The SF Pathways Study & Trust Youth Initiative:
A Cash Plus Model in San Francisco

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Expanding on the Pilot Program in NYC, the San Francisco (SF) Trust Youth Initiative (TYI) is a Cash Plus model that combines unconditional direct cash transfers with optional youth-directed supportive services. The SF Pathways Study is a study designed to evaluate whether TYI increases housing stability among young adults experiencing homelessness.
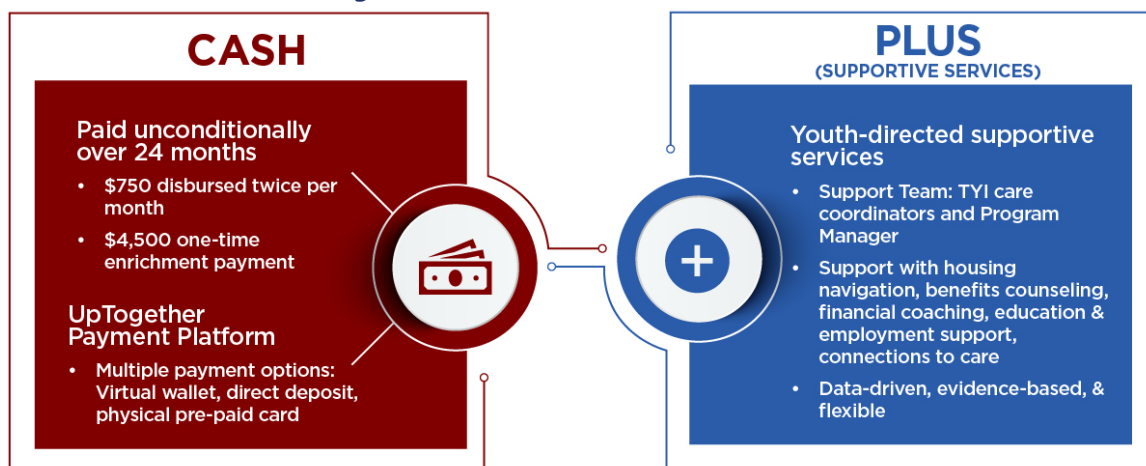
Introduction

Nationally, one in ten young adults experience homelessness over the course of one year (Morton et al., 2018). These young people need effective pathways to exit homelessness to stable housing. A Cash Plus model designed for young adults experiencing homelessness may offer an effective solution (Berger Gonzalez, 2024). The SF Pathways Study seeks to evaluate this solution by conducting a randomized control trial of a Cash Plus model (and Trust Youth Initiative [TYI]) in San Francisco (SF). The broader evaluation of TYI is described in detail elsewhere (Griffin et al., 2024).

This brief describes the TYI model and evaluation, adapted to the local context and the sample of young adults participating within the local Homelessness Response System.
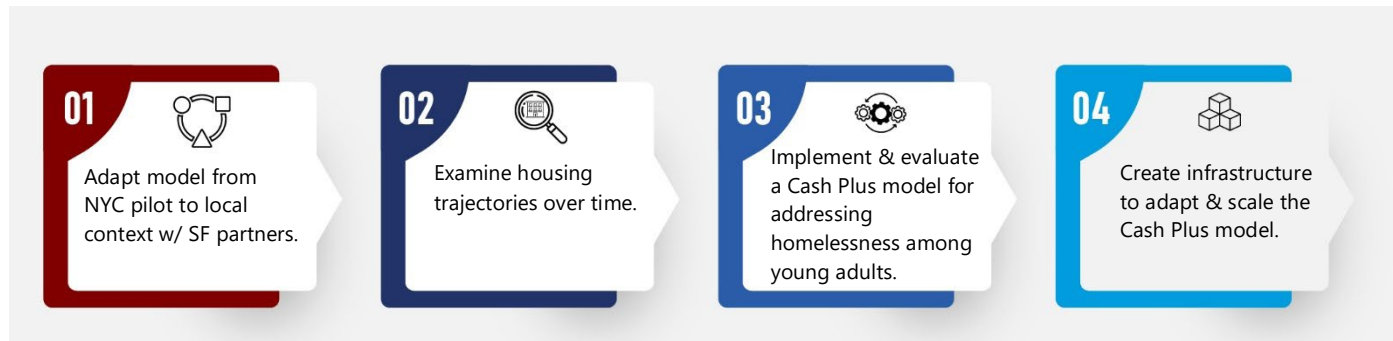
Adaptation: The Co-Design Process & Implementation

Figure 1. The TYI Cash Plus Model in SF

CASH

Paid unconditionally over 24 months
- $750 disbursed twice per month
- $4,500 one-time enrichment payment

UpTogether Payment Platform
- Multiple payment options: Virtual wallet, direct deposit, physical pre-paid card

PLUS (SUPPORTIVE SERVICES)

Youth-directed supportive services
- Support Team: TYI care coordinators and Program Manager
- Support with housing navigation, benefits counseling, financial coaching, education & employment support, connections to care
- Data-driven, evidence-based, & flexible

Building off an initial design process for the NYC pilot (Morton, Chavez, et al., 2020), Chapin Hall, local partners, and lived experts engaged in a mixed method co-design process to adapt the Cash Plus model to the local context in SF. In total, 34 young people with lived experience of homelessness and 7 youth-serving organizations participated in interviews and focus groups with researchers and public stakeholders. Following the framework for the NYC pilot (Morton, Kugley, et al., 2020) that identified a 2-year timeframe for the Cash Plus intervention, the codesign process determined the cash and plus components of the intervention, including the cash amount and frequency and customization of supportive programming. See Figure 2 for an overview of the TYI Cash Plus Model in SF.

Figure 2. Goals of SF Pathways & TYI

01	02	03	04
Adapt model from NYC pilot to local context w/ SF partners.	Examine housing trajectories over time.	Implement & evaluate a Cash Plus model for addressing homelessness among young adults.	Create infrastructure to adapt & scale the Cash Plus model.

Aspects of both the cash and plus components in SF differed from those in NYC. Both cities use the same payment platform and cadence. However, due to the higher cost of living in the Bay Area, the cash amount is greater in SF (Department of Housing and Urban Development, 2023). For the supportive services, the City of San Francisco contracted Larkin Street Youth Services as the lead community-based organization (CBO) through a competitive request for proposals to deliver the evidence-based and flexible supportive services. The type of services provided are like those in NYC; however, unlike NYC, the approach to service delivery benefits from an enhanced community–research partnership that utilizes collected data from the study to inform gaps and needs in service delivery. The partnership involves three core activities, highlighted in Table 1:

1. Data Monitoring, Outreach, and ***Survey Completion***
    - A data collector administers monthly surveys and monitors ***survey completion and communicates survey completion rates and incomplete cases with the evaluator and the service provider (CBO).***
    - Outreach ***to re-engage participants in the survey is carried out strategically, with the lead CBO engaging the TYI group and the evaluator engaging the services-as-usual (SAU) group.***
    - Collaboration ensures outreach efforts remain personalized and effective throughout the evaluation.
2. Cash Delivery and Troubleshooting
    - The ***lead CBO works with participants and the payment distributor to address issues, ensuring easy access and on-time payment delivery.***
    - The service provider ***is often the first contact for participants facing difficulties or confusion regarding their payments.***
3. Data Interpretation and Feedback
    - The evaluator and lead CBO have a bi-directional Data Sharing Agreement, with consent from young adult participants.
    - Survey data collected by the data collector and service engagement data gathered by the ***lead CBO are analyzed jointly by the evaluator and lead CBO monthly.***
    - ***Insights help adapt and tailor the intervention to the unique needs of the participants.***

Table 1. Key Players in the Community–Research Partnership, by Implementation Activity

Activity	Lead CBO/ service provider	Payment distributor	Data collector	Evaluator
Data monitoring, outreach, & survey completion	●		●	●
Cash delivery & troubleshooting	●	●		
Data interpretation & implementation feedback	●			●

The Evaluation

The SF Pathways Study includes two components to evaluate the TYI: an impact evaluation focused on *outcomes* and an implementation evaluation focused on *process*.

Impact Evaluation Questions

How does participating in TYI affect young adults' housing instability? Do the effects vary over time? Do demographics modify the effects?

Impact evaluation data come from survey data collected monthly over 30 months (represented by circles in Figure 3). The data are comprised longer, in-depth surveys every 6 months (the larger, burgundy circles) and brief surveys (the smaller, blue circles) in between. Individual housing trajectories derived from quantitative data serve as the cornerstone for 1-on-1 interviews at months 16, 21, and 27. Participants receive $20 for each brief survey, $50 for each long survey, and $50 for each interview they complete.

Implementation Evaluation Questions

Is the program implemented as intended? How do participants and staff experience the program? Are supportive services offered at sufficient frequency, intensity, and quality? And for whom?

The implementation evaluation relies largely on data collected via process focus groups with TYI participants at months 19 and 30 and via staff interviews at months 8 and 28. Administrative data from the payment provider, UpTogether, and the lead CBO, Larkin Street Youth Services, also contribute to a comprehensive implementation evaluation. Young people are paid $50 for interview participation. Figure 3 displays the data collection timeline.

Figure 3. Data Collection Timeline
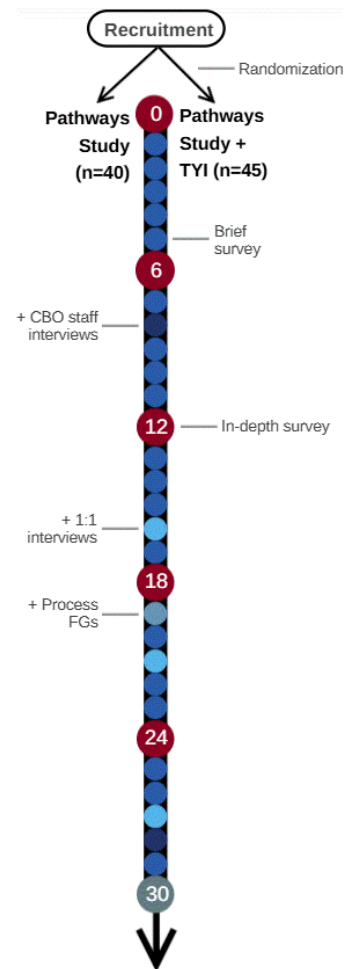
SF Pathways & TYI Participants

Box 1. Eligibility Criteria for SF Pathways

- 18 to 24 years old at time of enrollment

- Experienced sheltered or unsheltered homelessness in the past 3 months

- Not expected to have a permanent housing solution within 30 days

- Absence of severe mental illness or substance use disorder, unless actively receiving treatment (Eisen et al., 2006)

- Problem-solving status as assessed by housing Assessment in the One System (Coordinated Entry)

Recruitment & Enrollment

Participants (*n*=85) were recruited and enrolled into the SF Pathways Study from two shelters and four drop-in centers at four youth-serving organizations in SF. A subset of young people enrolled in the Study were randomly selected and invited to participate in TYI. Of the 85 young people enrolled in the SF Pathways Study, 45 were enrolled in TYI and 40 continued to receive services-as-usual (SAU). Three participants were initially randomized into TYI but did not respond to the invitation and therefore placed in the SAU group. Eligibility criteria for the Pathways Study & TYI are in Box 1.

Sample Characteristics

Table 2 lists the demographic characteristics of young people who were enrolled into the Pathways Study (approximately half of whom were randomized into TYI) compared to the general population of youth and young adults experiencing homelessness in SF, as captured in the 2024 Youth Count.[9] At baseline there were no significant differences between the TYI and SAU groups. This is expected in a randomized study where each person has an equal chance of being invited. It demonstrates that there were no systematic differences across the TYI and SAU groups at enrollment. Compared to the general population of youth surveyed in the 2024 SF Youth Count, more Pathways participants identify as LGBTQ+ (53% compared to 38%) and female (49% compared to 33%), are multiracial (21% compared to 4%) and monoracial Black (38% compared to 23%). More Pathways participants also reported being justice involved (spending a night in jail, prison, or a juvenile detention center): 41% of Pathways participants compared to 24% of the general population of young people experiencing homelessness in SF. Conversely, fewer Pathways participants are male (40% compared to 55%), mono-racial White individuals (9% compared to 27%). Additionally, the sample of Pathways participants includes more young people experiencing sheltered homelessness at the onset of the study. This differs from the general population in SF, of whom the majority experience unsheltered homelessness. This is likely due to recruiting and enrolling through service providers. Young people in these spaces are more likely to be accessing resources in the Homelessness Response System, such as shelter and support with housing navigation.

Table 2. Demographics of Pathways Participants compared to SF Youth Count

	2024 SF Youth Count (n=1,196)	Pathways Study (n=85)	TYI (n=45)	SAU (n=40)
Sheltered	31%	34 (40%)	17 (38%)	17 (43%)
Unsheltered	69%	19 (22%)	10 (22%)	9 (23%)
LGBTQ+	38%	45 (53%)	21 (47%)	24 (60%)
Gender (select all that apply)				
Male	55%	34 (40%)	20 (44%)	14 (36%)
Female	33%	42 (49%)	21 (47%)	21 (55%)
Transgender	3%	7 (8%)	5 (11%)	2 (5%)
Nonbinary	4%	7 (8%)	3 (7%)	4 (10%)
Race				
Black	23%	32 (38%)	18 (40%)	14 (35%)
White	27%	8 (9%)	6 (13%)	2 (5%)
Asian	4%	7 (8%)	3 (7%)	4 (10%)
Native Hawaiian or Pacific Islander	2%	3 (4%)	0	3 (8%)
American Indian or Alaska Native	3%	2 (2%)	1 (2%)	1 (3%)
Middle Eastern	1%	1 (1%)	0	1 (3%)
Multiple Races	4%	18 (21%)	9 (20%)	9 (23%)
Ethnicity				
Hispanic or Latino	20%	17 (20%)	10 (22%)	7 (18%)
Foster Care	34%	26 (31%)	15 (33%)	11 (28%)
Justice Involved	24%	35 (41%)	18 (40%)	17 (43%)

Additional experiences of Pathways Study participants are shown below, in Figure 4. Sixty-five percent of Pathways participants are currently in school or employed (n=55) and 79% have a high school diploma or more (n=67), compared to 63% and 74% of those surveyed in the Youth Count, respectively. There were no significant differences in these rates between TYI and SAU. Additionally, 11% of the Pathways sample are parenting youth (n=9), and 2% were pregnant at time of study enrollment (n=2). All except one were enrolled in the TYI group.
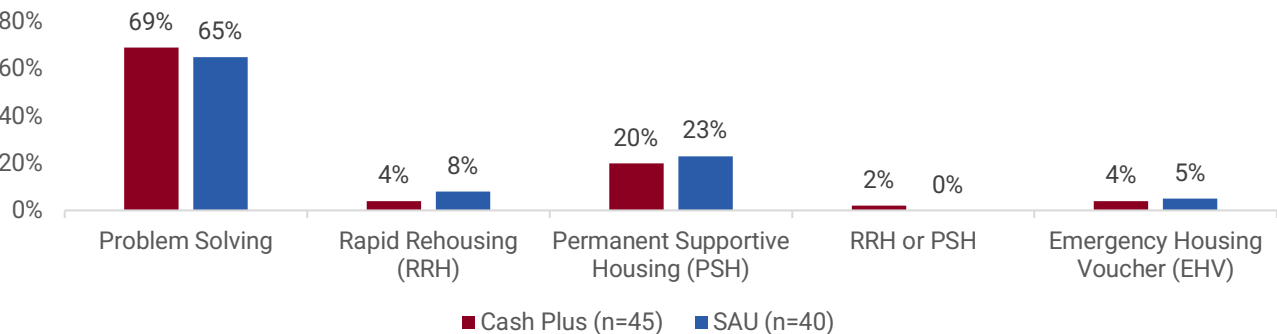
Figure 4. Education, School, Employment, and Parenting among Pathways Participants

79% — **HS diploma or more**

65% — **In school and/or employed**

13% — **Pregnant or Parenting**
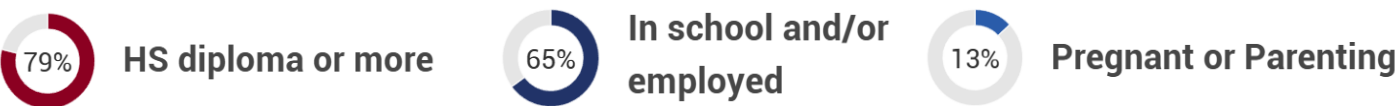
Cash Plus in the Context of the local Homelessness Response System

The SF Department of Homelessness and Supportive Housing (HSH) assesses individuals experiencing homelessness through a community-wide Coordinated Entry (CE) process (U.S. Department of Housing and Urban Development, 2017). The process is intended to match eligible young people with the appropriate resource(s) for their needs. This is done through a prioritization assessment (SF Department of Homelessness and Supportive Housing, 2024) which young people are eligible for once every 6 months following their initial assessment. Based on the score from the prioritization assessment, young people are referred to longer-term housing interventions or considered to be in "Problem Solving" status, which supports short-term options to resolve housing crises without utilizing ongoing shelter or housing resources. The result of the prioritization assessment (that is, CE status) has arguably the most influence on one's homelessness and housing trajectory, but not all young people referred to a resource end up accessing it. The HSH CE status of SF Pathways participants at enrollment is displayed below (see Figure 5). Across SF in general, approximately 15% of all young adults experiencing homelessness who complete the prioritization assessment are referred to rapid rehousing and 10% are referred to permanent supportive housing (SF Department of Homelessness and Supportive Housing, 2023). In the Pathways Study, participants in the TYI intervention and SAU have similar rates of housing status referrals across categories but have more permanent supportive housing referrals and fewer rapid rehousing referrals than the general population of young people who are prioritized in SF. Effective program evaluation of this Cash Plus intervention as a plausible approach for long-term housing instability includes the broader context of homeless service delivery. By including participants with both problem solving and housing referral statuses, the evaluation explores the role of Cash Plus with and without additional housing resources present—in other words, within the real-world context of homeless service delivery.

Figure 5. Coordinated Entry Status at Enrollment

Bar chart data:

Category	Cash Plus (n=45)	SAU (n=40)
Problem Solving	69%	65%
Rapid Rehousing (RRH)	4%	8%
Permanent Supportive Housing (PSH)	20%	23%
RRH or PSH	2%	0%
Emergency Housing Voucher (EHV)	4%	5%

■ Cash Plus (n=45) ■ SAU (n=40)

Next Steps

In this brief, we provided an overview of the TYI model of Cash Plus and evaluation, adapted to the local context through the codesign process, the unique facets of the model in SF, and the sample within the local Homelessness Response System. We will build on this content as we work to achieve the project's goals. In forthcoming publications, we will assess housing trajectories over time and examine the implications a Cash Plus intervention has for homelessness, housing stability, and other secondary outcomes of interest.

Acknowledgments

Suggested Citation

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