

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

Wednesday, April 12<sup>th</sup> 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



## LEGEND

- A. FIRST GRADE
- B. SECOND GRADE
- C. THIRD GRADE
- D. FOURTH GRADE
- WIDELY DEVELOPED (W.D.)
- INDUSTRIAL DISTRICTS
- COMMERCIAL DISTRICTS

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

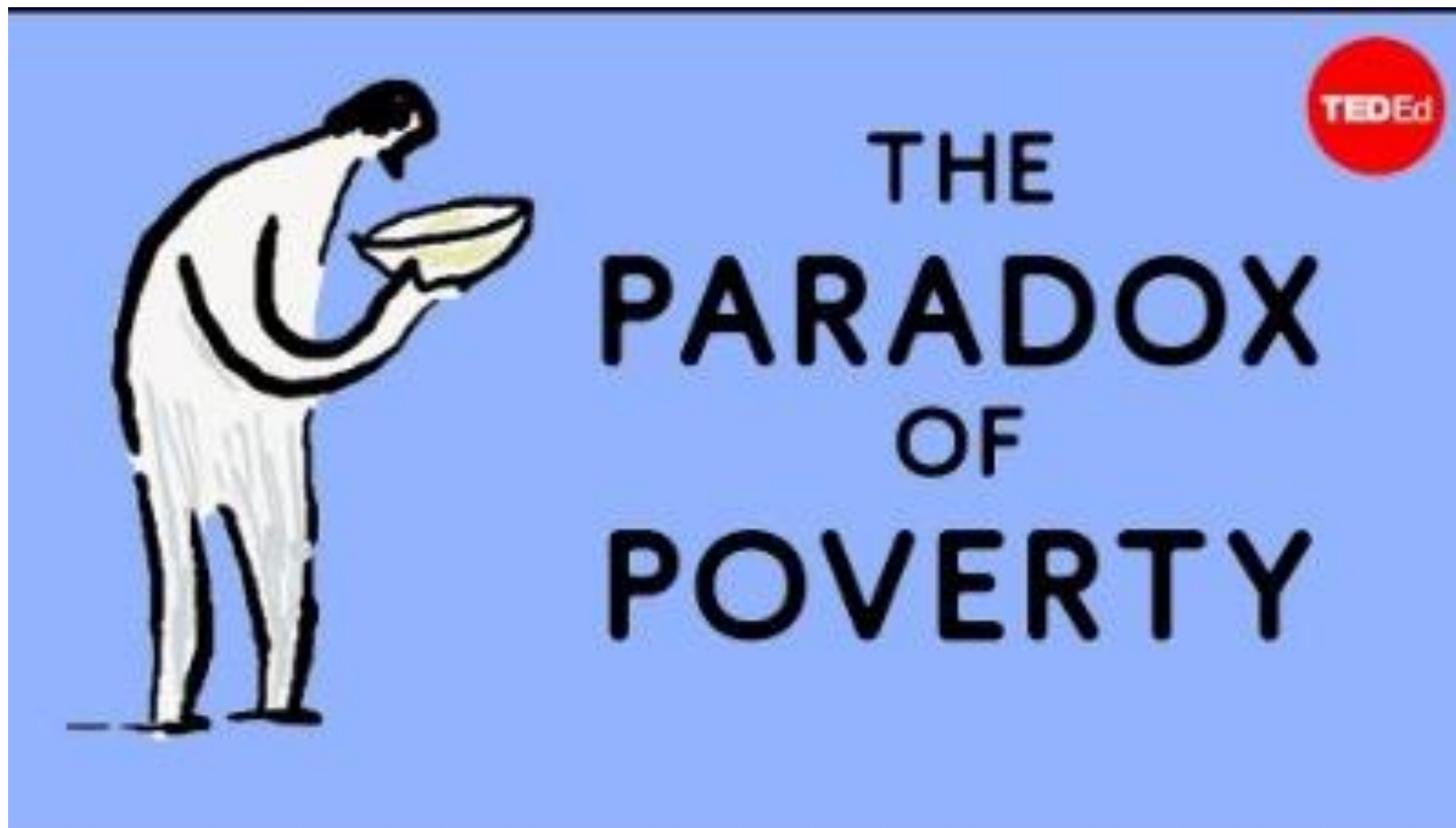
- Focus: Equity Training & Technical Assistance, and data analysis

## 2. Organizational Committee

- Focus: Equitable Service Delivery & Racially Equitable Decision Making

## 3. Systemic Committee

- Focus: Equitable Advocacy & Cross System Collaboration



# Advancing Racial Equity in Homelessness

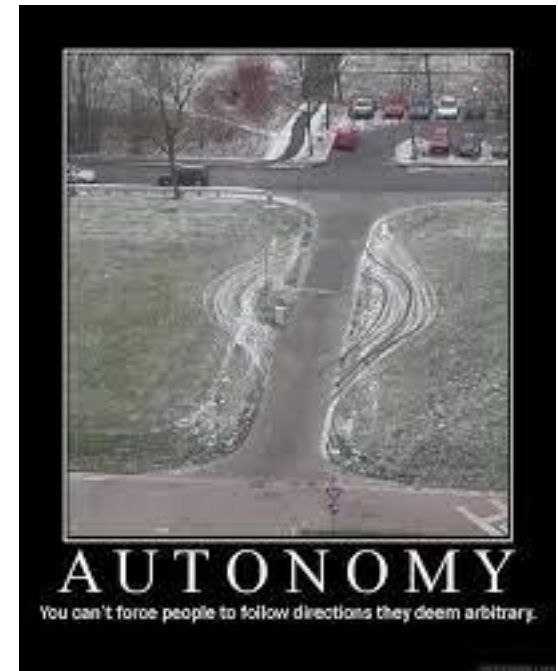
- Racial inequities in housing and homelessness cause and exacerbate racial disparities in other sectors
- Housing has “*spillover*” impacts. When parents can’t afford to pay rent, it impacts:
  - Educational advancement of the children
  - Poor standards of housing that can lead to chronic health conditions 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

## 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

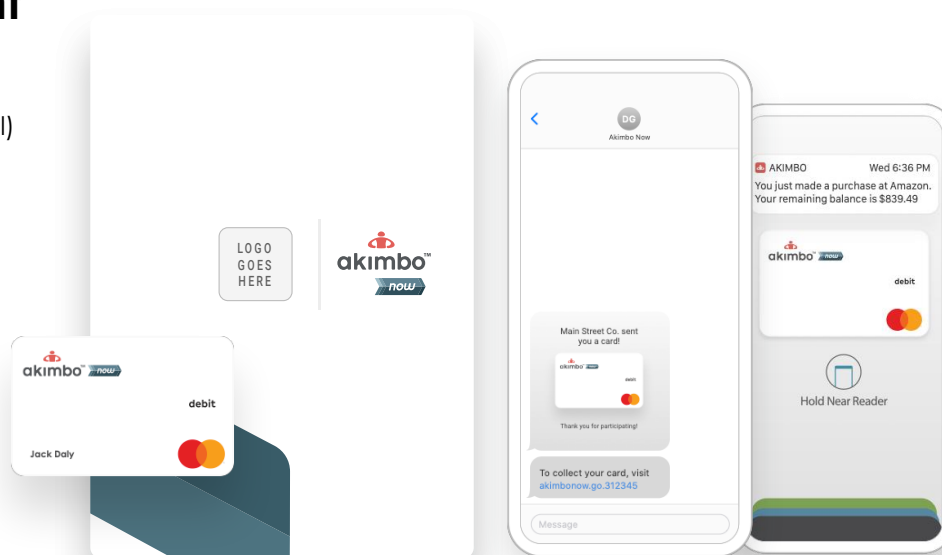
Corporate Expenses

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/>
- Customer Service (Monday - Friday 7:00 AM - 7:00PM CT)
  - 1-855-9-AKIMBO
  - (1-855-925-4626)






PDS Debit Card\*Portal

dcp.cardbillpay.com/DetailCard.aspx

COHHIO – Coaliti...My Profile – ZoomSurveyMonkey Lo...Login – COHHIOTyphon Group: Re...PDS Debit Card\*P...Home Relief Grant...



**FiCENTIVE**  
INNOVATIONS IN PREPAID  
CARD SOLUTIONS

..: COHHIO :.

[Main](#) | [Admin](#) | [Search](#) | [Bulk Order](#) | [Load](#) | [Transfer](#) | [Reports](#) | [Logoff](#)

Card Detail

CARD ID 3699412

Card Number: [54xx-xxxx-xxxx-1672](#)

Serial Number: 14226094

Order New Card: [Order Replacement/Personalized](#)

Switch ID:

Program: Akimbo Now Incentive Mastercard

Distributor: HFF

Design: AkmNowIncentiveMC - 21427

Embossed Message:

DDA #: 1111150036850391 (This card cannot receive direct deposits. Do not provide DDA to cardholder.)

Routing #: 091017138

Cardholder: [Valued Community Member](#) [REGISTER](#)

Purchaser: [Valued Community Member](#)

Shipped: Dec 20, 2022

Fulfillment: Dec 16, 2022

Activated: [Activate](#)

Expiration: Dec 31, 2025

Delivery Type: Standard - Stand

Orders: [Click for associat](#)

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[Change Status](#)

[Load Funds](#)

[Transfer Funds](#)


[Charge Fee](#)

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Load Funds

Program: [Akimbo Now Incentive Mastercard](#)

Card Number:

-- OR --

Card ID:

Funding Method: [Prefunded Load](#)

For reversals match the transaction type to original transaction and enter a negative amount.

Amount must be from -\$9999.00- \$5000.00

Amount:

Description:

Terminal Location:

Terminal City:

Terminal State:

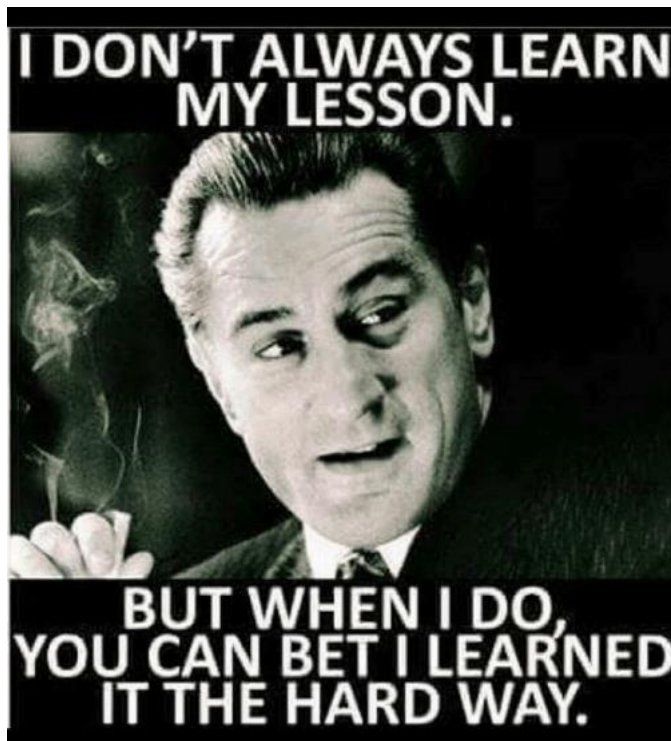
[Load](#)

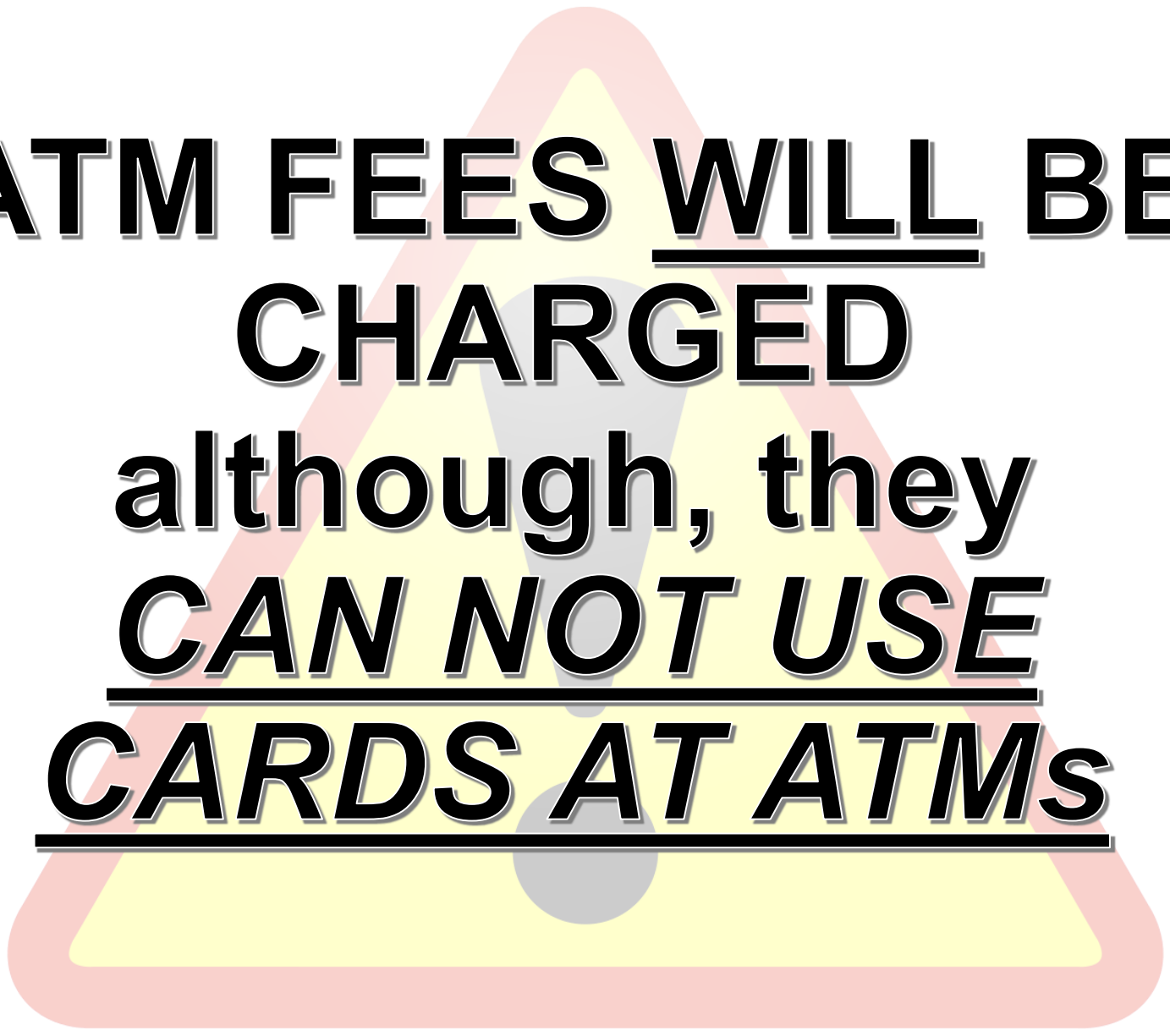
[Card Detail](#)

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Coalition on Homelessness and Housing in Ohio | 175 S. Third St. Suite 580 Columbus, OH 43215

# Providers are meeting quarterly to discuss implementation



A large, stylized warning sign is centered in the background. It features a yellow triangle with a thick red border. Inside the triangle, there is a grey circle. The text is overlaid on this graphic.

**ATM FEES WILL BE**  
**CHARGED**  
**although, they**  
**CAN NOT USE**  
**CARDS AT ATMs**

# Problem Transactions: *Amazon Subscriptions?*

PDS Debit Card*Portal					
dcp.cardbillpay.com/DetailCard.aspx					
COHHIO - Coaliti... My Profile - Zoom SurveyMonkey Lo... Login - COHHIO Typhon Group: Re... PDS Debit Card*P... Home Relief Grant...					
02/02/2023	WA SEATTLE AMAZON.COM US	Completed	0.00	17.02	0.00
02/01/2023	SUNOCO 01349968 OH CANTON SUNOCO 0134996800 US OH CANTON SUNOCO 0134996800 US	Completed	0.00	-8.54	0.00
01/31/2023	SUNOCO 01349968 OH CANTON SUNOCO 0134996800 US OH CANTON SUNOCO 0134996800 US	Completed	0.00	-8.54	0.00
01/31/2023	AMZN Mktp US WA Amzn.com/bill AMZN Mktp US US WA Amzn.com/bill AMZN Mktp US US	Insufficient funds	-17.02	0.00	0.00
01/31/2023	AMZN Mktp US WA Amzn.com/bill AMZN Mktp US US WA Amzn.com/bill AMZN Mktp US US	Insufficient funds	-17.02	0.00	0.00
01/31/2023	AMZN Mktp US WA Amzn.com/bill AMZN Mktp US US WA Amzn.com/bill AMZN Mktp US US	Insufficient funds	-17.02	0.00	0.00
01/31/2023	AMZN Mktp US WA Amzn.com/bill AMZN Mktp US US WA Amzn.com/bill AMZN Mktp US US	Insufficient funds	-17.02	0.00	0.00
01/31/2023	AMZN Mktp US WA Amzn.com/bill AMZN Mktp US US WA Amzn.com/bill AMZN Mktp US US	Insufficient funds	-17.02	0.00	0.00
01/31/2023	AMZN Mktp US WA Amzn.com/bill AMZN Mktp US US WA Amzn.com/bill AMZN Mktp US US	Insufficient funds	-17.02	0.00	0.00
01/31/2023	AMAZON.COM*0L3W WA SEATTLE AMAZON.COM US WA SEATTLE AMAZON.COM US	Insufficient funds	-17.02	0.00	0.00
01/31/2023	AMAZON.COM*DE0A WA SEATTLE AMAZON.COM US WA SEATTLE AMAZON.COM US	Insufficient funds	-17.02	0.00	0.00
01/31/2023	AMAZON.COM*093H WA SEATTLE AMAZON.COM US WA SEATTLE AMAZON.COM US	Insufficient funds	-17.02	0.00	0.00
01/31/2023	AMAZON.COM*C26K WA SEATTLE AMAZON.COM US WA SEATTLE AMAZON.COM US	Insufficient funds	-17.02	0.00	0.00
01/31/2023	AMAZON.COM*7F4Z WA SEATTLE AMAZON.COM US WA SEATTLE AMAZON.COM US	Insufficient funds	-17.02	0.00	0.00
01/31/2023	AMZN Mktp US WA Amzn.com/bill AMZN Mktp US US WA Amzn.com/bill AMZN Mktp US US	Insufficient funds	-17.02	0.00	0.00
01/31/2023	AMAZON.COM*718D WA SEATTLE AMAZON.COM US WA SEATTLE AMAZON.COM US	Insufficient funds	-17.02	0.00	0.00
01/31/2023	AMAZON.COM*NU40 WA SEATTLE AMAZON.COM US WA SEATTLE AMAZON.COM US	Completed	0.00	-22.34	0.00
01/30/2023	AMAZON.COM*CR0L WA SEATTLE AMAZON.COM US WA SEATTLE AMAZON.COM US	Completed	0.00	-17.02	0.00
01/27/2023	UBER * PENDING CA SAN FRANCISCO UBER * PENDING US CA SAN FRANCISCO UBER * PENDING US	Insufficient funds	-11.92	0.00	0.00
01/27/2023	UBER* PENDING CA SAN FRANCISCO UBER* PENDING US CA SAN FRANCISCO UBER* PENDING US	Insufficient funds	-11.92	0.00	0.00
01/27/2023	RAMADA CANTON OH CANTON RAMADA CANTON US OH CANTON RAMADA CANTON US	Insufficient funds	-25.00	0.00	0.00
01/27/2023	SAVE A LOT #601 OH CANTON 906 TUSCARAWAS ST WUS OH CANTON 906 TUSCARAWAS ST WUS	Completed	0.00	-6.38	0.00
01/27/2023	RAMADA INNS OH CANTON RAMADA INNS US OH CANTON RAMADA INNS US	Completed	0.00	-80.84	0.00
01/27/2023	UBER* TRIP CA SAN FRANCISCO UBER* TRIP US CA SAN FRANCISCO UBER* TRIP US	Completed	0.00	-4.39	0.00





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

# CEU Code

# HOC975