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

BAY-CASH PROJECT TEAM:

**Sam Greenberg**: Lead Researcher and Writer  
**Roseberline Merisier**: Research Associate  
**Matthew Aronson**: Supervisor, Writer, Editor  
**Sam Zito**: Supervisor, Editor

CONTACT:

Matthew Aronson, BAY-CASH Co-Chair  
aronson.matthew@gmail.com  
122 Reed St Cambridge, MA 02140

RECOMMENDED CITATION:


© 2022 by BAY-CASH
ACKNOWLEDGEMENTS

This report was funded by generous donations from the Massachusetts Executive Office of Health and Human Services, the United Way of Massachusetts Bay and Merrimack Valley, The Aronson Family Foundation, The Bell Family, The Lynch Family, and an anonymous donor. The authors worked in close collaboration with a team from Chapin Hall–Matthew Morton, Research Fellow, Sarah Berger-Gonzalez, Senior Policy Analyst, and Raul Chavez—and their close partnership, mentorship, and support made it possible. The report was edited by Sam Barrak. The report was designed by Anya Piatrova. The authors also appreciate the support from our incredible Core Partners who lent their valuable time, expertise, guidance, space, and other organizational resources. Most importantly, the authors wish to thank the young adults with lived experience who graciously shared their expertise and insights. In particular, we wish to thank Stephanie Ford, Julia Galvez, and Daidon McMillon for joining all the co-interpretive workshops and helping us interpret our findings.

DISCLAIMER

The substance and findings of this work are dedicated to the public. BAY-CASH is solely responsible for the accuracy of the opinions, statements, and interpretations contained in this publication and these do not necessarily reflect the views of our partners.
"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
# CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>EXECUTIVE SUMMARY</td>
<td>2</td>
</tr>
<tr>
<td>INTRODUCTION</td>
<td>4</td>
</tr>
<tr>
<td>READINESS PHASE LEARNINGS</td>
<td>10</td>
</tr>
<tr>
<td>PILOT GOALS AND OBJECTIVES</td>
<td>10</td>
</tr>
<tr>
<td>KEY FINDINGS</td>
<td>10</td>
</tr>
<tr>
<td>DISCUSSION AND RECOMMENDATIONS</td>
<td>14</td>
</tr>
<tr>
<td>ELIGIBILITY &amp; RECRUITMENT</td>
<td>15</td>
</tr>
<tr>
<td>KEY FINDINGS</td>
<td>15</td>
</tr>
<tr>
<td>DISCUSSION AND RECOMMENDATIONS</td>
<td>20</td>
</tr>
<tr>
<td>PAYMENT</td>
<td>24</td>
</tr>
<tr>
<td>KEY FINDINGS</td>
<td>24</td>
</tr>
<tr>
<td>DISCUSSION AND RECOMMENDATIONS</td>
<td>28</td>
</tr>
<tr>
<td>PLUS SERVICES AND SUPPORTS</td>
<td>29</td>
</tr>
<tr>
<td>KEY FINDINGS</td>
<td>29</td>
</tr>
<tr>
<td>DISCUSSION AND RECOMMENDATIONS</td>
<td>32</td>
</tr>
<tr>
<td>CONCLUSION</td>
<td>32</td>
</tr>
<tr>
<td>RECOMMENDATION SUMMARY</td>
<td>33</td>
</tr>
<tr>
<td>REFERENCES</td>
<td>35</td>
</tr>
<tr>
<td>APPENDIX A: GOVERNANCE AND DECISION-MAKING</td>
<td>37</td>
</tr>
<tr>
<td>APPENDIX B: METHODOLOGY IN DETAIL</td>
<td>40</td>
</tr>
</tbody>
</table>
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.
INTRODUCTION

Overview

Boston Area Youth-Cash Assistance for Stable Housing (BAY-CASH) is a collaborative initiative seeking to design, pilot, and evaluate a Direct Cash Transfer (DCT) Plus program for Young Adults (YA) experiencing or at risk of homelessness in Greater Boston. BAY-CASH will test whether regular modest cash payments directly to YA, along with targeted supportive services, are effective in ending YA homelessness.

In 2021, we formally organized a Project Team made up of two Co-Chairs, a Project Manager, and a Research Associate and recruited a Core Partner Group made up of YA, key local stakeholders, and national partners (see Appendix A). Together we have completed a Readiness Phase to prepare for pilot implementation by engaging a broad range of stakeholders, building formal partnerships, and conducting formative research. This Readiness Phase Report synthesizes key findings from our formative research and their implications for both pilot and future program design decisions.

We based our methodology on the research and stakeholder engagement processes led by Chapin Hall at the University of Chicago for the Trust Youth Initiative (TYI) in New York City (Morton, 2020). TYI includes two other BAY-CASH partners, Point Source Youth and UpTogether, and our pilot is designed to work in tandem with their efforts so that we can magnify the impact of our work. Their readiness research was the first of its kind in the field of YA homelessness. It included a robust international and domestic literature review and careful development of information collection methods and materials. Our study focuses on local needs and builds on the evidence in the specific context of Greater Boston and Massachusetts.

This report focuses on our methods, findings, and implications with the expectation that they will inform both our BAY-CASH efforts and the field of DCTs. We will continue to use this work as we move into the next phase of BAY-CASH implementation.

A DCT Model to Meet the Challenges in Greater Boston

DCTs are among the most well researched interventions in social policy (Hagen-Zanker et al., 2016). The evidence from international efforts to address poverty and other empowerment and well-being outcomes are overwhelmingly positive (Morton, 2020). Recent studies of DCT “Plus” services have found significant positive effects over the use of DCTs alone (Morton, 2020). And the intervention model, broadly speaking, is beginning to catch on in the United States—several cities have run pilots over the past five years targeting low-income households with often small monthly payments for one to two years, including two local pilots in Chelsea and Cambridge, MA. Until recently, there has been little use of this model in the US (neither DCT nor DCT Plus), and no use specifically for YA experiencing homelessness; yet, existing data on current efforts to prevent and end YA homelessness suggest that a DCT Plus model is a uniquely good fit for the field.

1 A team from the Harvard Kennedy School’s Rappaport Institute for Greater Boston conducted an analysis of Chelsea Eats in 2021 which can be found here: https://www.hks.harvard.edu/centers/taubman/programs-research/rappaport/research-and-publications/special-collections/covid-19-relief-chelsea-ma

2 While there is no public report available with results from the initial 2021 pilot, the City of Cambridge funded a $22 Million expansion of RISE in April 2022: https://www.cambridgense.org/
What are Direct Cash Transfers\textsuperscript{3}?

A DCT is typically defined as “a direct transfer payment of money to an eligible person” (O’Sullivan & Sheffrin, 2003). This definition encompasses a wide range of interventions, such as stipends, financial assistance, direct payments, money transfers, financial transfers, and they can be grouped into three main categories (Innovations for Poverty Action, 2018):

1. Unconditional cash transfers, which are cash transfers made without any conditions required for the recipient;
2. Conditional cash transfers, which are made on the condition that the recipient meets specified criteria such as school attendance or receiving vaccinations; and
3. Labeled cash transfers, in which funds are indicated, or ‘labeled,’ for a specific purpose, but the conditions are not enforced.

Additionally, there are two broad types of cash transfers within the UCT and LCT categories:

- one-off transfers or grants, which are often intended for those in an immediate, nonrecurring crisis (e.g., eviction prevention, or an emergency payment to households affected by a natural disaster);
- ongoing transfers, which are paid repeatedly over a period, providing an ongoing safety net. Increasingly, these programs also involve “Cash Plus” models, linking DCTs to other voluntary supports and services that address people’s nonmonetary constraints to getting out of poverty.

Sometimes DCTs are offered unconditionally with a high enough amount and enough regularity to constitute a guaranteed basic income (sometimes called a universal basic income [UBI] if extended to all citizens in a population). A basic income is usually intended to provide sufficient financial assistance to guarantee that all citizens can meet their basic needs.

\textsuperscript{3}\textit{Adapted with permission from Chapin Hall (Morton, 2020)}

“Pilot an Unconditional Cash Transfer (UCT) program that dramatically reduces the barriers to acquiring basic needs resources”

Goal 4. Objective 6 of Rising to the Challenge (City of Boston, 2019)

Rising to the Challenge is the City of Boston’s official plan to prevent and end youth and young adult homelessness. Representatives from 14 city agencies and private organizations, including four Youth Action Board members, developed and signed the plan in 2018-2019 using a shared ownership model. Under Goal 4. Objective 6., it explicitly calls for the implementation of a cash transfer program.
One central challenge for the field is the limit of traditional YA homelessness resources and systems. Massachusetts has made tremendous progress in its efforts to prevent and end YA homelessness over the past ten years. With the creation of the Special Commission on Unaccompanied Homeless Youth in 2012, the state developed a comprehensive plan to prevent and end youth homelessness in 2017 (EOHHS, 2018) and has increased annual dedicated funding for YA homelessness to $9.5 Million in Fiscal Year 2023 (MAlegislature.gov, 2022). They have improved data collection, produced several follow up reports and resources, increased YA participation in decision-making, and helped local communities improve system outcomes through training and efficiency. Similarly, local communities have made their own tremendous efforts to end YA homelessness. Led by the City of Boston, City of Springfield, Franklin County, and the City of Lowell, which participated in a prestigious federal demonstration program in 2018, 2019, 2019, and 2021 respectively, they have added housing dedicated to YA, improved the efficiency of systems, and pushed the boundaries of traditional programming. They have reduced the time YA experience homelessness, improved key indicators of racial equity, better connected partners across youth and YA related systems, and increased awareness of the problem among the general population. The challenge is giving them the tools that will take them the rest of the way.

During the past three years in the City of Boston, the average YA experiencing homelessness spent a cumulative total of 6.4 months at emergency shelters or outside (City of Boston, 2022). On average, they stay at emergency shelters for four months at a time, and once they are there, prospects for permanent housing are limited given the number of available subsidized resources and Boston’s historically challenging rental market. One YA-dedicated shelter in Greater Boston found that only 5% of its residents exit to permanent housing (Y2Y Network, 2022). Even when YA are successfully enrolled in a housing program like rapid rehousing (RRH) and begin their housing search, it can over two months for them to move into housing (City of Boston, 2022). These data are in part a success story: Boston has increased placements and reduced wait times over the past three years through new investments in permanent housing for YA, exciting peer navigation programs, and other innovations. They also compare favorably with other major cities in the US, where two shelter types in NYC reported lengths of stay for YA between 13 and 19 months (Morton, 2019). But they clearly highlight the inherent limitations of our current resources to get wait times and lengths of stay closer to zero.

Providers from across the Commonwealth also report a need for flexible funding to meet the variety of immediate needs of YA who show up at their doors (EOHHS, 2018). They often lack the specific resources a YA needs because they do not have the right resource on hand, or their funding source prevents its use for the resource a YA needs. These resource restrictions further prevent YA from exercising their agency, finding relevant community-based solutions to their challenges, or developing a strong sense of self-efficacy. At the same time, our community does not have enough of the resources providers can procure (City of Boston, 2019; EOHHS, 2019), despite annual increases in state and federal funding, as traditional programs are expensive and the gap so significant.

---

The U.S. Department of Housing and Urban Development selected each community to participate in the Youth Homelessness Demonstration Program (YHDP) through a highly competitive national application process. YHDP required 9-12 months of intensive work to develop a coordinated community plan to prevent and end youth homelessness, followed by two years of implementation supported by millions of dollars in federal funding and federal technical assistance. Click here for more information on YHDP.
Some subpopulations of YA experiencing homelessness face harsher outcomes than others. YA of color and LGBTQ YA across the country report higher levels of discrimination, discomfort, and insecurity with shelters and services than white, heterosexual, and cisgender peers (Morton, 2018; Shelton et al., 2018; MA Coalition, 2019). YA of color are less likely to have successful exits from homelessness and have longer wait times for resources (Morton, 2018a), and YA of color and LGBTQ YA have higher death rates. In Greater Boston, Black YA are over three times more likely to experience homelessness than their peers, Latinx YA are twice as likely, and LGBTQ YA are 1.5 times as likely. YA in the state report that race can “magnify feelings of isolation,” and that “providers deny services and push my problems under the rug.” Providers and YA in the state report that few resources available meet the unique needs of LGBTQ YA or affirm their humanity (EOHHS, 2019).

In their work in NYC, Chapin Hall identified an important need for certain supportive services, regardless of the accompanying intervention strategy (Morton, 2020). More specifically, YA in NYC reported a desire for navigation, coaching, or case management (with some preferring an alternative name to differentiate the intervention from their other system case management experiences). They requested support with housing, managing their finances, and other social-emotional supports to help them thrive while participating in a hypothetical DCT. They also highlighted the importance of being able to opt out of services that no longer felt right for them. Similarly, Boston YA supported a peer navigation program in their community’s plan to prevent and end youth homelessness (City of Boston, 2019). This need appears consistent with plans from nearly every community participating in the Department of Housing and Urban Development’s Youth Homelessness Demonstration Program (YHDP, 2022).

BAY-CASH proposes addressing each of these concerns using its innovative DCT Plus approach. Regular cash payments provided directly to YA can be immediately deployed to meet a YA’s needs. Cash can flexibly adapt to any purchase-based need without restrictions, allowing a YA to leverage their own personal networks and community-based resources, and is a significantly less expensive and more efficient model than other programs, allowing the community to serve more YA than they can today. The ability to choose from a wide range of community resources may allow YA to avoid some of the racism, homophobia, and transphobia present in more limited, institutionalized resources and pathways, while tailoring their access to the basic levels of support they request.

BAY-CASH leverages what Chapin Hall and its partners have learned during the development of TYI in NYC and will continue to use the experience of both communities to ensure that we are accurately responding to the needs of YA. BAY-CASH will be rigorously studied by Chapin Hall through a Randomized Control Trial (RCT) to prove the viability and efficacy of the model and prepare for scale and sustainability. Evidence from both BAY-CASH and TYI will be used together to ensure statistical significance and magnify impact.
Methodology Overview

The data and analysis presented in this report are based on mixed method information collection and involved four components:

1. Focus group discussions with YA with lived experience of homelessness;
2. Interviews with both non-YA stakeholders working on YA homelessness in Greater Boston and national experts on DCTs;
3. An assessment of available quantitative data on the local housing market;
4. Co-interpretive workshops with YA experiencing homelessness, YA homelessness service providers, and public agencies, funders, subject matter experts, and advocates to discuss findings.

The Project Team designed our methodology for the primary purpose of developing a DCT Plus study well adapted to the context of YA homelessness in Greater Boston and the secondary purpose of contributing our learning to the field. At the core of our methodology is a three-part decision-making framework that guided the development of our research questions and participant engagement strategy. We collected information through our focus groups, interviews, quantitative analysis, and co-interpretive workshops and designed all aspects of the methodology in close partnership with Chapin Hall. The BAY-CASH Project Manager and Research Associate (the Researchers) conducted all information collection with regular support and supervision from the BAY-CASH Co-Chairs.

A Three-Part Decision-Making Framework

Since its inception, BAY-CASH has been working with Chapin Hall to align BAY-CASH with TYI. Aligning key elements of our approach will maximize the impact of both research studies and help to build a significant evidence base regarding the impact of DCTs for YA experiencing homelessness. It will also ensure that BAY-CASH incorporates the vast amount of learning generated during the development of TYI. To that end, Chapin Hall researchers met regularly with the BAY-CASH Project Team to provide insight, resources, and training as we developed our research approach.

The project team also recognized that we could not simply copy the design of TYI. Key design elements appeared to be either completely dependent on or potentially impacted by local context, and so would need the expertise of local YA with lived expertise of homelessness and non-YA experts with knowledge of YA homelessness in Greater Boston. To capture the knowledge generated by TYI and account for local expertise, we designed a three-part decision framework to guide our process:

**FOUNDATIONAL DECISIONS:** Design elements that appeared foundational to maximizing the effectiveness and impact of BAY-CASH.

These Foundational Decisions would not be the subject of additional information collection and would not be changed through the Readiness Phase. The Project Team informed all research participants that these elements would not change when leading interviews and focus groups.

**ASSUMPTIONS DECISIONS:** Design elements we believed are likely to be true for BAY-CASH but might be impacted by local context and require validation. These Assumptions Decisions would be included in our information collection questions and could have changed to account for the differing context of Greater Boston and New York City. We set a high threshold to overcome our initial assumptions but allowed for significant local evidence to modify or reject them.

**LOCAL EXPERTISE DECISIONS:** Design elements that relied heavily on local context. These Local Expertise Decisions were central to our information collection efforts and would be essential in shaping our study approach. We entered the research without pre-existing assumptions and exclusively focused on our local information collection for recommendations.
The remaining sections of the report explore our learning process through four information collection methods. We describe our learning through key findings, discussions, and recommendations, including a reflection on our research limitations and forward-looking conclusions. We also offer a comprehensive review of our research methodology (Appendix B), including participant recruitment, when relevant, and how we collected and analyzed the data. We have included our governance and decision-making structure (Appendix A) and a link to copies of our information collection materials.
READINESS PHASE LEARNINGS

Our readiness phase research produced learning that will allow us to build a more effective BAY-CASH pilot. It has also contributed to our understanding of how to build DCT programs for YA experiencing homelessness beyond the pilot. In this section, we have organized our learning as key findings, discussions, and recommendations, into four key areas:

1. Goals and Objectives;
2. Eligibility and Recruitment;
3. Payment;

These areas emerged from our information collection and analysis and include “Foundational,” “Assumptions,” and “Local Expertise” decisions from our three part decision-making framework.

PILOT GOALS AND OBJECTIVES

Key Findings from Interviews & Focus Groups

FINDING 1. Participants expressed excitement regarding both the approach and potential impact of BAY-CASH.

YA participants expressed broad excitement about BAY-CASH’s potential to address basic needs (n=19), reduce their homelessness (n=13), and allow them to achieve their long-term goals (n=10). Some reported that the flexibility of BAY-CASH’s funds would be useful (n=9), reduce stress (n=6), and provide stability (n=5). Non-YA interviewees conveyed excitement about the possibility of BAY-CASH to reduce homelessness among YA in Greater Boston, particularly when asked to think about the project’s goals and objectives (n=10). Interview participants also shared excitement regarding the way BAY-CASH intends to provide low barrier resources directly to historically marginalized populations (10), center YA voice while boosting participant autonomy (8), and pilot an innovative model (6).

FINDING 2. Stakeholders prioritized stable housing, independence and autonomy, and health and well-being as outcomes, with YA elevating education and employment and non-YA elevating financial empowerment.

YA across the four focus groups gave these outcomes roughly equal priority. Non-YA interview participants also elevated these areas as suggested outcomes, but the majority identified improved housing outcomes (measured as reduced homelessness and long-term housing stability compared to other housing programs) as a primary objective for BAY-CASH (13 out of 16 who provided a response). YA included specific outcomes related to education and employment among those that they prioritized. In contrast, non-YA focused on financial empowerment and the ability to choose among many life paths that might lead to improved education or employment outcomes rather than on specific education and employment outcomes themselves.
FINDING 3. Stakeholders believe the biggest risk to a DCT program is the potential negative impact on participant’s existing benefits, tax status, and program eligibility.

YA and non-YA participants identified a significant array of benefits, subsidies, and programs that might be inadvertently compromised by participation in a DCT program. Participants were concerned that this “cliff effect” might, at best, dilute the program’s impact and, at worst, cause inadvertent harm to participants over the long term. Some of the most common subsidies and benefits discussed included SNAP benefits, subsidized healthcare, disability and social security benefits, and housing programs which have income or asset limits for participation. Additionally, participants identified the risk of a YA not being prepared for a substantial tax burden resulting from their participation in a DCT program.

Interview and focus group participants suggested collaborating with benefits experts and key public agencies to design a mitigation strategy for BAY-CASH that would ensure a work-around or structural solution to these unintended negative impacts. Interviews and focus group discussions yielded the following framework for such a strategy.

1. LEGISLATION: Working with key public sector, policy, and advocacy allies to seek legislative solutions to as many benefits conflicts as possible.

2. WAIVERS: Close engagement with public agencies, seeking waivers to mitigate negative outcomes for BAY-CASH participants.

3. HOLD HARMLESS FUND: Allocating a pool of funds to make BAY-CASH participants whole for any benefits income lost due to their participation in BAY-CASH. Interview participants who suggested this included the caveat that hold harmless funds are extremely difficult to execute in practice. One alternative that emerged is to increase the cash transfer amount across the board to all participants, thereby offsetting potential unintended negative impacts.

4. BENEFITS COUNSELING: Interview and focus group participants highlighted the importance of providing expert benefits counseling to all prospective BAY-CASH participants to ensure that they understand any potential negative impacts and can provide informed consent for their participation in BAY-CASH.

Further research and collaboration with expert advisors and public sector partners is needed to more deeply develop this mitigation strategy.

FINDING 4. Some YA and non-YA participants expressed concern about the risk of study participants using cash transfer funds in ways that are unproductive or put themselves in danger.

A smaller group of participants actively pushed back against these concerns. A third of YA (n=11) and a fifth of non-YA (n=6) participants discussed a variety of ways that this risk might play out, including a program participant using funds to purchase drugs or alcohol, spending funds in ways not directly aligned with exiting homelessness or achieving long-term goals, or being a target for exploitation or predatory behavior from a family member, partner, friend, or other acquaintance. Some who maintained these concerns also reflected a skepticism or uncertainty that a DCT model was developmentally appropriate for YA.
Others worried that the “Plus” services would not mitigate these risks if they were not well-coordinated or delivered as intended. Some who had this specific concern suggested that we consider targeted supports for study participants who were using BAY-CASH funds in a way they deemed unproductive to correct their spending.

A smaller group of YA (n=6) and non-YA (n=4) participants actively pushed back against these concerns. They regarded the “status quo” experience of homelessness as highly dangerous and believe that the possibility of negative outcomes should be taken with this broader context in mind. Additionally, members of this group flagged that DCT studies, in general, have repeatedly found that study participants spend their money very productively. Finally, some participants articulated a belief that it was appropriate for BAY-CASH participants to spend some of their funds on recreational activities that others might not consider “productive.”

Suggested mitigation strategies for this risk centered on adopting both of the following approaches:

1. **Well-developed, strongly coordinated “Plus” services** that accompany BAY-CASH participants throughout the study. YA and non-YA participants felt that these services should be selected by YA with lived experience and available in a low-threshold, non-judgmental way.

2. **Flexible payment mechanisms** that allow BAY-CASH participants to work with a trusted case manager or peer navigator to select the option that will prevent dangerous or logistically challenging situations.

**FINDING 5.** Many participants felt that the perception of an unsuccessful pilot could seriously damage the future viability of DCTs—both those focused on YA homelessness and others—in Greater Boston.

They suggested that members of the general public and those in positions of power might not believe that giving cash to YA or people experiencing homelessness could be effective, and so might expect a DCT project like BAY-CASH to fail. Some participants identified concerns that isolated negative outcomes among BAY-CASH participants could prove highly damaging, while others warned that even if the study achieved results that were internally regarded as successful, the sustainability and expansion of BAY-CASH could only be achieved if key external stakeholders agreed.

- Stakeholders identified clear internal and external protocols focused on **preparing for and responding to negative outcomes** as critical for a risk mitigation strategy.

- Additionally, this strategy should prioritize **clear communication** to BAY-CASH participants, partners, funders, and the public regarding the goals, expectations, and intended outcomes of the pilot.

- Finally, participants suggested that a DCT program incorporate a **well-developed, well-coordinated array of “Plus” services** as discussed in Finding 3. This extra support, some believed, will ensure the highest level of success for the most YA possible, and so protect YA and BAY-CASH from significantly negative outcomes.
FINDING 6. Non-YA interview participants believed that BAY-CASH could best position itself to sustain and scale an impactful DCT pilot by 1) partnering with philanthropists to ensure a well-resourced and supported pilot, and 2) regular, strategic engagement with key public sector stakeholders for ongoing sustainability.

Interviewees felt that while philanthropic partnership and funding for a DCT pilot was critical to build the program’s evidence base, the public sector would need to play a critical role in funding the ongoing sustainability and scaling of a DCT program across Massachusetts. Specifically, the interview participants who spoke on this topic described the importance of engaging early and frequently with key public sector stakeholders and developing a base of allies among policy and advocacy leaders, state legislators, and executive branch leadership.

To ensure clarity and prevent a misunderstanding that might lead to negative consequences, interview participants encouraged us to align with public sector stakeholders early in BAY-CASH development on the specific outcomes of a successful and scalable pilot. To some, that meant focusing on a small number of outcomes that we could be confident in. Others encouraged BAY-CASH to adopt a wide lens of potential impact metrics to ensure that we capture potential positive outcomes other than stable housing outcomes, including health and well-being, education and employment, and other measures of self-sufficiency.

FINDING 7. In designing the BAY-CASH pilot, stakeholders advocated for consistently incorporating YA voice and implementing a rigorous process evaluation to ensure that we accurately assess its true impact on YA experiencing homelessness in the short and long term.

Some YA focus group and non-YA interview participants spoke adamantly about the importance of incorporating YA with lived expertise of homelessness into BAY-CASH’s decision-making structure on an ongoing basis to ensure that it adheres to its values and maximizes its impact. Additionally, several non-YA participants with expertise in research design and implementation advocated for incorporating a process evaluation into the pilot to ensure that we can assess its fidelity to its intended design. More broadly, these interview participants believe that BAY-CASH can add important knowledge to the fields of YA homelessness and DCT research by describing its impact in meaningfully reducing YA homelessness in the short and long term.

TAKEAWAYS FROM THE CO-INTERPRETIVE WORKSHOPS

Most co-interpretive workshop participants shared positive feedback about our focus on housing outcomes for YA experiencing homelessness with the ability to describe impact on a series of secondary outcomes related health, wellness, and financial stability. They generally felt that identifying one primary goal, in addition to several secondary goals, would be appropriate. However, a minority of participants offered caution related to housing outcomes. One participant shared that in their agency’s experience, landlords will often require a participant to have an income of three times the cost of rent, which BAY-CASH will not ensure. Another participant flagged that a timeline of two years may not be nearly enough to ensure stability at the end of the study. These participants did flag that the study may still be very useful in demonstrating other outcomes related to health and well-being, education and employment, and financial empowerment.
Discussion and Recommendations

Our team recommends adopting Chapin Hall and NYC’s strategy of improved housing outcomes and homelessness reduction as our primary goal. Participants’ support for a housing-based outcome sufficiently validated us testing this intervention strategy to end homelessness for YA in Greater Boston. Additionally, we recommend selecting two to three secondary outcomes prioritized by local stakeholders in partnership with the evaluation team. Participants in our co-interpretive workshop surfaced an important concern about whether the intervention strategy was sufficient to significantly impact housing outcomes, and that we may want to be careful measuring all our success on that indicator. At the same time, the research phase highlighted the importance of BAY-CASH being extremely clear and precise with its objectives for much the same reason (i.e., that having many outcome measures leaves a lot of room for “failure” according to those who have different priorities). Identifying housing as a primary goal protects against the latter concern while incorporating secondary goals will help to identify additional impact areas that stakeholders clearly cared about.

Depending on the results of the pilot, it will be important to understand how much our success is determined by our design choices (e.g., amount, duration, plus supports) compared to something more fundamental about unconditional direct cash. Similarly, tracking additional impact areas will offer insight for future efforts as to if and how our project design helped achieve those secondary outcomes.

Finally, the Readiness Phase appears to validate our shared ownership approach to decision-making, our value of YA partnership, and our incorporation of rigorous evaluation. While none are independently sufficient, each serves to build trust in the process, add critical knowledge, and support a broad sustainability strategy for future success. We recommend continuing to engage local partners and grow our support, particularly among funders and public officials to ensure the success of the pilot and the future of DCT Plus programs for YA homelessness in the Commonwealth.

“I’m actually in the process of going to school like starting college. So um, it would actually help me like, you know, with my books, and transportation to and from school, and also help me like, you know, sometimes I want to probably like start my own little business”

- YA
ELIGIBILITY & RECRUITMENT

Key Findings from Interviews and Focus Groups

FINDING 8. Overall, participants supported wide eligibility criteria for a DCT program within a broad definition of YA homelessness, with YA offering important concerns about “universal” eligibility; but there was less clarity regarding which YA should be excluded from the pilot.

YA participants identified a long list of characteristics, risk factors, and circumstances of YA experiencing homelessness and housing instability who might benefit from a DCT program, representing YA who span many traditional eligibility categories. Some YA felt adamantly that DCTs should be open to any YA experiencing homelessness or housing instability and that it would be unjust to exclude anyone; but others felt that it was such an important opportunity that it should be prioritized to certain subpopulations, those truly in need, or those who could demonstrate their readiness to take advantage of it. By contrast, non-YA interviewee responses suggest a consistent preference for applying the widest possible eligibility criteria without attempting to determine need or suitability and that, in the specific context of the pilot, allowed for an effective evaluation and achieving our goals.

Non-YA interview participants discussed a wide range of possible exclusionary criteria specifically for the pilot. YA receiving Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) is one such group discussed in Finding 10 below, but the only other two that emerged were exclusion for acute, untreated, mental illness or acute, untreated, substance use disorder. Among those in favor of these exclusions, participants discussed various methods to ensure that the exclusionary criteria only applied to YA whose experience of substance use disorder or mental illness was extremely acute and who were not seeking treatment. Other interview participants felt that there should be no exclusionary criteria applied at all, regardless of mental health or substance use treatment needs. Certain YA focus groups also discussed the benefits and drawbacks of verifying homelessness and other eligibility criteria to qualify for participation. Some YA felt strongly about requiring a verification process to ensure the resource was needed or valued, while others reminded us that verification, and being turned away, can cause real harm to YA.

FINDING 9. Stakeholders coalesced around a set of sub-populations that they felt should be prioritized for participation in a DCT program but did not align on a prioritization strategy.

YA focus group participants aligned around the following sub-populations to prioritize for participation in a DCT program:

- YA aging out of programs and services from the Department of Children and Families (DCF) or other settings of institutional care;
- parenting YA;
- immigrant YA; and
- YA with a disability

As mentioned in FINDING 6, some YA participants (n=3) felt adamantly that there should be no prioritization of any sub-population, and a DCT program should be available to all YA experiencing or at risk of homelessness. Non-YA interview participants aligned around the following sub-populations to prioritize for participation in a DCT program:

- YA aging out of programs and services from DCF or other settings of institutional care;
- BIPOC YA
- LGBTQ+ YA

In discussing how to prioritize these sub-populations, interview and focus group participants weighed in with a variety of suggestions, including prioritizing via an application, reserving slots in the program, or simply targeting priority sub-populations with intentional recruiting to ensure that these sub-populations are adequately represented in the potential pool of DCT program participants. No clear preference emerged.
FINDING 10. Participants grappled with how to approach eligibility for DCT participants receiving SSI/SSDI benefits, without yielding a clear conclusion.

Focus group and interview participants voiced significant concern that YA who are enrolled in SSI/SSDI would very likely put these benefits at risk by enrolling in a DCT program. Among participants who discussed this tension, there was strong consensus that once someone is determined to be ineligible for SSI/SSDI, it is extremely hard to re-enroll at a later point. Additionally, there was strong consensus that compromising a participant’s long-term participation in SSI/SSDI was a worst-case scenario, especially when the proposed DCT intervention is for only two years.

From here, there was a lack of consensus about how to proceed. Roughly half of the interview participants who spoke about SSI/SSDI felt that it was worth excluding this sub-population from the pilot given the possibility of long-term harm to YA participants receiving SSI/SSDI, BAY-CASH’s status as a pilot program, and the relatively low number of prospective YA participants who receive SSI/SSDI (see below). Those who conveyed this opinion also felt that if the pilot is successful and scaled up, the BAY-CASH team should work with key public sector allies to allow SSI/SSDI recipients to enroll in a DCT program without compromising their SSI/SSDI eligibility. Roughly the other half of interview participants who spoke about SSI/SSDI felt that there should not be a blanket exclusion from the pilot. This group felt that it was a better approach to engage expert benefits counseling services to work with each YA in question, determine whether and how they might be affected, and ensure their informed consent.

To better understand the implications of this decision, we investigated the share of the population of YA experiencing homelessness who receive SSI/SSDI in Greater Boston. Pulling from several data sources, we were able to estimate that 6-12.5% of YA experiencing homelessness receive SSI/SSDI. Table 4 below shows the sources that we referenced.

Table 4. YA experiencing homelessness receiving SSI/SSDI benefits (UHYC, 2022)

<table>
<thead>
<tr>
<th>Data source</th>
<th>Percentage of YA experiencing homelessness receiving SSI/SSDI benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>BAY-CASH focus group participants (N = 32)</td>
<td>12.5%</td>
</tr>
<tr>
<td>MA statewide estimates from 2017-2020</td>
<td>6-9%</td>
</tr>
<tr>
<td>Metro Boston 2019 YouthCount (N = 150)</td>
<td>11%</td>
</tr>
<tr>
<td>Boston Continuum of Care 2018 YouthCount (N = 203)</td>
<td>6.4%</td>
</tr>
</tbody>
</table>

FINDING 11. Focus group and interview participants overwhelmingly felt that DCTs should be generally available to YA in addition to other programs offered to them in the community—what we call “dual enrollment.” There was conflicting feedback about whether this should include all subsidies and services and whether the sequencing of enrollment matters.
YA focus group participants felt strongly that DCTs should be accessible to them along with other interventions that they are part of, and that they should not have to choose between DCTs and other interventions. Non-YA interview participants also supported YA being able to access DCTs in tandem with other supports. They expressed excitement about dual enrollment creating the conditions for YA to thrive and for BAY-CASH to be a transformative housing intervention.

We received mixed feedback regarding whether YA who are already housed with a time-limited housing subsidy, like Rapid Rehousing (RRH), should be eligible for a DCT program. YA participants ranged in their level of support, with a contradictory preference for conducting verifications of homelessness on any prospective participant. Several non-YA interview participants supported YA dual enrollment in BAY-CASH and time-limited housing programs or vouchers. A smaller group disagreed, feeling that BAY-CASH should be targeted to those in the most vulnerable situation.

We also received conflicting feedback about the most conducive way to run an effective study proving BAY-CASH’s impact in improving housing outcomes. Some interview participants shared that if YA we consider to be “housed” (and not experiencing homelessness, as they are in the case of time-limited housing vouchers like RRH were eligible for BAY-CASH, then BAY-CASH could not accurately portray itself as testing a housing intervention. Other interview participants felt that it would be beneficial for BAY-CASH to intentionally study the impact of its intervention on YA who are both experiencing homelessness and those who are in temporary housing situations.

Notably, our research demonstrated a tension between the official definitions and lived experiences. While state and federal agencies consider YA in time-limited housing or receiving time-limited subsidies as “housed” and therefore no longer eligible for homelessness resources, focus group and interview participants felt that these interventions do not function as intended. Interviewees who supported the idea of BAY-CASH being utilized in tandem with RRH primarily felt that RRH was often not a stable housing intervention. This tension, though not in the direct scope of the BAY-CASH study design, is worthy of further research.

**FINDING 12.** Interview participants suggested a YA-led and implemented recruitment strategy that partners with existing shelters and relevant non-housing providers and seeks to ensure that YA who are disconnected from traditional homelessness resources can participate.

YA focus group participants felt strongly that YA with lived expertise of homelessness should play a leadership role in the design and implementation of a recruitment strategy. This was echoed by several non-YA interview participants who were asked about recruitment. Two primary takeaways emerged from both focus groups and interviews:

1. Participants felt that an effective recruitment strategy should involve deep partnership with shelters and non-housing providers that serve YA experiencing homelessness, including those that primarily serve adults experiencing homelessness but that are utilized by YA experiencing homelessness.

2. Participants highlighted the importance of engaging YA experiencing homelessness who do not participate in existing services. They felt that a peer-led, grassroots recruitment approach that met YA where they are and was intentionally low-barrier would be most conducive to fulfilling this goal. Additionally, focus group participants emphasized the importance of adopting discrete and non-institutional messaging in its recruitment.
TAKEAWAYS FROM THE CO-INTERPRETIVE WORKSHOPS

Many co-interpretive workshop participants supported our interpretation of the data in favor of broad eligibility requirements. A small subset of them countered that recruiting a more homogenous subpopulation of YA experiencing homelessness (e.g., participating in one program type, sharing similar experiences, like street homelessness or couchsurfing) could help encourage meaningful data or maximize the likelihood of a successful pilot, after which BAY-CASH could broaden its eligibility criteria. The majority of participants felt that there should be no exclusions for BAY-CASH, although a minority pushed us to consider an exclusion for YA living with significant, untreated mental illness or substance use disorder. Finally, some participants advocated against requiring a verification of homelessness for BAY-CASH participants.

Regarding subpopulations, participants strongly agreed with the proposed priority groups that emerged from the research. The majority of participants felt that BAY-CASH should prioritize these sub-populations through intentional recruitment as opposed to a rigid selection process. In the debrief, team members discussed how there seemed to be a fair amount of discomfort among participants regarding any exclusion. However, participants did feel that exclusions may be appropriate or even necessary from a “do no harm” perspective.

“I really like the concept that you’re putting forward, because it’s got a sound, theoretical basis behind it, it’s got other models that you can look to, who’ve demonstrated sort of the advantages and disadvantages of it, and then third, you’ve put into place…a fairly solid method for testing its efficacy. So, I think it’s really cool. It’s probably one of the more interesting things I’ve heard of”

- Non-YA
DUAL PROGRAM ENROLLMENT

Co-interpretive workshop participants generally supported allowing DCT participants to dually enroll in BAY-CASH and other programs and services available to YA experiencing homelessness, particularly non-housing programs and services.

Participants discussed whether YA who are currently receiving a RRH voucher should be able to enroll in BAY-CASH. Some participants felt strongly that YA in RRH should be eligible for BAY-CASH while others felt strongly that they should not. Another small group of participants broadly supported this kind of dual enrollment, but felt that we should consider when a prospective participants’ housing resource would end and exclude those whose end date is more than a few months away.

During the debrief, participants discussed the tension between RRH dual enrollment and how to appropriately demonstrate the impact of BAY-CASH on improving housing outcomes. The discussion exposed different assumptions that each team member brought to the conversation that may have impacted our participants’ understanding of the dual enrollment question. Finally, some participants advocated against requiring a verification of homelessness for BAY-CASH participants.

BENEFITS ELIGIBILITY

Participants strongly aligned with our findings regarding the mitigation of risk to participant benefits. They voiced strong support for a robust benefits counseling component of BAY-CASH working with YA on their individual cases. One new insight participants highlighted was to consider the risk that participation in a DCT program might pose to a YA’s eligibility for programs that they are not currently enrolled in but might need in the future.

Participants who offered reflections on SSI/SSDI agreed that enrolling in BAY-CASH currently puts an individual’s SSI/SSDI benefits at significant risk, that once off SSI/SSDI it is extremely hard to re-enroll, and that inadvertently compromising a YA’s SSI/SSDI benefits is a worst-case scenario. The implication seemed to be that BAY-CASH should work with benefits experts and relevant public agencies to determine whether it is possible to avoid compromising SSI/SSDI benefits for participants, and use the results of this exercise to determine whether to exclude this sub-population.

During the debrief, participants discussed the importance of benefits counseling prior to a YA enrolling in BAY-CASH to allow them to make an informed choice about whether to participate.

RECRUITMENT

Participants strongly underscored the need to partner with existing shelters and other agencies that serve YA experiencing homelessness. They also reinforced the need to implement a peer-led, grassroots strategy to engage YA experiencing homelessness who do not interact with existing system resources.

Particularly within the YA co-interpretive workshop, participants highlighted the importance of prospective BAY-CASH participants being able to connect to the pilot via agency referrals and self-referrals so that they have their choice of how to engage. Advocacy from participants centered on trying to ensure as broad an outreach effort as possible.

During the debrief, participants pointed out the tension between a broad recruitment effort and logistical feasibility. They suggested that the wider a recruitment net, the more staff capacity would be required, and the more prospective participants would be turned away. Additionally, conversation focused on the fact that due to certain subpopulations being disproportionately represented in Greater Boston’s population of YA experiencing homelessness, intentional recruitment and outreach might be needed for some subpopulations more than others.
Discussion and Recommendations

We identified several recommendations related to eligibility. First, BAY-CASH should adopt the broadest available definition of YA homelessness, specifically the one utilized by the Commonwealth of MA:

"Unaccompanied Homeless Youth" shall mean: a person 24 years of age or younger who is not in the physical custody of a parent or legal guardian, and who lacks a fixed, regular, and adequate nighttime residence. “Fixed” refers to a residence that is stationary, permanent, and not subject to change. “Regular” means a dwelling at which a person resides on a regular basis (i.e., nightly). “Adequate” means that the dwelling provides safe shelter, meeting both physical and psychological needs of the youth. All three components of this definition—age, connection to a parent or guardian, and housing status—must be met in order for a person to be considered an unaccompanied homeless youth.

While the conversations around eligibility offered nuanced and contrasting opinions, including some YA concerns about participants’ readiness for such an opportunity, there appears to be broad support for an inclusive definition and little insight or evidence into how we might further target eligibility to meet the few concerns that participants surfaced.

While not explicitly through eligibility, our team recommends ensuring, to the greatest extent practicable, that the following sub-populations are represented in both the pilot and future DCT programs in close proportion to their prevalence among YA experiencing homelessness:

- Parenting YA
- Immigrant YA
- YA with disabilities
- BIPOC YA
- LGBTQ+ YA
- YA aging out of programs and services from DCF or other settings of institutional care.

Stakeholders broadly agreed on these subpopulations. The sub-populations are also similar to those identified across national sources and several key local stakeholders hold strong interest in one or more of the groups. These efforts should, however, carefully consider feedback offered by some stakeholders regarding parenting YA, who may have higher costs of living with a dependent child than other participants and may therefore need a higher cash transfer to experience the same effects.

Finally, we recommend considering the exclusion of YA experiencing untreated mental illness at an extremely high acuity, but only in certain instances: We recommend working with expert partners to determine whether there is an objective and reasonable approach for assessing risk. Specifically, the approach would need to assess for substance use disorder or mental illness at an extremely high threshold where, without a treatment plan, there is a likely risk of harm to the YA if they participate in a DCT program. If such an objective and reasonable threshold can be developed and a practical implementation plan designed, then this sub-population should be excluded and referred to alternative supports. If it cannot be, then they would not be excluded.

If we develop an actionable policy to exclude certain YA experiencing untreated substance use disorder or mental illness, we will almost certainly deny participation to some YA who would otherwise benefit from a DCT program. We therefore recommend this as an area for future research to better understand the impacts the DCTs might have on these special cases.
DUAL PROGRAM ENROLLMENT

Dual Program Enrollment is a special case of eligibility that we believe warrants its own consideration. Based on our findings, we feel confident with two specific recommendations for the BAY-CASH pilot. First, YA who enroll in BAY-CASH should be eligible to enroll in any additional program, service, or subsidy, including subsidized housing programs, while continuing to participate in the DCT program. The model proposed for BAY-CASH is designed to increase choice and opportunity, important values for the stakeholders in this study. It is also designed to be unconditional, which participants largely supported, and might lead to valuable learning regarding how the cash affects participation in these additional programs. Second, we also believe that YA who are enrolled in non-housing programming, including workforce development and case management, should be eligible to dually enroll in DCT programs according to the same principles. We believe that both recommendations align with our pilot goals and objectives.

We also recommend investigating another important and unanticipated design question; whether YA currently enrolled in a housing program, such as RRH, should be eligible to participate in a pilot like BAY-CASH. This question arose from competing values shared by stakeholders regarding fairness, pilot design, and study outcomes with potentially large consequences for our ability to evaluate BAY-CASH. An answer rests largely on three interconnected value-based decisions that we did not design our qualitative study to make.

FIRST, whether to include YA enrolled in housing programs depends on how we define homelessness and at-risk of homelessness. For example, some YA and non-YA stakeholders reflected on the instability some YA feel while enrolled in transitional housing (TH) and RRH programs. Generally, RRH is considered permanent housing, and its participants no longer experiencing homelessness. Similarly, many TH programs guarantee a stable place to live for two years, suggesting that they do not meet the spirit of the BAY-CASH eligibility criteria established by stakeholders. But if we consider these YA still transitioning from homelessness or at-risk, or if we have evidence that their experiences and outcomes are like those who are in shelter, on the streets, or couch surfing, then we might argue that they should be included. We might also argue for participation from some YA in housing programs if, and only if, a YA is about to leave or lose their participation in these programs within a short period of time and therefore consider them “at-risk.” During our focus groups and interviews, we did not clarify definitions for stakeholders and often used “homelessness” “housing instability” and “at-risk” differently.

SECOND, whether to include YA enrolled in housing programs depends on the objective of the study. If the study is designed to explore exits to housing, then enrolling a YA who can reasonably expect to remain in their current housing for months or years may limit our ability to learn about the effect of BAY-CASH. This would suggest not including YA currently participating in a program like RRH. If instead we are only interested in housing stability and there is evidence that YA in those housing programs are experiencing instability, then it might make sense to include YA in a housing program. However, in this case we might want to exclusively focus on YA in a particular housing program or type for more definitive results. Comparing YA who are unhoused and across multiple housing types would likely require a much larger study to say something meaningful about housing stability. It might also be easier to justify including YA already enrolled in a housing program if we are only focusing on non-housing outcomes, although this strategy may likewise benefit from other forms of targeting.

THIRD, whether to include YA enrolled in housing programs depends on how the group defines fairness. For example, if we believe that everyone
deserves a chance to participate in the pilot as a matter of fairness, and that “everyone” is inclusive of YA participating in housing programs, then we might design a recruitment process that allows them to hear about and enroll in BAY-CASH. Alternatively, if we are mostly concerned about not turning away someone who happens to hear about the pilot and who also participates in a housing program, then we might not target them for recruitment but still enroll them if they show up. If, instead, fairness is about limiting the burden of intake and verification on YA, then we might design a recruitment process that is explicit and targeted so that we are not engaging YA who participate in a housing program. And finally, if we believe that the ethical responsibility of a study to its participants is tied to its ability to produce reliable outcomes (one part of an IRB evaluation), then we may weight targeting limited participant spots to populations that increase the likelihood of statistically significant outcomes.

There is spirited debate in the world of YA homelessness about the ethics of prioritization, with which we did not design our work to engage. We heard some feedback from YA about deservedness and readiness for cash transfers from multiple perspectives, and from non-YA stakeholders about housing first principles and targeting the hardest to serve, but we were generally asking about outcomes—who will likely benefit and who is not being served by the system—and not prioritization. We believe that the different perspectives above are all valid, as are many others, and encourage communities developing similar pilots to engage in these discussions.

It is important to underscore that none of our stakeholders expressed a belief that YA currently enrolled in housing programs, TH, RRH, or otherwise, would not benefit from a DCT program like BAY-CASH. Quite the opposite; our work suggests that future expansions beyond the study should include as many YA as possible. It is worth investigating the specific impact that DCT programs like BAY-CASH would have on the success of YA enrolled in RRH in tandem with the rapidly developing evidence-base of the success of programs like RRH in Greater Boston and around the country.

Two critical questions emerged from our investigations of benefits eligibility: whether DCTs put public benefits at risk and, if yes, whether and at what level that risk is ever appropriate. While we learned a good deal about the impact on benefits from local partners and through the work of our colleagues at Chapin Hall, we still need to better understand the benefits landscape and all its complexity. With this in mind, the project team recommends mapping out benefits and specific risks related to DCT participation, in consultation with benefits experts, before finalizing eligibility criteria and identifying mitigation strategies for as many adverse impacts as possible. The questions around benefits eligibility surface two competing but equally expressed stakeholder values.

On the one hand, we want to respect YA choice and a YA’s ability to make decisions that allow them to meet their needs. On the other hand, we don’t want to offer a false choice to YA who may be in crisis; and stakeholders agreed that the worst possible situation would be to permanently disrupt long term benefits for a DCT program that only lasts 2 years.

This conflict was most evident when discussing SSI/SSDI benefits given their significant value, potential life-long enrollment, and the bureaucracy that often makes it difficult to qualify or reclaim once they have been lost. The project team therefore recommends that YA receiving SSI/SSDI are eligible for BAY-CASH only if there is a reasonable and effective way to mitigate risk to their SSI/SSDI benefits.
If it is operationally feasible and unlikely to compromise their benefits eligibility status, then YA receiving SSI/SSDI benefits should be eligible for BAY-CASH. If it is impossible for YA to retain their SSI/SSDI benefits upon being enrolled in BAY-CASH, or if there is a high likelihood of YA losing their SSI/SSDI eligibility status because of BAY-CASH, then YA receiving SSI/SSDI benefits should not be eligible for BAY-CASH.

We believe that this SSI/SSDI strategy aligns with the concerns surfaced by stakeholders and that additional research is a worthy use of our capacity given the uncertainty. We also recognize that such an exclusion challenges the value of YA choice; however, we believe that the choice between potentially losing future benefits (with significant long-term consequences) compared to an immediate cash gain (that ends in two years) is a fundamentally distorted and inauthentic choice. We strongly support policy changes at the federal and state levels so that YA receiving SSI/SSDI can participate in DCT programs more freely in the future. We found no evidence nor heard feedback from stakeholders that SSI/SSDI beneficiaries should be denied participation in a DCT program other than that current policy means they may lose their benefits.

Finally, we recommend that BAY-CASH includes benefits counseling during enrollment for all participants as a process of informed consent to ensure that every participant understands the implications of their participation. Given the complex and structural nature of potential benefits conflicts, it will be important for BAY-CASH to remain in dialogue with key public sector allies and benefits experts to develop and communicate and pursue conflict mitigation strategies on an ongoing basis. This becomes even more critical if a DCT program is scaled up to serve a larger participant group.

**RECRUITMENT**

A recruitment strategy depends on local actors, relationships, and systems, as well as on parallel decision-making about eligibility and, in the case of a pilot like BAY-CASH, evaluation design mechanics. Accordingly, our learning focused on five higher level recommendations.

1. **Hire YA with lived expertise of homelessness to co-design the recruitment strategy**
2. **Partner with existing shelters, drop-in centers, and other organizations that serve YA experiencing homelessness**
3. **Take a grassroots and YA-driven approach to engage YA experiencing homelessness who are disconnected from existing shelters and drop-in centers**
4. **Commit to reasonably reflecting identified priority sub-populations**
5. **Allow partner agencies and prospective participants to recommend or self-nominate for participation.**

These recommendations reflect broad agreement concerning YA voice and authentic partnership, and leveraging their experience with and expertise in homelessness while respecting the ethical imperative to include them in the decisions that affect their lives. They also reflect the stakeholder’s desire to reach YA who are less likely to be served or served well by existing homelessness resources.

It is important to note that we did not share a detailed recruitment proposal from the evaluation team or offer evaluation-based constraints when discussing recruitment with focus group and interview participants. We recognize that walking participants through the mechanics of recruitment and intake for a random control trial might have revealed issues of feasibility and ethics that are not obvious to a non-data-scientist nor relevant in the context of a broader program implementation strategy. It is likely that we will learn additional recruitment strategies through the implementation of BAY-CASH that allow us to be more prescriptive in our recommendations for future DCT program efforts.
PAYMENT

Key Findings From Interviews, Focus Groups, and Housing Market Research

**FINDING 13.** Stakeholders coalesced around a $1,200 monthly payment with an additional, substantial, one-time payment that participants can use to meet large one-time financial obligations.

Based on our Three-Part Decision-Making Framework, we shared our intended methodology for determining the cash transfer amount with participants. This methodology included the following elements:

1. The payment amount is intended to provide a “housing allowance” to cover a YA’s share of the rent and utilities in shared housing in Greater Boston;

2. We will base the “housing allowance” on the size of shared housing that YA experiencing homelessness in Greater Boston were most comfortable with, expecting that a larger shared housing arrangement would decrease the per-person cost (e.g., if YA were, on average, most comfortable with one roommate, we would calculate based on what someone would need to afford their share of a two bedroom apartment).

3. We will use data from YA focus groups, non-YA interviews, and quantitative data regarding the rental housing market in Greater Boston to set the cash transfer amount.

Non-YA interview participants generally voiced support for this approach, adding that a DCT program should ensure the calculation does not underfund the “housing allowance.” Some shared that a DCT program should fund at a “sweet spot” which provides adequate money to cover the true cost of rent and utilities, but not so much money that it prevents participants from practicing budgeting or limits our ability to enroll as many participants as possible. Interview participants advocated for a substantial one-time fund that participants could use for significant, one-time expenses such as first and last month’s rent, a security deposit, or paying off debt or overdue bills. Finally, interview participants suggested that we ensure YA with lived experience of homelessness felt comfortable with shared housing for it to be the basis for developing the payment amount.

We asked YA focus group participants to list their monthly expenses, monthly income, how difficult it is to meet those expenses, and what they would purchase if they had more money. Notably, these figures likely do not include rent since the majority of participants (25/32) identified as experiencing homelessness, living in a shelter, or being “housed” with a family member. Here are the averages:

- **Average monthly expenses:** $1,976.32
- **Average monthly income:** $1,792.51
- **Difficulty to meet expenses (1 is very easy, 5 is very difficult):** 3.7
- **Average monthly need (what YA would spend money on if they had more income):** $3,431

Among the most expensive items that participants listed under “Average Monthly Need” were one-time expenses like paying down debt or purchasing a car. This suggests that some participants would benefit from a substantial one-time fund in addition to monthly payments. It also suggests that if these one-time costs were deducted, the participant average monthly need might be substantially less.
We also asked YA focus group participants to consider how many roommates they would feel comfortable living with, provided everyone had their own bedroom. Here are the results (N=28):

- **Median number of roommates:** 2
- **Range:** 0-6
- **Support shared housing:** 26
- **Do not support shared housing:** 2

These responses suggest a three bedroom apartment for the basis of our payment calculation. Only two out of 28 respondents responded that they would not be comfortable with any roommates, which supports using a shared housing arrangement as the basis for our payment calculation.

We then asked YA focus groups participants to consider the optimal cash transfer amount per month. Here are the averages (N=22):

- **Average monthly cash transfer amount:** $1,185
- **Range:** $500-2,100

In non-YA interviews, we asked participants an open-ended question about how to set the per month cash transfer amount. Eight participants suggested a specific cash transfer amount (N=8):

- **Average monthly cash transfer amount:** $1,261
- **Range:** $750-$2,500

Taken together, the data coalesced around a monthly cash payment of roughly $1,200 to adequately fund a “housing allowance,” and a one-time cash payment of at least $2,000 to address these significant one-time expenses.

**FINDING 14.** Participants underscored the need for a flexible approach to payment mechanisms that met participant preference and removed barriers to engaging as many YA as possible.

Most participants felt that selecting the right payment mechanisms would be critical to minimize barriers to DCT program participation. Specifically, participants highlighted the importance of ensuring that YA without access to a bank account or documentation could participate. YA focus group participants added that honoring participant preference in payment mechanism would help ensure that they could make the most productive use of their cash.

Specifically, focus group and interview participants advocated for multiple (2-4) payment options, and that DCT participants be allowed to change their preferred mechanism as desired throughout their participation in the program. There was no clearly preferred mechanism, further underscoring the benefit of offering multiple options. See Table 5 below for a list of the most frequently cited payment mechanism options.
Table 5. Most frequently cited payment mechanism options

<table>
<thead>
<tr>
<th>Payment Mechanism</th>
<th>Non-YA interview frequency (N=13)</th>
<th>YA Focus Group Frequency (N=22)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Deposit/Bank Account</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td>Cash</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>App (CashApp, Venmo, Paypal, etc.)</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Prepaid Card</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Check</td>
<td>n/a</td>
<td>3</td>
</tr>
</tbody>
</table>

Additionally, several participants suggested that BAY-CASH should have a plan in place to ensure that program participants continue to receive their cash payments if they inadvertently fall out of touch with the program for any reason.

**FINDING 15.** Most participants preferred payments to be distributed on a biweekly basis and did not feel that there needed to be multiple frequency options.

We asked YA focus groups participants to consider what frequency of payments they felt would be best for BAY-CASH. Here are their averages (N=22):
- Average desired number of payments per month: 2
- Range: 1-4 payments per month

In non-YA interviews, we asked broadly about payment structure, and some interviewees weighed in with a specific suggestion of how many payments per month they felt would be best. Here are their averages (N=13):
- Average desired number of payments per month: 2
- Range: 1-4 payments per month
- Several interviewees simply said that the payments should be more frequent than monthly.

Only one YA focus group participant advocated for offering multiple options for payment frequency, suggesting this is not a high priority for prospective program participants.

**FINDING 16.** Rents from our quantitative data set broadly support our qualitative finding of $1,200 per month.

The rents for a single person living with two roommates in a three-bedroom apartment ranged from $924 to $1,183 with utilities (see Table 6). The FMR includes utilities. The Metro Housing Boston (MHB) range and Zumper averages do not include utilities, but we have adjusted them using the MHB utility allowance of $58 per bedroom for a three-bedroom apartment.
While each metric’s range is below our $1,200 level, each metric has limitations that skew its findings. One of our interviewees offered a rule of thumb to add $200 to the FMR to account for local market conditions, which further supports a $1,200 level for BAY-CASH. It is true that there is a high level of variability in rental prices across the region, with 33 zip codes in Greater Boston at or greater than $1,200 when using HUD’s Small Area FMR (HUD, 2022). However, 224 zip codes have FMRs below $1,200.

Table 6. Rent prices by source

<table>
<thead>
<tr>
<th>Source</th>
<th>Time Period</th>
<th>Geographic Region</th>
<th>Rent per room for a 3-bedroom apartment</th>
</tr>
</thead>
<tbody>
<tr>
<td>HUD Fair Market Rent (FMR) (HUD, 2022)</td>
<td>FY 22</td>
<td>Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area</td>
<td>$988.67</td>
</tr>
<tr>
<td>Metro Housing Boston Rent Ranges (MHB, 2021)</td>
<td>CY 2021</td>
<td>Metro Boston</td>
<td>$866.67-983.33</td>
</tr>
<tr>
<td>Zumper Rent Research (Zumper, 2022)</td>
<td>As of 2/24/22</td>
<td>City of Boston</td>
<td>$1,125.75, $1,183.42 with utilities</td>
</tr>
</tbody>
</table>

While each metric’s range is below our $1,200 level, each metric has limitations that skew its findings. One of our interviewees offered a rule of thumb to add $200 to the FMR to account for local market conditions, which further supports a $1,200 level for BAY-CASH. It is true that there is a high level of variability in rental prices across the region, with 33 zip codes in Greater Boston at or greater than $1,200 when using HUD’s Small Area FMR (HUD, 2022). However, 224 zip codes have FMRs below $1,200.

FINDING 17. Three-bedroom apartments appear to be in sufficient supply for the project.

Greater Boston’s housing rental market has low vacancy and availability. The region has a near pre-pandemic Real Time Vacancy Rate of 1.48% and 1.54% for the city of Boston only. The availability rate, which includes listed apartments that are still occupied and about to become available, is below pre-pandemic rates at 4.07% for Greater Boston and 4.47% for the city of Boston only (Salpoglou, 2022).

Table 7. Units available on Zumper by unit type on 2/24/2022

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>Units Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio</td>
<td>297</td>
</tr>
<tr>
<td>One-Bedroom</td>
<td>1,011</td>
</tr>
<tr>
<td>Two-Bedroom</td>
<td>960</td>
</tr>
<tr>
<td>Three-Bedroom</td>
<td>715</td>
</tr>
<tr>
<td>Four-Bedroom</td>
<td>699</td>
</tr>
</tbody>
</table>

Comparing each unit size, the housing stock is smaller for three-bedrooms, suggesting that they may be harder for YA to find. But the difference is small enough, and the total number of units great enough, to suggest that our three-bedroom methodology is reasonable. Table 8 includes the number of units available by unit type on February 24, 2022 according to Zumper (Zumper, 2022). On that day, there were 715 three-bedroom apartments available in their database, more than half of which were available for less than $3,600 ($1,200 per room). This is likely a low count given the effect of the seasons on the Boston housing market, where the busiest day for availability is September 1, followed by the summer months (Salpoglou, 2022).
Discussion and Recommendations

We recommend that BAY-CASH provide $1,200 per month, sub-divided into two monthly payments of $600, for a period of two years. At any point during those two years, participants should be allowed to receive an additional, one-time, payment of up to $3,000.

Our findings were remarkably consistent across methods regarding payment amount, frequency, and the one-time payment that accounts for unexpected large expenses. Based on our analysis of the housing market for available units, we feel comfortable that Greater Boston has enough three-bedroom apartments available for less than $1,200 per bedroom to warrant using it as a basis for our payment amount. We also recognize that the roommate search and matching process for a three bedroom apartment brings its own logistical challenges. For instance, it may be difficult for YA to find two compatible roommates or to negotiate joining other roommates who may or may not be connected to a similar program. We recommend that our Plus model services account for these additional challenges through housing navigation and roommate matching support.

We believe that participants should have at least two payment options from the following general methods: cash, bank account with direct deposit, a prepaid debit card, or a payment app. Additionally, participants should be able to change their preferred mechanism repeatedly throughout the duration of their enrollment in a DCT program.

Stakeholders voiced enough variation in their preferences for payment mechanism to warrant multiple options and not risk making it difficult or impossible for certain YA to participate based on their ability to access a particular mechanism. We do, however, recognize that there are significant costs associated with increasing the number of options, and so recommend working closely with the payment partner, UpTogether, to maximize options while limiting costs for BAY-CASH. We also hope that, as payment providers build in the capacity to support additional mechanisms, the cost of doing so for a given community will lower.
PLUS SERVICES AND SUPPORTS

Key Findings from Interviews and Focus Groups

FINDING 18. Participants felt that a DCT’s “Plus” services were critically important, required adequate capacity, and should be flexible to meet the needs of YA.

We briefed participants that BAY-CASH would be a “Cash Plus” model, meaning that BAY-CASH participants would have access to an optional array of supportive services. BAY-CASH would allocate a portion of its budget to community-based agencies to deliver these services and therefore needed to identify which services to prioritize. We sought participants’ feedback on how these services should be delivered and which BAY-CASH should prioritize.

Participants felt that the “Plus” services would prove essential to achieving the program’s desired objectives. They underscored that the success of these “Plus” services would rely upon program designers selecting effective service providers and also that BAY-CASH would need enough program capacity to minimize the risk of study participants falling through the cracks between services. Finally, non-YA interview participants believed that DCT participants should be able to opt-in to some resources while opting out of others and generally that the “Plus” services should be offered in a low-threshold, flexible way.

FINDING 19. Stakeholders aligned on a set of highest priority “Plus” services, including a strong preference for financial coaching, basic needs resources, and one on one supports, but did not offer a uniform recommendation on delivery method.

Participants discussed a variety of “Plus” services, 14 of which they mentioned three or more times (see Table 8).

Our review of the responses in the context that they were offered, suggests a preference for the following categories of services:

- Financial coaching
- Basic needs
- 1:1 Support (Peer navigator/Mentor/ Coach/Case Manager)
- Mental healthcare
- Housing search/access
- Ongoing benefits counseling
- Case management for newly housed YA
Depending on the culture and preferences of the organization surveyed, we found that participants used several terms related to “1:1 support” to fulfill nearly identical functions and so have grouped them in the table above. Similarly, depending on the context of the conversation and the stakeholder group, participants described a peer-based model or a more experienced case manager model often without explicitly comparing the two and without consistency across conversations. This suggests a preference for both peer and experienced case manager options.

We broke out a similar category to “1:1 support” for “Case Management for Newly Housed YA.” We believed that the specific function it served was unique, even if the role may be fulfilled by the same 1:1 Support person in practice. We also believed that “Life Skills” is such a frequently referenced term of art to leave it as its own category; however, we understood references to “Life Skills” almost always in the context of “case management for newly housed YA,” “financial coaching,” or “benefits counseling,” and so could have distributed the “Life Skills” mentions to those categories.
FINDING 20. Ensuring a successful off-boarding from a DCT Program, and from the BAY-CASH pilot specifically, was a top priority for interview participants.

Participants highlighted the importance of early and clear communication, supportive coaching, and ongoing supportive connections for participants. They also advocated for BAY-CASH to screen for participants who might require more intensive services after the conclusion of their participation. Given the proposed cash transfer amount, many non-YA interview participants highlighted the importance of not creating a “cliff effect” that leaves participants ill-equipped for self-sufficiency at the end of their participation in BAY-CASH. Many felt that we had an obligation to ensure that participants do not suffer unintended negative outcomes by losing income on which they may have come to rely. To mitigate this risk, interview participants outlined several strategies and priorities:

1. Talk to participants early, frequently, and clearly about the program’s timeline, particularly in the second half of the pilot's two-year period;

2. Invest in trauma-informed coaching or case management to support participants in achieving stability by the end of the pilot;

3. Ensure that participants have access to ongoing permanent connections and trusted supports after the conclusion of their participation in the pilot;

4. Screen for participants who may need a more significant intervention or ongoing subsidized housing supports after the conclusion of their participation in the pilot. Provide supportive referrals to these resources.

TAKEAWAYS FROM THE CO-INTERPRETIVE WORKSHOPS

Participants were comfortable with the “Plus” services that emerged as the highest priority from the research. They emphasized the utility of financial coaching, 1:1 support (peer navigators and case management), housing search and advocacy resources, and mental and physical health care.

A small group of participants suggested prioritizing legal and documentation resources and facilitating a peer cohort of program participants or alumni. Participants also discussed the importance of investing in adequate capacity to facilitate relationships with and between its “Plus” partners, and perhaps in offering specifically tailored resources to DCT participants. Other suggestions included offering support in matching potential roommates and engaging landlords on behalf of DCT participants to provide credibility.

Participants strongly supported our finding to invest substantially in program offboarding. Through our discussion, two specific suggestions emerged for consideration:

- a “sunset” phase where participants receive incrementally less funding for a period of time that may extend beyond 24 months;

- a continuation of plus services following the conclusion of payments.

During the debrief, participants shared examples of programs that had attempted a “sunset” phase and discussed how this could happen within BAY-CASH. We acknowledged that a “sunset” phase would likely increase the necessary project budget.
Discussion and Recommendations

While the inclusion of “Plus” services was clearly important to all stakeholders engaged during our work, we believe that the makeup and delivery of those services is the least well evidenced part of our DCT model. However, the core feedback from stakeholders is remarkably similar to the recommendations from the TYI in NYC. Though described in several different ways, stakeholders recommended that we connect participants with a person, or multiple people, who can offer coaching, counseling, and navigation supports. Specifically, we recommend investing in partners that will offer the following:

- **Effective financial coaching** to support money management and integrating the new and regular cash flow into their lives,
- **Benefits counseling** to understand the impact that the cash will have on their non-employment income and supports, as well as remedying impact that has already occurred,
- **Navigation and Case management** (perhaps at different levels of engagement) that supports housing search, provides strong supportive referral pathways (including an explicit capacity related to behavior health, education, and career development), and early active preparation for the end of their cash transfers.

To ensure a smooth off-boarding process, the project team further recommends that BAY-CASH offers these services to participants for up to six months after the conclusion of the two-year cash payment period.

CONCLUSION

The BAY-CASH team set out to tailor a burgeoning DCT model for YA experiencing homelessness specifically for the Greater Boston context. In a short period of information collection, we engaged a variety of YA and non-YA stakeholders representing a broad range of the community’s primary stakeholders. We addressed the most important components of the model with these stakeholders using our Three Part Decision-Making Framework, and believe that stakeholder feedback has significantly contributed to our understanding of how a DCT model can work well for our community.

This document provides the BAY-CASH core partners with a strong foundation for decision-making. We have included specific recommendations for many of the outstanding questions identified in our findings and through our co-interpretive workshops. However, we have left a few key decisions to be decided (e.g., eligibility for participants currently enrolled in housing programs) or further detailed (e.g., recruitment strategy, “plus” services delivery, benefits mapping). These expose the limitations of “objective” data collection, where value judgments will be more important in determining the “right” answer than experience, expertise, numbers, or percentages.
# Key Readiness Phase Recommendations

## Goals & Objectives

- Adopt Chapin Hall and NYC’s strategy of improved housing outcomes and homelessness reduction as our primary goals.
- Select two to three secondary outcomes prioritized by local stakeholders in partnership with the evaluation team.
- Continue to engage local partners and grow our support, particularly among funders and public officials.

## Eligibility & Recruitment

- Adopt the Commonwealth of MA definition of YA homelessness.
- Ensure, to the greatest extent practicable, that parenting YA, immigrant YA, YA with disabilities, BIPOC YA, LGBTQ+ YA, and YA aging out of programs and services from DCF or other institutional settings, are represented in BAY-CASH and future DCT programs in close proportion to their prevalence among YA experiencing homelessness.
- Consider the exclusion of YA experiencing untreated mental illness at an extremely high acuity, but only if there is an objective and reasonable approach for assessing risk.
- Allow YA who enroll in BAY-CASH to be eligible to enroll in any additional program, service, or subsidy, including subsidized housing, while continuing to participate in BAY-CASH.
- Allow YA who are enrolled in non-housing programming, including workforce development and case management, to be eligible to dually enroll in DCT programs according to the same principles.
- Further investigate whether YA currently enrolled in a housing program, such as RRH, should be eligible to participate in a pilot like BAY-CASH.
- Map benefits & specific risks related to DCT participation, in consultation with benefits experts, before finalizing eligibility criteria and identify mitigation strategies for adverse impacts.
- Allow YA receiving SSI/SSDI to be eligible for BAY-CASH only if there is a reasonable and effective way to mitigate the risk of losing their SSI/SSDI benefits.
- Includes benefits counseling during enrollment for all participants as a process of informed consent to ensure that every participant understands the implications of their participation.
- Hire YA with lived expertise of homelessness to co-design the recruitment strategy, partner with existing shelters, drop-in centers, and other organizations that serve YA experiencing homelessness, and take a grassroots and YA-driven approach to engage YA experiencing homelessness who are disconnected from existing shelters and drop-in centers.
- Commit to recruiting YA who reasonably reflect identified priority subpopulations.
- Allow partner agencies to refer prospective participants and for prospective participants to self-nominate for participation.

## Payment

- Provide $1,200 per month, sub-divided into two monthly payments of $600, for a period of two years.
- Allow participants to receive an additional, one-time, payment of up to $3,000 at any point during participation.
- Offer participants at least two payment options (cash, bank account with direct deposit, a prepaid debit card, or a payment app) and allow them to change their preferred mechanism repeatedly throughout the duration of their enrollment.
**“PLUS” SERVICES & SUPPORTS**

Provide the following “Plus” services:

- Effective financial coaching to support money management and integrating the new and regular cash flow into their lives,
- Benefits counseling to understand the impact that the cash will have on their non-employment income and supports, as well as remediating impact that has already occurred,
- Navigation and Case management (perhaps at different levels of engagement) that supports housing search, provides strong supportive referral pathways (including an explicit capacity related to behavior health, education, and career development), and early active preparation for the end of their cash transfers.

Offer services to participants for up to six months after the conclusion of the cash payment period.

It is important to understand this work in its proper context. DCTs for YA experiencing homelessness in the US are new and we expect to learn rapidly, both from BAY-CASH and our sister projects in NYC and around the country. That will require BAY-CASH to be flexible enough to adapt to new understandings and changing program dynamics. The work that underlies this report is also designed to be more illustrative than determinative. That suggests that our focus should be on the insights, questions, and concerns, each worthy of investigation, rather than on the quantitative weight of that feedback. Where we felt comfortable calculating results as representative of stakeholder sentiment, we should feel comfortable with new evidence challenging those data over time.

Finally, it is important to acknowledge the gaps that we identified in our research methodology and outcomes but did not address. For example, we found it difficult at times to distinguish between stakeholder views on the pilot (and its specific context) and the DCT model we presented in general. Future studies might choose to focus on one or the other to better generalize or offer specific recommendations. We also realized that stakeholders understood definitions very differently, including the definitions of homelessness and “at risk”. We did not intend to define these terms and often used different terms interchangeably. This likely affected how stakeholders responded to questions and our ability to interpret their responses.

Some of our questions may have anchored participant responses. For example, by telling YA focus group participants that we intended to evaluate “shared” housing costs in Greater Boston, they may have determined that we would require roommates, and so responded with higher roommate acceptance than if they were asked independently. Related areas of future inquiry that address these questions include a deeper understanding of roommate preferences, a more nuanced understanding of subpopulation needs (e.g. expenses for parenting YA), and YA preferences for peer vs case management models.

Overall, we are pleased that this work strongly validates our assumptions about the imperative to launch a DCT model for YA in Greater Boston. Stakeholders are excited about the intervention strategy and its potential impact. The evaluation and “Plus” services design supports the risk mitigation strategy that emerged from stakeholder feedback and there was broad support for multiple YA-led strategies, our most prominent core value. By incorporating the insights and recommendations from this report and maintaining a commitment to learning and continuous improvement, we are confident that BAY-CASH will be a success and that DCT “Plus” models for YA experiencing homelessness will be able to positively serve YA across the Commonwealth.
REFERENCES

City of Boston (2019). Rising to the Challenge: A Plan to Prevent and End Youth and Young Adult Homelessness in Boston. https://docs.google.com/document/d/194B6nqBXiRlp5OqUdhUfMku1QMA57ax0xT1NWXGo/edit

City of Boston (2022). Data provided by staff at the Mayor’s Office of Housing for the City of Boston in February 2022


UHYC (2022). Data provided by a senior consultant of the MA Unaccompanied Homeless Youth Commission in February 2022.

Y2Y Network (2022). Data provided by staff at Y2Y in February 2022.


APPENDIX A: GOVERNANCE AND DECISION-MAKING

BAY-CASH governance operates according to a shared-ownership model. This required BAY-CASH’s founders (later, “Co-Chairs”) to engage a broad range of stakeholders as partners and to share power over decision-making evenly with each of them. The partners in this model must include “primary” stakeholders who are likely to be directly affected by the intervention strategy about which the partners are making decisions. The model also requires the recruited partners to design and adopt a formal governance framework.

**BAY-CASH Leadership**

At the beginning of the Readiness Phase, BAY-CASH’s Co-Chairs hired a Project Manager and Research Associate as consultants to join a “Project Team” responsible for developing and implementing a detailed project management plan. The Project Manager had experience in YA homelessness work in Greater Boston, including strong relationships with a wide variety of potential local and state partners. The Research Associate was a young adult leader and researcher with lived expertise of homelessness who could leverage her experience and expertise to ensure that a YA-perspective always guided the process. Researchers from Chapin Hall met regularly with the Project Team to support the Readiness Phase design and implementation.

Once formed, the BAY-CASH Project Team recruited representatives from Greater Boston’s leading YA homelessness service providing agencies, advocates, funders, key public sector agencies, and Boston’s Youth Action Board (YAB), a group of YA leaders with lived experience of homelessness. We worked with these stakeholders to develop a governance approach in which a representative “Core Partner Group” maintains collective decision-making responsibility for the overall design of the BAY-CASH study; while the Project Team maintains responsibility for day-to-day operations. Organizations that were not ready or able to be part of the Core Partner Group were engaged in Core Partner Group meetings as non-voting attendees.

For decision-making, each agency, initiative, or program represented within the Core Partner Group receives only one vote, regardless of how many representatives attend a given meeting. However, to ensure decision-making power is provided to YA with lived experience of homelessness, each Boston YAB member that attended the Core Partner Group meetings received one vote. Core Partners also committed to the following jointly drafted list of expectations and responsibilities:

- Regular meeting attendance (at least 75% of meetings)
- Providing insight to inform our design
- Supporting actively on projects as requested by the project team
- Serving as an ambassador to and from your organization/agency
- Identification as a BAY-CASH partner agency/organization

Non-voting members are encouraged to fully participate in the discussion of BAY-CASH, including consensus building conversations. However, they may not participate in voting, if voting is necessary. Any Core Partner may nominate a new member organization, which must then be confirmed by the existing members according to the rules outlined above.
<table>
<thead>
<tr>
<th>GROUP</th>
<th>MEMBERS</th>
<th>ROLE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Project Team</strong></td>
<td>Co-Chairs, Project Manager, Research Associate</td>
<td>• Conduct day to day operations for BAY-CASH</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Provide recommendations to the Core Partner Group regarding pilot design or fundamental decisions related to study implementation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Recommendations based on consensus among Project Team members only; if consensus is not possible, present all options to the Core Partner Group</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Facilitate partner meetings and prepare reports</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Lead fundraising efforts</td>
</tr>
<tr>
<td><strong>Core Partner Group</strong></td>
<td>Co-Chairs, YA homelessness service providers, advocates, funders, public sector agencies, YAB members, national partners</td>
<td>• Make decisions regarding pilot design and fundamental elements of study implementation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Discuss Project Team recommendations</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Commitment to work towards consensus</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• 60% majority vote only when consensus cannot be achieved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Support the Project Team in advancing the project</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Offer insight into project design and implementation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Make connections to potential community partners</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Provide resources when possible and needed to move the project forward</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Provide the Project Team with permission to use the entities name and logo when communicating with external partners</td>
</tr>
<tr>
<td><strong>Non-Voting Attendee</strong></td>
<td>Community stakeholders who cannot commit to the terms of partnership</td>
<td>• Provide insight during meetings</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Ask questions</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Be curious and open to future formal partnership</td>
</tr>
</tbody>
</table>
Current BAY-CASH Core Partners (in alphabetic order)

- The Aronson Family Foundation
  - Co-Chair
  - Core Partner

- Bostyn Youth Action Board
  - Core Partner

- Bridge
  - Core Partner

- breaktime
  - Core Partner

- Chapin Hall
  - Evaluation Lead
  - Core Partner

- Commonwealth of Massachusetts Executive Office of Health and Human Services
  - Core Partner

- The HOME
  - Core Partner

- HopeWell
  - Core Partner

- JRI
  - Leader in Social Justice
  - Core Partner

- MORE THAN WORDS
  - Core Partner

- Point Source Youth
  - Technical Assistance
  - Core Partner

- United Way of Massachusetts Bay and Merrimack Valley
  - Co-Chair
  - Core Partner

- Y2Y
  - Fiscal Sponsor
  - Core Partner

Additional Readiness Phase funders include:
- The Bell Family
- The Lynch Family
- Anonymous
APPENDIX B: METHODOLOGY IN DETAIL

The following section details each of the methodologies that we used to collect information for this report. We describe the people who participated or the sources we used, how we collected information, and how we analyzed our data to identify findings.

YA Focus Groups

PARTICIPANTS
The Project Team worked with the Core Partner Group and other service providers to recruit 18-24-year-olds for four YA focus groups. The key factor driving recruitment efforts was to ensure that the participant group represented, to the extent possible, the identities, demographics, and experiences of the overall population of YA experiencing homelessness in Greater Boston. That meant targeting organizational partners whose YA were not likely to overlap and came from or could represent experience with different systems and types of homelessness. It also meant accounting for the experience YA have in working in advocacy, which might affect their perspective and whether they respond through a personal or advocacy-lens.

We conducted one focus group with members of the Boston YAB. YAB members have an array of experience working with communities on YA homelessness policy, have unique access to training and knowledge about the homelessness system, and are likely to understand how DCT program design choices will impact the YA homelessness system and the experience of their peers. We also worked with service providers to reach other YA subgroups whose experiences may require unique considerations for designing a DCT, including YA currently lacking safe and stable housing, participating in a housing program, and facing homelessness while pregnant or parenting, as well as YA who have engaged with the child welfare system and systems of justice and incarceration.

Each organization contacted its members or residents to inform them of our study and recruit them. We provided host organizations with a flier advertising the focus groups, age criteria, and maximum capacity. All YA focus group participants received $80 stipends for their time.

Recruitment resulted in a sample of YA that reflects the overrepresentations observed in YA homelessness in Greater Boston with respect to race, ethnicity, sexual orientation, gender identity, level of education, and parenting status. Table 2 provides a summary of their characteristics.
Table 2 YA Focus Group Participant Demographics (n = 32)

<table>
<thead>
<tr>
<th>CHARACTERISTICS</th>
<th>NUMBER</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age</strong></td>
<td>Range: 18-27, Mean: 21.6</td>
<td></td>
</tr>
<tr>
<td><strong>Gender Identity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>11</td>
<td>34</td>
</tr>
<tr>
<td>Male</td>
<td>19</td>
<td>59</td>
</tr>
<tr>
<td>Nonbinary/Fluid</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td><strong>Sexual Orientation</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gay/lesbian/bisexual/pansexual/queer/asexual</td>
<td>11</td>
<td>34</td>
</tr>
<tr>
<td>Straight</td>
<td>14</td>
<td>44</td>
</tr>
<tr>
<td>Declined to state</td>
<td>7</td>
<td>22</td>
</tr>
<tr>
<td><strong>Ethnicity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Latinx/Latino/Hispanic</td>
<td>9</td>
<td>28</td>
</tr>
<tr>
<td>Not Latinx/Latino/Hispanic</td>
<td>22</td>
<td>68</td>
</tr>
<tr>
<td>Declined to state</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td><strong>Race: General Breakdown</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Asian</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Black/African American (including biracial or multiracial)</td>
<td>20</td>
<td>63</td>
</tr>
<tr>
<td>White/Caucasian</td>
<td>11</td>
<td>34</td>
</tr>
<tr>
<td>Declined to state</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td><strong>Race: White vs. BIPOC</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White/Caucasian and Non-Latinx, Latino, or Hispanic</td>
<td>7</td>
<td>22</td>
</tr>
<tr>
<td>Black/African American, Asian, and/or Latinx, Latino, or Hispanic</td>
<td>24</td>
<td>75</td>
</tr>
<tr>
<td>Declined to state</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td><strong>Education, employment &amp; housing</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Has a GED or diploma</td>
<td>23</td>
<td>72</td>
</tr>
<tr>
<td>Currently attending school</td>
<td>9</td>
<td>28</td>
</tr>
<tr>
<td>Currently employed</td>
<td>27</td>
<td>84</td>
</tr>
<tr>
<td>Currently has a stable place to stay</td>
<td>12</td>
<td>38</td>
</tr>
<tr>
<td><strong>Benefits currently accessed</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food stamps/SNAP/WIC</td>
<td>26</td>
<td>81</td>
</tr>
<tr>
<td>Medicaid</td>
<td>10</td>
<td>31</td>
</tr>
<tr>
<td>SSI/SSDI</td>
<td>4</td>
<td>13</td>
</tr>
<tr>
<td>None</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>Pregnant or Parenting</td>
<td>11</td>
<td>34</td>
</tr>
</tbody>
</table>
DATA COLLECTION

We designed the focus groups to receive participant feedback on four primary research questions:

- What do YA view as the objectives, benefits, and drawbacks of a DCT program for addressing YA homelessness?
- What recommendations or considerations do YA offer for determining program eligibility and recruitment?
- What are YAs views on potential complementary supports to a DCT program?
- What recommendations or considerations do YA offer for determining payment amount, frequency, duration, and mechanisms?

We partnered with four Greater Boston YA homelessness organizations to host a half-day focus group in person at each of their facilities. We conducted these workshops with semi-structured protocols that involved open responses to discussion questions and participatory activities to inform key program design considerations. To ensure the safety of participants, we worked with each host organization to incorporate Covid-19 safety protocols, such as mask wearing. The researchers reviewed the purpose and agenda with participants, reminded them that the sessions were optional and would be recorded but anonymous, and collected informed consent from all participants before beginning the interviews.

Two researchers facilitated each focus group. They began with a 60 - to 75-minute discussion that addresses approximately half of the design questions, followed by a meal break. After the break, there was a second 60- to 75-minute discussion to address the remaining design questions. The sessions included opportunities for both verbal responses and written responses using a structured focus group worksheet to account for the possibility of groupthink or changing minds.

Focus groups were recorded, with participant permission, and transcribed using a transcription service (Otter). We reviewed all transcripts for accuracy by comparing them with the audio recording. We also translated all written responses verbatim to an electronic format so that they could be used together with the transcribed responses.

For a sample agenda, full list of questions, and the focus group worksheet, click here.

ANALYSIS

The researchers entered data into the software program Dedoose to aid with data organization and analysis. In consultation with researchers from Chapin Hall, they implemented a coding strategy that follows Maxwell's (2013) three-level coding technique, which builds on Charmaz’s (2006) two-phase coding approach. During the first round of coding, we created parent codes that included broad areas or issues. During the second round, we created more substantive categories that included descriptions of participants’ concepts and beliefs. Finally, we conducted a third round of coding in specific instances when it might be useful in further delineating the coded data into more specific subcategories or theoretical frameworks.

These represented the researcher’s concepts rather than the participants’, and they were grounded in an inductive process of theory building.

The three-tiered process allowed for robust analyses that continually built on the available data. Participants’ simple categorical statements were winnowed down into more substantive concepts and beliefs, and these were then turned into a theoretical framework that was used to answer the research questions. To ensure that this framework aligned with the data, the researcher reviewed the memos for each of the interviews and compared the framework that emerged from the data analysis with the memos’ main takeaways.
This process followed Charmaz’s (2006) approach for generating theory from qualitative data, which largely consists of studying data through coding, comparing the themes, and generating theory from these themes. The process does not presuppose that the data perfectly fit with an existing theory. Rather, it treats the data as unique and it allows the data to independently generate a middle range theory.

**Non-YA Interviews**

**PARTICIPANTS**

Our primary goal in recruiting for non-YA interviews was to engage stakeholders with a broad range of professional experience in YA homelessness in Greater Boston, supplemented by national experts in DCTs. We recruited YA homelessness-dedicated service providers, adult homelessness service providers that serve YA as part of their broader population, and non-housing specific service providers that work with a substantial population of YA experiencing homelessness. Additionally, we recruited professionals with systems-level expertise working with city and state public agencies, coalitions, and advocacy organizations, and experts in YA homelessness, DCTs, and public benefits. We recruited a balance of senior leadership and program management staff to ensure a wide range of perspectives on key design elements.

We shared a list of potential interviewees with our Core Partner Group, who reviewed the list and offered recommendations to add or prioritize certain stakeholders. We reached out individually by email to a final list of 28 stakeholders, requesting their participation, and conducted 23 interviews. 16 of the interviews included only one interviewee and seven of the interviews included two interviewees, for a total of 30 interviewees. Participants did not receive any incentives for participating. Table 3 provides a summary of the stakeholders by the agency, organization, or expertise that they represented.

<table>
<thead>
<tr>
<th>STAKEHOLDER TYPE</th>
<th>NUMBER</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advocacy Agency</td>
<td>2</td>
<td>9</td>
</tr>
<tr>
<td>DCTP or Benefits Expert</td>
<td>3</td>
<td>13</td>
</tr>
<tr>
<td>Funder</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Other Service Provider</td>
<td>5</td>
<td>22</td>
</tr>
<tr>
<td>Public Agency</td>
<td>3</td>
<td>13</td>
</tr>
<tr>
<td>YA Homelessness Expert</td>
<td>3</td>
<td>13</td>
</tr>
<tr>
<td>YA Homelessness Service Provider</td>
<td>6</td>
<td>26</td>
</tr>
</tbody>
</table>
DATA COLLECTION
We designed the interviews to receive participant feedback on eight primary research questions:

1. How do participants view a potential DCT program and study objectives for this population?
2. How do DCTs fit in the context of the broader continuum of programs, services, and public benefits available to YA experiencing homelessness?
3. What are the risks or potential mitigation measures for YA in accessing both DCTs and other public benefits?
4. What factors do participants think should be considered for determining eligibility criteria for the program?
5. What recommendations or considerations do participants offer for determining payment amount, frequency, duration, and mechanisms?
6. What are participants’ views on potential DCT conditions or complementary supports?
7. What factors should be considered in the rollout of a DCT program in Greater Boston?

We conducted all non-YA stakeholder interviews virtually, using the online platform Zoom. The researchers collected informed consent from all participants before beginning the interviews and recorded them with participant permission. We transcribed the interviews using a transcription service (Otter) and reviewed the transcripts for accuracy by comparing them with the audio recording.

Interviews ranged in length from 25 to 60 minutes and were each conducted by two researchers. Interviews were semi-structured, utilizing interview guides that included general questions for all participants and a series of questions tailored to the participant’s expertise or sector.

For a sample agenda and full list of questions, click here.

We used the same analysis methodology for the non-YA interviews as we did for the YA focus groups. This consistency helped us to better make comparisons and integrate findings between the two methodologies.

ANALYSIS

Quantitative Housing Data

DATA SOURCES
The Project Team worked with our partners at Chapin Hall to identify trusted data sources concerning the rental market in Greater Boston. Specifically, we targeted sources that describe the cost of rent in the region for multiple bedroom compositions and the availability of units for rent. We reviewed HUD’s Fair Market Rents (FMRs), rent calculations from Zumper and Metro Housing Boston, and housing availability from Zumper and Boston Pads.
Our three rent sources use different methodologies and offer an opportunity for comparison:

- **HUD FMRs** use a standardized methodology to determine reimbursement rates for a variety of federal housing programs for an upcoming year; in this case, for 114 towns and cities in Greater Boston and Southern NH (HUD, 2022). HUD publishes these estimates a month before the end of a federal fiscal year and uses a combination of base rents calculated using data from the American Community Services, actual inflation rates based on the Consumer Price Index, and a national “trend factor” to estimate future housing costs (HUD, 2019).

- **Metro Housing Boston Rent Ranges (MHR)** are based on real world rent prices in 30 communities around Greater Boston. They include units identified for use in subsidized housing programs that pass Housing Quality Standards (HQS) and a zip code-based rent reasonableness evaluation. Utilities are then added separately from the published rent ranges (MHB, 2021).

- **Zumper Rent Research** is based on a private inventory of real-time rental prices. The rental data for Boston, MA is updated weekly and includes thousands of entries. The dataset is not biased towards any specific market, income level, or subpopulation (Zumper, 2022).

Our two sources for unit availability also use different methodologies:

1. **Zumper** offers a real time number of available units in their comprehensive rental database for each unit size in Greater Boston. This includes units that are unoccupied and those that are occupied but are advertised for lease starting at some point in the near future.

2. **BostonPads** offers what they call the Real Time Vacancy Rate (RTVR). The RTVR looks at apartments that are both listed for rent and currently vacant (i.e., does not include currently occupied apartments even if they are advertised as available in the near future).

DATA ANALYSIS

The Project Team identified and analyzed available data from the sources above to compare quantitative evidence with the responses provided by YA and non-YA during focus groups and interviews. This level-setting would not only allow us to interrogate the most appropriate cash transfer amount but may expose interesting differences in average regional costs and housing availability with perceptions and local experiences that may not be reflected in existing official data sets.

Each source was accessed online using the most recent version of the estimates at that point in time. We first reviewed housing data for three-bedroom apartments, chosen based on responses from YA about the number of roommates with which they would be willing to live and guidance from Chapin Hall’s experience in NYC.

For information on housing availability (see co-interpretive workshop recommendation), we compared the real time number of available units for each of the unit sizes using Zumper’s Rent Research page for Boston. In addition, we reviewed the RTVR compiled by BostonPads to provide an estimate of current availability, approximating opportunity to move into a unit today if a YA needed it.
Co-interpretive Workshops

PARTICIPANTS

The Project Team recruited participants for the co-interpretive workshops by sector and expertise. We believed that this strategy would allow us to best target guiding questions and allow attendees to engage in a focused and comfortable environment. We segmented participation as follows:

1. Service providers that serve YA experiencing homelessness (17 participants);
2. YA with lived expertise of homelessness and housing instability (14 participants);
3. Funders, policymakers, advocates, public sector partners, and subject matter experts (24 participants).

DATA COLLECTION

The Project Team convened three co-interpretive workshops, one with each of the key stakeholders groups identified above, to solicit feedback on our findings from our focus groups, interviews, and housing market research. We met via Zoom and segmented the workshops.

At each of these sessions, we shared an overview of our research and briefly presented findings related to BAY-CASH’s goals and objectives. We then led participants through a process of sharing the rest of our findings, reviewing guiding questions, and lightly facilitating a discussion to receive their feedback. We structured this section of the process according to five high-priority decision points that emerged from our focus groups, interviews, and housing market research and that fell under the “Assumptions” and “Local Expertise” columns of our three-part decision-making framework:

• Eligibility & Recruitment
• Dual-Enrollment
• Payment Amount, Frequency, and Mechanism
• “Plus” Services & Off-Boarding
• Benefits and Program Eligibility.

We allowed discussions to cross topics and incorporate insight from related findings. We only moved to the next finding when conversation slowed, or the amount of time allotted for each finding ran out, and took contemporaneous notes on all questions and discussion points. Finally, we provided each participant with a worksheet covering our high priority decisions. They had a week to work independently and submit their more detailed reflections to the Project Team.

ANALYSIS

The Project Team invited seven key partners, including three YAB members, to attend each workshop as observers. We did not prevent them from participating in the meetings but asked that they pay attention to themes emerging in each conversation and how they differed across the three groups of stakeholders.

The project team met with these partners after the final convening to debrief and review their takeaways from each session. We used the same five high priority decisions as in the workshops to guide our conversation but similarly allowed the conversation to follow our impressions.

Involving a larger and more diverse group in our analysis allowed us to interpret the feedback from the co-interpretive sessions from a broader range of perspectives than would have been possible with Project Team members alone.

The Project Team synthesized our notes, the participant worksheets, and the feedback from the debrief to formulate our final takeaways.
JOIN THE MOVEMENT OR LEARN MORE:

- www.baycash.org
- Baycashteam@gmail.com