This report was submitted to the BAY-CASH Core Partners. It was developed and written by the BAY-CASH Project Team.

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EXECUTIVE SUMMARY

This report marks the completion of the Readiness Phase for BAY-CASH, Boston Area Youth-Cash Assistance for Stable Housing. BAY-CASH is a pilot program that will test Direct Cash Transfers (DCTs) plus key supportive services as a viable model for substantially impacting Young Adult (YA) homelessness in Massachusetts. The BAY-CASH team designed the Readiness Phase to answer key implementation questions and adapt a model from our sister pilot, the Trust Youth Initiative (TYI) in New York City, for Greater Boston.

We are incredibly proud of the work that our state has done to prevent and end YA homelessness over the past 10 years. From the eastern to western ends of the state, communities have taken on tough challenges, like racism, transphobia, and homophobia in our systems, ramped up capacity, and implemented innovative practices. But will are still limited by the resources that are available to us. Current YA homelessness resources in the state are slow to deploy, inflexible in their response to YA needs, expensive, and often lead to inequitable outcomes for historically and systemically oppressed populations. It can take months to match an eligible YA with current interventions; meanwhile, each day YA experience homelessness may significantly increase the likelihood of continued or future homelessness experiences (Morton, 2018). Providers regularly report lacking the specific resources a YA needs when they present for support because they either do not have the resource on hand or their funding source prevents them from procuring the resource. Our community does not have enough resources to begin with and resource restrictions prevent YA from finding relevant community-based solutions to their challenges or developing a strong sense of self-efficacy.

DCT programs promise a solution to many of these challenges and are among the most well researched interventions in social policy (Hagen-Zanker et al., 2016). The evidence from international efforts to address poverty and strengthen empowerment and well-being outcomes is overwhelmingly positive (Morton, 2020). This includes evidence from DCT “Plus” models, which add critical supports tailored to the unique needs of a specific target population. But until recently, there has been little use of this model in the US and no use of the model specifically for YA experiencing homelessness. BAY-CASH is the second of two such programs being piloted under the supervision of Chapin Hall at the University of Chicago and leverages what TYI (the first pilot program) learned during development. BAY-CASH will be rigorously evaluated through a randomized control trial (RCT) to prove the model and prepare for scale and sustainability, along with evidence from BAY-CASH, TYI, and a national cohort of partner communities to ensure statistical significance and magnify impact.

Over the course of several months, a small research team designed and implemented a mixed method study to learn from local stakeholders about how our DCT model should be adapted for Greater Boston:

- We conducted focus groups with a diverse population of YA who have lived experience of homelessness or housing instability.
- We interviewed adult experts who work at the leading YA homelessness providers, represent local and state government, lead homelessness advocacy, fund the effort to end homelessness in Massachusetts, and champion the national DCT movement.
- Finally, we reviewed housing market data to better understand the real cost of rent and apartment availability for YA in the region.
Supported by researchers at Chapin Hall, our team distilled critical findings and then reengaged community members, including YA, to co-interpret our work and deepen our understanding. This analysis has contributed significant learning to our BAY-CASH design and led us to a series of recommendations and insights that we believe will help us achieve our pilot goals. Below we highlight four key conclusions distilled from our larger discussion of the findings:

1. **Excitement for BAY-CASH and validation of our model.**
   We heard significant excitement from local stakeholders about the transformative potential of a DCT Plus model for Greater Boston. Support from both YA and non-YA stakeholders justifies testing our DCT Plus model with YA experiencing homelessness, including substantial unconditional cash payments for two years with targeted supportive services, and focusing on housing as a primary pilot outcome. Stakeholders also encouraged us to continue to center YA leadership in project design and participation.

2. **Broad eligibility, targeted recruitment, and protection of benefits.**
   Stakeholders generally recommended using a broad definition of homelessness for pilot eligibility, believing that many YA stand to benefit from a DCT program and that it can be difficult to find a just or objective way to understand need. They identified key subpopulations—those who are more likely to experience homelessness, often underserved by traditional systems, and better suited to our study design—for targeted recruitment; and they expressed concern about including YA with Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) benefits because of the size of the benefit and the high-level of difficulty of reenrolling.

3. **The importance of “Plus” services.**
   Our study reinforces the importance of “Plus” services in our model, including financial coaching, benefits counseling, and both peer and professional one on one engagement. Both YA and non-YA stakeholders felt strongly about the beneficial impact of these services, and implored us to invest early and consistently in off-boarding that prepares YA for and supports them through the end of their participation in the pilot. Services also encourage key stakeholder buy-in, allow for informed consent and proactive mitigation regarding benefits, and reduce the likelihood of reinforcing negative stereotypes and souring stakeholder opinion of the model.

4. **Thoughtful, coordinated, and responsive evaluation design.**
   Stakeholders supported our approach to evaluating BAY-CASH and advocated for a strong partnership with YA with lived expertise of homelessness in decision-making. They also supported a process evaluation to ensure that we can assess fidelity to our intended design. Stakeholders believe that our learning should be well coordinated with local and state leaders to build a deepening commitment to the effort that purposefully leads to state funding and policy change in support of our DCT Plus model for YA across the Commonwealth.

We believe that our work during the Readiness Phase, represented in this report, provides a solid foundation for BAY-CASH that will help to ensure our pilot’s success.
Stakeholders Are Excited About BAY-CASH

“Life changing. Goal changing” - YA

“It’s not just rent, it could be like first and last, security. Like even just like paying your phone bill” - YA

“I think that there’s like a certain level of dignity and self-determination with direct cash transfer that’s different from other kinds of assistance. And that’s something that I want to see more in our system” – Non YA

“It would be really beneficial” - YA

“I feel like it’s always too early or too late. Never in the middle, like never in the time when you really actually need the help, when you actually want to get better before you get to the point where it’s too late...Like, I would have wished I had what you guys are offering...something like this, that can help them, like, prevent getting to that place.” – YA

“I feel like a program trying to help us, giving us a chance, that’s kind of like a blessing.” - YA

“Um, you give me free money, I take that free money, I do something with it, flip it, make my money back, and more. And then I keep the ball rolling. Financial prosperity is just, you gave me a spark and I turned the shit into a forest fire” - YA

“Like, wow, it sounds amazing. But like, Why? Why have they just now thought of this when homelessness has going on for so long?” - YA
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