Direct Cash Transfer

A special thanks to our Presenting Sponsor:
Lauren Wilkie, *Point Source Youth*
Angel Cotto, *Youth Action Hub*
John Lawlor, *The Connection*

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[Logo of Dario Education]
What is the Youth & Young Adult Perspective?
# A Quick Look at Data

<table>
<thead>
<tr>
<th>Population</th>
<th>Unstably Housed</th>
<th>Literally Homeless</th>
<th>TOTAL</th>
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<tbody>
<tr>
<td>18-24 years of age</td>
<td>3,613</td>
<td>1,766</td>
<td>5,379</td>
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What People Think Youth Homelessness Looks Like
Connecticut’s Pattern of YYA Homelessness
Not All Couches are Created Equal
Connecticut’s Current Interventions

- Diversion & Navigation Resources
- Shelter
  “Curfews and strangers and victimization, oh my!”
- Rapid Re-Housing
  Afford rent on your own within 1-2 years.
  Non-homeless young adults typically can’t manage this.
Where Would Direct Cash Transfer Fit in Here?
What is the Youth & Young Adult Reaction to Direct Cash Transfer?
Difference between Guaranteed Basic Income and Direct Cash Transfer Pilots

- Many GBI pilots started up around the concept that the average American household does not have $400 to respond to an emergency. Many GBI pilots are capped around $1,000.

- Our DCT model is usually more money monthly, from $1,000-$1,500. The payment is for a housing outcome; therefore, it is tied to half of HUD’s Fair Market Rent amount for a 2-bedroom apartment in the community.

- Our DCT model includes youth-directed services provided by a local community-based organization alongside the cash payment. Many GBI pilots do not have intentional services.
Continuum of Imagined Cash Resources

- Cash as Prevention of Housing Loss
- Cash as Re-Housing
- Guaranteed Basic Income

PSY’s models of Direct Cash Transfers address these two strategies.

PSY is a part of the movement to advocate for this nationally.
<table>
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<tr>
<th>Cash</th>
<th>Youth Leadership</th>
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<td>Youth-Directed Services</td>
<td>Research, Evaluation + Storytelling</td>
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What are “Cash Plus” DCTs?

- A **housing** intervention that supports other outcomes
- The cash is given **directly** to youth experiencing homelessness/houselessness **unconditionally**
- Centered on **youth, equity, and trust**
  - Our model does not include tracking how youth are spending their money
What are “Cash Plus” DCTs?

24-month Model
- 24 total payments, paid in a frequency that youth decide (bimonthly, monthly, etc)
- Connected to the Fair Market Rent (FMR) in the community ($1,213 for a 2-bedroom in Detroit)
- Includes a one-time $3,000 enrichment payment available at any time

One-Time Payment Model
- One-time payment to a young person to prevent their homelessness
- Amount is flexible based on the needs of youth

What is consistent between both models? Choice in how and when payments are made.
Current PSY 2-year DCT sites

1. New York City
2. Baltimore
3. San Francisco
4. Oregon (3 total: 2 urban, 1 rural)
5. Los Angeles
Snapshot into New York City

- Started in May 2022
- 30 youth receive $1,100 a month + $3,000 in a one-time payment available at any time during the 24 months ($29,400 total) - funded by public/private partnership
- Youth receive youth-directed services from a local community-based org (Ali Forney Center) who has two staff positions - a Program Mentor & Peer Navigator
- Research and evaluation being conducted by Chapin Hall
Snapshot into Oregon

- Started in March 2023
- Statewide pilot - three sites (two urban, one rural)
- Eligibility: youth experiencing homelessness 18-24, priority for youth who are unsheltered, and BIPOC and LGBTQ youth
- Youth receive youth-directed services from three local community-based orgs - Native American Youth & Family Services, Ant Farm, J Bar J Youth Services
- Research and evaluation being conducted by LensCo
Learnings from Existing Pilots

- Engage people with lived expertise in staff roles
- Map out youth-directed services alongside young people and be ready to iterate based on feedback from your participants
- Young people are using cash for housing and we have endless secondary outcomes
- Engage in storytelling in ways that are not extractive
- Keep talking about DCTs with your boss, board, elected officials, and other community leaders
Just Launched: PSY’s DCT as Prevention Pilot

- Based on WA’s successful Homelessness Prevention and Diversion Fund
- With an average of $2,000, 93% of youth have retained safe and stable housing for at least a year after their payment
- The concept includes community wide diversion training and connections to community-based services
- Funded by Raikes Foundation & Schultz Family Foundation nationally and Trinity Wall Street Foundation & the New York Youth and Family Fund in NYC
PSY initial cohort for one-time DCTs:

1. Atlanta
2. Austin, TX
3. Tucson, AZ
4. Grand Rapids, MI
5. Central Oregon
6. New York City (2)
7. Contra Costa County, CA
Myth Busting about DCTs
Myth #1: Youth will spend the money irresponsibly.

The Guaranteed Income Pilots Dashboard

Explore data and stories from dozens of guaranteed income pilots around the U.S.
Myth #2: DCTs are more expensive than other housing options

- In most communities, the cost of DCTs is approximately the same as the cost as Rapid Rehousing.
- The biggest difference is that the cash payment goes directly to the young person rather than the landlord, increasing their autonomy and choice in their housing pathways.
What are other myths that you’ve heard?
Myth #1: Youth will spend the money irresponsibly.

The Guaranteed Income Pilots Dashboard

Explore data and stories from dozens of guaranteed income pilots around the U.S.
Myth #2: DCTs discourage work and disrupt ambition

- When we sent stimulus checks during the pandemic, we saw a 24% increase in small business creation in this country.
- When people have economic security, they are able to take risks and dream and tap into their creativity and ingenuity.
Myth #3: We shouldn’t give people money that they don’t deserve

White households = $937K
Black households = $102K

Wealth is a safety net that keeps a life from being derailed by temporary setbacks and the loss of income.
Funding Sources for Pilots

New York City
- Philanthropy (Robin Hood Foundation + NYC Youth and Family Fund)
- Government (NYC General Funds)

Oregon
- State of Oregon DHS Operating funds

Baltimore
- Mayor’s Office of Homeless Services ARPA funds
- State DHCD funding
Stay in Touch

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Thank you for attending this workshop!

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