the SILP and the money, that's a really huge factor in our foster youths' lives. We only get so much and that only goes so far, but we have all of these expenses. It's hard. Especially when you're in foster care, because you don't have the same backup as normal people do. You have yourself and that's it. If you really think about it, our youth don't have the fallback like everyone else. So, when it comes down to it, that extra money could be their fallback."

Despite not having that fallback, Torrez persevered. She navigated the mental health system and got the help she needed. Today she is working at a local Carl's Jr. and taking care of her three children ages 11, seven and five.

On top of all that she is also giving back to younger foster youth as a peer advocate with the California Youth Connection, a nonprofit advocacy organization, led by young people. In that role, she says she sees the difficulty youth

face trying to make it with the current SILP payment regularly. She is also a youth advocate at John Burton Advocates for Youth.

"I know a youth in a SILP and she's on the verge of losing her housing because it's not enough, and she has a child of her own," Torrez says.

"It's important to increase the payment because: one, it'll allow our youth to have stability in their lives. But two, it'll allow them to have a fallback that we don't have. Other youth have their families, but we don't have that. If their SILP isn't enough to pay for rent and their light bill, that extra money could help so they don't lose their housing. Or if it's for childcare, if it's for a car or it's for something that they really, really need, basic needs, it's important to allow our youth to have that."

Torrez says that the support given to foster youth since she was in the system has increased and that is helping. "We are close, but we aren't there yet," she says.

She hopes that legislators will understand that increasing SILP payments would provide young people, like she once was, with more housing security.

"If they have that," she says, "Foster youth will be able to support themselves and create stability in their lives." This, she says, will tell them that "they are important and cared for."

Christina Torrez is a peer advocate for the California Youth Connection and a youth advocate at John Burton Advocates for Youth.



End Notes

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⁴ Ibid.

⁵ Johnson, A. (2022). Pilot to Practice: Lessons from Six Counties to Achieve Full Implementation of California’s New Foster Youth Tax Credit. John Burton Advocates for Youth.

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If you have questions about the report or related policies, please contact:

Anna Johnson at anna@jbay.org.



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John Burton Advocates for Youth improves the quality of life for youth in California who have been in foster care or homeless by advocating for better laws, training communities to strengthen local practices and conducting research to inform policy solutions.

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