

MAXIMIZING THE IMPACT OF DIRECT CASH TRANSFERS TO YOUNG PEOPLE

Policy Toolkit





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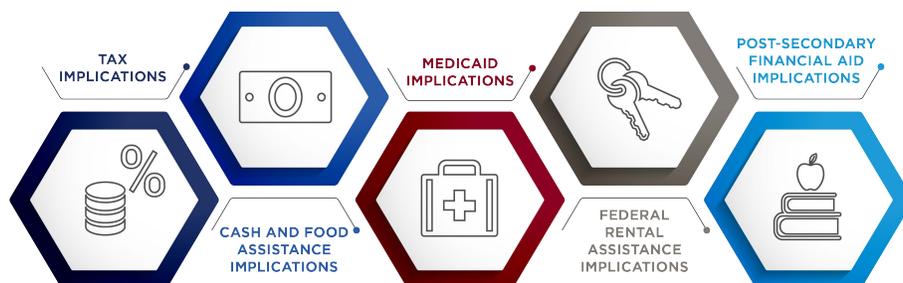
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NAVIGATING DIRECT CASH TRANSFERS, TAXES AND PUBLIC BENEFITS FOR YOUTH AND YOUNG ADULTS



Youth homelessness in the United States is pervasive, with young people of color disproportionately affected. Negative outcomes for young people who experience housing instability are copious and well-documented—from early pregnancy, to suicidality, to physical and mental health problems. Current programs are falling short of achieving population-level impacts on preventing and reducing youth homelessness. Increasingly, jurisdictions across the country are looking to Direct Cash Transfer programs as a possible solution.

Chapin Hall at the University of Chicago, national partners, and young adults with lived expertise are working with multiple jurisdictions across the country to develop and evaluate unconditional direct cash transfer (DCT) programs. These programs have optional supportive services for addressing young adult homelessness, supporting young people's pathways to thriving, and advancing racial equity (see Box 1 for a definition of DCTs). These efforts will produce unprecedented evidence to inform policy and practice to support ending youth and young adult homelessness, advance racial equity, and help young people realize their full potential.

Yet, to achieve systemic and sustainable solutions, jurisdictions must navigate designing DCT pilots and programs in the broader context of complex policies related to taxes, public benefits, and postsecondary financial assistance. These forms of assistance play increasingly important roles in young people's lives, particularly given inflation, rising housing costs, stagnated wages and the effects of the COVID-19 pandemic. Understanding the tax and public benefit policies with which DCT programs interact will not only result in maximizing the benefits of DCTs for participants, but also in avoiding unintentional harm to their broader social safety net. Chapin Hall has found that virtually all jurisdictions across the country are grappling with similar questions and confronting similar hurdles--all in the face of urgent problems and a need to disburse cash transfers effectively and rapidly.

With support from the Annie E. Casey Foundation, Chapin Hall collaborated with subject matter experts from across the country to provide timely analysis and recommendations for designing and implementing DCT programs to minimize risks and maximize benefits to young people and families. While this toolkit primarily focuses on young adults experiencing homelessness or housing instability, the analysis and recommendations can also inform broader DCT initiatives for other populations who depend on means-tested¹ programs or public benefits. Ultimately, this toolkit contributes to a growing body of policy research on how DCT interventions interact within—and ultimately help to improve—a broader *system* of care for youth and families.

¹ Means-tested programs limit eligibility to individuals and families whose incomes and assets fall below a predetermined threshold (means test).

BOX 1. WHAT ARE DIRECT CASH TRANSFERS (DCTS)?

A DCT program is any intervention that provides money directly to individuals in the form of unrestricted payments. As such, DCTs differ from many other types of social programs that make payments to landlords, businesses, or organizations on someone's behalf. Examples of those programs include: a housing subsidy paid by another entity to a landlord or a tuition scholarship paid by another entity to an institution of higher education; a restricted form of payment, such as a food voucher or electronic payment card for food purchases only; or a grant or payment to an organization or institution to deliver services. By contrast, direct cash transfer payments can be made in any way that a person can receive money. This includes by check, giving cash, making a direct deposit or wire transfer to a bank account, using a prepaid debit card, or electronic mobile payments. Different DCT programs use different payment approaches.

Direct cash transfer programs might involve one-off lump-sum payments or regularized payments over time, such as biweekly or monthly payments. They might make payments conditional on certain behaviors or actions ("conditional cash transfers") or place no conditions on the participant ("unconditional cash transfers"). Some DCT programs are described as a "labeled cash transfer" program, meaning they are named or messaged for a specific purpose, but recipients still receive them as unrestricted payments.

A guaranteed income or basic income program offers DCTs unconditionally and theoretically at a certain amount determined sufficient to allow recipients to meet their general basic needs or some level of their basic needs. A universal basic income (UBI)—a concept recently re-popularized in the American public—is a type of DCT program that is extended to everyone in a population without means testing and with no strings attached (Bidadanure, 2019). Not all DCT programs are designed to provide a guaranteed or basic income for general basic needs, including the DCT program designed specifically for addressing young adult homelessness described in this Introduction.

BACKGROUND

Youth homelessness is a broad and hidden challenge requiring bolder policy actions with the potential for population level impact.

An estimated 1 in 10 young adults experiences homelessness in the United States in a year (Morton, Dworsky, Matjasko, et al., 2018). Consistent with the federal Runaway and Homeless Youth Act's definition, this prevalence includes various forms of homelessness, including staying in shelters, sleeping in the streets or other places not meant for human habitation, or couch surfing or staying temporarily with others due to a lack of a safe and stable place to stay.² Prevalence of this scale, translating to approximately 3.5 million young adults experiencing some form of homelessness on a yearly basis, requires much bolder policy actions and interventions that could have an impact at the population level, an impact greater than that of status quo programs and public investments.

² Notably, some federal programs, particularly those funded by the U.S. Department of Housing and Urban Development (HUD), use a narrower definition of homelessness for eligibility purposes, which does not include couch surfing or doubling up as homelessness.

Young adulthood represents a key developmental period of our lives, critical to personality and socio-emotional development and to the acquisition of skills, education, and experiences that foster positive transitions to adulthood

Homelessness is marked by stark disparities rooted in legacies of racism and exclusion.

Youth of color—especially American Indian and Alaska Native, Black, multiracial, and Hispanic youth—have significantly higher homelessness prevalence compared to their White non-Hispanic peers. Data also show that young people identifying as lesbian, gay, bisexual, transgender, or queer (LGBTQ) face a 120% increased risk for homelessness compared to young people identifying as heterosexual and cisgender (Morton, Samuels, et al., 2018). The intersection of different marginalized identities compounds inequities among youth experiencing homelessness. Young people who identify as both Black and LGBTQ have four times the prevalence of homelessness compared to their peers who identify as White, heterosexual, and cisgender (Morton, Samuels, et al., 2018). Pregnant and parenting young adults and those who have been involved in public systems like child welfare and juvenile justice also have increased risk of facing homelessness (Dworsky et al., 2018; Morton, Dworsky, Samuels, & Patel, 2018c).

The human and systems toll of youth homelessness is high. Research has linked a range of negative health outcomes to homelessness among young people, including, but not limited to, physical and mental health problems, early pregnancy, suicidality, and early death (Morton, Dworsky, Matjasko, et al., 2018). Youth homelessness is also a major pathway into older adult homelessness, underscoring the importance of early intervention during these critical years (Chamberlain & Johnson, 2013; Funk et al., 2022; Oppenheimer et al., 2016). Young adulthood represents a key developmental period of our lives, critical to personality and socio-emotional development and to the acquisition of skills, education, and experiences that foster positive transitions to adulthood (Casey et al., 2019; Kull et al., 2022; Roberts & Davis, 2016). Young people experiencing homelessness, however, have to focus critical time and energy on survival and coping with related trauma and adversities. This can have long-term negative implications for their health and well-being (Kull et al., 2022).

Current homelessness systems and programs are falling short of achieving population-level impacts on preventing and reducing youth homelessness.

One analysis of homelessness systems data from 10 diverse communities found that only one-third of youth and young adults who enter local homelessness systems ever get placed into a permanent housing program and that those who get housed wait lengthy period (4.5 months on average; Morton et al., 2018). Only 2% of households (about 46,500 households) that receive vouchers are headed by a young adult between the ages of 18 and 24 years old (U.S. Department of Housing and Urban Development). Very little research has studied effectiveness or implementation of housing vouchers with youth and young adults. The limited literature on the subject indicates that even when young people manage to secure a housing voucher, they frequently face the insurmountable challenge of finding landlords who will accept their voucher, especially in tight housing markets where landlords have little incentive to do so (Chesnut et al., 2021). Other housing programs available to young people experiencing homelessness are primarily crisis driven rather than choice driven, and there is little evidence that existing program models help young people achieve and sustain safe and stable housing (Morton, Rice, et al., 2018).

Because DCTs put resources directly into the hands of young people, **they could enable young people to exit homelessness faster and more cost-efficiently** than other programs that require more administration and physical infrastructure.

Against this backdrop, DCTs with youth-driven supportive services offer a promising solution. Unlike many of the existing program models, this is a solution that young people with lived expertise have themselves lifted up as the kind of solution they would like made available (Morton et al., 2020). Cash transfers offer trust and agency to young people, in contrast to biases and paternalism that young people often confront in social service settings. Because DCTs put resources directly into the hands of young people, they could enable young people to exit homelessness faster and more cost-efficiently than other programs that require more administration and physical infrastructure. Using DCTs as an efficient tool for a housing purpose is not new, even for our government. For example, uniformed members of the military receive a basic allowance for housing provided in the form of an unrestricted allowance to support their housing needs when government housing is not available or provided (U.S. Department of Defense). This housing allowance gives individuals and families the freedom to find housing that works best for them.

Direct cash transfers can help offset (but certainly do not erase) racial and other inequities in young people's access to economic resources during their transitions to adulthood for basic needs like housing. Direct financial assistance to young people is not new or radical in our society. Young adults receive significant sums of financial assistance, but largely informally and inequitably. One analysis found that American parents collectively give their young adult children \$500 billion a year in financial assistance (Merrill Lynch, 2020). Yet, research shows large racial and ethnic disparities in parental financial transfers due to structural inequalities in the form of economic resources, family structure, and health (Berry, 2006). Direct cash transfers also offer maximum housing choice (Kerman, 2021). While a benefit broadly for people experiencing homelessness, this degree of choice means that young people, such as LGBTQ+ youth and youth of color, who commonly face discrimination and disadvantage in shelters and restricted housing programs can use DCTs to pursue housing solutions that work best for them.

DIRECT CASH TRANSFERS: A ROBUST EVIDENCE-BASED PRACTICE

Against a backdrop of stagnant real wages, rising inflation, the global COVID-19 pandemic, and astronomical rent and housing prices, unconditional DCTs have re-emerged as a promising tool.

Cash transfer programs are designed in many ways and with various objectives. They can vary by payment structure (one-time or regular), conditionality, payment type, and population. They can range from universal to targeted—and even a targeted universalism (Powell et al., 2019). Some place restrictions on how the cash is used, while others allow the individual to decide how they use the cash. Some cash transfers are reactive and are meant to buffer or lessen a shock, while others are meant to build wealth, provide a proactive safety net, or meet basic needs. What is true across all cash transfer programs is that they are not a silver bullet for solving all problems. Rather, they are a tool that, when centered on clear and concise objectives and aligned with a broader system of care, can have an important and positive impact on a range of outcomes.

Direct cash transfer programs are supported by a vast international evidence

base (Baird et al., 2013). Globally, they are among the most well-evaluated interventions for addressing poverty, boosting well-being, increasing educational attainment, and improving health outcomes and employment (Baird et al., 2013; Pega et al., 2017). In the U.S. and Canada, numerous programs offer examples of how DCTs have reduced childhood obesity, improved health outcomes, reduced hospitalization rates, increased savings, and supported economic security. These include the maintenance income experiments of the late 1960s in Denver, Seattle, New Jersey, Iowa, and Indiana, the Canadian ‘Mincome’ Experiment, and the ongoing Alaska Permanent Fund Dividend (Forget, 2011; Guettabi, 2019; Office of the Assistant Secretary for Planning and Evaluation, 1983).

Counter to common public narratives, numerous studies show that offering DCTs to people experiencing poverty and adversity do not result in money poorly spent, increased substance use, or reduced motivation to work

(Evans & Popova, 2017; Morton et al., 2020). Instead, cash is primarily spent on basic needs—food, utilities, other goods—as evidenced in the early report on the Stockton Economic Empowerment Demonstration (West et al., 2020). The Child Tax Credit further illuminated that regular unconditional cash contributes to reductions in food insecurity and overall poverty (Parolin et al., 2022; Shafer et al., 2022). Furthermore, in Canada, a randomized trial of DCTs to adults experiencing homelessness also found improvements in the speed of exiting homelessness, reductions in the amount of time spent in homelessness, and reductions in spending on alcohol, cigarettes, and drugs among DCT program participants (Foundations for Social Change, 2020).

A YOUTH-CENTERED, YOUTH-DRIVEN SOLUTION

While DCT programs have shown positive results across a range of studies and contexts, they have never been specifically designed and evaluated with and for young adults experiencing homelessness or as a solution to reducing youth homelessness and bolstering young people’s pathways to thriving.

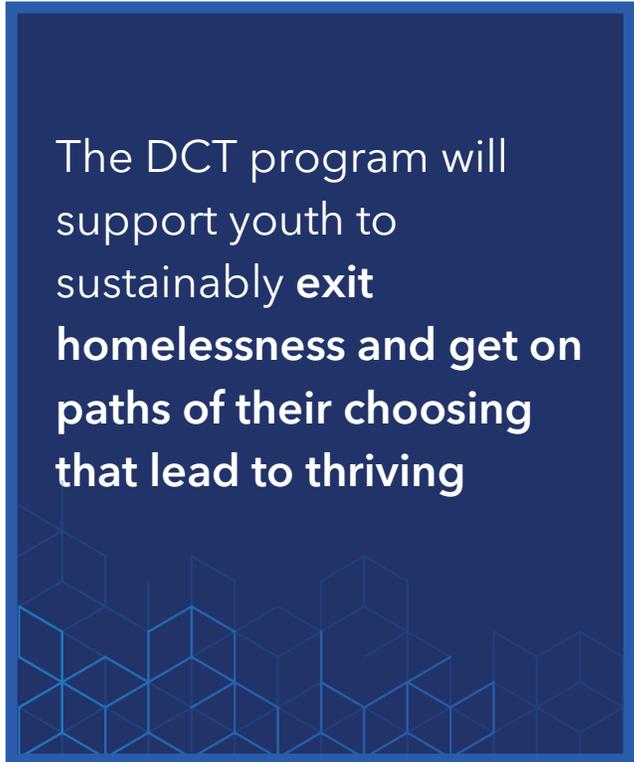
In 2019, a collaborative team from Chapin Hall and Point Source Youth developed the first project based on an intensive research and multi-stakeholder design process in collaboration with young people with lived expertise to do just that (Morton et al., 2020). This process resulted in the Trust Youth Initiative, a pilot Cash Plus intervention model for young adults experiencing homelessness (see Box 2 for a description). New York City began implementing and evaluating the Trust Youth Initiative in 2022, and several other jurisdictions across the country are now planning or considering implementing and evaluating similar pilots as part of a multisite evaluation and learning cohort. The 2019 research and multi-stakeholder design process led to the following key conclusions about how to develop an effective DCT program for young adults experiencing homelessness:

Center the program on youth, equity, and trust. The program should focus on youth needs and preferences, particularly Black, Indigenous, and People of Color (BIPOC) and LGBTQ youth who face discrimination and exclusion through existing systems.

Boost housing stability and empowerment. The program will support youth to sustainably exit homelessness and get on paths of their choosing that lead to thriving. This objective should inform the cash transfer amount, duration, and optional supportive programming.

Adopt a flexible and simple approach. Youth experiencing homelessness have diverse needs, preferences, and circumstances. The program should allow youth to choose between different payment mechanisms and supportive programming options to facilitate better results for youth in diverse situations. At the same time, providing simple, integrated delivery systems and youth support teams makes the program easier and more efficient to implement.

Identify and manage barriers to success. While common concerns about risks to giving money to people living in poverty do not play out, certain design and support decisions can reduce the risk of rare adverse events and can help mitigate the potential of losing other public benefits or facing costly tax implications.



BOX 2. CASH PLUS MODEL: THE TRUST YOUTH INITIATIVE

A “cash plus” model provides unconditional direct cash transfers (“cash”) along with connections to optional complementary supports and services (“plus”). The “cash plus” approach is common in cash transfer programs internationally and recognizes that individuals often face both financial and nonfinancial barriers to positive outcomes. In the Trust Youth Initiative pilot program, the Cash Plus program is specifically designed for addressing young adult homelessness and improving pathways to thriving.

For the “cash” component, participants receive a cash amount large enough to support a housing outcome, with regularized twice-a-month payments providing housing stability over time. They can also receive a one-time larger payment to support an exit from homelessness or coping with a housing crisis, such as paying for first or last month’s rent, a security deposit, furniture, or paying of arrears.

For the “plus” component, a local community-based organization (CBO) provides optional supportive programming tailored to the needs and goals of young people. The CBO provides counseling, coaching, and peer support, housing navigation, financial coaching, and warm handoffs to existing programs and services for education/career development, behavioral health needs, and other housing and public benefits programs. During the co-design process, the coupling of optional complementary programming and service connections alongside cash transfers was determined to be important to addressing nonmonetary barriers to housing stability and human capital development.

ACCOUNTING FOR TAX OBLIGATIONS, PUBLIC ASSISTANCE BENEFITS, AND POSTSECONDARY FINANCIAL ASSISTANCE

This policy toolkit responds directly to the fourth conclusion described above on effective practices to designing a DCT program for addressing youth homelessness: identify and manage barriers to success. If designers and funders of DCT programs fail to account for and mitigate risks of DCT program participation with respect to young people’s tax obligations, public assistance benefits, and postsecondary education financial assistance, they could fail to address major barriers to the programs’ success. In some instances, they might even cause harm. Direct cash transfer programs do not exist in vacuums. They inherently interact with means-tested programs and benefits that count people’s income as a basis for determining eligibility.

Without certain programmatic design and policy actions, DCT payments could push young people’s income (or their household’s income) over eligibility limits for certain programs or benefits—in other words, they could experience a “benefits cliff” (Baker et al., 2020). Ultimately, this could erode the net benefit of the program and possibly produce new forms of inequality—or worse, retraumatize a young person amidst their daily struggle for survival (Baker et al., 2020). Any changes to an individual’s income, even in the form of a gift or a one-time grant, could trigger the reduction or loss of other benefits. Additional income through DCTs may also impact income taxes if programs are not designed carefully. Whether and how DCT payments are regarded as income for the purposes of determining eligibility for these programs and benefits have direct implications for young people’s social safety net, ability to meet their basic needs, financial decision making, and access to resources for their educational goals. Additional income through DCTs may also impact income taxes if not designed carefully.

For youth and young adults facing multiple adversities, they often rely on a fragmented patchwork of public programs and benefits to help them meet their basic needs and pursue their goals. Common federal and state public means-tested benefits and health insurance that young adults experiencing homelessness might rely on include Temporary Assistance for Needy Families (TANF), the Supplemental Nutrition Assistance Program (SNAP), Medicaid, and the Supplemental Program for Women, Infants and Children (WIC). All of these programs can provide an important level of economic and food security needed to meet basic needs like food, clothing, housing, and utilities. In 2020, 21.8% of all young adults in the U.S. were enrolled in Medicaid, 9.7% were receiving SNAP, 1.4% were receiving WIC, and 0.5% were receiving TANF (U.S. Census Bureau, 2020).

For many young people experiencing homelessness, accessing some of these public benefits is challenging since many require proof of employment or of searching for work to receive the benefit. For young people without a secure place to live, and oftentimes without the means to purchase clothing or food, searching for employment or holding a job can be difficult. Even when young people can work and access these benefits, they do not enable someone to achieve safe and stable housing. Arguably, these benefits are needed in tandem with additional, more flexible supports like unconditional DCTs to support their housing or other needs. Therefore, DCTs should be offered in a way that supplements rather than replaces other public assistance benefits. This will allow young people to maximize the resources available to them to address their holistic needs during a key developmental period.

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HOW WE DEVELOPED THIS POLICY TOOLKIT

To produce this toolkit, authors and collaborators closely examined the interaction of DCTs with means-tested federal public benefits and health insurance, as well as implications for taxes and postsecondary financial assistance. Through this toolkit, they also provide concrete recommendations to help state and local jurisdictions develop DCT projects for youth and young adults in ways that maximize their positive outcomes while minimizing risks to participants.

Chapin Hall engaged subject matter experts throughout the country on each of the topics this toolkit addresses. They carefully researched existing means-tested federal public benefits policies and programs, tax codes, and postsecondary financial aid to gain a better understanding of the programmatic and policy implications for DCT participants. Experts presented initial findings in an interactive webinar series that took place over a few months, allowing for an exchange among young adults, practitioners, and policymakers about the hurdles they were facing in designing and implementing direct cash transfer programs. Experts took this feedback and integrated it into each of the individual papers that make up the toolkit. Each authored section of the toolkit was peer reviewed by experts in the field for accuracy and relevance. Peer reviewers included academics, policymakers, practitioners, and young adults with lived experience of homelessness.

We view this toolkit as a living document, which we intend to update as regulatory and revenue codes are updated, and as we continue to learn, to ensure that jurisdictions have the most up-to-date and relevant information. The conclusion of this toolkit provides a high-level summary of the findings and recommendations, while also proposing DCTs as a tool for exploring reimagined support for young people experiencing homelessness.

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