

Direct Cash Transfer

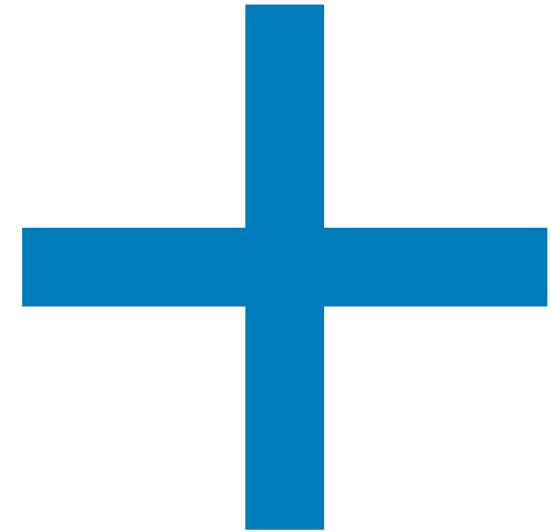
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Agenda

- **Overview of Direct Cash Transfer (DCT)**
- **Benefits of DCT**
- **Oregon DCT Plus pilot**
 - Design
 - Budget
 - Eligibility
 - Reach
 - Timeline and current state
- **Point Source Youth Team Member**

What is Direct Cash Transfer (DCT)?

- An **anti-poverty tool** that has been implemented globally, with over 300 published studies.
- **DCT puts money in the hands of young people experiencing housing instability**, empowering them to use funds in the ways that most benefit them:
 - Housing security deposit or rent
 - Moving/relocation costs
 - Purchasing furniture
 - Utility bills
 - Education expenses



“Cash Research Explorer [300+ Scholarly Articles].” GiveDirectly. Accessed October 1, 2022. <https://www.givedirectly.org/cashevidence-explorer/>.

Benefits of Direct Cash Transfer

- **Youth**

- Are empowered to have agency over their own lives and needs
- Do not have to live day to day, paycheck to paycheck
- Receive equitable support (emphasis on youth who are overrepresented in homelessness and housing access – LGBTQIA2S+ youth, youth of color, Tribal youth)
- Can begin to transition out of being primarily service provider-dependent

- **Providers**

- With electronic transfer of funds, service providers can provide support to young people remotely and efficiently
- Increases bandwidth for higher-touch interventions
- Offers a simple and cost-effective option that can be paired with traditional interventions like outreach, drop-in, shelter and transitional living programming

Morton, M. H., Chavez, R., Kull, M. A., Carreon, E. D., Bishop, J., Daferede, S., Wood, E., Cohen, L., & Barreyro, P. (2020). *Developing a direct cash transfer program for youth experiencing homelessness: Results of a mixed methods, multistakeholder design process*. Chicago, IL: Chapin Hall at the University of Chicago.

Oregon DCT Plus pilot: Design

- **Developed in partnership with:**
 - The Youth Experiencing Homelessness Program (YEHP)
 - Oregon Housing and Community Services (OHCS)
 - Point Source Youth
 - Oregon Youth Leaders
- Designed as a “cash plus” model – combines direct cash transfers with an offering of supportive services
- Supportive services would include case management, housing navigation and financial empowerment
- Minimum of one payment per month (with flexibility) via direct deposit, check or refillable card

Oregon DCT Plus pilot: Budget (one-year)

- **Total Budget:** \$2,024,000
 - Community-based organizations: \$385,000
 - Implementation with Point Source Youth: \$285,000
 - Evaluation: \$100,000
 - Direct cash transfers: \$1,254,000

Oregon DCT Plus pilot: Eligibility

- Eligibility parameters were developed with equity in mind – seeking to address the needs of youth historically excluded or harmed by traditional services.
- **Required:** At least 18 but not more than 24 years of age; experiencing homelessness or housing instability; connected to the contract CBO providing optional services
 - **First priority:** Sleeping somewhere not fit for habitation; unstably housed with an interest in becoming housed
 - **Second priority:** 2SLGBTQIA+; Black, Indigenous, People of Color; pregnant or parenting; formerly incarcerated; undocumented; domestic violence (DV)/trafficking survivor+
 - **Third priority:** Length of time in shelter or Transitional Living Program; length of time unstably housed; length of time sleeping somewhere not fit for habitation

Oregon DCT Plus pilot: Urban, rural and suburban reach

- **Metro Multnomah County**
 - 50 young people, \$1,000/month, supports provided by the Native American Youth Association
- **Rural Clackamas County**
 - 10 young people, \$1,000/month, supports provided by AntFarm Youth Services
- **Deschutes County**
 - 20 young people, \$750/month, supports provided by JBarJ Youth Services
- **All counties**
 - \$3,000 enrichment fund, one-time DCT



Oregon DCT Plus pilot: Timeline and current status

- **Completed**

- July 2022 – Grants finalized with community-based organizations
- Sept. 2022 – Program-specific Youth Guides completed
- Nov. 2022 – Benefits matrix finalized

- **In process**

- Oregon DCT Implementation Guide – anticipated completion: January 2023
- Third party review of payment system
- Exploring ways that ODHS can issue the payments directly



Questions?
