

POINT SOURCE YOUTH PRESENTS:

THE RENEWED IMPORTANCE OF DIRECT CASH TRANSFERS IN ENDING YOUTH HOMELESSNESS DURING THE COVID-19 PANDEMIC

Speakers:

- Gabriel Maldonado, MBA, Chief Executive Officer at TruEvolution
- Matthew Morton, Ph. D., Research Fellow at Chapin Hall at the University of Chicago
- Bishop, Jha'asryel-Akquil, Youth Advocate

COVID-19 has required a shift in how we serve and assist people; we have to trust youth to make the best decisions for their lives and remove bureaucracy and barriers that place conditions in the way of housing stability. Now is the time to re-think our systems, make them more equitable, and to bridge gaps that we know exist by empowering young people with Direct Cash Transfers (DCT).



KEY TAKEAWAYS

Direct Cash Transfers (DCT) is an **equitable, scalable, empowering, and effective** intervention for any community and is proven to minimize poverty and stabilize communities all over the world. DCT **utilizes an anti-oppressive lens** and is rooted in providing **youth autonomy, choice, voice, and trust.**



Q + A

Why fund or use funding for Direct Cash Transfers?

Cash assistance upwards of \$500 billion goes to young adults in the US, but it mostly comes from parents and goes to youth who are white and have higher income. What we are talking about is not new, it's equipping young people who don't have access to those resources to make decisions for their own lives.

What would DCT amounts look like, and how would you determine eligibility?

This depends on what your goals and objectives are. You want to try to think of DCT within your system and the big gaps that keep people from getting the help they need. Outline those objectives and think about the amount someone would need and who would benefit from being eligible.

Is there a standard model for this in the US?

While we have seen successful models internationally, we have to think about DCT as part of a broader toolbox. Providing different pathways to housing centers youth choice.

IN-DEPTH

Direct Cash Transfers (DCT) is not a new or radical intervention. It's one of the most reviewed interventions from a research standpoint, and has been proven to work internationally with great success in minimizing poverty and providing "positive spillover effects" by infusing funds into the communities youth live, work, and thrive in. DCT provides cash directly to a young person with very low administrative overhead.

With DCT, youth are able to pay for what will lead the quickest to their own stability -rent, arrears, educational or employment needs, or other resources the young person decides is most effective for their wellbeing.

DCT is an equitable intervention that fills gaps in services available to young folks who are experiencing housing instability by directly giving them cash in the format that works best for them.

RESOURCES

- [HyperWallet](#)
- [TruEvolution](#)
- [Chapin Hall](#)
- [Top Peer-to-Peer Payment Apps: Pros, Cons and How to Use Them](#)
- [Mercy Corps Cash Transfer Programming Toolkit](#)
- [Cash-based Transfers- Analytical Paper on WHS Self-Reporting on the Agenda for Humanity](#)
- ["A bit of cash can keep someone off the streets for 2 years or more"](#)



IF THIS CURRENT CRISIS HAS PROVEN ANYTHING, IT'S THAT THERE IS A LIMIT TO OUR IDEAS AROUND HELPING PEOPLE. THERE NEEDS TO BE AN EVOLUTION IN OUR APPROACH AND AN EXTENSION OF TRUST TO THE PEOPLE WE SERVE.
-GABRIEL MALDONADO, MBA



ACTIONS TO TAKE NOW

1. Remain optimistic and innovative. You won't know what works for youth until you try it. Now is the time to rethink your systems and make them equitable.
2. Ask youth what they need right now, engage with them consistently and apply their input directly to your service delivery.
3. COVID-19 has created new gaps in assistance that DCT can help to fill. Talk to funders and supervisors about flexible funding that could make DCT happen for those you serve.



IF YOU ARE ALREADY DOING THIS WORK, OR THINKING OF DCT AS A POSSIBILITY FOR YOUR COMMUNITY, NOW IS A GOOD TIME TO COME ON BOARD.

**-BISHOP, JHA'ASRYEL-
AKQUIL**

POINT SOURCE YOUTH & CHAPIN HALL DCT PILOT

PSY and Chapin Hall are bringing together government entities, funders, nonprofits, and young people with lived experience to design and deliver DCT for youth experiencing housing instability in the US.

The program will be piloted in NYC with a group of youth to get through any natural issues that can arise when setting up a new intervention. This will include partnering with an Implementation Partner and a Payment Provider for service delivery and a Youth Action Board for direct and consistent youth input to the program

Evidence from the pilot for DCT re: cost effectiveness, how youth experience the program, the services and additional evaluations of the program they need, their well-being, housing stability, and other important outcomes will be shared broadly for providers to replicate DCT in their own communities.