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Navigating the Post-Subsidy Cliff: Considerations for Families Approaching the End of Rapid Rehousing

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Introduction

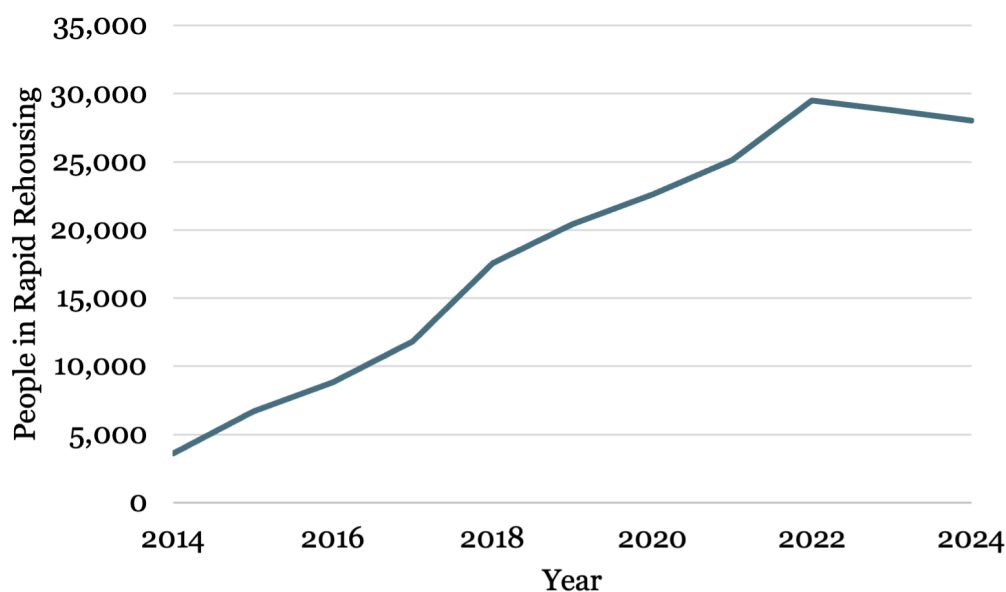
Time-limited rental subsidies, including Rapid Rehousing (RRH) programs, have emerged as a powerful policy intervention that can help end homelessness. RRH programs generally provide housing assistance and case management for one to three years to households at risk of or experiencing homelessness, allowing them to stabilize their finances and secure permanent housing. However, the end of assistance—often referred to as a “cliff”—can disrupt progress toward stability and increase the risk of returning to homelessness. Understanding what happens to households when they face this cliff is critical to designing interventions that work to support long-term housing stability, including improving outcomes within RRH programs. In addition, understanding both the benefits and limits of RRH programs can inform policy conversations around introducing time limits for rental assistance programs.

This brief focuses on the experiences of families as they approach the end of their RRH subsidy. It is part of a larger, ongoing study that seeks to understand whether additional support to families as they exit RRH leads to better long-term outcomes (*see Box: The Bay Area Thriving Families Study*). Drawing on analysis of interviews with 61 families, the findings highlight the most salient barriers and needs that emerge as families approach the critical phase of RRH exit, and the policy considerations responsive to those needs.

Background: What is Rapid Rehousing (RRH)?

Rapid rehousing (RRH) is an intervention designed to quickly connect people experiencing homelessness with a rental unit on the private market. RRH programs are increasing in scale: between 2014 and 2024, the number of people receiving a RRH subsidy on a given night increased by over 600 percent in California—from 3,621 to over 28,000 people (Figure 1).¹ RRH programs are seen as an important component of a comprehensive strategy to address homelessness: quickly providing housing assistance to homeless families can reduce the long-term impacts of homelessness—both in public spending and household well-being. Particularly when homelessness is driven by a temporary income shock, RRH interventions can give families time to regain stability and prevent more serious, long-term challenges from developing. RRH also tends to be less expensive than other interventions, including emergency shelter, transitional housing, and permanent supportive housing.²

Figure 1: Trend in the Number of People Receiving Rapid Rehousing Assistance on a Given Night in California, 2014–2024



Source: Housing Inventory Counts, U.S. Department of Housing and Urban Development. Retrieved from: <https://www.huduser.gov/portal/datasets/ahar/2024-ahar-part-1-pit-estimates-of-homelessness-in-the-us>.

Although programs vary, RRH participants typically receive help finding a unit, financial assistance for rent and/or utilities (paid directly to the landlord), and ongoing case management for a period of one to three years.³ Case management support is focused on helping families achieve long-term housing stability, and can include help applying for public benefits, referrals to job training or employment programs, childcare enrollment assistance, or connections to healthcare services.

Evaluations of RRH and time-limited subsidy programs have found mixed results.⁴ Some studies suggest households receiving RRH spend less time in emergency shelters, earn higher household incomes, and are less likely to experience future homelessness compared with those who do not receive rental assistance.⁵ A recent study in Los Angeles found that enrollment in a time-limited subsidy program reduced

subsequent use of homelessness services by 25 percent for at least four years among single adults, compared with similar adults who did not receive rental assistance.⁶ However, studies have also shown that RRH programs' effectiveness can be limited by implementation challenges, such as tight rental markets that make it difficult to use the rental subsidy.⁷

In addition, the time-limited nature of RRH programs can create a steep drop-off of support once financial and case management assistance end. This point of exit from the program is often a period of heightened risk and anxiety, and imposes new challenges that can threaten housing stability.⁸ These challenges, and how to alleviate them, are not fully understood in policy and program design—particularly in high-cost housing markets like the Bay Area.

Methods

This brief draws on in-depth qualitative interviews with 61 families participating in RRH programs across the Bay Area about their experiences as they approach the end of their RRH subsidy.⁹ Interviews were conducted in-person—many in participants’ homes—and virtually. During the interviews, participants reflected on their experiences of the RRH program, including their plans, hopes, and concerns for the end of the subsidy. They also shared information about their housing and homelessness history, current living situation, social support networks, children and caregiving responsibilities, employment and finances, and overall health and well-being. The interviews took place as families were nearing the end of their RRH housing assistance or shortly after they exited the program.

When the families enrolled in a RRH program with one of the partner nonprofit service providers in the Bay Area, they were all experiencing homelessness.¹⁰ The majority of households in the qualitative sample (85 percent) were women-headed households. Almost half (49 percent) had children under five, and the majority (89 percent) had children under 18. Among households reporting wage income, the median self-reported annual wage income was \$31,200. Fifteen households (25 percent) were interviewed in Spanish.

As part of the RRH program, families received one to three years of rental assistance¹¹ paired with case management services, including assistance with the housing search and application process, referrals to workforce development programs, assistance applying for benefits, and/or crisis intervention and problem solving. RRH rental assistance was typically structured so that families contributed up to 40 percent of their income toward rent, and the subsidy (paid directly to the landlord) covered the remaining amount.

While this brief is part of a larger, ongoing study on the impacts of modest cash assistance to families exiting RRH (see *Box: The Bay Area Thriving Families Study*), it is too early in the study to report on these impacts. Instead, this paper draws on the first phase of data collection to highlight the needs and barriers facing families—regardless of whether they will receive cash assistance in the randomized trial—as they approach the end of their RRH subsidy.

The Bay Area Thriving Families Study

The Bay Area Thriving Families (BATF) study seeks to understand whether an additional 12 months of cash assistance at the conclusion of Rapid Rehousing (RRH) assistance—known as the “cliff”—can result in stronger positive outcomes, such as higher-wage incomes, greater housing stability, and improved family well-being. BATF is a partnership between the NYU Furman Center’s Housing Solutions Lab, UC Berkeley’s Turner Center for Housing Innovation, and Bay Area homeless service providers Hamilton Families and Compass Family Services, both based in San Francisco. Two other organizations—Catholic Charities (based in San Francisco) and the Bill Wilson Center (based in Santa Clara County, including San Jose)—are referral agencies for the BATF study.

Structured as an experimental, randomized control trial, BATF recruits families nearing the end of their RRH subsidy and randomly assigns participants to either receive \$1,000/month (the treatment group) or \$50/month (the comparison group) for one year after exiting a RRH program. Families are free to use the cash however they wish, including but not limited to covering housing costs.

To date, 184 participants have enrolled in the randomized control trial. Among households reporting wage income, the median self-reported household income from wages is \$36,000 a year. Nearly all households have a child under 18 (95 percent), and about half (52 percent) have a child under the age of five.

To assess the impact of cash assistance after families exit RRH, the research team is using a mix of quantitative and qualitative methods. Administrative data and participant surveys are being used to track outcomes such as returns to homelessness, housing stability, and rent burden.¹² The research team is also conducting in-depth interviews at three points in the year following RRH exit for both treatment and control households. These interviews aim to gain a deeper understanding of each family’s current living situation, as well as the barriers they encounter, the resources they draw on, and the conditions that support and shape housing and financial stability. The interviews include Spanish-speaking households, making it the first study of its kind to include Latine families in such depth.

Findings

The interviews with families as they neared the end of their RRH assistance reveal that many have benefited significantly from the RRH program, but that they also continue to face a set of interrelated challenges that could increase the risk of future housing instability. In the sections below, we describe how rising housing costs, living in the Bay Area's more exurban cities, unstable employment, and the loss of program supports all combine to make it difficult for people to improve their economic circumstances. However, we also find that there are specific factors that can improve a household's housing and financial security, including steady work, reliable transportation, ongoing case management, and strong social or family networks.

RRH assistance plays a vital role in bridging the gap between household income and rent, yet most families expressed concerns that when the subsidy expired, they would be unable to afford their units.

RRH subsidies are designed to bridge the gap between what a household can afford—typically 30 to 40 percent of its income—and the actual rent. The subsidy amount is determined using the U.S. Department of Housing and Urban Development (HUD's) rent reasonableness standard, which ensures that rents are comparable to similar units in the local market.¹³ In practice, however, the level of assistance families receive depends on the funding available to local RRH programs. In San Francisco, for example, this typically translates to a maximum subsidy of

around \$1,700 per month—a reflection of local budget constraints rather than a de jure cap. This subsidy is critical for helping households cover Bay Area rents, which on average range from \$4,650 for a two-bedroom unit in San Francisco to \$2,100 for a two-bedroom in Vallejo, Solano County.

As families approached the end of their RRH assistance, many expressed anxiety about being able to afford rent without the subsidy. Even when participants had increased work hours or stabilized their income during the program, wages rarely rose enough to cover the loss of the subsidy. As one interviewee reflected, *“It went from us paying \$800 a month to us paying \$2,400... So it was just not a reasonable jump that we were going to be able to make in such a short period of time.”*¹⁴

Some families—still in the final month of assistance—anticipated that they would soon need to double up with relatives or friends, move again, or risk eviction and homelessness. Others who had recently exited RRH described already facing these challenges. One participant shared, *“I was pretty much on the brink of surviving, especially right after my subsidy had ended...Getting a three-day notice on my door was very stressful because I didn't have the money.”*¹⁵ The rent gaps families faced at exit underscore how the subsidy made it possible to secure housing in high-cost areas that would otherwise have been unattainable. Once the assistance ended, families confronted a steep “cliff,” particularly in communities where few lower-cost options were available to help them remain in their communities.

Relocation for affordability can disconnect families from the people and services that help them stay stable.

In many cases, the level of rental assistance available through RRH programs did not fully bridge the gap between families' incomes and prevailing rents in high-cost Bay Area markets. Even during the subsidy period, some families were unable to secure units close to their families and communities because rents exceeded what the shallow, time-limited subsidy could cover. As a result, families often had to search for more affordable housing in outlying cities—such as Pittsburg/Bay Point in Contra Costa County or Vallejo in Solano County—where rental prices were lower and units more readily available.¹⁶

This pattern was particularly visible in San Francisco, where only about half (49 percent) of RRH clients were able to remain housed within the city.¹⁷ Others relocated to nearby jurisdictions or moved farther away in search of lower rents. As one participant explained, *“We used to live in San Francisco. I love San Francisco, but the rent’s really high, and it’s really hard to stay out here. So the only place we found housing was over there in Oakland.”*¹⁸ For those who remained closer to the urban core, doing so often required difficult trade-offs—accepting smaller or lower-quality units, overcrowded living arrangements, or housing in less desirable neighborhoods.

Relocation also frequently resulted in separation from family, childcare networks, schools, and employment opportunities. These moves disrupted daily routines and increased caregiving and financial pressures. As one participant

shared, *“I’d like to stay in the Contra Costa area because that’s where all my help is...my grandmothers, my aunts, my sisters...I don’t want to move out of that area because that’s my help.”*¹⁹ Some families also lost access to more robust local benefits, such as childcare subsidies, compounding the challenges of balancing work and caregiving.

The need to relocate far from social networks may also have consequences when the RRH subsidies end. Early findings suggest that participants who can rely on extended family—for example, by doubling up temporarily—may experience a softer landing after the end of the RRH subsidy. Those without such networks, however, may face greater challenges sustaining employment or managing childcare responsibilities. One mother who moved out of state to Las Vegas after her RRH subsidy ended reflected, *“There’s only so much we can do [to work and earn enough income], because literally only one person can go out during the day...The other needs to stay home,”* underscoring how the absence of extended family makes childcare and daily life far more difficult. She continued, *“I don’t like it because my mom helped a lot with my kids...I just want my mom, my family out here as well.”*²⁰

Relocation also introduces new burdens for service providers. For case managers conducting home-based support, traveling long distances across county lines to meet with families and conduct home visits stretches their time and resources. Although program contracts specify fixed case manager-to-family ratios, distance and travel time do not factor into these ratios, making already demanding caseloads even harder to sustain.

Moreover, because organizational resources are typically designed for the cities where families first experienced homelessness, staff supporting relocated families must independently identify service providers in unfamiliar communities. As one staff member observed, *“It is the job of the case manager to connect clients to resources, so if they move outside the community—where we are less familiar with resources—it complicates everything.”*

Low-wage and unstable work make it difficult to achieve financial stability.

The majority of participants described working part-time in low-wage service-sector or gig economy jobs. These positions often have low barriers to entry and flexible scheduling, but they produce persistently low and unpredictable earnings that do not consistently cover rent and hinder long-term stability. Some families also faced constraints that limited their ability to work more hours, particularly caregiving responsibilities. One mother explained that she relied on food delivery work because she is the full-time caretaker of her disabled son, lacks nearby social support, and is hesitant to place him in childcare due to his disability: *“Definitely not being able to work [full-time] is a challenge, and I just feel limited...It’s not guaranteed income...and that’s tiring and discouraging.”*²¹ Families often highlighted the tension between caregiving and work, noting that responsibilities for young children or children with disabilities sharply limited their job options.

Even when participants managed to increase their work hours or earnings, modest income gains often triggered an abrupt loss of public benefits before wages could cover basic needs.²² Because eligibility for programs such as CalWORKs (cash aid), CalFresh (food assistance), and childcare subsidies are determined by strict income thresholds,²³ even small pay increases can push families just above the cutoff, resulting in a loss of critical assistance.²⁴ In high-cost regions like the Bay Area, these income limits are often far below what families need to cover basic expenses, effectively penalizing work-related progress. As one participant shared, *“They cut the food stamps [CalFresh]... They said I make too much money, so I don’t qualify.”*²⁵

RRH programs are designed to provide temporary support, anticipating that a household’s earned income after they “get back on their feet” will provide longer-term financial stability. However, low wages, unstable jobs, and the high cost of living mean that even full-time work cannot close the affordability gap. In the Bay Area, a household must earn approximately \$66.81 per hour to afford a two-bedroom apartment without being rent burdened, compared to a national average of \$33.63.²⁶ Yet the median hourly wages for occupations accessible to participants—such as cashiers, food service workers, and home health aides—are closer to \$19.00. This mismatch highlights why many families remain financially precarious as they approach RRH exit.

Transportation barriers limit access to work and essential services and contribute to rising debt.

Participants described how relocating to more affordable but less transit-accessible areas often resulted in longer commutes and higher transportation costs. Families described landing in communities with bus routes that ran infrequently or failed to connect directly to workplaces, schools, and essential services. As one participant recounted, *“It was more country and slower, and everything’s farther out. And their transportation was trash. I’m used to the bus coming every five, 10 minutes. The bus came every hour, two hours; I can’t do it.”*²⁷ These conditions led to greater car dependence and mounting transportation costs.

Participants described relying heavily on cars to reach work, school, and childcare, with auto costs—fuel, tolls, maintenance, repairs, insurance, and parking—frequently becoming their second-largest expense after rent. One parent recounted the financial and logistical strain of juggling responsibilities across three counties: *“I live in Vallejo, she [my daughter] goes to school in San Francisco, and I work at Oakland, so that was bridge toll three times, \$21 in bridge tolls every day...It got to a point where I was spending more money than I was making. So I was just like, ‘I need to figure something else out.’”*²⁸ Another parent reported accruing \$1,500 in toll debt while commuting daily. She shared, *“It’s almost impossible to get a place in San Francisco [with the RRH subsidy]... I had no choice but to move out of San Francisco... And because I had to move out of San Francisco, a lot of my money*

*went to bridge tolls. And to this day I still owe them, actually; they’re trying to garnish my wages because of bridge tolls.”*²⁹ Regional policy analyses have documented that excessive toll fines and fees trap low-income commuters in debt and deepen transportation inequities.³⁰

At the same time, reliable car access was fragile. Families cycled between periods of owning or borrowing a car and losing access altogether due to breakdowns, repossessions, or the inability to afford repairs. In these circumstances, mobility often depended on borrowing cars, getting rides from relatives and neighbors, or covering the high costs of rideshare services. Even for families living in or near transit-rich areas, the cost of using public transportation—particularly frequent BART or bus commutes—could consume a significant share of their limited income, further straining household budgets.

Case management is an integral part of RRH, providing families with navigation and emotional support.

Families consistently emphasized that case management support was critical to the effectiveness of the RRH program. While the subsidy made housing more affordable, the navigation, advocacy, and day-to-day support often determined whether families could secure and sustain their housing.

Case managers were described not only as service providers but as critical navigators in an otherwise confusing and discouraging housing market. Their responsibilities extended well beyond sharing listings; case managers accompanied families to property viewings and guided them

through applications and lease agreements. As one participant shared, *“She would always send me listings and say, ‘Let’s get you out there.’ ...She went to the viewings with me to different places.”*³¹ Importantly, case managers acted as intermediaries with landlords—explaining subsidy rules, negotiating lease terms, and leveraging organizational credibility to secure units that families felt they could not have obtained on their own. Without this advocacy and direct landlord engagement, many participants believed their applications would not have been taken seriously or approved.

For many younger families—especially those moving into their first apartment—case managers provided practical lessons in budgeting, paying rent, and managing utilities. This was often the first time families had been solely responsible for these expenses. One mother shared how working with a case manager was critically helpful, *“I’m paying rent now, I’m paying bills, so [they’re] starting to help me manage my money to what’s important, like my living situation, electricity, water. So I just felt like it was a stepping stone to help me be able to manage my money and be grown.”*³² These skills were described as foundational for helping sustain housing after the program ended.

Case managers also functioned as critical brokers of access to the wider system of services and supports. Participants consistently described how their case managers connected them to public assistance, employment opportunities, childcare, legal support, and mental health counseling. These connections were critical to both immediate stability and longer-term progress. One participant explained how her case manager helped her build

employment skills and confidence, *“She’s going to help you with your resume and help you with jobs.’ I met with her twice, and then I got a raise in one of the jobs that I acquired during this program...I was improving my skills and just feeling more confident.”*³³

Beyond instrumental and informational support, case managers provided emotional grounding for families navigating housing and financial instability, adding to a growing body of evidence that case management and navigation support are effective, and for many families necessary, in tight housing markets.³⁴ Participants described how their case managers calmed fears, stayed on the line during crises, and celebrated successes. One participant shared, *“Once I got to [organization], everything was so smooth. They took all the burden off me. There was no more stress.”*³⁵ Another reflected, *“[My case manager] set me up and pushed me and restored some faith in me because I am not used to having support like that.”*³⁶

Maintaining contact with a trusted case manager offers both practical guidance and emotional reassurance as families prepare for the end of RRH assistance. Future phases of the study will explore whether lighter-touch models, such as post-exit or “aftercare” case management,³⁷ help families sustain housing stability once formal program support ends.

Immigrant families face heightened vulnerability due to language barriers, legal status, and the loss of support networks.

Fifteen of the households we interviewed (25 percent) were Spanish-speaking immigrants. The study intentionally included Spanish-speaking participants, reflecting the growing share of immigrant households experiencing homelessness in California,³⁸ and offering one of the first in-depth explorations of Latine families' experiences in RRH programs. For these families, the challenges of navigating U.S. housing and financial systems are compounded by language barriers, legal status, and the absence of nearby family or social networks. These factors create distinct vulnerabilities as families attempt to transition from homelessness to stable housing.

Participants described the difficulty of learning and adapting to the U.S. housing market, often for the first time. Families had to quickly become familiar with leases, tenant rights, credit-building, and paying rent and utilities. One participant from El Salvador explained how she was repeatedly denied housing applications because she had no U.S. credit history: *"It had been very difficult and challenging [finding housing]. In my past experience, they would always turn me down and deny me because I didn't have a bank account or credit. I didn't know I had to build my credit in this country."*³⁹ Immigrant families' accounts of documentation hurdles, language barriers, and thin credit files align with evidence on safety-net access, limited English proficiency (LEP) gaps, and the emerging promise of rent reporting programs to help build credit.⁴⁰ Case managers played a critical role in

helping families navigate these unfamiliar systems, teaching skills such as paying rent and utility bills. A man who migrated from Cuba shared, *"Everyone who supported us taught us so much—even small things like how to pay rent, use money orders, or pay PG&E over the phone. It was our first time paying rent, so we were lost."*⁴¹ However, when staff changed or support ended, language barriers magnified confusion. One mother from Nicaragua recounted, *"I went through four or five social workers who called me and then disappeared. I don't blame them for my mental health issues, but it definitely triggered more stress. I started having panic attacks during that period."*⁴²

Immigration status further shaped families' access to housing, employment, and public benefits. Parents without legal work authorization faced significant employment barriers, forcing them into informal or precarious jobs that limited their ability to qualify for housing. One mother, for example, was denied an apartment because her husband's informal construction income could not be verified and documented for rental applications.⁴³ Another participant worried about her husband's safety and employability due to the presence of U.S. Immigration and Customs Enforcement (ICE) raids near his workplace.⁴⁴ A third parent shared, *"I'm worried because the father of my daughter wants to live in Mexico again, and I worry that without him I won't be able to pay rent, and it would be very challenging to raise my daughter alone."*⁴⁵

The strain of migration was compounded by painful separation from extended family, leaving many immigrant parents—especially single mothers—without childcare or support networks. Some

spoke of the grief of missing funerals and celebrations back home: *“Once you realize there’s nothing to go back to...it’s hard. That’s the burden of people who can’t travel or visit their families. It’s very stressful.”*⁴⁶ Others highlighted the stark difference between housing in the United States and the stability of multigenerational living in their countries of origin. As one participant from El Salvador reflected, *“When I came here, it was the first time I was paying rent. Back home, I lived in a house owned by my grandmother, so I never had to worry about being kicked out or asked for rent. I worry because everything is so expensive—unsustainably expensive. I’m constantly stressed about paying rent.”*⁴⁷

Time-limited subsidies may fall short for households with complex needs.

While RRH can be an effective intervention for families experiencing temporary financial hardship, it may not meet the needs of all households exiting homelessness. Within both the San Francisco and Santa Clara Counties Coordinated Entry Systems (CES), families are prioritized for interventions based on vulnerability assessments that match them to programs like RRH or permanent supportive housing (PSH). Whereas RRH is designed to help resolve temporary homelessness through short-term assistance, PSH provides long-term housing assistance alongside voluntary and comprehensive supportive services.⁴⁸ However, with PSH inventory severely limited, some families with complex needs are placed in RRH programs because that is the intervention that is available, not necessarily the one that best suits their needs.⁴⁹

Some BATF participants reflected that the time-limited nature of RRH didn’t necessarily align with the realities of recovery from homelessness and trauma. Many families entered RRH following highly destabilizing life experiences, including domestic violence, foster care, incarceration, and substance use and mental health challenges. These experiences leave lasting barriers—gaps in rental history, poor credit, interrupted employment—that extend the time needed to achieve financial and housing stability. For these families, the expectation that stability can be achieved within a one- to three-year subsidy period may be unrealistic.

After escaping an abusive relationship, one mother became the sole caregiver for her three children.⁵⁰ Without the RRH subsidy, she found it nearly impossible to keep her housing. Traumatic life experiences such as these disrupt work, education, and caregiving responsibilities, isolate individuals from families and community support, and may require longer-term, trauma-informed assistance—both financial and supportive—to achieve durable stability.

Understanding which households benefit most from time-limited subsidies—and which require deeper, sustained support—will be a critical focus for the next phase of the study.

Policy Implications

The findings point to two interconnected areas where RRH programs can be strengthened: program design and delivery and supports that facilitate families' transitions and exits from RRH. Across both areas, the research also highlights persistent gaps in how programs meet the needs of households with complex needs and unique barriers, including immigrant families.

These findings emerge at a time when public funding for housing and social services is contracting, homelessness continues to rise, and the demand for assistance far exceeds available resources. In this context, calls for expanded or longer-term housing assistance can seem at odds with fiscal realities. Yet the emerging evidence from this study shows that, at least for some families, shallow or short-term assistance may not match the scale or duration of need. Targeted deeper assistance—whether through longer subsidies, flexible cash assistance, and/or sustained case management—may help achieve lasting stability and prevent returns to homelessness for households for whom time-limited RRH is not enough.

In the absence of new subsidy resources, local systems can focus on optimizing existing interventions, including targeting extended supports to families with the highest barriers to employment, strengthening coordination across housing and health systems to leverage programs like California's CalAIM initiative, and investing in ongoing case management and community-based navigation supports to help sustain stability after assistance ends.

Addressing these gaps can help ensure that families not only secure housing through RRH but are also able to sustain stability after subsidies end, reducing returns to homelessness and creating stronger pathways to long-term financial and housing security.

- **Ensure ongoing support for RRH programs.** The growth in RRH programs over the last decade reflects their importance in helping families avoid homelessness. Although more evidence is needed to better understand how to best target these interventions, RRH is an effective, lower-cost approach that can interrupt pathways into chronic homelessness and mitigate its societal costs. Although RRH programs often draw on multiple funding streams, a significant share depends on HUD Continuum of Care (CoC) grants. The current Administration is proposing deep cuts to the CoC program, which would undermine much of the progress local jurisdictions have made to implement RRH. Preserving this funding is critical to long-term efforts to address homelessness in California.
- **Reduce the need to relocate families away from existing jobs and social networks.** In high-cost markets like the Bay Area, the rental assistance provided through RRH programs often falls short of prevailing market rents. As a result, many participants must move far from their families and community support networks in order to use their subsidy.

Such displacement undermines the program's goals of fostering long-term stability; enabling families to remain in their communities near existing jobs, schools, and support systems can improve their chances of housing stability after RRH ends. Addressing this challenge will not be easy, given limited subsidies and a tight housing market. Increasing subsidy amounts could expand the range of available units, though in a fiscally constrained environment, this may also reduce the total number of families served. In the short-term, expanding landlord engagement programs can increase the pool of local units accessible to RRH participants. Partnerships with CalAIM service providers could expand landlord engagement programs, as well as provide tenancy support and coordinated case management,⁵¹ helping to stabilize placements and keep families housed within their communities.

- **Extend financial support beyond RRH.** Findings point to a pressing need for policy solutions that extend financial support beyond the end of RRH in order to prevent families from falling back into housing instability once subsidies end. RRH presumes that families can transition to stability through work, yet the jobs available to most participants offer neither predictable income nor wages sufficient to cover housing costs. Providing tapering subsidies or transitional cash transfers after families exit the program may smooth the “cliff effect” and prevent immediate destabilization, while child care assistance,⁵² wage supplements (e.g., the California Earned Income Tax Credit),⁵³ and

policies that ensure living wages are essential to longer-term stability. The BATF study is testing one such approach—a year of flexible cash assistance—to understand whether and how a “softer landing” helps families navigate the challenges of post-RRH transition. Other models could also be tested, including gradually reducing (“tapering”) rent subsidies over time, or pairing tapering with extended case management. Because resources for permanent subsidies are limited, the key question is not whether all families should receive indefinite assistance, but rather how best to support families as they transition off RRH—what type, duration, and combination of financial and service supports most effectively promote lasting stability.

- **Extend case management and navigation supports.** Case management emerged as a critical element of the RRH intervention. Families described case managers as teachers, navigators, and advocates, highlighting how their guidance made complex housing and financial systems more accessible. Program and policy leaders should consider prioritizing continuity in case management after people exit RRH and ensure warm handoffs when transitions are unavoidable. Longer-term or lighter-touch case management, sometimes referred to as “aftercare,” could help families navigate ongoing challenges after formal program support ends.

Programs such as CalAIM—which enables organizations to provide case management and housing supports and services through Medicaid⁵⁴—offer one potential mechanism to help

families maintain access to benefits and resources at the point when they need them most. Because the need for case management extends beyond RRH, policymakers and funders could explore ways to coordinate CoCs and Public Housing Authorities (PHAs) to make case management and navigation support more widely available and consistent across rental assistance programs, including Emergency Housing Vouchers, Housing Choice Vouchers, and HUD-Veterans Affairs Supportive Housing (HUD-VASH). Pairing lighter-touch post-exit assistance with ongoing connections to community-based services in the counties where families relocate can help ensure that the loss of formal case management does not leave families without a safety net.

- **Ensure that families do not lose critical supports as earnings increase.** Another challenge is the benefits cliffs that families encounter when modest increases in earnings lead to reductions in assistance. In high-cost markets like the Bay Area, families often face the paradox that work does not pay enough to offset the loss of food, childcare, or housing assistance. Policymakers should consider phasing out benefits gradually,⁵⁵ aligning housing assistance with childcare and food subsidies,⁵⁶ and expanding subsidized childcare access⁵⁷ for families exiting RRH. Childcare subsidies are particularly critical for parents—particularly single mothers—who without them would be locked into part-time or unstable jobs with little opportunity for upward mobility. Some PHAs are exploring ways to soften the benefits

cliff: for example, programs that allow less frequent income recertifications or temporarily “forgive” income increases, enabling families to retain higher earnings for a period of time without immediately facing rent hikes.

- **Recognize the role of transportation in sustaining housing.** Transportation also plays a decisive role in families’ ability to sustain housing. As households are displaced to more affordable but transit-poor geographies, they often face greater car dependence, high toll and commuting costs, and higher auto debt. The findings suggest that housing programs must account for transportation as a central dimension of stability. Policymakers could support the expansion of transportation subsidies for low-income households, such as discounted transit fares through programs like Clipper START, or new bridge toll discounts and payment plans for low-income drivers, similar to those offered on Bay Area express lanes.⁵⁸
- **Ensure equitable access to housing stability for immigrant households.** Finally, immigrant households face unique barriers that require targeted policy responses. Families described how language barriers and lack of documentation limited their access to stable housing and employment, while the threat of immigration enforcement created constant fear. To address these challenges, programs should provide multilingual, accessible information on RRH subsidies, including clear explanations of rent contributions, timelines, and exit processes. Culturally responsive case

management should integrate financial education on credit-building, leases, and tenant rights, and be paired with partnerships with immigrant-serving organizations that can provide legal resources, employment support, and trauma-informed care for families.

State-level reforms are essential to reducing the structural barriers that leave immigrant families particularly vulnerable to housing instability. California can help close these gaps by expanding state-funded alternatives to federally restricted housing and economic supports, reducing documentation and verification burdens, and strengthening data-privacy protections that separate service access from immigration enforcement. Addressing the chilling effects of federal policy and ensuring that immigrant households can safely access state programs are critical to advancing equitable housing stability.

The end of RRH assistance is a moment of heightened vulnerability. While evaluation studies show that RRH can improve outcomes, including less time spent in shelter and fewer returns to homelessness, these same studies also show that around 30 percent of RRH households experience homelessness again within a few years of exiting the program.⁵⁹ These findings point to the importance of understanding for whom, and under what conditions, RRH leads to sustained exits from homelessness.

As the Bay Area Thriving Families (BATF) study continues, forthcoming reports will shed light on whether flexible income support post-RRH helps sustain housing, improve financial stability, and ease the transition from housing assistance. By pairing longitudinal survey and administrative data with in-depth qualitative interviews, the study will generate new evidence on what kinds of financial, service, and policy supports help promote long-term housing and economic stability for families exiting homelessness. These findings will help inform not only the design and delivery of RRH programs, but the broader ecosystem of housing and social policies aimed at preventing family homelessness.

ENDNOTES

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9. As of September 2025, we had interviewed 61 of the 184 families enrolled in the Bay Area Thriving Families randomized control trial (see *Box: The Bay Area Thriving Families Study*).

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10. The eligibility criteria described here refer specifically to the RRH contracts administered by the nonprofit service providers participating in the Bay Area Thriving Families Study (*see Box: The Bay Area Thriving Families Study*). Most of these RRH contracts are designed for households with at least one child under 18 or who are currently pregnant. One contract within this provider network is designated for households impacted by domestic violence, and eligibility is not limited to households with children.
11. The length of rental assistance varied by funding source and family circumstances. For example, some CalWORKs Housing Support Program subsidies are typically funded for up to 12 months, while other RRH contracts (including those supported by HUD Continuum of Care or local funding streams such as San Francisco Proposition C) may offer assistance for a longer period. In some cases, extensions were possible, typically based on ongoing need, program capacity, and funding availability.
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19. Interview Number 662
20. Interview Number 629
21. Interview Number 501
22. RRH subsidies did not count as income, so the loss of benefits was driven by small increases in wages, not by the housing subsidy.

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23. CalWORKs (California Work Opportunity and Responsibility to Kids) provides monthly cash assistance and employment services to low-income families as the State's version of the federal Temporary Assistance for Needy Families (TANF) program. CalFresh, California's version of the federal Supplemental Nutrition Assistance Program (SNAP), provides monthly food benefits to help low-income households buy groceries. For more information on eligibility thresholds, see the California Department of Social Services pages for CalWORKs (<https://cdss.ca.gov/calworks>) and CalFresh (<https://cdss.ca.gov/calfresh>)
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