

# COHHIO

# Direct Cash Transfer Project

# Information Session

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# Welcome and Introductions

Please enter in the chat:

1. Your name
2. Your organization
3. One word that captures your initial reaction to the concept of Direct Cash Transfer

# Today's Agenda

- Short video
- Direct Cash Transfer
  - What?
  - Why?
  - How?
- Review of the RFP with Q&A
- General Q&A



# THE PARADOX OF POVERTY



# Direct Cash Transfer (DCT)

- What is DCT?
- Why this DCT project?
- How will DCT be executed in this project?
- Project evaluation & reporting

# WHAT IS DIRECT CASH TRANSFER?

- Direct Cash Transfer (DCT) is a simple idea that is proving to be powerful and transformative.
- DCT is provided to a family who is at-imminent risk of, or experiencing homelessness and can be spent according to the family's needs.
- Also Referred to as Direct Giving or Universal Basic Income (UBI) and is a global model of intervention.

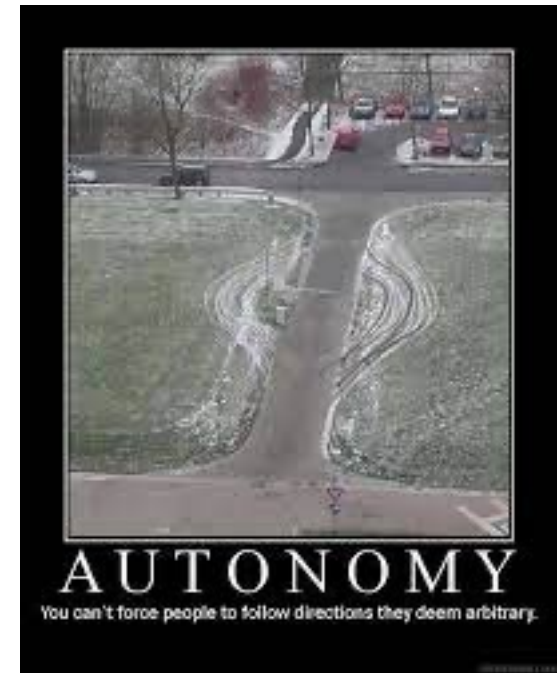
# FURTHER READING

- [Miracle Money](#)
- The New Leaf Project, conducted by the Foundations for Social Change and Dr. Jiaying Zhao: [Final Report](#)
- New York Times, [Let Them Eat Cake](#)
- The Economist, [Cutting out the middle men: The most efficient way to spend money on the homeless might be to give it to them](#)
- Vice, [It is stressful to be poor, and that stress can keep people in poverty](#)
- Behavioural Scientist, [The Paradox of Helping: Endorsing for Others What We Oppose for Ourselves](#)
- Joseph Rowntree Foundation, [Providing Personalized Support to Rough Sleepers](#)



# Client Choice

- The DCT model has been proven to empower recipients to find housing and purchase goods that improve their lives, while restoring dignity, confidence and a sense of well-being.
- Further, research has found that cash transfers do not increase spending on goods, such as alcohol, tobacco and drugs.



# Advancing Racial Equity in Homelessness

- Racial inequities in housing and homelessness cause and exacerbate racial disparities in other sectors
- Housing has “*spillover*” impacts. When parents can’t afford to pay rent, it impacts:
  - Educational advancement of the children
  - Poor standards of housing that can lead to chronic health conditions such as asthma and lead exposure
  - Exposure to neighborhood violence and unsafe environments
- The Decades of structural racism in housing and housing affordability means this “*spillover*” impact has been felt by BIPOC families.

# Advancing Racial Equity in Homelessness

- This RFP seeks to advance greater racial equity in housing and homelessness by:
  - Amplifying promising practices such as DCT that empower and restore dignity.
  - Deepening our understanding about equitable practices in homelessness.
  - Challenge our beliefs about families experiencing homelessness

# Review of RFP with Q&A

Questions welcome –

- Unmute and ask away!
- Use raise hand emoji
- Enter question in chat

# REACH-Ohio Race Equity Organizational Self- Assessment & Transformation Project

- <https://cohhio.org/programs/racialequity/>

# Programmatic Considerations

- When during program engagement might families benefit the most from DCT?
- How might you include consultation and support to families about using their DCT while respecting client autonomy (budgeting, planning conversations, etc.)?

# Card Issuance and Money Disbursement

## Card Issuance and Money Disbursement

### Services:

Debit Mastercard Issuance (Physical)

Virtual Mastercard Issuance

Other Disbursement Services:

ACH Processing (Direct Deposit)

Push to Debit Card Payments

Paper Checks

### Use Cases:

Emergency Relief Assistance

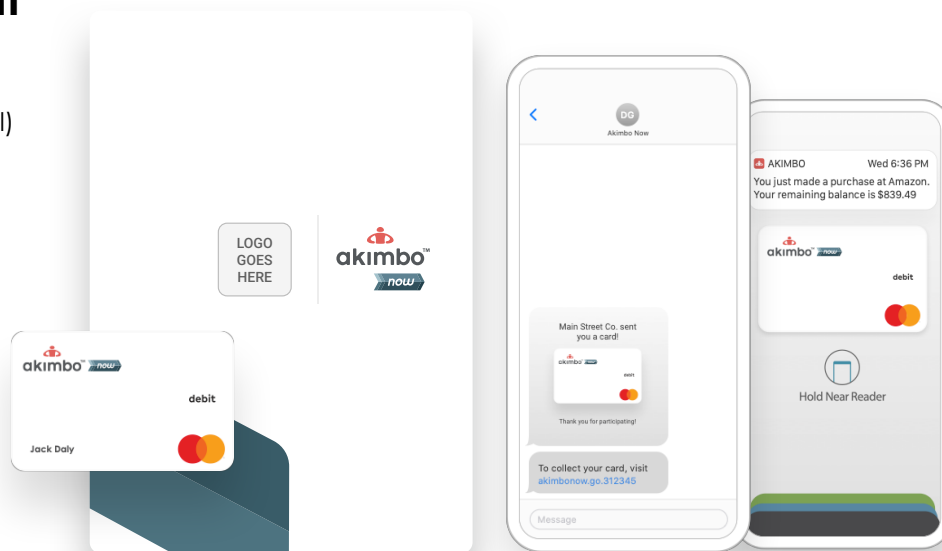
Corporate Expenses

Contractor Payments

Payroll

Incentives and Promotions

General Funds Disbursement



# USIO

## Card Activity Summary NYC Mayor's Office

Card Spend Summary	
Total Transaction Volume*	\$ 15,187,529.75
Purchase Transactions	\$ 5,914,126.74
Cash Withdrawals	\$ 8,890,225.34
3rd Party Bill Payments	\$ 172,566.12
Returns	\$ (79,687.96)
Other	\$ 210,611.55
Purchase Transaction Count	134,782
Average Purchase Transaction Amt.	\$ 43.88
Cash Withdrawal Count	32,635
Average Cash Withdrawal Amt.	\$ 272.41
Average Fee Paid at ATM	\$ 2.20

\*Excluding returns

Card Account and Load Summary	
Total Cards Issued	24,791
Active Cards	20,151
Pre-Active Cards	4,005
Other Status	635
Total Current Balances	\$ 531,331.61
Active Cards	\$ 406,756.55
Pre-Active Cards	\$ 105,977.61
Other Status	\$ 18,597.45
Total Card Loads (since inception)	\$ 15,616,293.69
Active Cards	\$ 15,368,472.48
Pre-Active Cards	\$ 105,610.30
Other Status	\$ 142,210.91
% of Total Loads Spent*	96.60%
Active Cards	97.35%
Pre-Active Cards	-0.35%
Other Status	86.92%

\*Please note that balances can also be transferred between cards, for example a card load may have occurred on a new "CLOSED" card and was transferred to a "Pre-Active" card

Spend by Merchant Category		
MCC	Merchant Category	Sum of Amount
		<b>Total Purchase Transactions \$ 5,914,126.74</b>
5411	Grocery Stores, Supermarkets	\$1,922,287.93
5651	Family Clothing Stores	\$323,585.92
6051	Quasi Cash-Merchant	\$267,415.19
5499	Miscellaneous Food Stores-Convenience Stores, Markets, Specialty Stores, and Vending Machines	\$248,064.97
5300	Wholesale Clubs	\$218,183.14
4816	Computer Network/Information Services	\$189,517.19
5812	Eating Places and Restaurants	\$181,916.20
5310	Discount Stores	\$158,076.22
5912	Drug Stores and Pharmacies	\$141,469.73
5311	Department Stores	\$126,176.78
5732	Electronics Sales	\$125,821.92
5814	Fast Food Restaurants	\$119,612.24
5691	Men's and Women's Clothing Stores	\$117,076.26
4814	Telecommunication Services including but not limited to prepaid phone services and recurring phone services	\$90,642.92
5331	Variety Stores	\$86,352.49
5661	Shoe Stores	\$86,340.35
4899	Cable, Satellite, and Other Pay Television and Radio Services	\$80,932.68
5999	Miscellaneous and Specialty Retail Stores	\$69,170.46
5200	Home Supply Warehouse Stores	\$66,537.86
4829	Wire Transfer Money Orders (V, D, G, X) Money Transfer (M)	\$63,730.40
5712	Equipment, Furniture and Home Furnishings Stores (except Appliances)	\$62,286.39
4812	Telecommunication Equipment Including Telephone Sales	\$54,865.24
5621	Women's Ready to Wear Stores	\$52,368.79
5942	Book Stores	\$51,771.04
5399	Miscellaneous General Merchandise Stores	\$49,383.26
5641	Children's and Infants' Wear Stores	\$40,899.52
9402	Postal Services-Government Only	\$38,416.03
5699	Accessory and Apparel Stores-Miscellaneous	\$35,302.56
5422	Freezer and Locker Meat Provisioners	\$33,632.30
4111	Transportation-Suburban and Local Commuter Passenger, including Ferries	\$32,087.46
5941	Sporting Goods Stores	\$29,633.07
5921	Package Stores-Beer, Wine and Liquor	\$28,456.30
5719	Miscellaneous House Furnishing Specialty Shops	\$27,079.34
7399	Business Services Not Elsewhere Classified	\$26,523.44
5734	Computer Software Stores	\$26,315.37
8043	Opticians, Optical Goods and Eyeglasses	\$23,918.64



# Questions

# Resources

- REACH-Ohio Race Equity Organizational Self-Assessment and Transformation Project - <https://cohhio.org/programs/racialequity/>
- Urban Institute: Direct Cash Transfer - <https://housingmatters.urban.org/articles/direct-cash-transfers-can-deliver-housing-assistance-more-efficiently-and-equitably>