

GUARANTEED INCOME AND HOMELESSNESS

Guaranteed income (GI) is a strategy to reduce homelessness (providing the means to afford rent, increase access to medical/mental health services) and increase access to affordable housing. Housing costs are outpacing people’s resources. Guaranteed income can fill the gap.

In the US, families being able to access Temporary Assistance for Needy Families (TANF) cash support is associated with reduced homelessness. States with greater TANF accessibility have lower rates of child homelessness and Black and Native children experience the largest decrease in homelessness.

CURRENT RESEARCH

Academic research on GI has focused on income and spending, labor and employment, education and health. Recently, researchers are exploring the impact on housing, with initial studies finding that GI stabilizes housing and reduces homelessness for recipients. There’s a wave of exciting upcoming results in:

Philadelphia	300 people Voucher waitlist	Direct rental assistance
Santa Clara	50 people Experiencing homelessness	\$1000 monthly
Denver	26 people Experiencing homelessness	\$1000 Monthly

A comprehensive study in CA found an additional income of \$300 to \$500 a month could have helped 70% of people avoid homelessness *

Limitations in current research

Focus on participants with limited to no focus on implementation. There has been an important emphasis on how money impacts recipients but this continues a narrow focus on individual behavior. Future programs would be strengthened by process evaluations that point to best practices.

Limited focus on how people use guaranteed income to access housing. Researching how recipients use guaranteed income to find and support housing including communicating income to landlords, housing style, housing preferences, and space for improving the process.

New directions

Inspired by the GI movement, the Department of Housing and Urban Development (HUD) is exploring GI or “direct rental assistance.” During the pandemic, HUD’s Emergency Rental Assistance Program marked a fundamental departure from almost all previous housing assistance programs in providing payments directly to renters, helping to keep down the eviction rate even after the Supreme Court struck down the eviction moratorium.

Locally, Public Housing Authorities (PHAs) use conditional cash transfers in their homeless initiatives and landlord incentive programs. In LA, participants in these incentive programs were more successful in finding housing, and with the support of strong case management, overcame (to some degree) barriers of landlord discrimination on the basis of race.

GI experts and organizations can continue shaping HUD's work by responding to this [request for information](#). Government officials working on housing policy can participate in this process by testing direct rental assistance in their jurisdiction. Jurisdictions with move to work public housing authorities are particularly free to explore direct rental assistance.

THE HOUSING PLEDGE

About the pilot

The F4GI Housing Pledge aims to re-imagine the housing bureaucracy by using direct cash payments to improve access to the housing choice voucher system (HCV). In the current HCV program, 39% of households issued a voucher cannot use it because they cannot find an apartment where the landlord will accept it. This shuts out millions of households from critical assistance, while wasting the administrative efforts of local PHA staff. Our goal is to drastically improve the program's success rate by reducing search times and ensuring renters have access to higher quality housing options in better locations.

Pilot partners



The pilot is designed to provide fiscal and apartment search support while participants find an appropriate unit, giving households the resources they need to actually use their housing subsidy. It will act as a cash onramp for both participants and landlords, who can then enjoy the long term benefits of the traditional HCV program.

Our approach

- **Ensure no data sharing** with credit agencies or private data brokers which exposes participants to [ICE and debt collection](#).
- **Limit participant tracking** as much as possible, embodying the guaranteed income principle of trusting people to spend their own money. Valuing privacy limits builds trust and [avoids scandal](#)
- **Other resources:** [GI approach](#); [stories from Chicago participants](#).

LEARN MORE

F4GI Housing Pledge

Media: [Vox: The federal govt's new plan to \(maybe\) give renters straight cash](#)

F4GI: [PHA Proposal](#) and [F4GI.org/HousingPledge](#)

To read this document with links: [bit.ly/gi-housing](#)

About the voucher system

Challenges using vouchers: [2.5 year waitlist](#), [landlord discrimination](#), and [difficulty finding apartments](#)

[Pew report](#): Growing rent burden nationwide



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