

The Denver Basic Income Project: Addressing Homelessness with a Guaranteed Income

Housing Ohio Conference 2024

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THE OHIO STATE UNIVERSITY

COLLEGE OF SOCIAL WORK



Center for Housing &
Homelessness Research

UNIVERSITY OF DENVER

OVERVIEW

- Definitions
- Guaranteed Income and Homelessness
- The Denver Basic Income Project
- Preliminary Findings
- Question and Answer

- Slido Polls – slido.com **#47987955**

WHAT COMES TO MIND WHEN YOU HEAR “GUARANTEED INCOME”

Participants can join at [slido.com](https://www.slido.com) with **#47987955**



DEFINITIONS:
Homelessness
Direct Cash Transfers

Homelessness: Definitions

- U.S. Department of Housing and Urban Development (HUD)
 - Nighttime residence is a place not meant for human habitation
 - Outside, abandoned building, bus station
 - Living in a shelter
 - Chronic homelessness
 - Experienced homelessness continuously for 1 year **OR** more than 4 times in the last 3 years **AND** has a disabling condition.
- U.S. Dept. of Education: McKinney-Vento Homeless Assistance Act
 - Regular, fixed, adequate
 - Couch surfing, doubled-up with other families, motels

Homelessness: Prevalence in the U.S.

- U.S. Department of Housing and Urban Development (HUD)
 - Shelters and outside
 - 650,000 people experiencing homelessness (HUD, 2023)
 - 200,000 people literally unsheltered (HUD, 2023)
 - 1,213,533 people experienced sheltered homelessness in 2021 (HUD, 2023)
- U.S. Dept. of Education: McKinney-Vento Homeless Assistance Act
 - Regular, fixed, adequate
 - 1.3 million public school students (National Center for Homelessness Education, 2022).



Direct Cash Transfers

Conditional Cash Transfers

Temporary
Assistance for
Needy Families
(TANF)

General
Assistance

Supplemental
Security Income
(SSI)

Unconditional Cash Transfers

Universal
Basic Income

Guaranteed
Income

Conditional

- Work requirements
- Documentation requirements
- Income/Savings thresholds
- Service engagement
 - Financial literacy, case management
 - Mental health, substance use, drug testing

Unconditional

No. Strings. Attached.

Direct Cash Transfers



Conditional Cash Transfers

Temporary
Assistance for
Needy Families
(TANF)

General
Assistance

Supplemental
Security Income
(SSI)

Unconditional Cash Transfers

Universal
Basic Income

Guaranteed
Income

Universal vs. Targeted

Universal Basic Income

- Available to everyone in a community
- Replace the current welfare structure

Guaranteed Income

- Targeted population
 - Living below the AMI or FPL
 - Geographic areas
 - Returning citizens
- Supplement the current welfare structure

Guaranteed Income Defined

Unconditional

- The right to basic financial security

Consistent and predictable

Targeted population

- Living below the Area Median Income (AMI) or Federal Poverty Level (FPL)
- Geographic areas
- Returning citizens

Supplement the current welfare structure

SEED
Stockton Economic
Empowerment Demonstration



**MAYORS FOR A
GUARANTEED
INCOME**

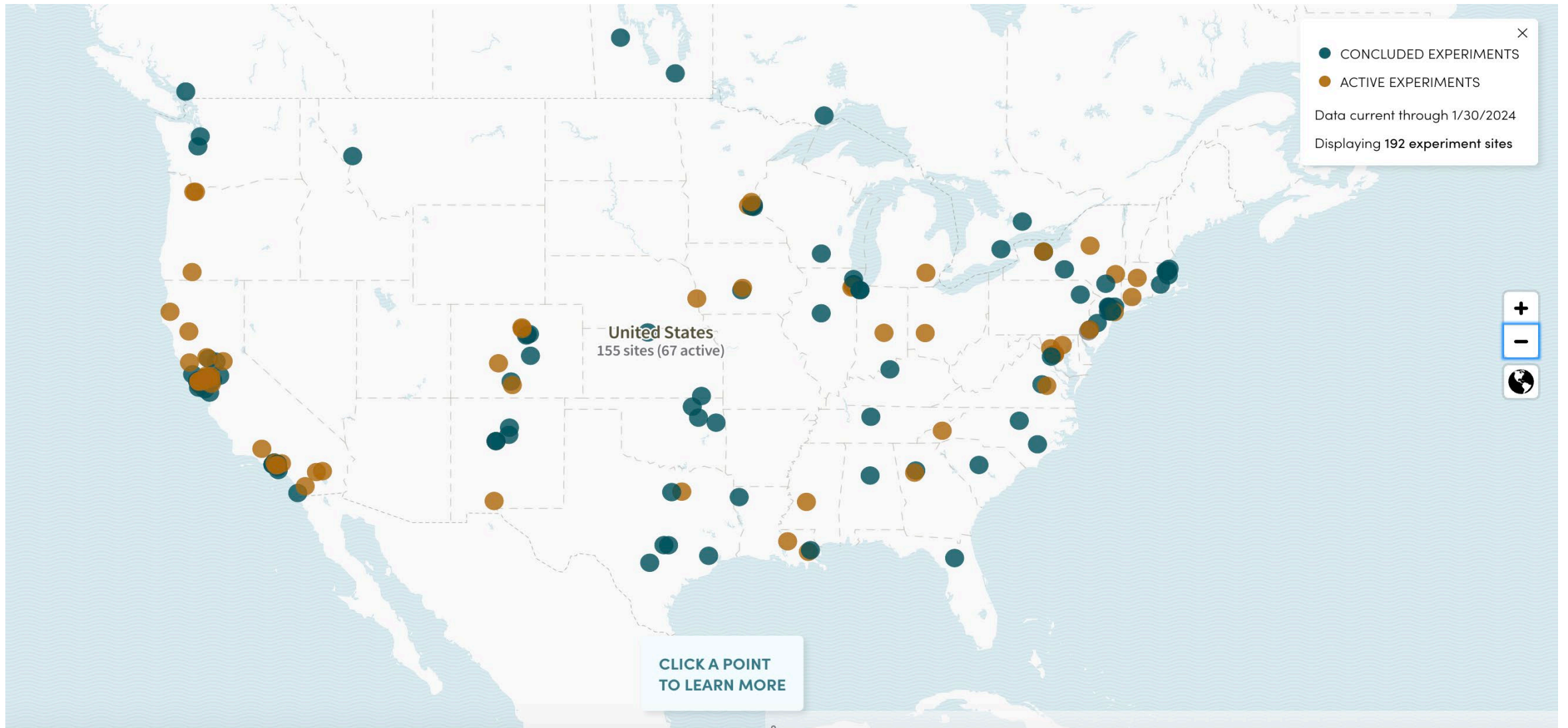


**Coronavirus Aid,
Relief,
and Economic
Security
(CARES) Act**



**GUARANTEED INCOME
MOMENTUM**

Guaranteed Income Projects in the U.S.



Guaranteed Income Programs

New Leaf

British Columbia, Canada

\$7,500 lump sum

50 Individuals newly homeless and in transitional housing

Randomized Controlled Trial

Stockton Economic Empowerment Demonstration

Stockton, California

\$500/month for 24 months

125 Individuals/families living below AMI (\$46,033)

Randomized Controlled Trial

Magnolia Mother's Trust

Jackson, Mississippi

\$1,000/month for 12 months

110 Black mothers living in extreme poverty

EARLY GI PROGRAM OUTCOMES

- **Income volatility**
 - Decrease in monthly income volatility
- **Employment**
 - Increase in full-time employment
- **Mental health and well-being**
 - Decrease in anxiety and depressive symptoms
- **Food security and basic needs**
 - Increase in food security
 - Decrease in length of time homeless



GUARANTEED INCOME AS A RESPONSE TO HOMELESSNESS

Government Cash Assistance Programs

- Cash assistance improves outcomes
- Housing Outcomes
 - 7 studies explored housing outcomes
 - All 7 studies found improved housing outcomes
- Other outcomes:
 - Food security, substance use, mental health, quality of life, income, and economic well-being
 - Improvement across target outcomes

Cash Improves Outcomes, But...

Barriers to accessing government cash assistance

- Documentation barriers
- Income & Savings thresholds
- Work requirements

Research shows:

- For every 100 families living in poverty, 23 receive TANF
- Strict documentation requirements inhibit people who are unhoused from accessing SSI/SSDI

Fund
BASIC

DENVER
BASIC INCOME
PROJECT .ORG

Humanity

DENVER BASIC INCOME PROJECT



Who We Are:

Denver Basic Income Project

DBIP Project Design – First 12 Months

- Guaranteed income for unhoused adults
- Additional program elements: phone and phone plan, USIO debit card
- Eligibility Criteria:
 - Broad definition of homelessness
 - Connected to a participating Denver-based homelessness service provider
 - No severe and unmet mental health or substance use
- 806 participants enrolled between Nov. 2022 and Feb. 2023

Payment Groups

- Group A: \$1,000 a month
- Group B: \$6,500 lump sum, \$500 a month
- Group C: \$50 a month (active comparison group)

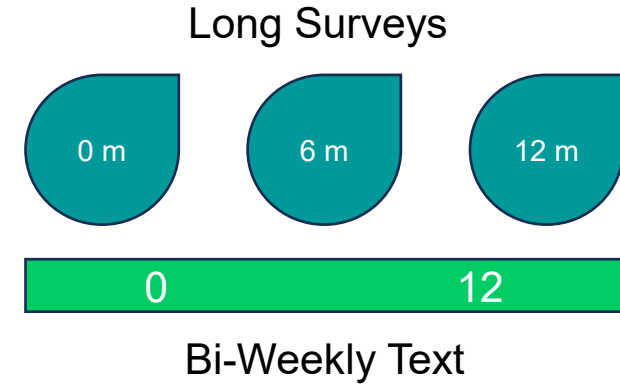
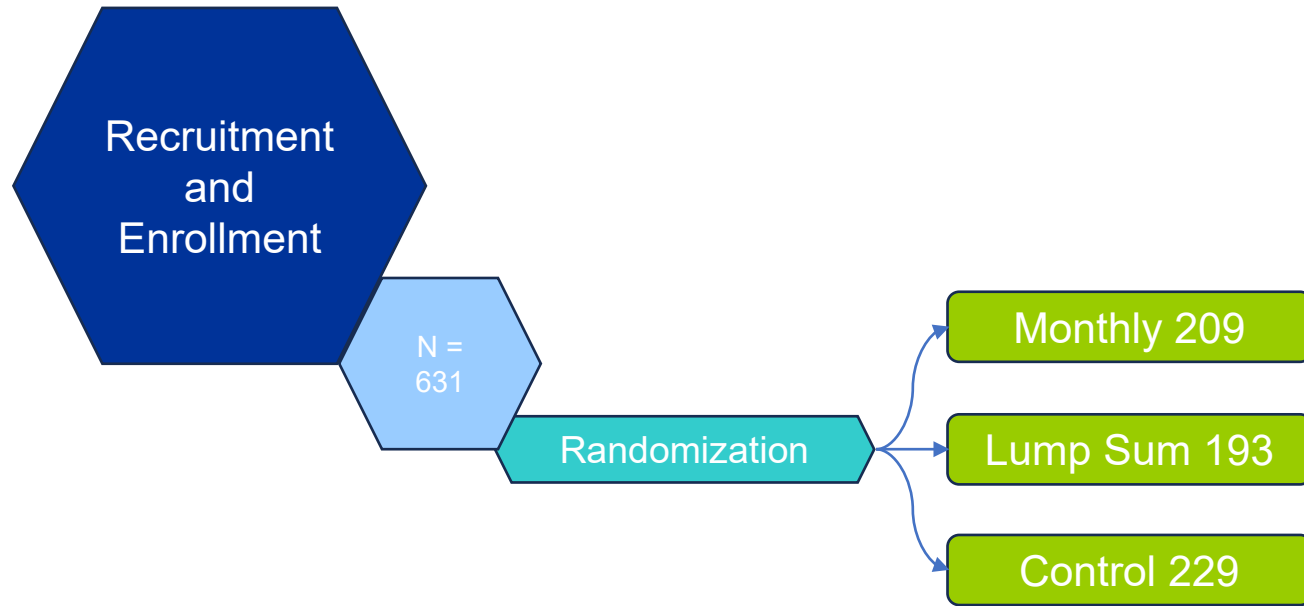
Partnering with Community-based Organizations


- DBIP partnered with 19 community-based organizations serving the unhoused
- Intentionally selected
 - Large scale drop-in centers
 - Small transitional housing
 - Outreach
- The importance of trust

Research Design & Methods

- Mixed Methods Randomized Controlled Trial
- Data collection – **Voluntary** and **Compensated**
 - Longform survey at 3 timepoints (\$30)
 - Bi-weekly text surveys (\$5)
 - Spending data
 - In-depth interview at 2 timepoints (\$40)
- Ultimately, 631 (78%) participants consented to research and completed a baseline survey.

DBIP RESEARCH DESIGN





What outcomes would you be interested in exploring if you were helping us design the study?

Participants can join at **slido.com** with **#47987955**

Target Outcomes



Housing



Financial well-being



Food security



Transportation security



Service engagement



Health



Safety



Sense of control

Survey and Interview Questions

- Survey used standardized measures
 - Kessler 10: Stress and Anxiety
 - Consumer Financial Protection Bureau Financial Well-Being Scale
 - Transportation Security Index
- Questions asked in interviews
 - “Has the cash transfer allowed you to do anything that you weren’t able to do before?”
 - “Is the cash transfer benefiting anyone besides you?”
 - “What types of purchases have you made?”

QUESTIONS?



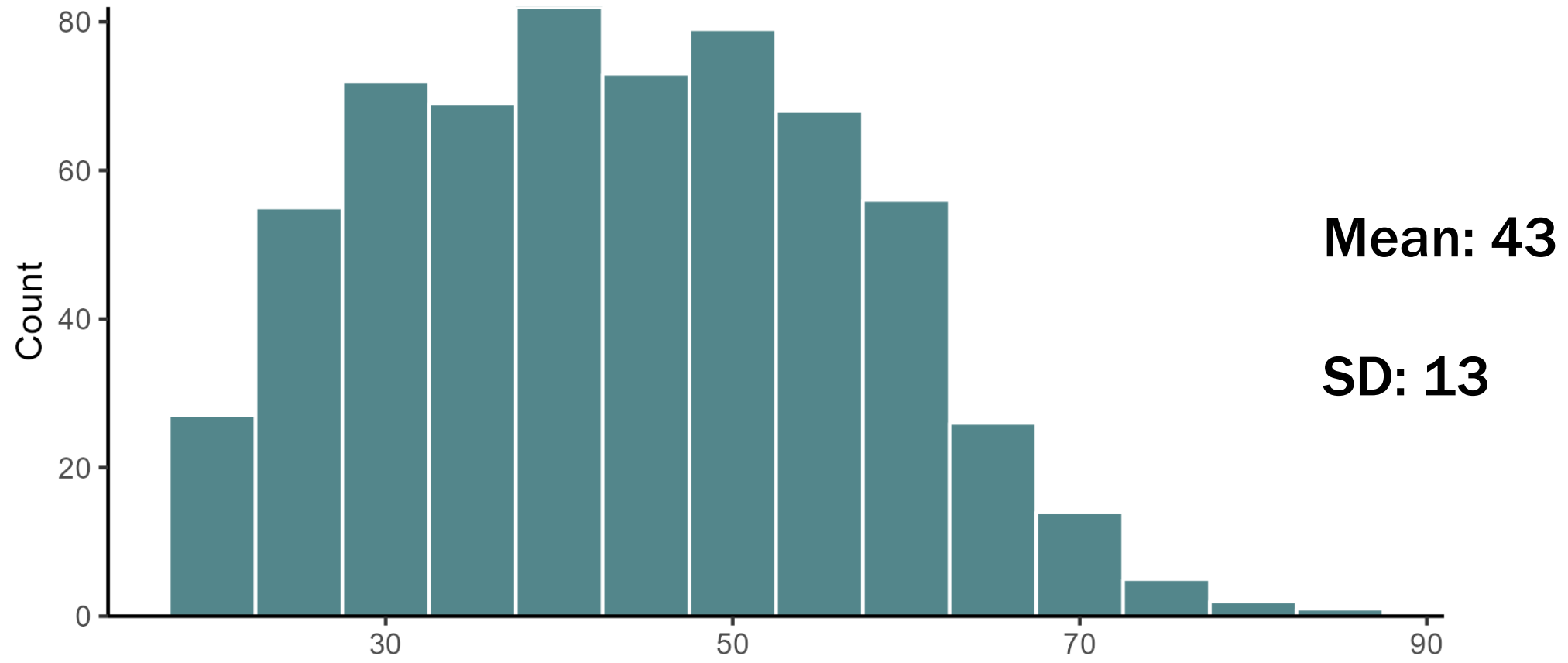
SIX-MONTH FINDINGS

Twelve-month findings released in June 2024

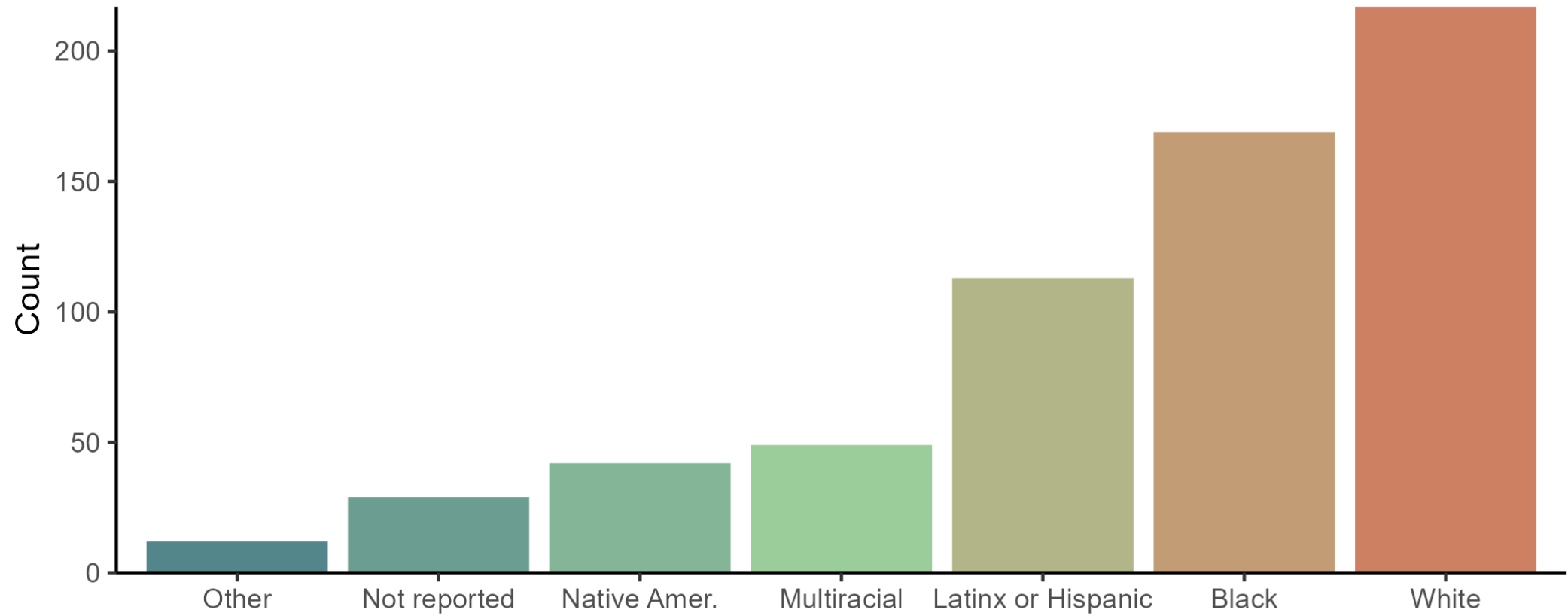


SAMPLE DEMOGRAPHICS

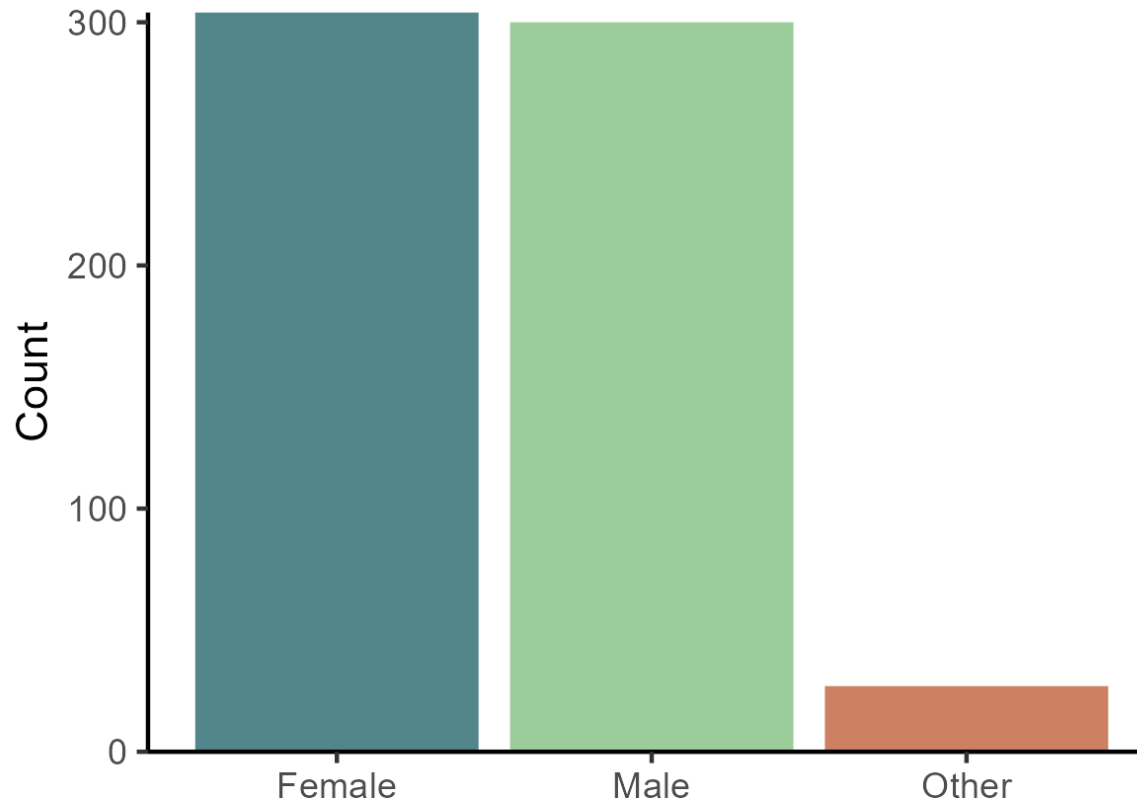
Age



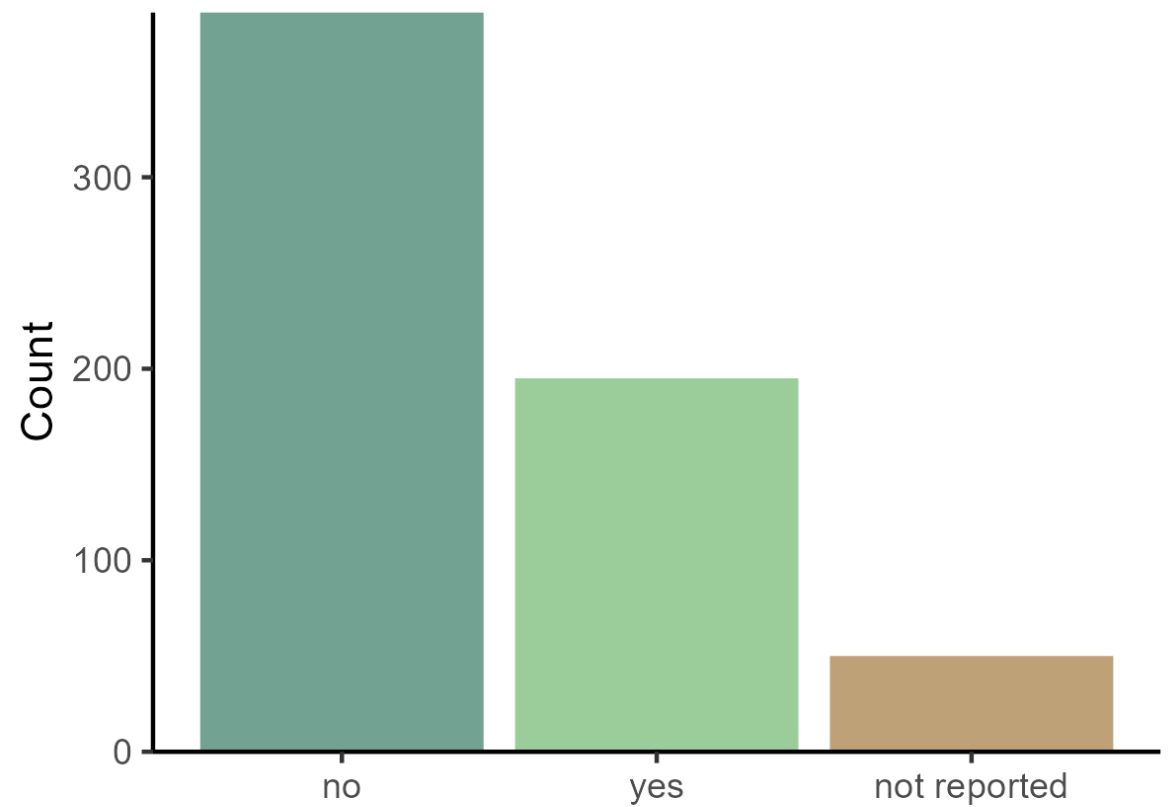
Race/Ethnicity



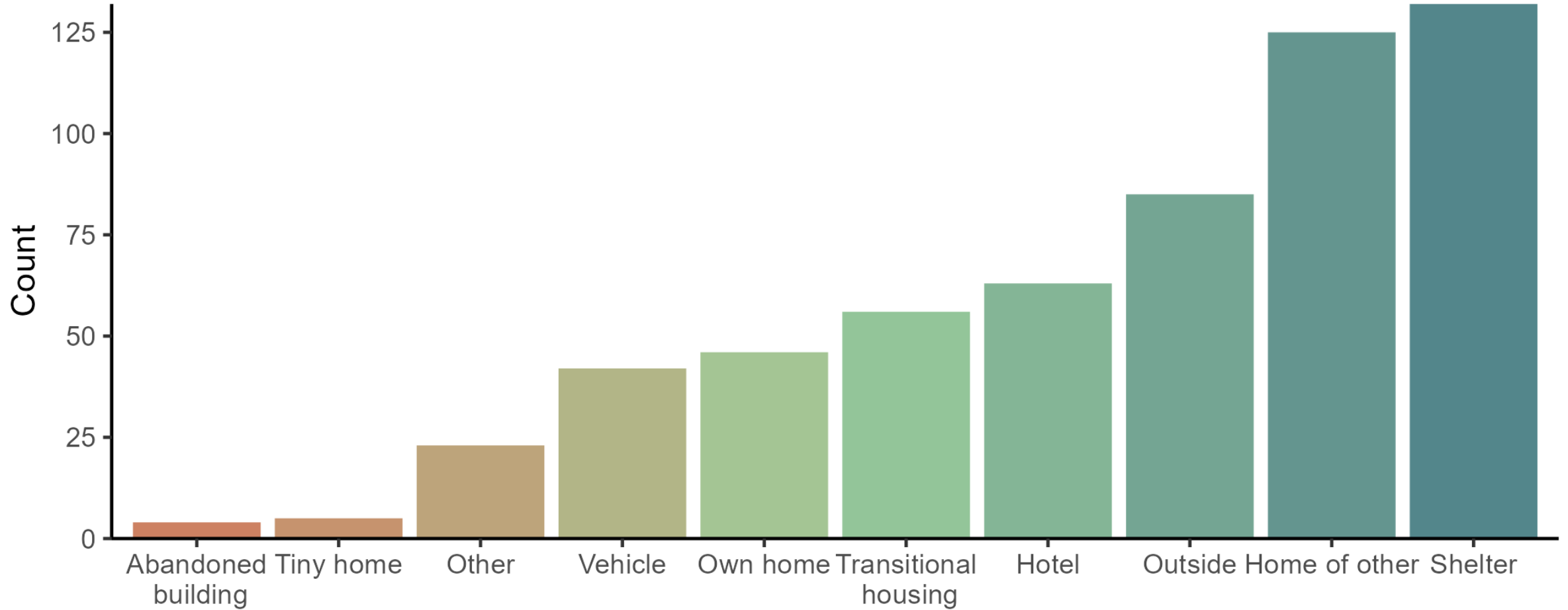
Gender



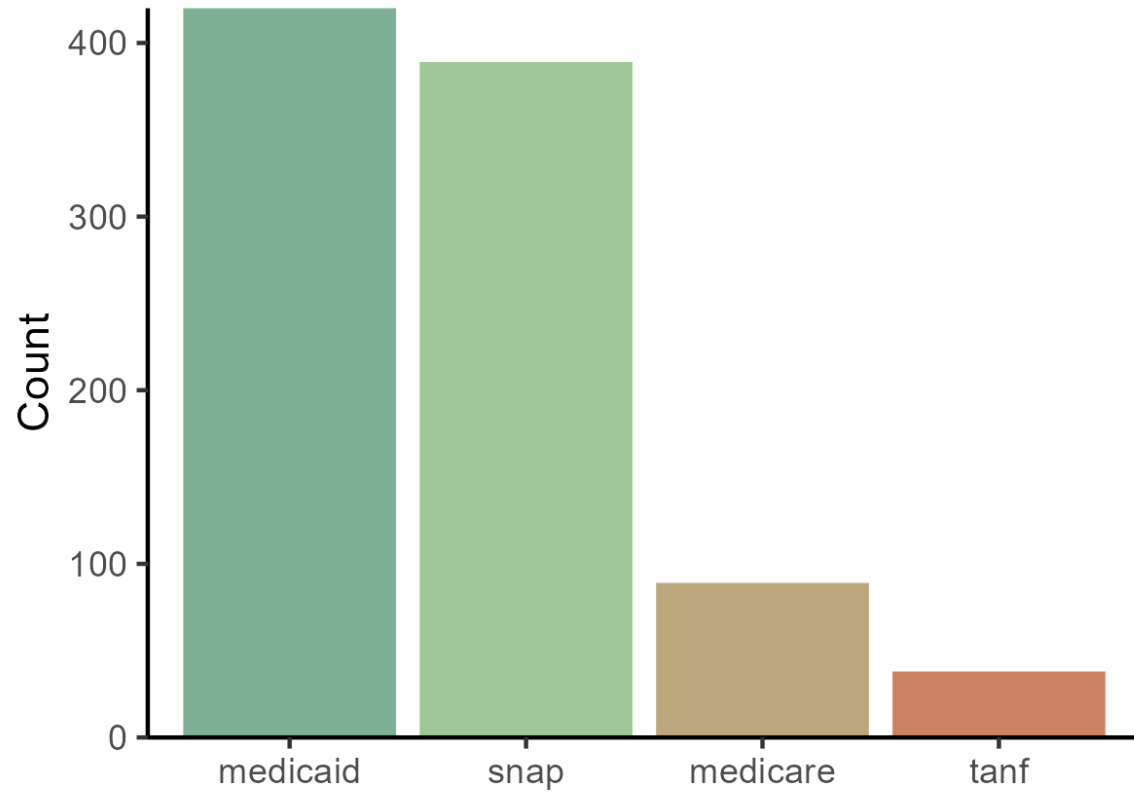
With Minor



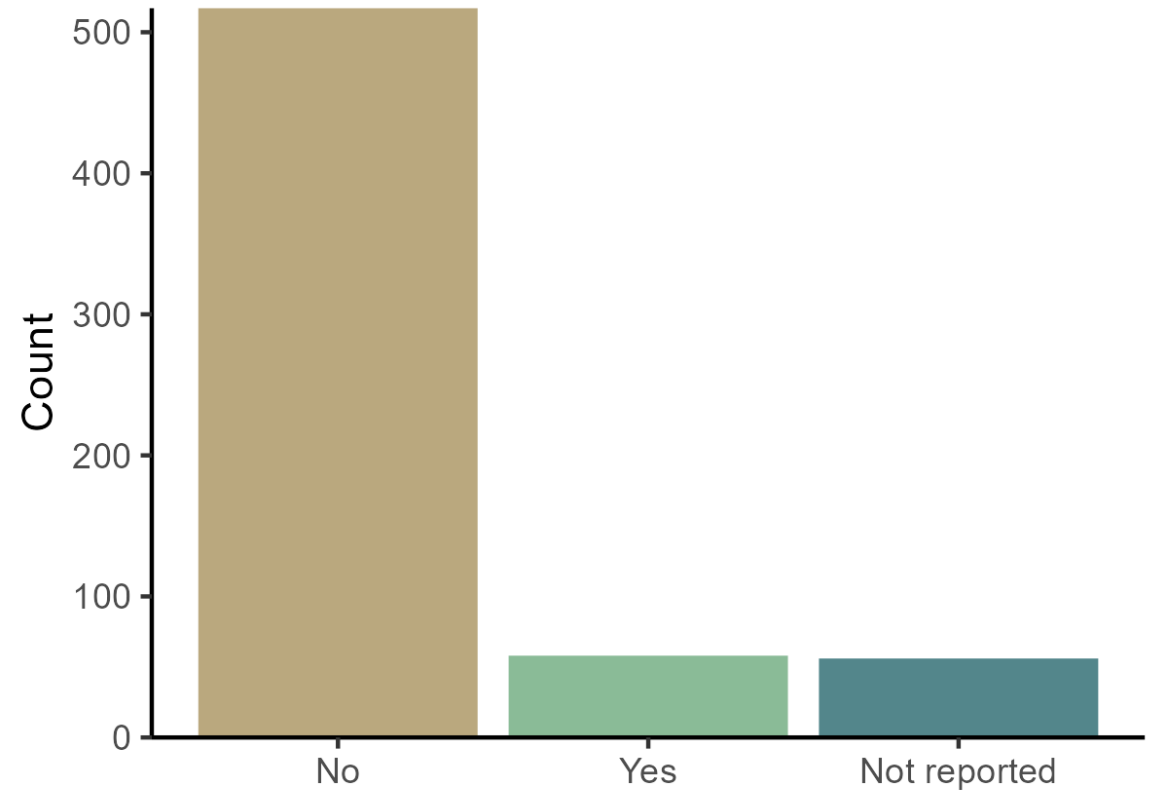
Sleep Location



Benefits



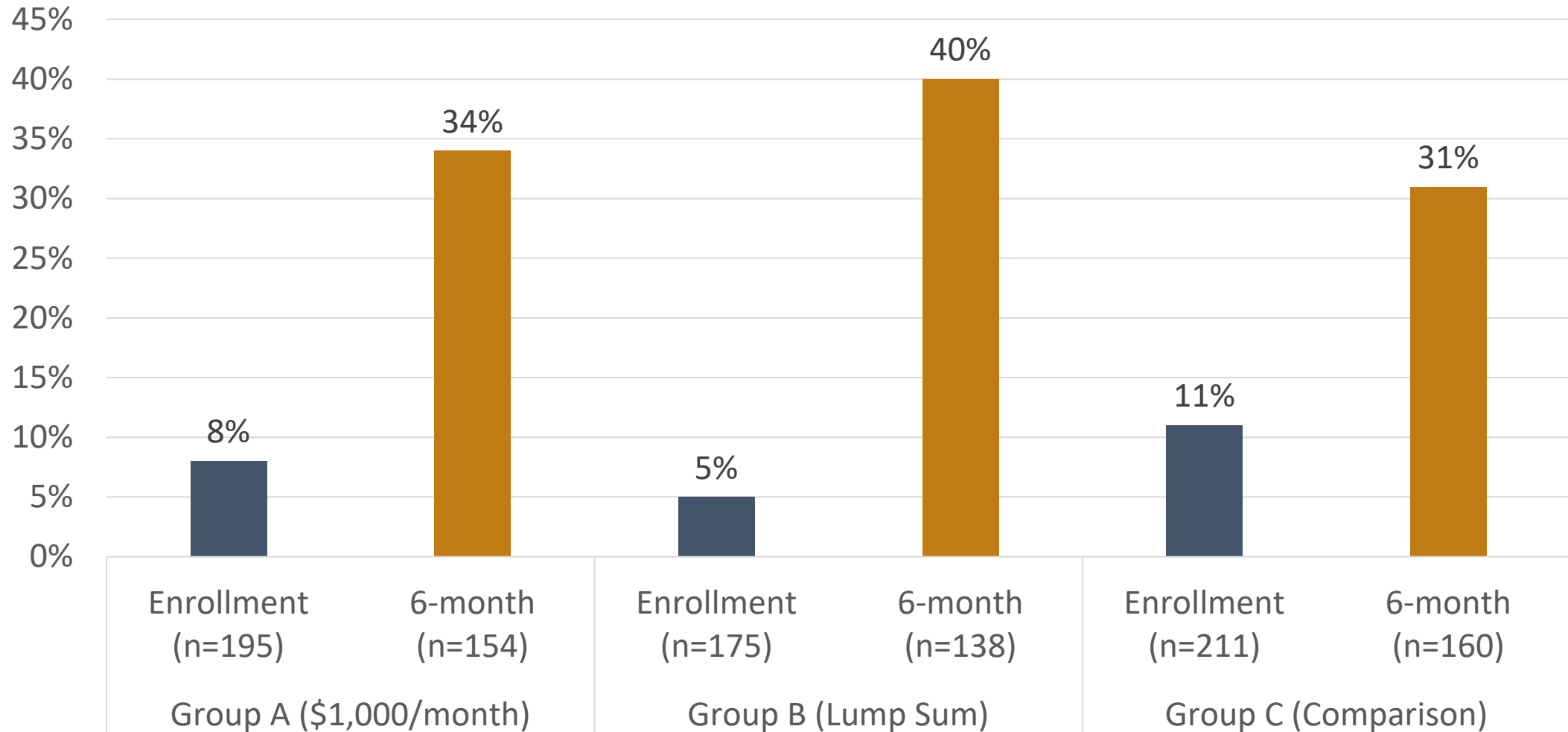
Veteran



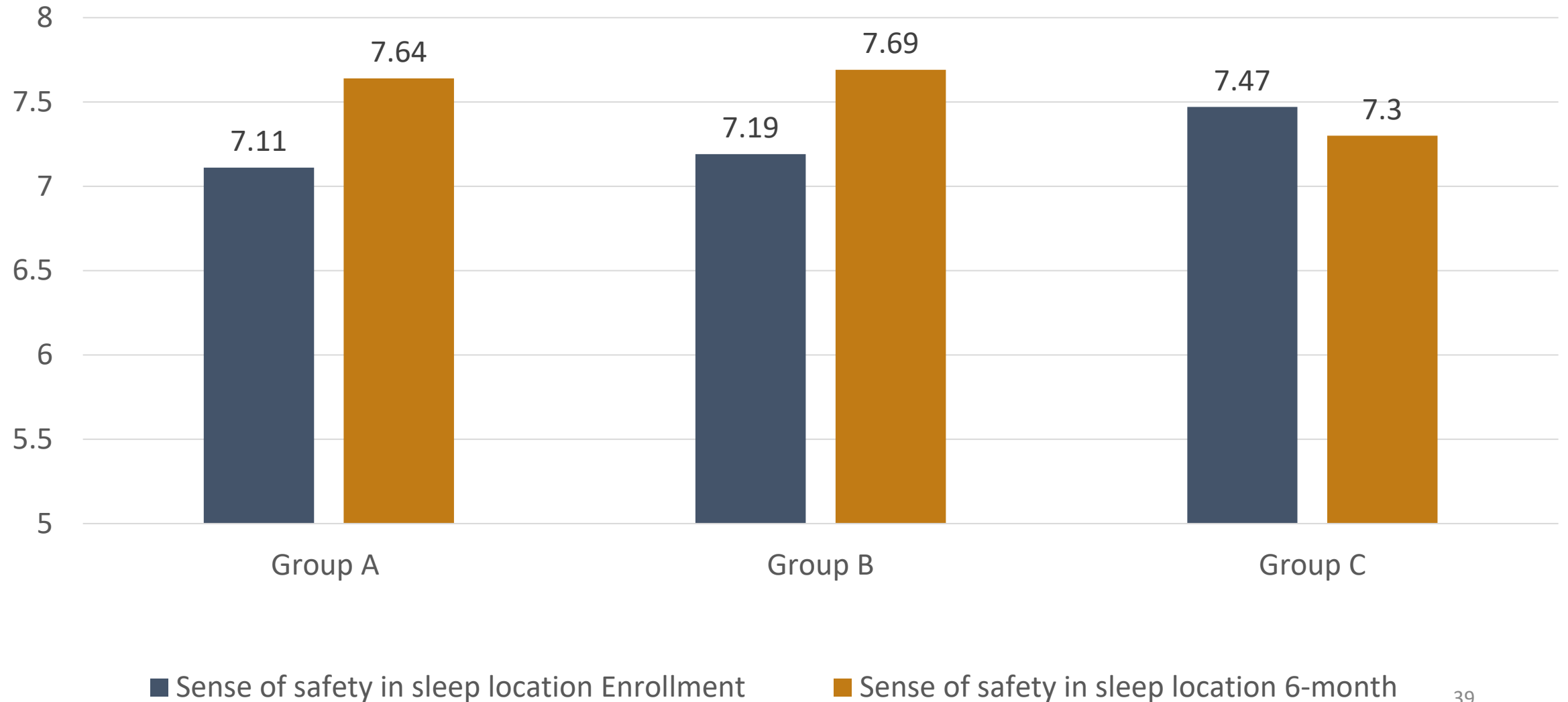


HOUSING

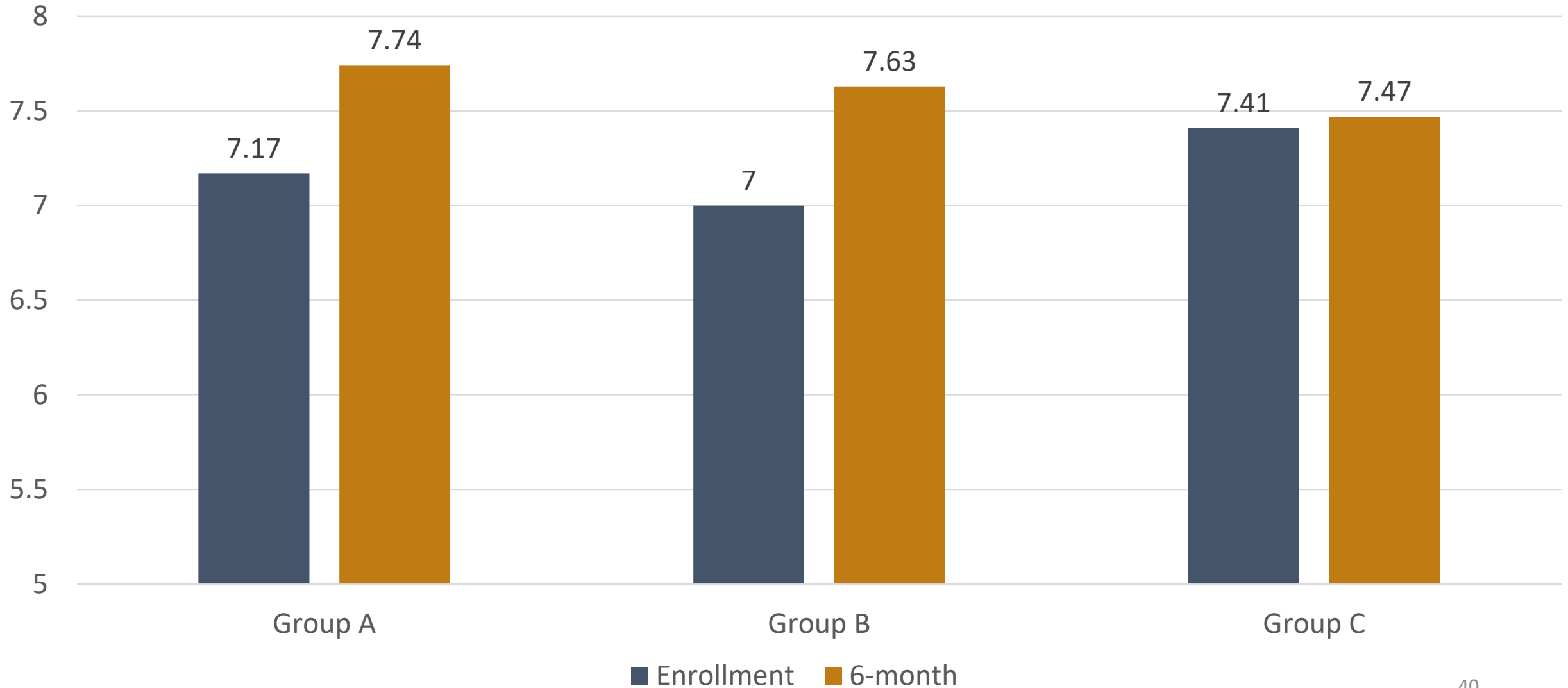
Percentage of Participants Staying in their own house/apartment, Enrollment and 6-Month Follow-up



Change in Sense of Safety at Sleep Location, Enrollment to 6-month Follow-up



Change in Feeling Welcome at Sleep Location, Enrollment to 6-month Follow-up



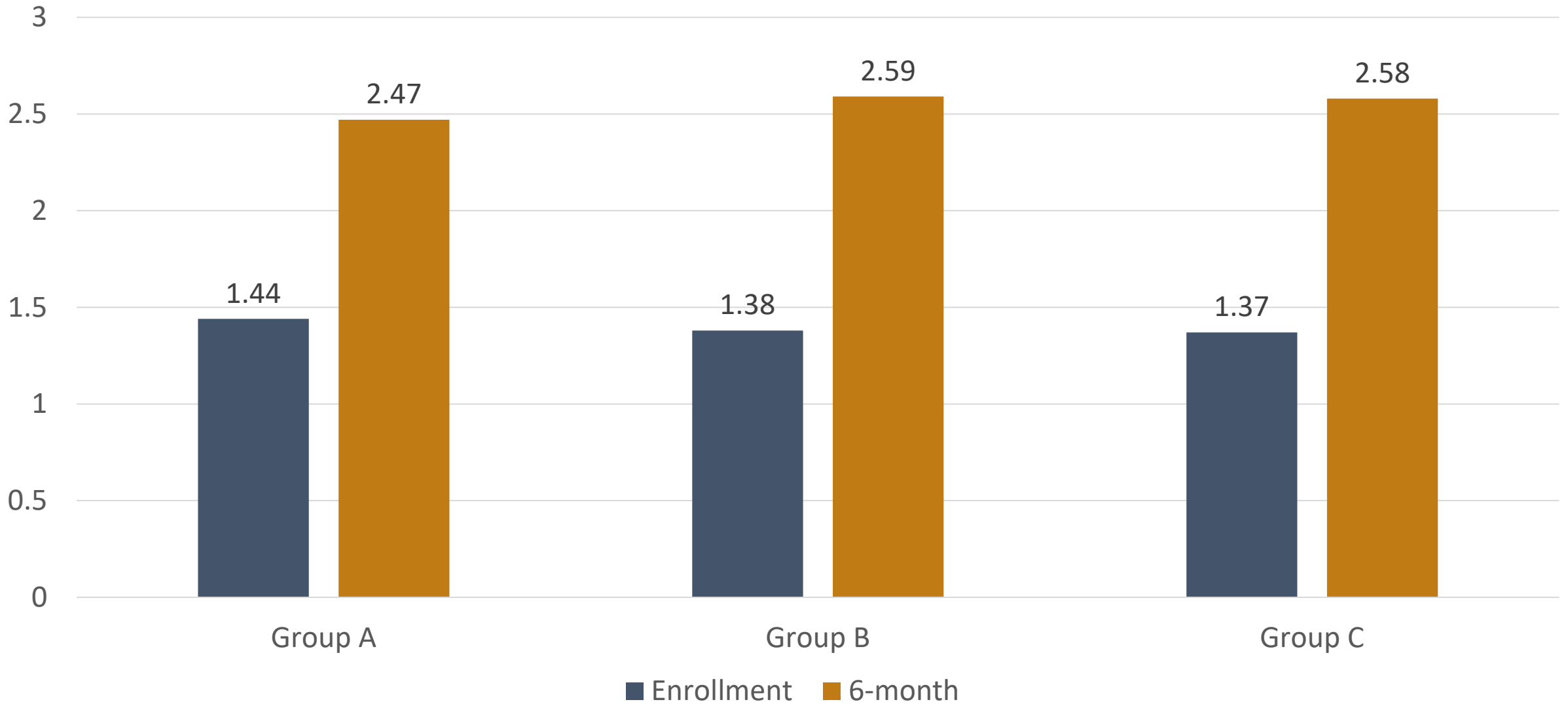
With “No Strings Attached,” participants prioritizing hierarchy of immediate basic needs, regular bills, and bigger changes.

- “I wouldn’t be able to do any of this. You know, extra clothes and laundry, **getting away from downtown and going to a motel.**”
- “I have **gotten into some housing**, and it’s helped me a lot with doing that to help me **pay off a lot of my debt.**”

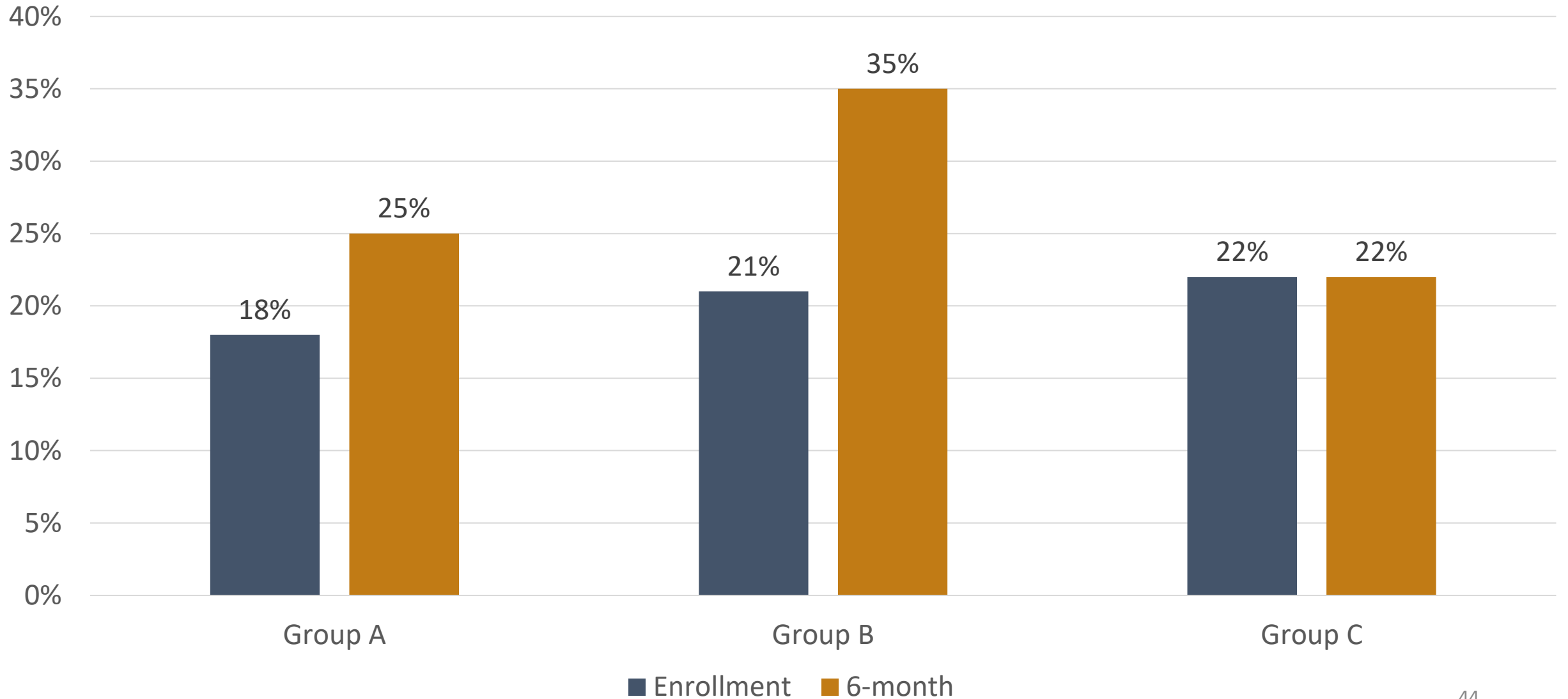


FINANCIAL WELL-BEING

Change in Financial Well-being, Enrollment to 6-month Follow-up



Percentage of Participants Working Full-time, Enrollment and 6-month Follow-up



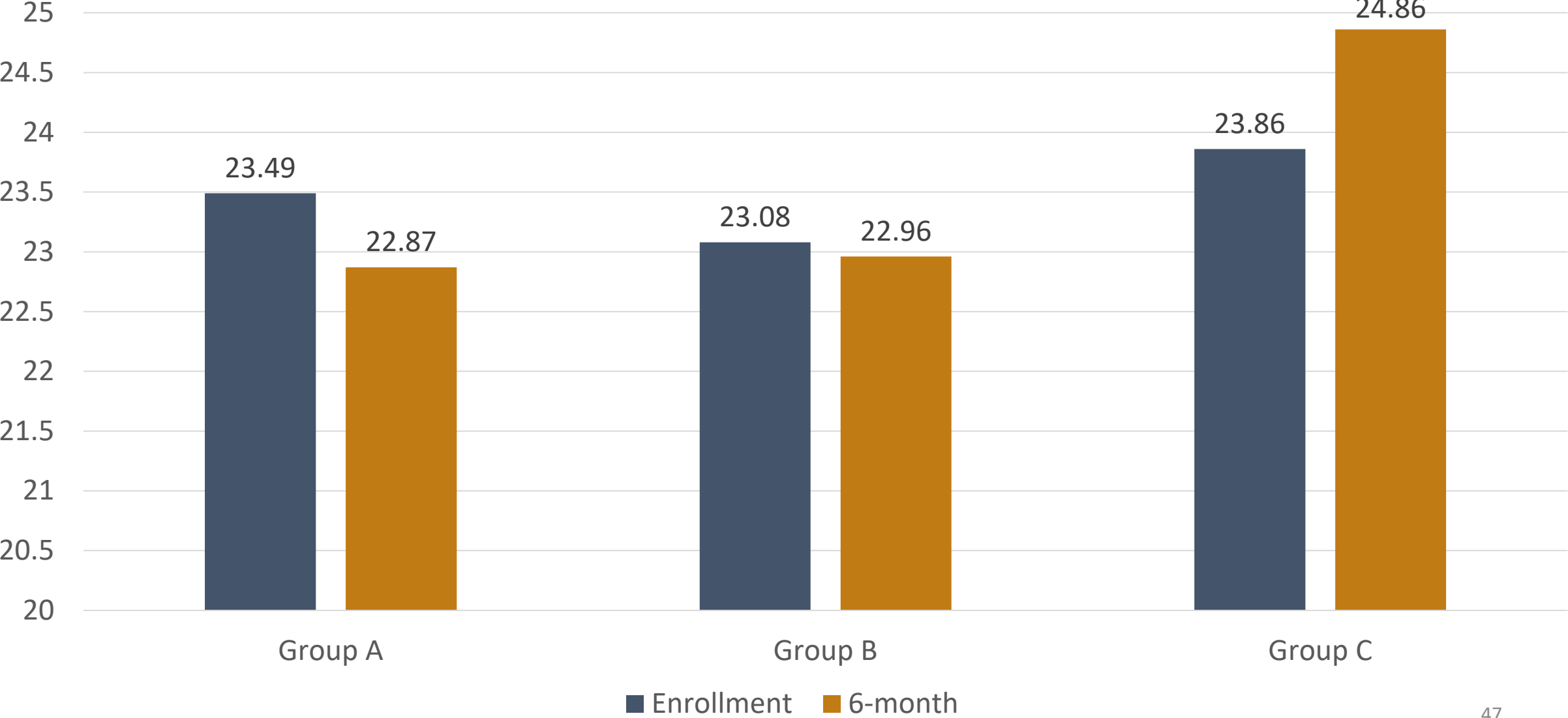
Financial Security – Saving and Budgeting for Groups A and B

- “When you build a house, **you have to start with the foundation.** You can’t start with the walls and then bring in a foundation. So that’s what the DBIP program has done for me. **It’s given me a strong, sturdy foundation** to be successful and to be productive.”
- “I got this opportunity and didn’t lose control, and was able to maintain my focus. Probably I’m one of the difference makers that **this money has helped, career wise.** I used to have substance abuse issues. For me to get blessed with this money – and not one single dollar, I promise you didn’t go to that. Not alcohol, not weed – it’s all going to a good cause. **It’s going to rent, to my car, to be able to afford living.** To be able to go to this little program I’m going to for 22 weeks [of job training], to be able to make 50-60k a year. For me, that’s living life. **Right now, the way I’m striving, I just feel proud.**”

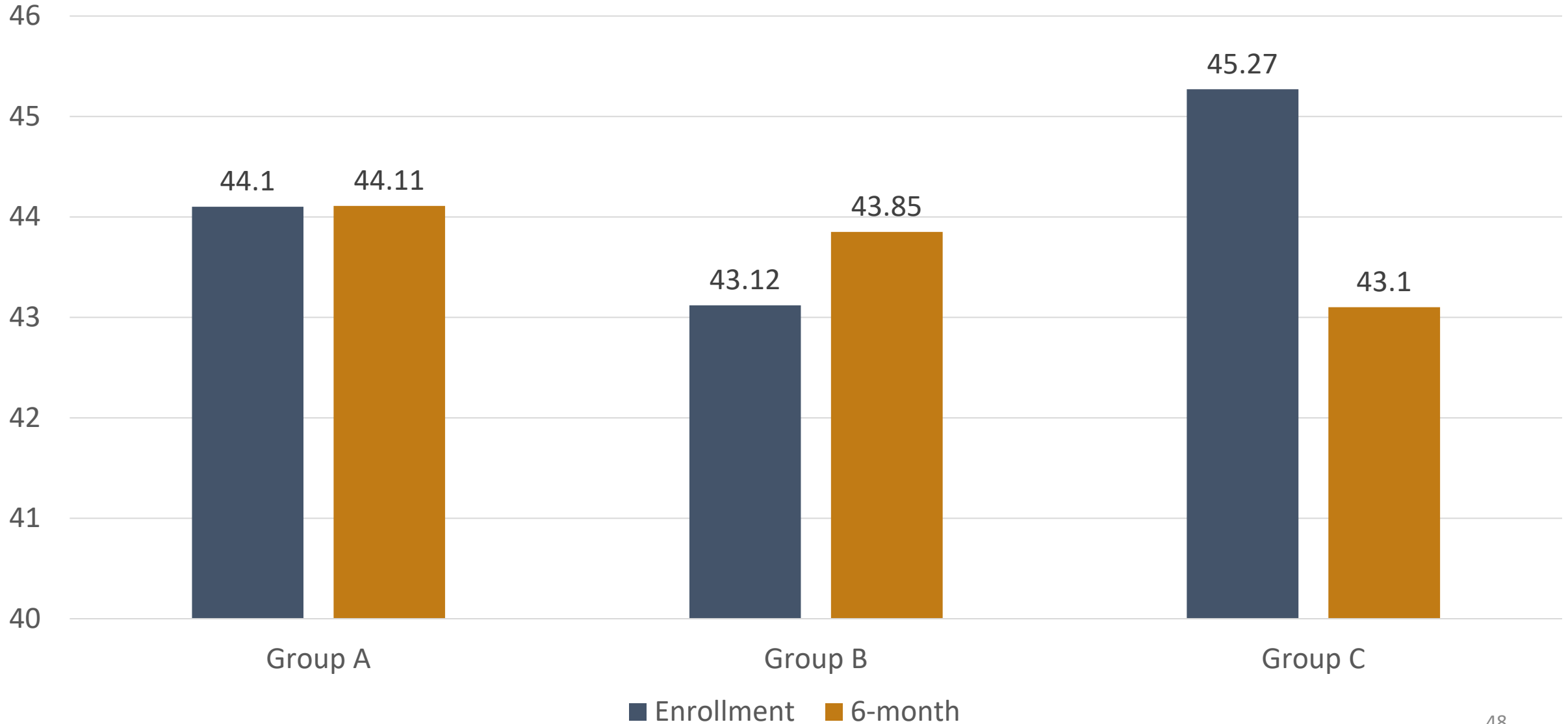
A grayscale landscape photograph of a mountain range. In the foreground on the left, a tall, slender evergreen tree stands prominently. The middle ground shows a valley with more trees and rocky terrain. In the background, rugged mountain peaks are visible, some with patches of snow. The sky is filled with soft, diffused clouds. The word "HEALTH" is overlaid in the center of the image in a bold, orange, sans-serif font.

HEALTH

Change in Distress and Anxiety from Enrollment to 6-month Follow-up



Change in Hope from Enrollment to the 6-month Follow-up



Less Stress and Increased Hopefulness

- **“I’m not as stressed**, because I know I’m going to get that monthly deposit, so I know I have **something to look forward** to if I’m in need.”
- **It’s a big relief for me...**having that relief, I’m not physically 100% there but I’m **not as sick as I used to be**. My depression isn’t so far that I refuse to eat for weeks on end, or that I’m stressed out that we only have enough food to feed my kids...That’s changed. **I’m stressed about things that can be fixed**, rather than how we’re going to come up with this money, what else can we do to get there.”

THANK YOU AND QUESTIONS

Work Completed in Partnership With:

DBIP Participants

Maria Sierra

Mark Donovan

Katrina van Gasse

Daniel Brisson

Marisa Westbook

Denver Basic Income Project

Mission Spark

Impact Charitable

AidKit

CHHR Research Team and Staff

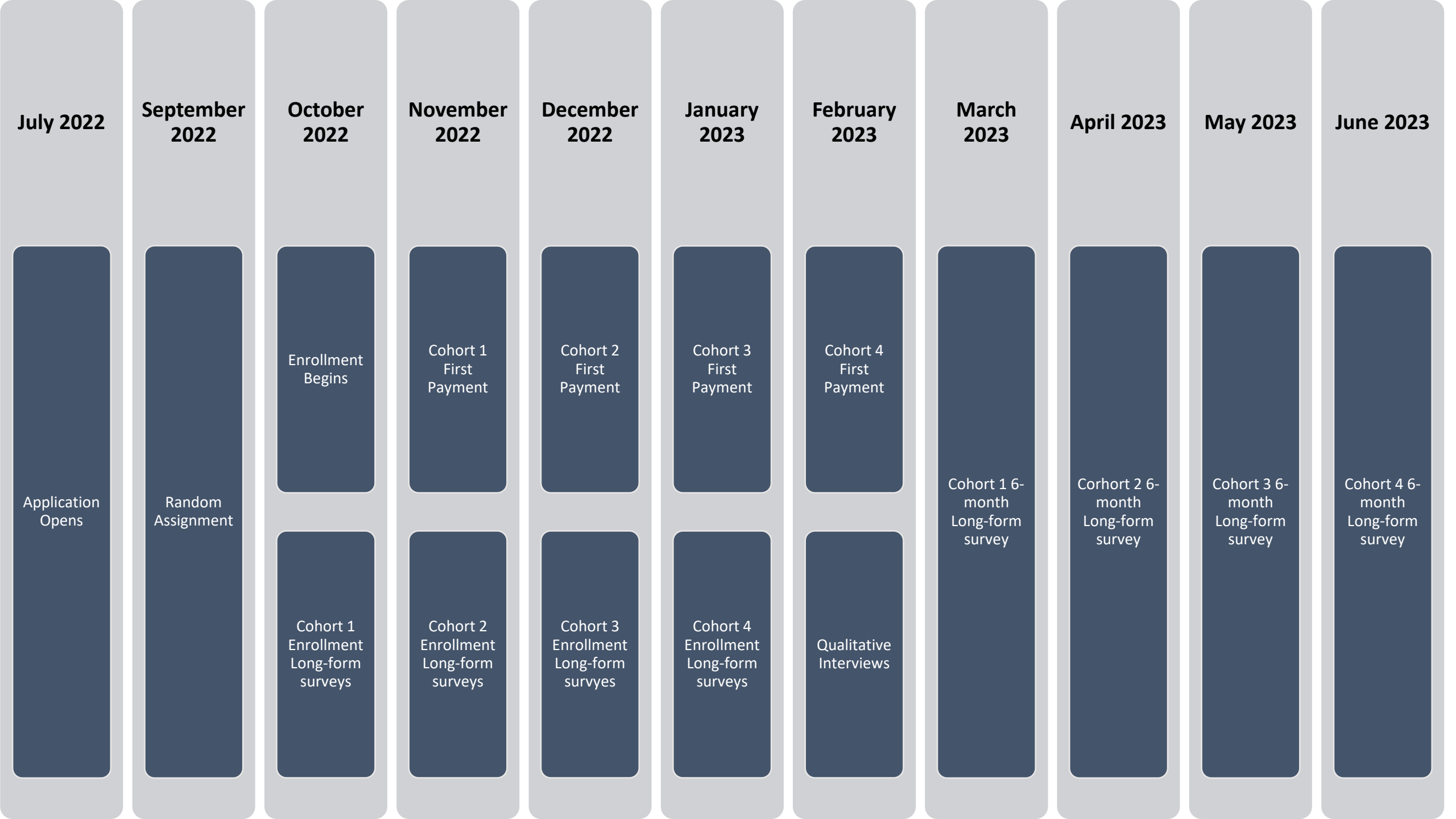
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July 2022

September 2022

October 2022

November 2022

December 2022

January 2023

February 2023

March 2023

April 2023

May 2023

June 2023

Application Opens

Random Assignment

Enrollment Begins

Cohort 1 First Payment

Cohort 2 First Payment

Cohort 3 First Payment

Cohort 4 First Payment

Cohort 1 6-month Long-form survey

Cohort 2 6-month Long-form survey

Cohort 3 6-month Long-form survey

Cohort 4 6-month Long-form survey

Cohort 1 Enrollment Long-form surveys

Cohort 2 Enrollment Long-form surveys

Cohort 3 Enrollment Long-form surveys

Cohort 4 Enrollment Long-form surveys

Qualitative Interviews

Sleep Situation Options

- A house/apartment that I rent/own
- A hotel/motel with a voucher
- A hotel/motel that I pay for
- A friend or family member's home
(couch surfing or doubled up)
- Transitional/temporary housing
(including temporary vouchers)
- Shelter
- Tiny home village
- Other (please specify)
- An abandoned building
- Safe Outdoor Space
- Vehicle/RV in a Safe Parking Lot
- Vehicle/RV not in a Safe Parking Lot
- Outside