

4.01 How Are Income Support and Cash Transfer Programs Ending Homelessness?



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More than ever, incomes are not keeping up with rising housing and living costs. Research shows that expanding and stabilizing income can help prevent entries into homelessness and ensure that people are quickly rehoused.

Join communities who have benefited from, implemented, and/or learned from successful income-driven programs for people experiencing homelessness.

Consider these programs' impacts on specific subpopulations and explore if cash should be an integral part of your community's efforts to prevent and end homelessness.



Bringing People Home.

Code of Conduct

The Alliance has a zero-tolerance policy for any form of discrimination or abusive behavior, and we strive to maintain an environment that is respectful and free from harm or harassment. If you encounter anything that makes you feel unsafe please notify an Alliance staff member.





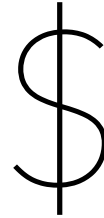
Growing Strong

Guaranteed Income and Peer Support

win

Direct Cash Facts & Myths

FACT OR MYTH?



Participants receiving cash will likely spend the money on drugs

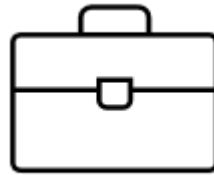
MYTH:

Studies have consistently shown that cash transfers don't increase the consumption of "temptation goods". Some studies even found that cash decreases problematic usage rates.

FACT:

Participants will spend money on things that they need. Data collected from 30+ cash pilots in the US show that money was mainly spent on retail, food, transportation, and housing.

FACT or MYTH?



Participants receiving money are likely to stop working

MYTH:

Studies show little or no change in labor participation rates; small decreases in second jobs; and a reduced likelihood of people staying in an exploitative work environment.

FACT:

Money buys time. Cash transfers have been shown to improve mental health outcomes, relieve stress, and result in more time spent with family.

Los Angeles

30%
of unhoused people
considered sheltered
in 2024

New York City

96%
of unhoused people
considered sheltered
in 2024

NYC

- Right to shelter mandate
- 124,764 people slept each night in NYC shelters
 - 71 % of those were members of homeless families
 - 43,131 children

win by Numbers

- #1** Largest provider of shelter and supportive housing for families with children in NYC
- 16** Transitional housing (Emergency) shelters
- 450** Supportive housing units
- 6,500** People housed by Win on any given night
- 967** Families placed into permanent housing last year
- 12,400+** Families called Win "home" in the past year
- 50%** Of all Win clients are under the age of 6



- **Cash:**

- Participants will receive \$1,417/ month on a prepaid debit card
- Money is received biweekly for 24 months (2 years)



- **Peer Advocacy:**

- Voluntary access to support from trained Peer Advocates
- Benefits Counseling and trauma-informed programming to help identify/reach goals
- Invitations to group activities, financial aid workshops, and more



- **Research:**

- Ongoing monitoring and evaluation from Win's internal team
- Data collection and analysis in partnership with Vanderbilt University
- Study allows participants to exempt payments from counting against benefits

Growing Strong will enroll 100 parents of children under 2

100 additional parents will be enrolled in a comparison group receiving \$50/month

Measuring Impact

Vanderbilt Dr Beth Shinn

Local Research The Samuels Group

CIDI Center for Innovation through Data Intelligence

Win Program Evaluation and Strategy Team + Peers

GiveCard Categories of spending (retail, transportation, etc.)

CHAPTER 118

S1353

BRISPORT

03/24/23 SIGNED

Amends §§131-a & 36-a, Social Services Law

Exempts certain income and resources provided to persons enrolled in certain pilot programs in determining eligibility for public assistance benefits; requires federal waivers be sought where necessary.

How We Are Growing (Strong)

PERSON-CENTERED PLANS

Partnering with Yale Program for Recovery and Community Health on formalizing peer support

NARRATIVE SHIFT

Creating trainings to enable ethical, empowered, and participant-led advocacy for cash programs

COMMUNITY BUILDING

Organizing events and workshops among participants to address relational poverty

FINANCIAL PLANNING

Preparing for the end of the program and providing opt-in financial literacy workshops (i.e., credit building)

POLICY & ADVOCACY

Advocating with the New York State Cash Alliance for more government sponsored cash programs



Peer Advocates at Win are individuals who have turned their experience with family homelessness and navigating shelter systems into expertise. They draw on their personal journeys to connect with those facing housing crises, offering resources, perspective, support, and encouragement to help participants achieve stability and reach their goals.

Our peers are mothers with lived experience in shelter, certified in key areas such as:

- Psychological first aid
- Motivational interviewing
- Housing support and advocacy
- Financial wellness





**Growing
Strong**

Agenda

- I. Background
- II. Timeline
- III. Pilot Status & Preliminary Findings
- IV. Implementation Considerations



*Bringing
Neighbors
Home*



Bringing Neighbors Home

Planning Process

- City, County, and community partners on a 42-member steering committee
- Creating a plan to end unsheltered homelessness that includes **shared protocols, prioritization methods, and implementation guide**

Pilot Program

- Provides **direct housing assistance, housing navigation, and intensive case management** to ~45 households
- Fully decommission at least one camp by enrolling residents in the pilot, allowing them to move into housing with follow-along services

Background

City of Raleigh Context

- Unsheltered homelessness has doubled in recent years
- Impact increasing for people experiencing homelessness, neighborhoods, businesses
- Number of low-barrier shelter beds limited
- Camps increasing in City Parks
 - Identified camp with urgent health and safety issues as well as at imminent risk of closure



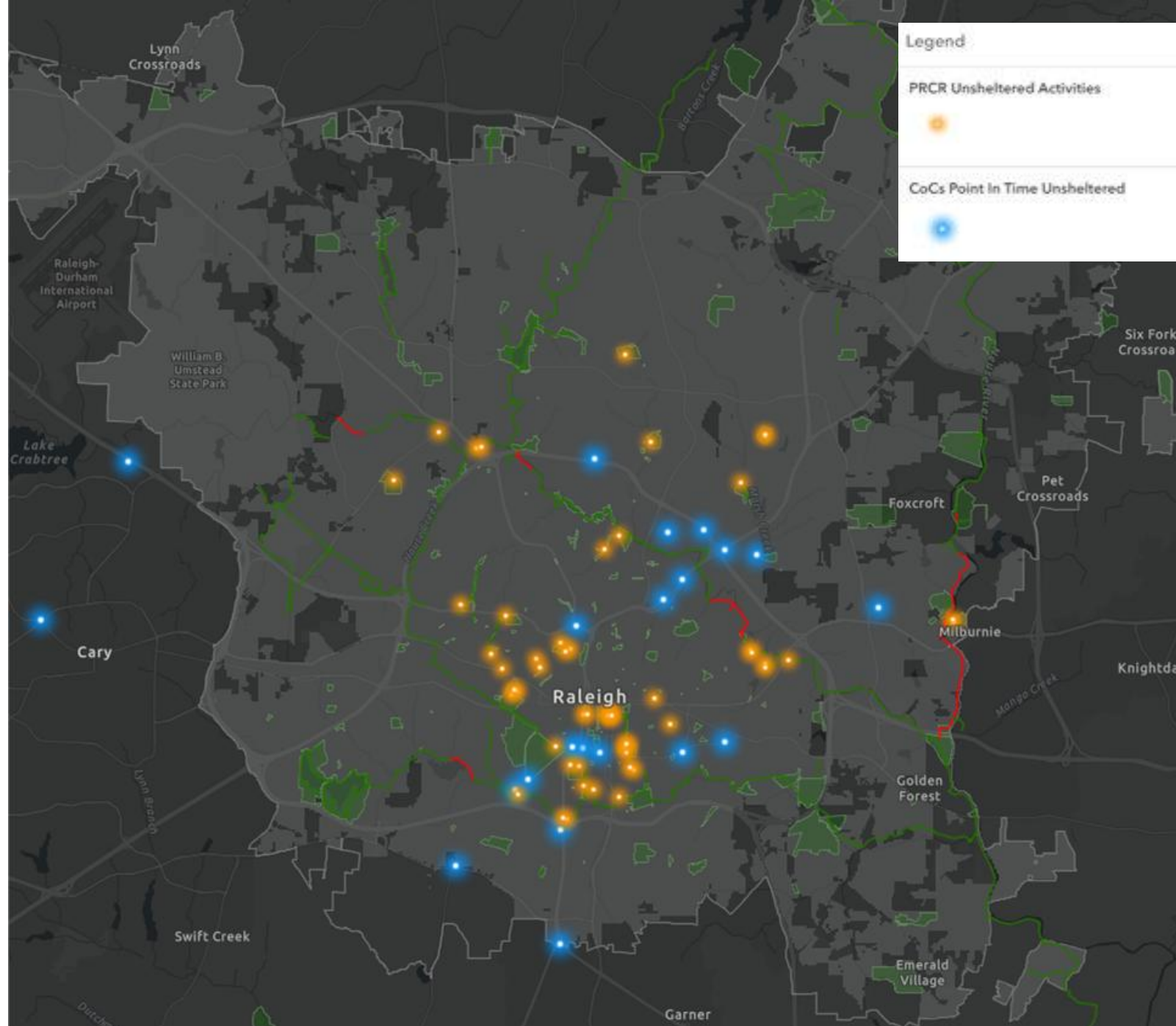
**Raleigh
Housing**

Bringing People Home.

Background

● = Locations identified during the **annual Point in Time count**

● = Places identified by **Raleigh Parks & Rec Department**



Background

- Homelessness rates are driven by **market conditions**, not individual behaviors.
- Homelessness rates decrease when more **housing units and types are available, and rents are lower.**
- Homelessness is about **affordability** and be ended by increasing incomes and/or decreasing housing costs.

Every **\$100**
increase in rent is
associated with a
9% increase in
homelessness

(U.S. GAO)

Background

- Doing nothing to address homelessness costs more than ending homelessness.
- Taxpayer cost of one person experiencing homelessness **outweighs the cost** of providing rent assistance.
- Camp clean up is expensive and **\$0** goes toward solutions that **end homelessness**.
- **Human cost & Taxpayer cost**

Homelessness



Rent Assistance



Bringing People Home.



Background

Bringing Neighbors Home Pilot combines proven approaches:

- Housing focused
 - **Find:** Location of accessible and affordable housing
 - **Pay:** Time limited direct financial assistance, flex funds account for move-in assistance
 - **Stay:** Voluntary intensive case management
- Coordinated
 - **Community response**
 - **Engagement**
 - **Peer support**



Pilot and Camp Closure Timeline



Pilot and Camp Closure Timeline and Status

- Sped up timeline due to imminent camp closure
- Camp officially closed on Jan. 31
- Everyone at the camp at the time of closure was enrolled in the program
 - Either placed into housing or has a solid housing plan



Pilot Status and Preliminary Findings

- **42** households enrolled
 - **66** people, to include **15** children
- All pilot participants have a housing plan and are engaged in case management
- First camp closure is a **success**



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Pilot Status and Preliminary Findings



I had one client sum up what today meant for her in one word.. "Freedom" a word that gets taken for granted so often. Today, this collaborative effort made that possible.

-- BNH Peer Support Specialist

I had a client that has already sealed the deal on an apartment, her first "true home" as she called in since she was a little girl. She said this with tears of joy streaming down her face. She said this gives her hope, Hope for a better future for her and her kids, something she thought would never happen.

-- BNH Case Manager

One person asked their worker to, "pinch him because things like this don't happen to people like me"

--BNH City Staff

We're hearing a lot of stories about connection and reunification, being able to see their kids or grandkids, being able to get an apartment and have their child reunite and live with them.

--BNH City Staff

Pilot Status and Preliminary Findings

People were overcome with joy when hearing they would be enrolled in the pilot. The card has given them hope they can get out of their situation and into a better place.

One medically vulnerable senior housed in December reported fast improvement of his asthma symptoms and was thrilled to be able to invite his daughter and grandkids over to his new home over the holidays.

One person who had been homeless for 5 years said he was "ecstatic" and that this is what he needed to get his life back on track.

Pilot Status and Preliminary Findings

- Already seeing initial increase in health, well being, & housing placement
- Already proven to be a successful tool in addressing unsheltered homelessness
- Already proven to be a tool in decommissioning encampments strategically and thoughtfully – providing a solution, not a sweep



Bringing
Neighbors
Home

Bringing People Home.

Pilot Implementation Considerations

- Effective communication:
 - Utilitarian messaging in garnering policy support
 - Ensuring partners understand the **who, why, and how**
 - Education on proven strategies
 - Talk to **everyone!**
- Impact on public benefits
- Learning and training curves for staff and partners
- Effective engagement with program participants is **KEY**
- Think about data-sharing and consent-level needed to triage support
- Be prepared to offer **different** and/or **additional support** – no one size fits all

BNH Pilot Engagement Pop-Up Partners



Next Steps

- Preliminary findings report
- Expanding **Bringing Neighbors Home** to serve more people
- Incorporating Rapid Rehousing as a key tool & expanding Direct Housing Assistance for individuals with increased barriers to housing
 - *Recognizing that every household has unique needs—one-size-fits-all solutions don't work*
- Building a flexible, person-centered system to meet diverse housing needs

Next Steps

30M annually to support **~1,200 households per year**

- Estimated at **3X** the 2023 PIT count, minus existing resources
- Investment would achieve functional zero

Possible Funding Strategy

- Public & Private Investment Needed
- Incremental Approach:
 - Example: \$12M in Year 1, with the remainder phased in Year 2

Questions?

Contact:

Emila Sutton

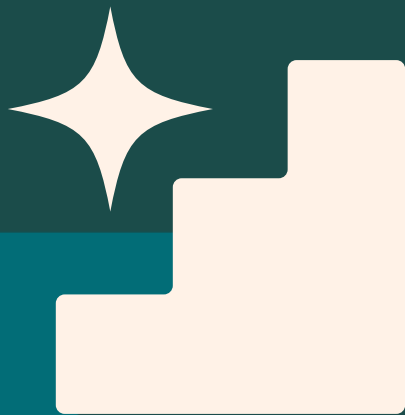
Housing & Neighborhoods Director

City of Raleigh

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Bringing People Home.



DENVER BASIC INCOME PROJECT

NAEH Conference
February 27, 2025

Project Overview

About



- The Denver Basic Income Project (DBIP) is a guaranteed income project for people experiencing homelessness in Denver, CO. **To date, we have deployed over \$10.8M to 800+ individuals and families experiencing homelessness.**
- The Denver Basic Income Project is the first and largest project of its kind studying the impact of guaranteed income on homelessness, and its **randomized control trial is run independently by the University of Denver's Center for Housing and Homelessness Research.**
- The Year One Report presents findings from a comprehensive evaluation of the first 12 months of DBIP, focusing on participant outcomes related to housing stability and financial well-being.

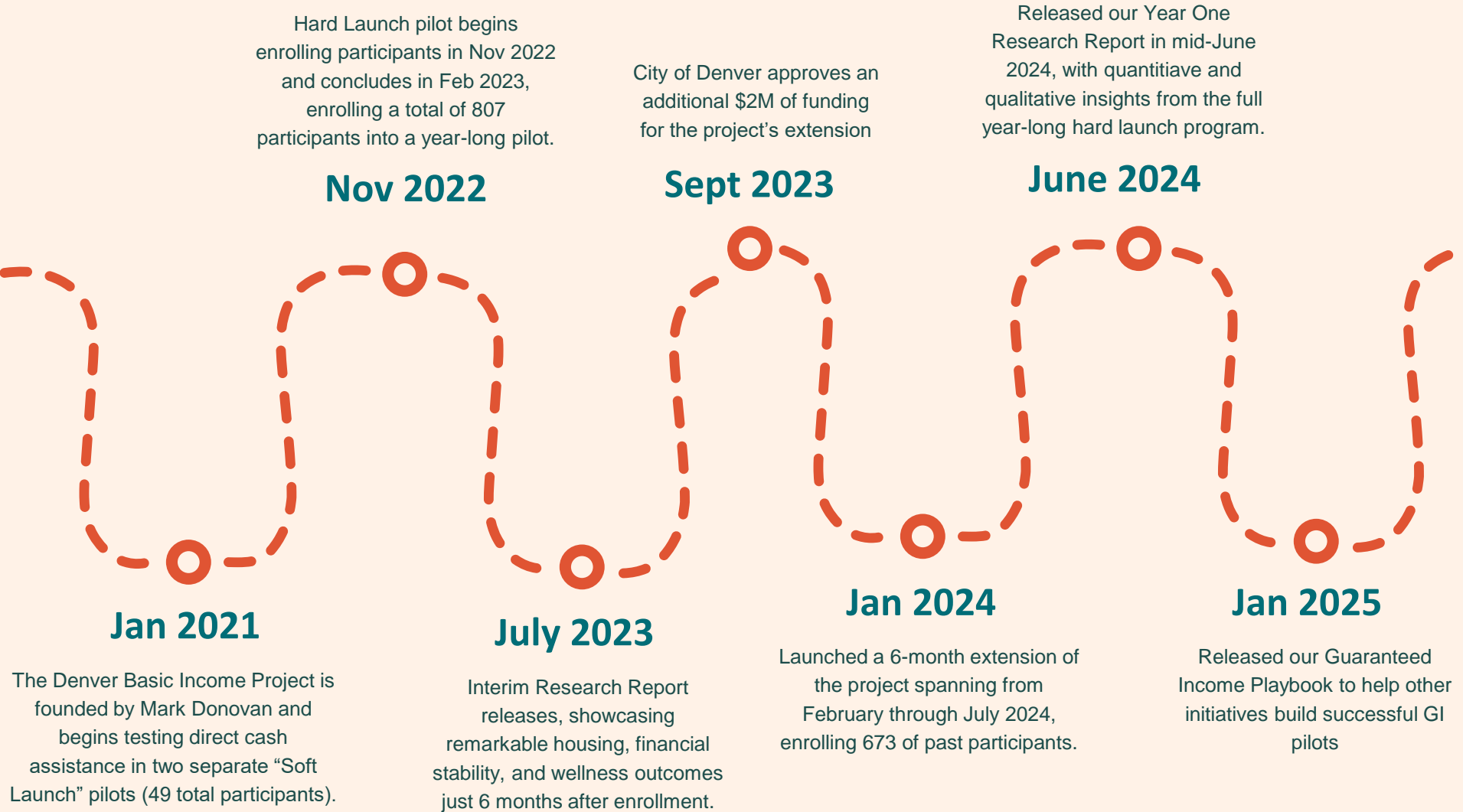


**Center for Housing &
Homelessness Research**
UNIVERSITY OF DENVER



**Graduate School
of Social Work**
UNIVERSITY OF DENVER

Key Milestones



Project Design & Findings

Project Design



Participants were randomly assigned to one of the following groups:

Group A	Group B	Group C
\$1,000 a month	\$6,500 the first month + \$500 a month for the following months	\$50 a month



DBIP partnered with
**19 community-based
organizations** to recruit
participants.



Ultimately,
807 participants enrolled
in DBIP.

The grid contains the following logos (from top-left to bottom-right):

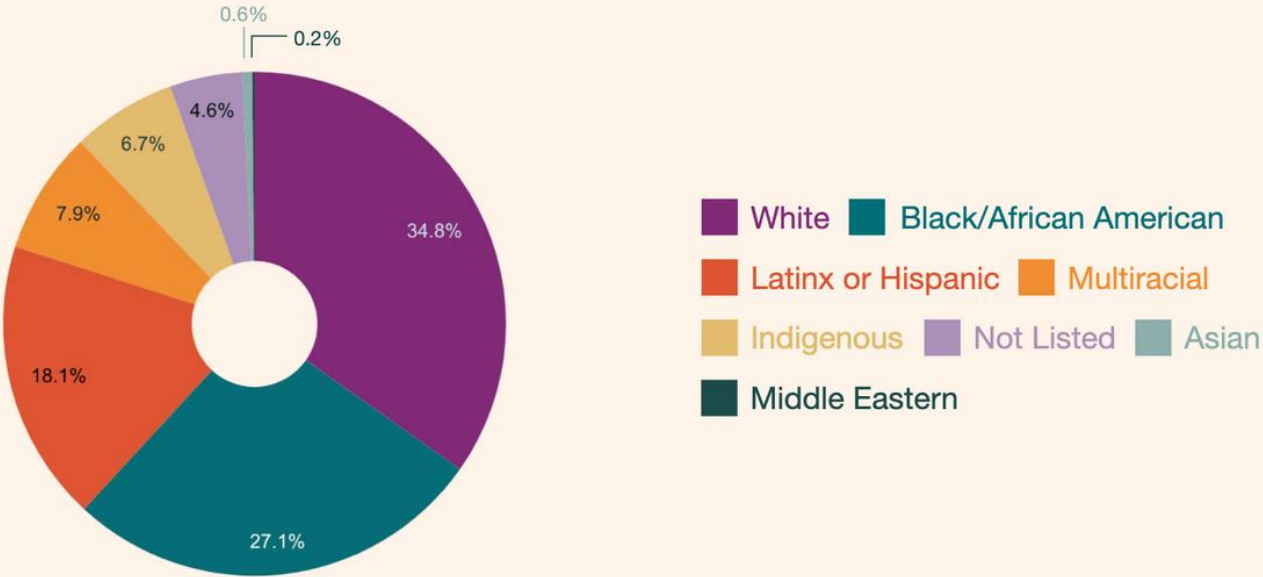
- Atlantis Community, Inc.
- BAYAUD ENTERPRISES
- COLORADO COALITION for the HOMELESS (40 YEARS of Homes, Health, & Hope)
- CVC (Colorado Village Collaborative)
- COLORADO VILLAGE COLLABORATIVE
- drcog (DENVER REGIONAL COUNCIL OF GOVERNMENTS)
- PRODUCTION MILE HIGH WORKSHOP WITH PURPOSE
- Family Promise of Greater Denver
- COLORADO SAFE PARKING INITIATIVE
- RMHS (Rocky Mountain Human Services)
- cgs (Colorado Gerontological Society - Leaders in aging)
- URBAN PEAK
- THE SALVATION ARMY
- SERVICIOS DE LA RAZA (SERVICES FOR THE PEOPLE)
- the RECIPROCITY collective (MENTAL CONNECTION, RESILIENT COMMUNITIES)
- TRANSFORMATIONAL HOUSING (PROGRESSIVE HOUSING POLICIES - A REFORMER OF HOUSING INDUSTRY)
- Volunteers of America
- METRO DEEP
- The Gathering Place (a refuge for rebuilding lives)
- The Delores Project

Figure 1 DBIP partnered with 19 organizations.

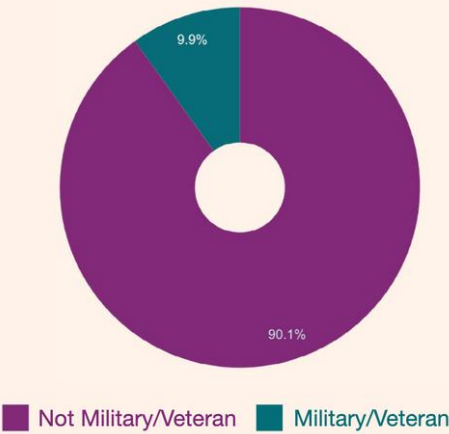
Participant Demographics



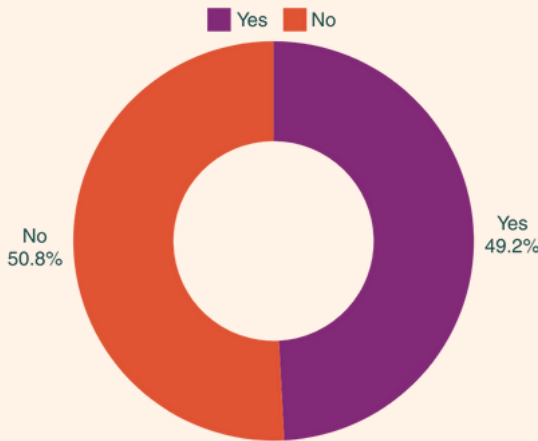
Race/Ethnicity



Military/Veteran



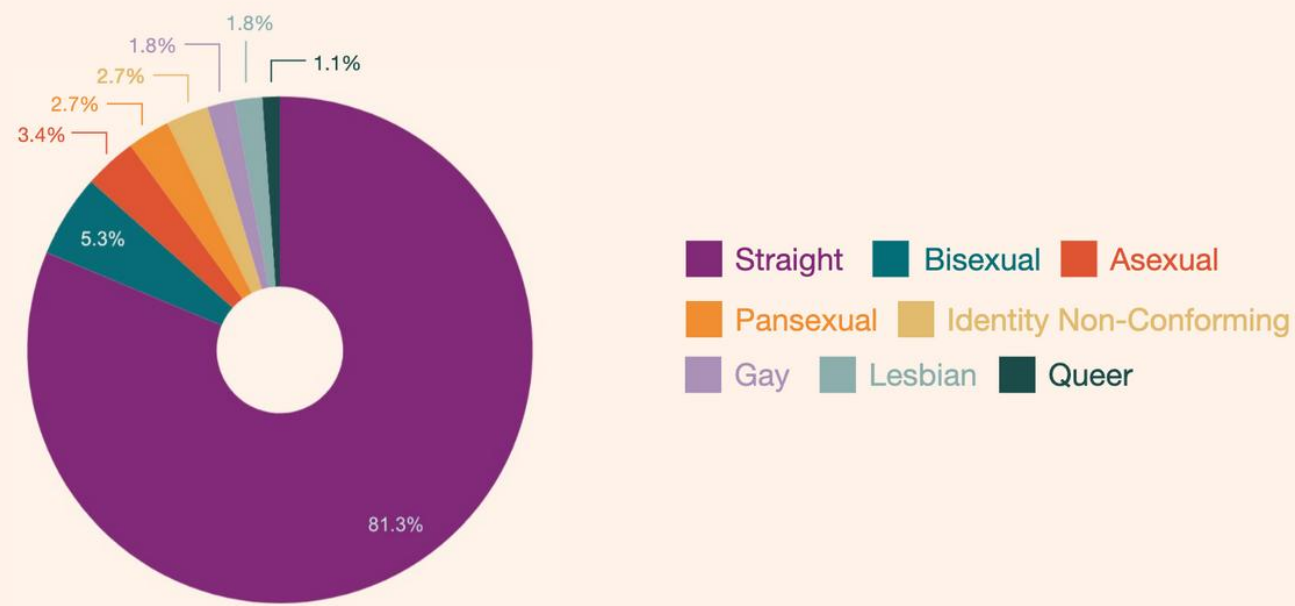
Disability



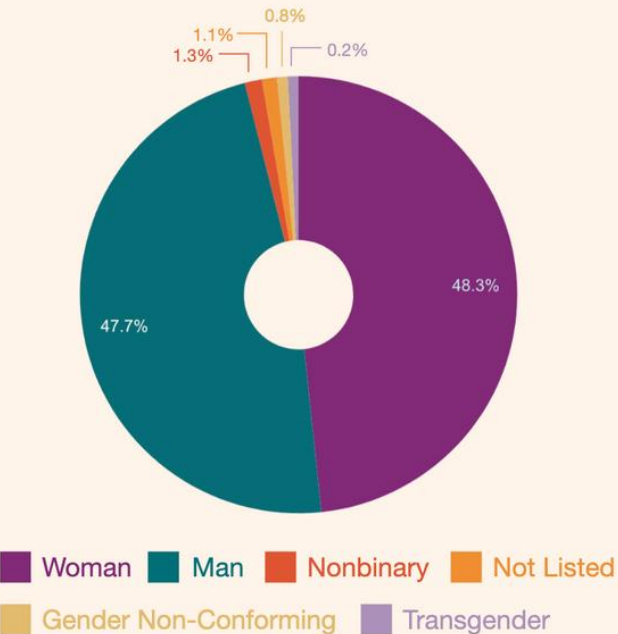
Participant Demographics



Sexual Orientation



Gender Identity



Our Research

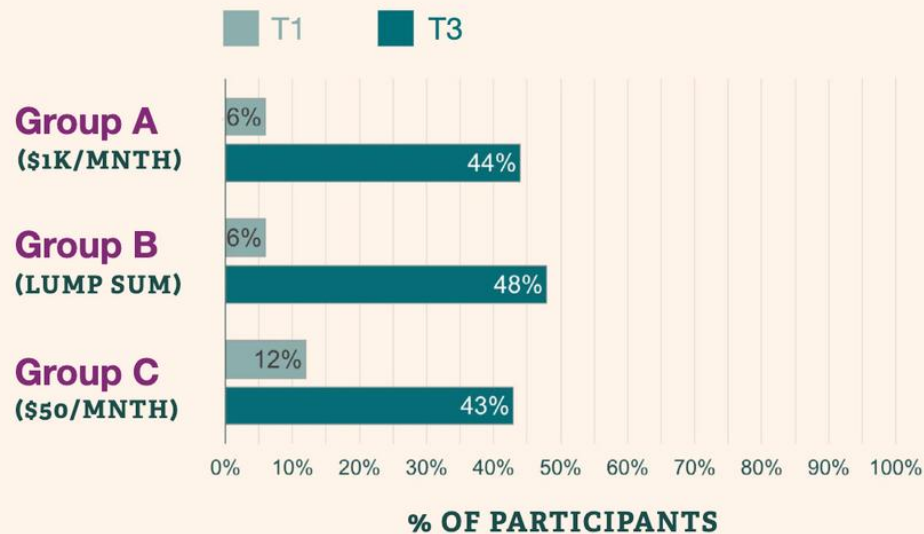
- The Denver Basic Income Project is running one of the **largest randomized control trials** yet to study direct cash impact on homelessness in partnership with the University of Denver's Center on Housing and Homelessness Research.
- **The Year One Report** was released last June which shows the impact of cash payments on housing stability, financial well-being, workforce involvement, physical and psychological health, interpersonal relationships, family dynamics, social support, social cohesion, and child well-being



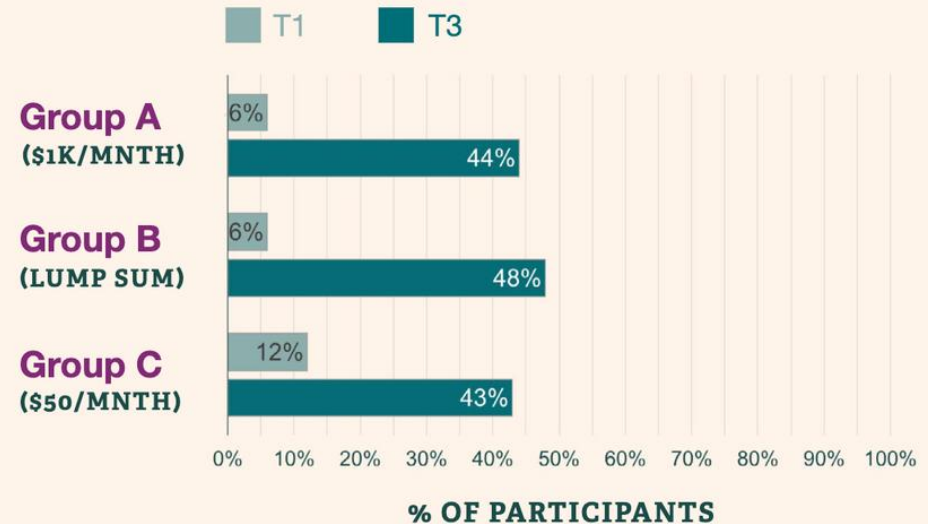
(pictured from left to right) Lead Researcher Daniel Brisson, Community Engagement Manager Maria Sierra, and Founder and Executive Director Mark Donovan speaking at HUD's Quarterly P&R panel on Cash Assistance & Housing last year.

Key Takeaways from the Year One Report

Percentage of Total Participants in a House or Apartment They Rent or Own at Timepoint 1 and Timepoint 3



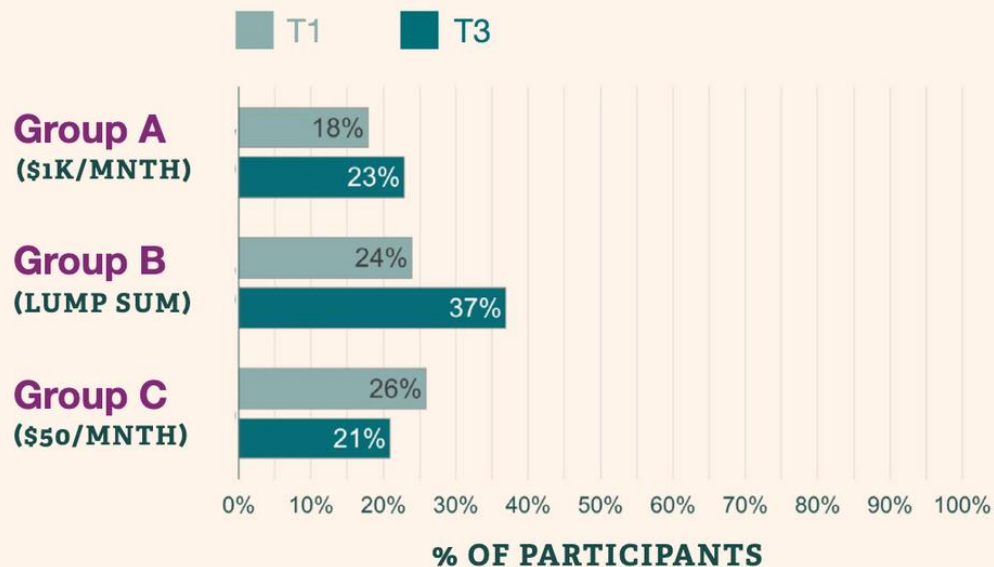
Percentage of Total Participants in a House or Apartment They Rent or Own at Timepoint 1 and Timepoint 3



Employment



Change in Full-Time Employment from Timepoint 1 to Timepoint 3



Participants in **Groups A and B** reported an increase in full-time work and participants in **Group C** reported a decrease in full-time work.



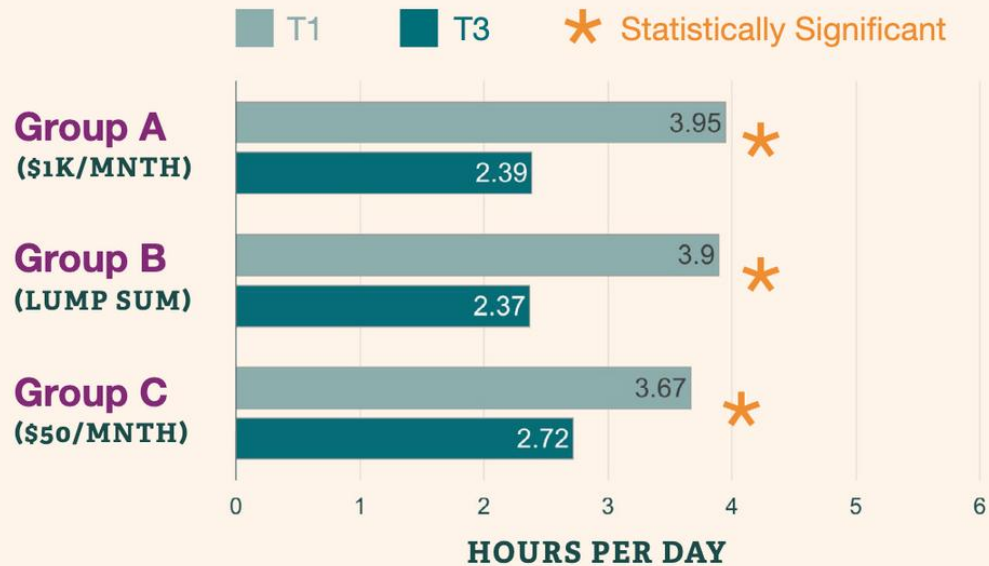
All groups reported improved financial wellbeing, but **Groups A and B** doubled their ability to pay all bills from Timepoint 1 to 3, while Group C noted a minor increase.

KEY:

Timepoint 1: Enrollment
Timepoint 3: 10 months

Time Use

Change in Hours Per Day Spent Accessing Resources from Timepoint 1 to Timepoint 3



Participants in **all three groups** reported a **decrease** in the number of hours spent accessing resources.



Participants in **Groups A and C** reported an **increase** in the number of hours they spent on leisure activities.

KEY:

Timepoint 1: Enrollment
Timepoint 3: 10 months

Cost Analysis



While cost savings varied across payment groups, all cohorts demonstrated **significant reductions in public service utilization**, indicating the potential economic benefits of the Denver Basic Income Project.

Analysis of cost savings associated with project participation revealed **substantial reductions in public service interactions**, including emergency room visits, hospital nights, and jail stays.

Changes in Public Service Costs, T1 to T3

PUBLIC SERVICE	GROUP A		GROUP B		GROUP C	
	Per Capita Change	Total Cost Change	Per Capita Change	Total Cost Change	Per Capita Change	Total Cost Change
AMBULANCE TRIPS (\$69 PER TRIP)	-\$113	-\$14,248	-\$4	-\$414	-\$57	-\$7,452
DRUG OR ALCOHOL TREATMENT CENTER NIGHTS (\$86 PER NIGHT)	-\$79	-\$10,234	-\$348	-\$35,527	\$74	\$9,546
ER VISITS (\$325 PER VISIT)	-\$460	-\$58,825	-\$42	-\$4,225	-\$218	-\$28,275
HOSPITAL NIGHTS (\$199 PER NIGHT)	-\$465	-\$59,501	-\$148	-\$15,124	-\$182	-\$23,482
JAIL TIME (\$179 PER TIME)	-\$78	-\$9,920	-\$265	-\$27,040	-\$584	-\$75,336
JAIL NIGHTS (\$160 PER NIGHT)	\$1	\$179	\$60	\$6,086	-\$3	-\$358
SHELTER VISITS (\$40 PER NIGHT)	-\$566	-\$71,319	-\$753	-\$76,073	-\$674	-\$87,672
TOTAL COST CHANGE	(-\$223,868)		(-\$152,317)		(-\$213,029)	
TOTAL COST SAVINGS	-\$589,214					

Qualitative Findings



Over the course of the program year, participants reported using the payments to:

- meet their immediate basic needs, including transportation, hygiene, groceries, and clothes
- cover or catch up on regular bills and expenses, including rent, debt, healthcare, and car repair
- and make bigger life changes, like changing housing or purchasing a car.

Group A and B participants shared that they were able to make the most **“bigger changes,”** while Group C participants reported using the money as an **emergency fund**, or as **leisure money** if they had other benefits to lean on, but did not count on the money for future needs.



“I am able to buy the food I need to have lunch at my job every day...I don’t have to struggle to find the funds for gas or food, and I have new clothes so I don’t have to look like someone who just crawled out of the gutter. I’m able to buy good things like a good razor to shave my face.”

—DBIP Participant

What's next?



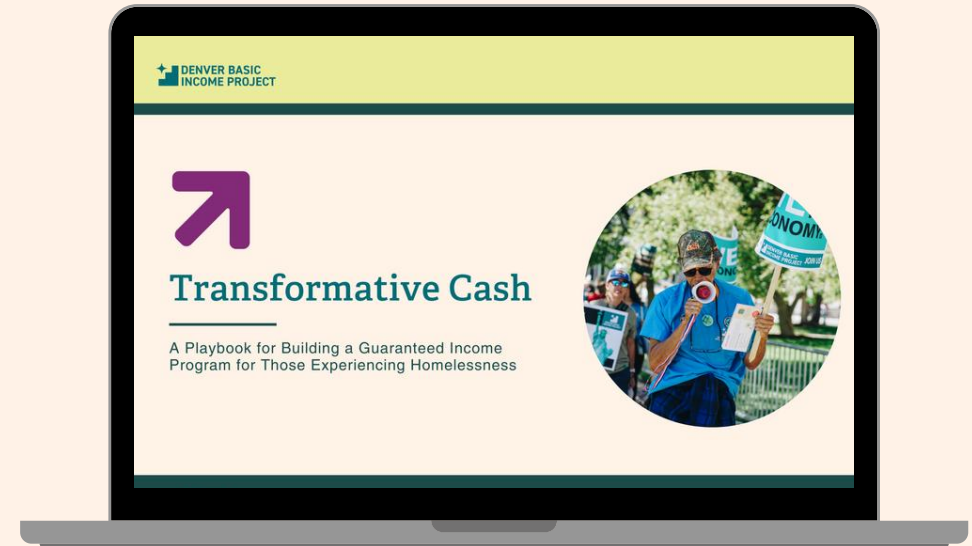
- **Ongoing post-payment research** to understand participants' experiences and outcomes after receiving payments, generating valuable insights into the sustained effects of basic income on well-being, economic stability, and community engagement.
- **Establish new cohorts** to refine our approach, capture diverse data, and increase the number of individuals who can benefit from this transformative program.
- **Disseminate findings to key stakeholders** including local, state, and national organizations, providing evidence-based insights that can inform public policy, inspire similar initiatives, and support advocacy for basic income on a broader scale.
- **Build momentum for nationwide adoption** by tracking and sharing long-term impacts, we aim to create a robust, data-driven case for basic income, helping to drive its consideration and implementation across communities nationwide.



Transformative Cash Playbook



- The Playbook provides a comprehensive guide for launching guaranteed income programs tailored to those experiencing homelessness.
- It shares critical lessons, tools, and processes based on the Denver Basic Income Project (DBIP), the first-of-its-kind program at scale in the U.S.
- It aims to demonstrate the **replicability** of the DBIP model and **lower barriers** for other communities by providing actionable insights, templates, and tools.



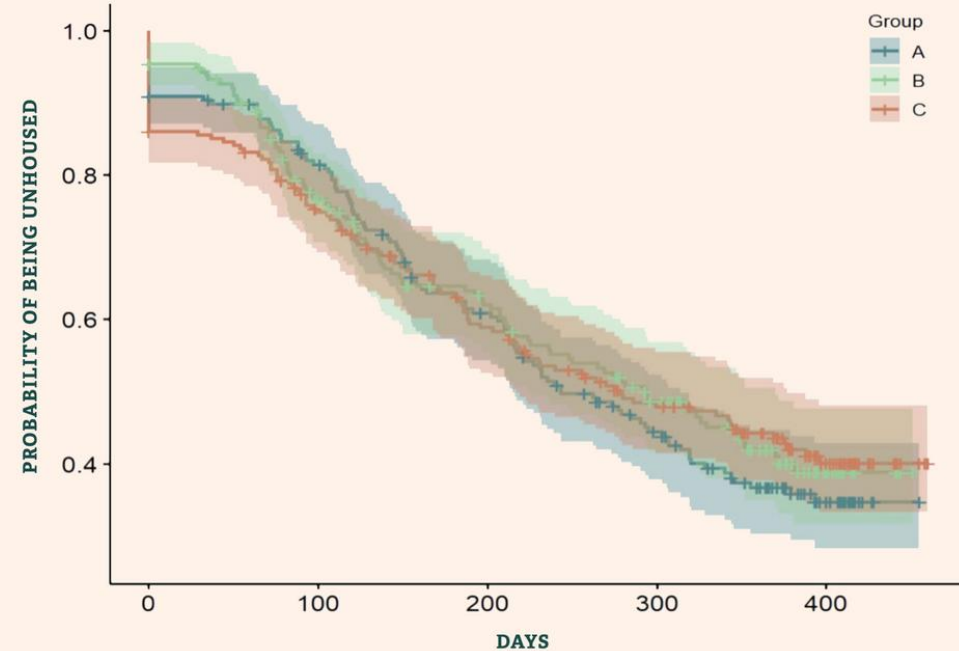
The Path to Policy

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As demonstrated in the Year One report, the program not only significantly increases housing stability for participants, but also reduces utilization of public services. Our project **delivers significant housing outcomes at a fraction of the usual cost.**

Given that cities like Denver **annually spend over \$40,000 on shelter and medical costs per person experiencing homelessness** and are also dealing with the humanitarian and fiscal crisis of people arriving from the borders, cost-effective programs like this are extremely valuable.

Probability of Being Unhoused Over the Course of the First 12 Months of DBIP





Questions & Discussion



Thank you!

Learn more:
denverbasicincomeproject.org



Scan to sign up for email updates
and receive our Transformative
Cash Playbook!