Direct Cash Transfer (DCT): Incorporating Equity into Homelessness and Housing Programs

Wednesday, April 12th 2023
Housing Ohio
Annual Conference
11 - 13 April 2023
Direct Cash Transfer Project
Background and Philosophy

Evolution of the Day 1 Family Funds Project

• Internal and external conversations
• DCT research
• Priorities
  - Provider flexibility
  - Recipient autonomy
  - Advancing equity
Direct Cash Transfer
Project Partners

- EDEN (Cuyahoga)
- HFF (Franklin)
- HIT Foundation (Preble)
- ICAN (Stark)
- OneEighty (Wayne)
- STEH (Hamilton)
  - collaborative with Bethany House & Found House
- United Way Summit-Medina (Summit)
- WOCAP (Allen)
- YMCA Central OH (Franklin)
- YWCA Dayton (Montgomery)
DCT Project Partners

Locations:
6 urban counties
&
5 non-urban counties
Racial Equity Action Committee on Homelessness in Ohio
R.E.A.C.H Ohio’s Mission:

- R.E.A.C.H Ohio is committed to achieving racial equity in Ohio’s homeless systems
- We acknowledge that housing is a right and homelessness is unacceptable
- We are focused on radical anti-racist change in pursuit of justice and equity
- We are data-enlightened and person centered
- We are courageous, inclusive and transparent in support of our mission
R.E.A.C.H-Ohio’s Committees

1. Informational Committee
   - Focus: Equity Training & Technical Assistance, and data analysis

2. Organizational Committee
   - Focus: Equitable Service Delivery & Racially Equitable Decision Making

3. Systemic Committee
   - Focus: Equitable Advocacy & Cross System Collaboration
THE PARADOX OF POVERTY
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 project 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
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.
Programmatic Considerations were determined by the program

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

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 Customer Service

- Asked service providers to be mindful of capacity as you
- Clients register cards immediately.
- Cards can be activated online or by phone
- Clients can also access their account online:
  - [https://www.akimbocard.com/ficentive-incentive-mastercard/](https://www.akimbocard.com/ficentive-incentive-mastercard/)
- Customer Service (Monday - Friday 7:00 AM - 7:00PM CT)
  - 1-855-9-AKIMBO
  - (1-855-925-4626)
Providers are meeting quarterly to discuss implementation.
ATM FEES WILL BE CHARGED although, they CAN NOT USE CARDS AT ATMs
## Problem Transactions: Amazon Subscriptions?

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<tr>
<th>Date</th>
<th>Description</th>
<th>Status</th>
<th>Amount 1</th>
<th>Amount 2</th>
<th>Amount 3</th>
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<td>Completed</td>
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<td>-8.54</td>
<td>0.00</td>
</tr>
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Supporting client’s thinking and planning about how the funds on the card can be a resource in achieving their identified housing goals.

Reviewing or monitoring individual client transactions or inquiring about an unexpected purchase that the client has not previously communicated to you.
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](#)
Questions