



Denver Basic Income Project

YEAR ONE QUALITATIVE EVALUATION
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Contents

Introductionpg. 4

Denver Basic Income Project pg. 5

Qualitative Research Objectives pg. 5

Qualitative Research Methods pg. 6

Year 1 Findingspg. 9

Participant Demographics pg. 10

Interview Themes pg. 11

Part 1: Participant Trajectories pg. 12

Part 2: Participant Impact pg. 16

Part 3: Program Elements pg. 25

Conclusionpg. 29

Appendicespg. 32

Appendix A | Time 1 Interview Guide pg. 33

Appendix B | Time 2 Interview Guide pg. 35

Introduction

Denver Basic Income Project (DBIP)

DBIP is a 12-month guaranteed income project designed for 820 adults experiencing homelessness in Denver, Colorado. In October 2022, eligible DBIP applicants were randomly assigned to one of three payment groups:

- 1. Group A:** participants receive \$1,000 a month for 12 months, for a total of \$12,000 in a year.
- 2. Group B:** participants receive \$6,500 upon enrollment and \$500 a month for the subsequent 11 months, for a total of \$12,000 in a year.
- 3. Group C:** participants receive \$50 a month for 12 months, for a total of \$600 in a year.

Qualitative Research Objectives

Per DBIP research objectives, the qualitative component of the project seeks:

- 1. To understand** the stories and narratives of people who are unhoused and participating in DBIP to tell us about the process and impact of guaranteed basic income.
- 2. To identify and improve** critical program elements to successfully delivering a guaranteed basic income to people experiencing homelessness.



Learn More

More information on DBIP can be found on the DBIP website:
DENVERBASICINCOMEPROJECT.ORG

Information available on the website includes:

- DBIP fact sheet
- Qualitative research midterm report
- Additional reports on the DBIP research design and outcomes

For the qualitative component of the DBIP research study, we conducted 49 total interviews. Twenty five interviews were conducted at approximately three to four months into their DBIP experience (**Time 1**) and 24 interviews were conducted at approximately ten to eleven months into their DBIP experience (**Time 2**). We were able to conduct Time 2 interviews with 23 of the same participants that participated in Time 1 interviews. We interviewed 1 new participant at Time 2.

Qualitative Research Methods

SAMPLING AND RECRUITMENT

We recruited DBIP participants from community-based organizations (CBOs) that represent both sheltered and unsheltered experiences of homelessness. CBOs include Colorado Coalition for the Homeless, Reciprocity Project, Servicios de la Raza, Family Promise, and the Gathering Place. DBIP participants from each CBO were randomly selected for a qualitative interview based on their treatment group. We randomly selected eight participants from each payment group with the goal of interviewing 24 participants. Once randomly selected, research staff contacted the DBIP participant

to ask if they wanted to complete an interview about their DBIP experience. Participants were three to four months into DBIP when contacted for Time 1 interviews. At the time of contact for qualitative interviews, participants had already consented to DBIP research and had completed an enrollment research survey. Participants were informed that they would be compensated \$40 for each hour-long interview about their experiences with DBIP, and that the funds would be added to their next DBIP transfer.

For Time 1 interviews (3-4 months into the DBIP program year), potential participants were contacted up to three times over a week. If a DBIP participant did not respond within that week, then a new randomly selected participant was offered the opportunity to complete a research interview. For time 1 interviews, 54 participants were contacted at the three-four month time period and 25 were interviewed. Five did not answer attempts to reschedule missed interview times, five were uninterested in participating, and 19 were unable to be reached through three contact attempts. Though we anticipated completing 24 interviews at Time 1 (8 people from each of the 3 payment groups), we completed 25 interviews since one additional participant who was originally unable to be reached followed up with interest.

For the Time 2 interviews (10-11 months into the DBIP program year), we contacted participants from the first round interviews up to four times over three weeks. Of the 25 participants recontacted, 23 were interviewed. One did not answer attempts to conduct a second interview and one was unable to be reached due to disconnected phone number, invalid email address, and no other backup contact information. Next, four new participants were randomly selected and contacted to participate in time two interviews, to ensure we reached 24 interviews at Time 2 (8 people from each of the 3 payment groups). Three were unable to be reached through three contact attempts. One new participant agreed to the research and participated in the Time 2 interview.

In summary, we conducted 49 interviews with 26 participants over the course of the first DBIP program year. 23 participants were interviewed twice and three participants were interviewed once.

INTERVIEWS

Interviews lasted between 30-75 minutes. We coordinated with CBOs to reserve a conference room or office space that was known to participants for interviews. Participants were given the option to participate in person or via phone, and all but three participants chose to complete their interview via phone due to time and transportation savings. Of the three participants who chose to complete the

interview in person during the first round of interviews, only one participant was interviewed in person; the other two were unable to make their scheduled interview time and were followed up via phone to complete the interview. All second round interviews were conducted via phone. One participant was interviewed in Spanish by a Spanish-speaking research team member for both the first round and second round interview.

The research team developed two separate semi-structured interview guides. One was used at Time 1 and the other was used at Time 2. The semi-structured interview guides differ in minor ways to account for unique experiences anticipated when beginning and concluding DBIP (see Appendix A for Time 1 and Appendix B for Time 2 interview guides). The Time 1 interview guide was tested during a soft launch pilot in English and Spanish (See DBIP Soft Launch Qualitative Pilot Report for details). The Time 2 interview guide was updated after the analysis of the Time 1 interview data.

DATA ANALYSIS

All interviews were audio recorded using a phone app or Zoom, uploaded to a confidential research OneDrive folder, deleted from their original source, and then transcribed in English using Zoom or NVivo Transcription software. After each interview, the interview was then summarized using an Excel spreadsheet with rows for each question prompt. A first researcher (who had

conducted the interview) read through the full transcript, then summarized the response to each question and copied in relevant quotes to the Excel spreadsheet. The first researcher also included notes about participant responses from their experience conducting the interview (e.g., participant was guarded when replying to a specific question, emergent themes for further exploration, participant asked a question about DBIP, etc.). A second researcher validated the summary, made edits or additions, and added additional summary quotes. To analyze the data, one Excel spreadsheet was created containing the summaries and quotes from all interviews for each round of data collection. The research team, including all interviewers and researchers, reviewed these summaries independently to identify key findings from participant interviews as well as note process learnings. Then, the research team met to discuss the findings and come to consensus.

A midterm qualitative report was released in June 2023 with themes from participants' initial DBIP experiences. Themes from participants' experiences with the full DBIP year are presented next in this report.

Year 1 Findings

Participant Demographics

DBIP participants were experiencing both sheltered homelessness (e.g., people sleeping in shelters, transitional housing, motels, or tiny homes) and unsheltered homelessness (e.g., people sleeping in their vehicles, outside, or in abandoned buildings). Across the two interview periods, thirteen qualitative interview participants were unsheltered when enrolled in DBIP – five from Group A, five from Group B, and three from Group C. Of the 13 sheltered participants, three were from Group A, four from Group B, and six from Group C. 16 women and 10 men participated in the interviews. The average

age of participants was 41 years old, with a range of 25-62. Participant survey data was analyzed to ensure equity across racial and ethnic groups, identifying the inclusion of White, Black/African American, Latinx/Hispanic, Indigenous/Native American/Alaska Native, Asian, and multiracial participants. Two-thirds of the group self-identified as straight/heterosexual; one-third of the group self-identified as LGBTQIA+. Sixty percent of participants had a high school diploma or some college education. See Table 1 for details.

Participant Demographics for Qualitative Interviews Across Time 1 & Time 2

| PARTICIPANT ATTRIBUTE | PARTICIPANT COUNT OR AVERAGE (n=26) |
|-----------------------|--|
| HOUSING SITUATION | 13 unsheltered, 13 sheltered |
| INTERVENTION GROUP | 8 Group A, 9 Group B, 9 Group C |
| GENDER | 16 women, 10 men |
| AGE | 41 years old (range of 25-62) |
| RACE/ETHNICITY | 9 White, 7 Latinx/Hispanic, 6 Black/African American, 2 Indigenous/Native American/Alaska Native, 2 multiracial*, 1 Asian |
| EDUCATION STATUS | 7 some high school no diploma, 8 high school diploma or equivalent, 8 some college no degree, 1 Associates’ degree, 1 Bachelors’ degree, 1 unknown |

*Table 1 | Note: All data in this table was sourced from participants’ quantitative baseline survey, administered between October 2023 and January 2024. *Total adds to 27, which is inclusive of 1 participant who identified as multiracial and Black.*

Interview Themes



Based on interviews with participants, results are organized into the following sections:

- **Part 1:** Participant Trajectories
- **Part 2:** Participant Impact
- **Part 3:** Program Elements

For Part 2 & 3, themes listed resulted from a direct interview question or emerged organically through the analysis process. Detailed findings along with direct quotes from participants are listed below. Direct quotes are in blue italics.

References to participants may include a pseudonym (a fake name), their DBIP cash transfer group (A, B, or C), and/or demographic information (e.g., gender, racial/ethnic identity, sheltered status, caregiving roles, etc.).

PART 1:

Participant Trajectories

Below, we highlight several participants' stories by sharing their trajectories across the two interview timepoints. Two participants from each cash transfer group are highlighted.

Group A Participant Trajectories

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Note | Group A received \$1,000 per month for 12 months.

Opal, a bisexual Black woman and single mother of three, experienced an immediate weight lifted off her shoulders when she started DBIP experiencing sheltered homelessness, living doubled-up with family members. She had never been able to pay for housing and relied upon the generosity of her family and boyfriend, and being able to contribute to bills and housing costs to ensure stability for her kids. She notes that her depression has decreased significantly since the start of DBIP.

Now, Opal dreams of going back to school, getting her own place and car, and securing a job, which never felt possible beforehand. She feels like her life is now coming together – during the DBIP program year, she received Section 8 housing and is looking forward to moving into her own place and paying it forward to others. She finally feels like she can accept that it's never too late to change your situation.

Aaron, a White straight man currently in temporary housing, had a positive experience with DBIP. He was experiencing unsheltered homelessness, which made it very difficult for him to gain any foothold on stability. It took him a few months to learn to trust in the recurring payments. Early on in the project, he saw DBIP as a novelty – and spent some funds on items he had always imagined he could buy, like hygiene items and food. Over time, he developed an understanding that this could support him in the long-term if he was able to take advantage of DBIP as an opportunity for now, and grew to see the benefits of DBIP towards his goal of self-sufficiency – using the funds towards housing, transportation, and employment. In this way, DBIP eased Aaron's mind related to financial stress, even though he had to adjust to how to engage with some friends who were envious of his new financial status. While he struggles with accepting help in general due to his pride and wanting to support himself, he was grateful for the opportunity.

Group B Participant Trajectories

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Note | Group B received \$6,500 upon enrollment and \$500 per month for the subsequent 11 months.

Anita, a heterosexual Black woman and single mother of two who is currently living with a family member/relative, experienced DBIP as a “leg up” in order to be able to improve her situation. Anita and her two children were experiencing unsheltered homelessness and living in their car or outside, and with the DBIP lump sum, were able to move into housing early on in the DBIP program year.

Over the course of the year, she began to feel more joyful about having time to connect with her kids and be more present. While she is worried about what life without DBIP might look like, since she is reliant on it for her bills and necessities like hygiene items, childcare expenses, and housing and transportation, she is optimistic that she can figure out her next steps.

Sandra, a straight Latina woman and single mother of two, originally felt like DBIP was too good to be true. She was living with her two children at her parents’ home, trying to get back on her feet. By the Time 1 interview, motivated by the DBIP income, she had started a new job, bought a car, and enrolled in school full-time – feeling a weight lift off her as she had more reliable income and transportation to support her kids.

Realizing the benefits of consistent income, by the end of the program, she reflected on how she now lives much more confidently, stress-free, and has many more happy memories with her children. She has been able to build a rainy day fund, helpful when her daughter needed surgery, and is now looking into housing options to move into on her own. Although she is worried about the end of the program, she is grateful for how far it has taken her.

Group C Participant Trajectories



Note | Group C received \$50 per month for 12 months.

Caroline, a straight White single mother, had little expectation of the program and its potential impacts going into DBIP because of the small monthly cash transfer. She bounced between shelter programs over the past year with her son until she recently received a voucher to move into housing.

While the money hasn't impacted her life overall, she is grateful it comes in regularly so that she can have gas money to be able to drive her son to school and get errands done, and money for other small expenses. She was grateful to be in the group with a small amount of support, as it did not impact her benefits, such as SSI, which was an original concern of hers. Simply knowing the support is there for her is helpful on its own. She feels confident that she can figure out her budget without DBIP moving forward.

Darcy, a straight Black senior woman, shared that DBIP provided faith for her in humanity that people really care to help others. She does not feel like DBIP has been consequential for her as she is financially stable through Colorado's Old Age Pension program, but she has been able to spend more on smaller items such as hygiene products, clothing, and food. With the larger sum, she would have wanted to purchase a car or put money into savings for housing later on, as she wants to buy a trailer back in her home state of Georgia where her husband is currently living.

She hopes DBIP will continue for her and others, as she was moved by the generosity of the program and benefited from it, as "every penny counts."

PART 2:

Participant Impact

No Longer Needing to Go Without, Participants Prioritize Hierarchy of Immediate Basic Needs, Regular Bills, and Bigger Changes

Even though the DBIP cash transfer was marketed as “no strings attached,” over the course of the program year, participants chose to use it to, 1) prioritize meeting their immediate basic needs (transportation, hygiene, groceries, and clothes), then 2) cover or catch up on regular bills and expenses (rent, debt, healthcare, and car repair), and finally to use additional funds to 3) make bigger changes (changing housing, purchasing a car). As one participant summarized their experience from before the program to now, “I would have gone without. I no longer have to live without.” At Time 1, goals were structured around housing, vehicles, vital documents, savings, school, items for employment, household items,



“I would have gone without. I no longer have to live without.”

—DBIP Participant

food, and for enjoyment. Participants also mentioned how many of these immediate basic needs were things they would otherwise go without, including cutting back on food costs, buying necessary items, or avoiding paying for gas. “I am able to buy the food I need to have lunch at my job every day. I’m able to get there and back every day, and I don’t have to struggle to find the funds for gas or food, and I have new clothes so I don’t have to look like someone who just crawled out of the gutter. I’m able to buy good things like a good razor to shave my face.” Group A & B participants shared that they were able to make the most “bigger changes” – including major car repairs or purchases, new housing (including paying security deposits), paying off significant debt or tuition costs, or a few who initiated savings. This was less true at Time 2, particularly among Group B participants who no longer had the resources from the \$6,500 lump sum. Of note, single participants with no dependents had an easier time prioritizing the cash transfers for their future planning, including building emergency funds, compared to caregivers and families.

Participants View Self-Care as Luxury

Given that participants are making important life changes with the majority of their funds, many participants across groups then viewed purchases that fell into the category of self-care as “luxury” items rather than additional basic needs. Whether it was new clothes, hygiene items, headphones, a meal out with friends, taking their kids to the movies, or additional presents for friends and family, many participants expressed a feeling of frivolousness in these purchases. After living without these self-care items for a long time, items that were needed were viewed through the lens of “luxury” and something that they couldn’t previously prioritize purchasing. This may be due to the fact that DBIP allowed participants to purchase items that regular government benefits (e.g., SNAP) did not allow – such as pet food, premade meals, or cigarettes.

Supporting Children and Grandchildren

The majority of participants were parents, and these participants talked about the positive impact the cash transfer had on their finances and relationships with children or grandchildren. Frequently, participants would express this through the items they were able to buy for children or grandchildren to support them, or through the experiences and time they were able to have with them due to DBIP. One father shared that, “My life revolves around my children and it gave me the opportunity to do stuff with them. Being able to spend on a simple movie ticket is amazing. [...] I feel like I’m a father to them. I paid child support before, but it’s a different feeling when you’re with your kids.”



“My life revolves around my children and it gave me the opportunity to do stuff with them. Being able to spend on a simple movie ticket is amazing. [...] I feel like I’m a father to them. I paid child support before, but it’s a different feeling when you’re with your kids.”

—DBIP Participant

Mixed Impact on Relationships with Family and Friends

The impact of DBIP on family and friends depended on the existing relationships participants had prior to receiving the cash transfers. At Time 1, many participants talked about treating themselves and others to gifts, with a particular focus on their children. At Time 2, a significant group mentioned that DBIP had no impact on relationships. When asked more specifically, several participants shared more in depth about how DBIP had both helped them build trust in certain relationships (eg, being able to pay family for their stay, family members not feeling constantly asked for money). For example, one participant shared about holiday presents she had purchased for family and friends, mentioning “It was the first time in a long time I was able to have something to give and that meant a lot to me.” For several participants in Groups A & B receiving the largest amount of funds, they noted how they had lost or strained other relationships due to having to set financial boundaries. A few participants noted that they specifically felt okay with this decision, since they now realize it had been a relationship that did not benefit them and their goals.



“It was the first time in a long time I was able to have something to give and that meant a lot to me.”

—DBIP Participant

From Stress-Relief to Long Term Mental Health Relief and Self-Confidence

Almost all participants noted feelings of relief, decreased stress, and increased hopefulness when asked about the impact of DBIP on their daily lives at Time 1. One participant mentioned how paying for car insurance for the first time made it possible to not be stressed while driving, as they were no longer constantly looking over their shoulder. DBIP did not resolve all issues, but resolved major financial stressors for participants in Groups A & B, leading to self-reported decreases in general anxiety and stress as a long term improvement in mental health by Time 2: “It relieved a lot of stress and pressure from an already stressful situation. Living in this



“It relieved a lot of stress and pressure from an already stressful situation. Living in this hotel is not the greatest situation, of not being broke. I already knew, on the 15th of each month, there was going to be money to pay for bills, food, whatever I needed.”

—DBIP Participant

hotel is not the greatest situation, of not being broke. I already knew, on the 15th of each month, there was going to be money to pay for bills, food, whatever I needed.” This was also visible through the confidence that many participants expressed in later interviews – confidence and agency in managing their money, engaging with support networks, and feeling more motivated to reach their goals. At the same time, DBIP did create new smaller stressors for participants – largely due to feeling a sense of overwhelming responsibility for how to get ahead with the money. This included figuring out how to navigate their new financial situation, navigating family dynamics, or struggling to navigate systems of support (eg, moves into housing, etc). In particular, participants were also concerned about the end of the program, and as the ending date loomed, some expressed anxious thoughts. Participants in Group C found the program inconsequential as it relates to mental health, though still noted reduced stress from getting a small amount of help.

DBIP Opens The Door To Move Into Housing

Several participants in the program were engaged in more than one social service or program concurrently, including examples such as the Old Age Pension program, SSI or SSDI, or other housing-related connections or nonprofit supports. Because of the additional cash flow or preexisting service relationships, DBIP was thus an opportunity for many participants to use the cash transfers to cover what other benefits do not, including being able to secure housing or prepare for housing assignments from other social service agencies or organizations. During the program, several individuals received vouchers to move into housing, received placements into nonprofit housing options, or were able to rent an apartment for the first time – “It’s given me the financial stability to get us into some stable housing. The \$12,000

additional dollars is enough to get me on my feet.” DBIP also helped some participants pay down debts or bills that were preventing them from accessing other options. These examples highlight how DBIP fills in the gaps from other organizations. While DBIP also operated through service providers, most participants did not know they could access additional resources through those organizations and reported using those organizations as a resource for questions or issues related to DBIP.

DBIP Supports Future Orientation and Reflection

Participants in Groups A & B reflected on how the DBIP program allowed them space to consider budgeting and learning financial responsibility, and allowed them to take advantage of housing and health opportunities. This was largely possible because participants shared that they trusted DBIP, as they were able to rely on the dependable monthly funds. This allowed them to dream bigger, and to let the program serve as an antidote to prior feelings of hopelessness: “The most impact it had on me was a promising future, versus before, it wasn’t looking so good.

[...] It’s a light at the end of the tunnel, and before, I was kinda lost. It just really gave me some hope.” Group C participants felt more mindful about these same topics, but without the same impact on their financial security or wellbeing. Participants also reflected on how they felt immense pressure from themselves not to waste the funds, and to use them wisely to their advantage to get ahead. This appreciation for the opportunity to use it to benefit themselves was appreciated, and reflected on in the advice that DBIP participants wanted to give future participants of cash transfer programs. Overall, participants were more likely to be hopeful and future oriented in their follow-up interviews. While about half of participants in Groups A & B discussed a goal of saving funds for the future, DBIP was not enough to help them grow a nest egg. Most participants



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—DBIP Participant

described that past expenses and immediate present needs demanded a more immediate financial response. Many found that the time period wasn't enough to save beyond a few hundred dollars, given that they were still catching up or stabilizing their financial situation at Time 2. Only a few participants spoke about their success with saving money for a future emergency fund, or for supporting the goal of buying a house or a car. Participants in Group C used the money as an emergency fund, or as leisure money if they had other benefits to lean on, but did not count on the money for future needs.

Emerging Goals of Self-Sufficiency

At Time 1, participants in Groups A & B expressed their DBIP spending plans for long term items such as housing, school, and transportation, highlighting a future orientation and hope for longterm security and self-sufficiency. Participants in groups A & B expressed these as concrete goals, whereas participants in Group C spoke specifically to a few items (e.g., gas, food, health, hygiene) that were more immediate needs. At Time 2, participants reflect on meeting a lot of goals that they set out to meet – including 11 participants who met their housing goals, an increase from the amount who stated they had housing goals at

the beginning of the study. Many people also reported working on personal goals related to well-being, health, and independence and stability. One participant summarized DBIP by saying, “It makes you feel a little bit more stable, it gives you that opportunity to push a little harder to make things happen.” Self-sufficiency emerged as an important goal for many participants in Groups A & B. Over the course of the program year, participants learned to trust in the funds and see their benefits towards their deep-rooted goals of self-sufficiency. This transition – to being able to more clearly express long term goals – was an important takeaway between Time 1 & 2. Group C individuals still had fewer goals, likely due to the smaller cash transfer amount they received.



“It makes you feel a little bit more stable, it gives you that opportunity to push a little harder to make things happen.”

—DBIP Participant

Looming “Benefits Cliff”

Participants were concerned during Time 2 about the looming “benefits cliff” of no longer receiving DBIP funds. Besides the few participants who felt financially stable out of the program (approximately 5 who received other equivalent resources, such as OAP), half of participants were sad and grateful, and the other half expressed concern. Of the participants who were sad but grateful, they were melancholy to no longer have the income or extra funds given that it was – for



“It’s a panic, you feel like ‘what am I gonna do?’, I’m not able to work like I want to because of a back injury...so that makes me worry about what am I going to do? I was using it and depending on it to pay bills, I am not able to work like I need to support myself and my kids.”

—DBIP Participant

many – the first time in their lives that they had had flexible funds – “It feels kinda like I’m losing a friend, I’ve had this friend for almost a year, and it’s gone.” Yet, they were appreciative to have had the opportunity to get ahead. The other half of participants were concerned and in need of more support, as they had counted on the money over the past year and will now have to change their lifestyle to accommodate no longer having the resource. One participant stated that he was “concerned with not having a place to live in December when the funds come to an end.” Only two participants mentioned a panic of what they would do when the funds ended. “It’s a panic, you feel like ‘what am I gonna do?’, I’m not able to work like I want to because of a back injury...so that makes me worry about what am I going to do? I was using it and depending on it to pay bills, I am not able to work like I need to to support myself and my kids.” Many participants expressed uncertainty about when the end of the program was, pointing towards a need for more communication about the number of months or payments left.

Overwhelming Gratitude about DBIP

Participants were asked for three words to describe their feelings about participating in DBIP. Figure 1 & 2 are word clouds from Time 1 & Time 2, respectively. Word clouds are a graphical representation of word frequency that gives greater prominence to the most commonly used words. All participants expressed overwhelming gratitude, relief, happiness, feeling blessed, and/or hopefulness in relationship to receiving the cash transfers. As shared by one participant, “It was a blessing. I am grateful. With all the other stuff that goes on in a persons’ life, it’s something to look forward to.” Some of the words around disappointment were related to Group C participants who weren’t able to get the full amount of support they had hoped for.

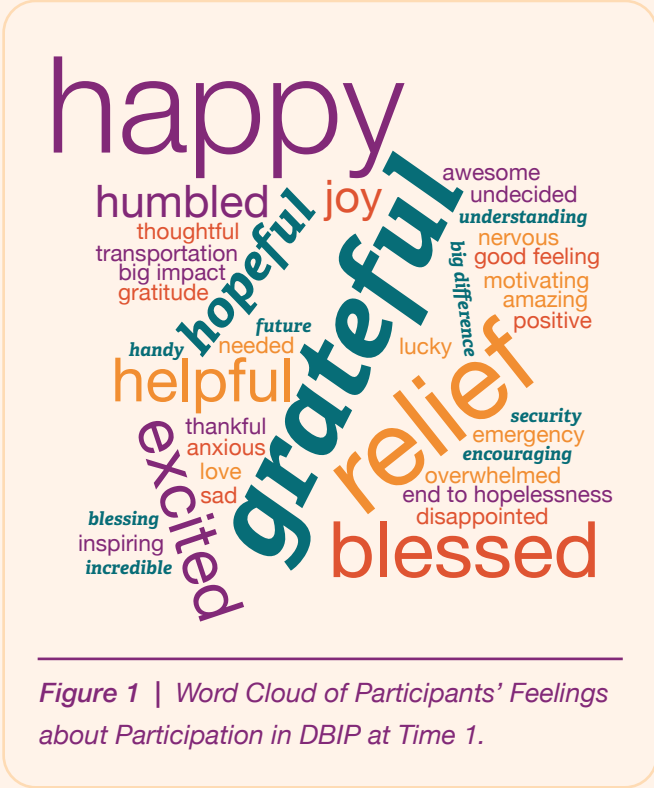


Figure 1 | Word Cloud of Participants’ Feelings about Participation in DBIP at Time 1.

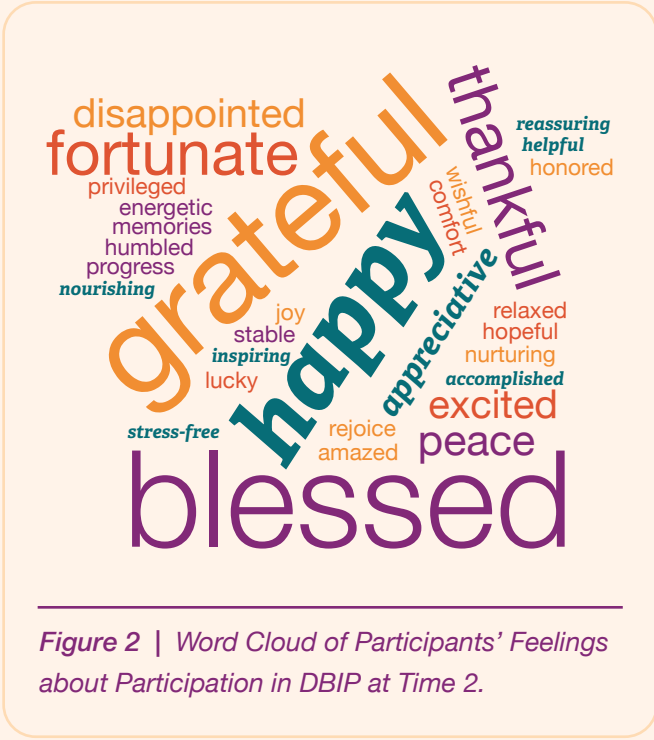


Figure 2 | Word Cloud of Participants’ Feelings about Participation in DBIP at Time 2.

Note | Words with similar word stems were edited to match the most frequent word listed by participants (e.g., “grateful” was most frequent; “gratitude” and “gratefulness” were edited to “grateful”).

PART 3:

Program Elements

Throughout the interview, participants shared comments highlighting several essential DBIP program elements. Participants also noted some struggles they were experiencing and these struggles may be places cash transfer programming can address in the future.

No Difficulties with DBIP Program

Overwhelmingly, participants did not have anything to say when asked about the difficulties of the DBIP program. Though originally, many participants at Time 1 had concerns about DBIP being a scam at enrollment, no participants at Time 2 expressed any hesitation or concern about the program. Most people only had compliments for the program staff and process of receiving funds, indicating that the structure of the program benefited participants. A few participants mentioned struggles with administrative topics, such as enrollment or getting a cell phone, and a few participants wished for additional programmatic engagement through budgeting help, connections across participants, or resource case management to have someone to talk to about their situation. As one participant stated, “You get the money but then people need resources.” When asked about potential changes to the program for the future, several participants made comments about the hope to have someone within the program to talk to or touch base with, the potential about increasing payments \$100-300 to reflect the increasing costs of rent, and hoping that DBIP could be made more available to more people in the future.

Comparison Between Groups

Participants were very aware of the other DBIP groups and sums of money received across groups. All participants expressed gratitude for being included, and most mentioned specifically wanting to be chosen for the highest value group – with the lump sum as the best option – and no desire for being selected for Group C. While Group C consistently expressed positivity of being chosen, all Group C participants expressed some frustration in the comparison between groups. Group C participants initially thought upon enrollment that the \$50 per month would not be a meaningful amount for them. One Group C participant explained the lack of ability to decide what to use the cash transfer for, as “\$50 basically never reaches your hands. It automatically will just go to some other bill.” Even with the low expectation, all Group C participants did have examples of how the “extra 50” had supported them –



“\$50 basically never reaches your hands. It automatically will just go to some other bill.”

—DBIP Participant

some more meaningfully than others. Several participants across all groups, throughout their interviews, also expressed concern with how others – especially those receiving higher sums of money – might be spending their money in the DBIP program. Lastly, several Group C participants hoped they would receive additional funds in the future: “I was just kinda hoping that the people who are only receiving \$50/month would get surprised with something at the end. I think that we deserve just as much as the other participants.”



“Food stamps, you can only use it on food. Any other benefits, you can only use it on those bills, and oftentimes, you can’t do it, because you’re using cash to pay someone else’s bill because they’re letting you have a place to stay. With DBIP, you can use that cash on anything you want. That makes a huge difference.”

—DBIP Participant

Impact to Current Benefits

Across the board, participants reported consistently that SNAP benefits dropped since they had to claim DBIP as income. A few people lost SNAP benefits because it pushed them over the edge. A few participants mentioned in passing how their subsidized housing costs had increased based on their additional monthly income from DBIP. In Group C, most participants maintained benefits. Some people were now working on accessing SSI or SSDI now that they had a buffer – “DBIP saved me because I still haven’t gotten help with the disability applications, but thankfully I have more documentation about my physical and mental health disabilities from being in the hospital.” Overall, participants found DBIP easier to access and more generous and flexible than other benefits, making it more beneficial for them to keep DBIP than to drop it to maintain other benefits: “Food stamps, you can only use it on food. Any other benefits, you can only use it on those bills, and oftentimes, you can’t do it, because you’re using cash to pay someone else’s bill because they’re letting you have a place to stay. With DBIP, you can use that cash on anything you want. That makes a huge difference.” Several participants noted that they expected to return to their original benefits levels after DBIP.

Structural Barriers Remain, Limiting Success

In discussing the growth of participants, some participants shared with us about the limits to their success due to structural barriers to employment, housing, or other pathways out of homelessness. Several participants brought up past experiences of criminal records or prior evictions as barriers forward for housing or jobs – one participant mentioned having job offers rescinded a few times after background checks, demonstrating that cash transfer programs are unable to resolve larger structural barriers to help participants achieve stability. Another participant shared the struggle, emotionally and financially, of being repeatedly denied housing – “You save up all this money, and then boom, you get turned down. Every time you fill out another application, which costs money, and you waiting on them.” Of note, this is separate from participants who had debt due to fines, restitution charges, court costs, or fees that they were able to resolve with catching up on payments.

Participants Eager for Cash Transfer Continuation

Participants were overwhelmingly grateful to the DBIP program, and expressed that gratitude towards research interviewers as well – even though we continually reminded participants that we were not a part of the program team and working independently to evaluate the program. Participants may have been inclined to positively report out on their experiences in order to support the continuation of the cash transfer program, or felt pressure to share positive things. This was expressed through questions to the research team including, “Can we reapply? I sure hope they have extra funds next year. That would be a miracle.” Participants were effusively grateful and added details about the success of the program at the end of Time 1 & Time 2 interviews when asked if there was anything else they wanted to share, which potentially counterbalances the concern that participants may have just been sharing what they thought the program wanted to hear.



“Can we reapply? I sure hope they have extra funds next year. That would be a miracle.”

—DBIP Participant

Conclusion

Conclusion



Findings from the DBIP experience demonstrate that there are significant benefits for people experiencing homelessness in receiving unconditional cash transfers. Participants primarily directed the cash transfer toward meeting immediate basic needs, covering regular bills, and making significant changes to their lives towards financial stability. The program had a positive impact on participants' mental health, seen through the reported reductions in stress, increased hopefulness and visioning for the future, though some still expressed concerns about how they would adapt without the funds at the end of the program year. Caregivers particularly highlighted the positive effects of the cash transfer on their relationships with children and grandchildren. Participants shared that they faced few difficulties in receiving and using the funds compared to other benefits. Overall, the program was perceived as an invaluable resource in addressing immediate needs and helping participants move towards financial stability.

Future unconditional cash transfer programs targeted to people experiencing homelessness can learn from these findings. Participants are likely to be surprised by the unconditional nature of the cash transfers, and participants will likely compare their experiences to the experiences they would have in other cash groups. Given that no

major differences were highlighted between Groups A & B, providing participants choice in the amount of money accessible at one time may be useful given unique scenarios of housing opportunities, debt, or need for reliable transportation. The positive outlook of Group C participants, included as a comparison group, underscores the benefit of regular cash transfers as a reliable and accessible source of income for people experiencing economic precarity, a stark contrast to participants' other existing sources of financial support.

An essential aspect to analyzing the success of unconditional cash transfer programs are the existing resources available to participants, as DBIP was most beneficial in helping secure housing and stability for those already engaged with service providers offering subsidized housing – a consideration for housing outcomes related to cash transfers in any geographical area with constrained and increasingly expensive housing stock. The DBIP cash transfer was not adequate to cover one month's rent in Denver for a regular one bedroom apartment in 2023-2024, and should housing transitions be a desirable outcome, increasing the monthly payment to an amount enabling market rentals would likely have a larger impact on housing trajectories. Importantly, programs should establish relationships with governmental contacts to determine

impacts to current benefits prior to the distribution of cash transfers, to fully inform participants of the potential implications of additional income. Lastly, participants are eager to be further engaged in the successful continuation of these types of cash transfer programs – including the voices of people experiencing homelessness in program design and implementation is vital for the success of these projects moving forward.

Appendices

Appendix A | Time 1 Interview Guide

| QUESTIONS | |
|-----------|---|
| 1 | <p>How are things going with the Denver Basic Income Project so far? <i>Easing in/building rapport, experience and impact, program and process</i></p> |
| 2 | <p>Can you remember your initial thoughts when you first heard about DBIP? a. Probe: What were your initial thoughts when you were first invited to join DBIP? <i>Experience and impact, program and process</i></p> |
| 3 | <p>Can you think back to your first week participating in DBIP – how did that first week look for you? a. Probe for Groups A and B: How did you feel about the random assignment? How did you feel about the potential of being assigned to a \$50 per month group? b. Probe for Group C: Probe: How did you feel about the random assignment? How did you feel about being assigned to the \$50/month group? c. Probe: What did you do? Who did you tell? How did you feel? What questions were you asking? d. Probe: What about your first month? <i>Experience and impact, program and process</i></p> |
| 4 | <p>As a reminder, we are a research team here to learn about the impact of DBIP on you and your life, and your cash transfers are not conditional, which means we do not care about how you spend your money, we are just here to learn about it. Knowing that, can you share how you are using the money from the cash transfer? a. Probe: Has the cash transfer allowed you to do anything that you weren't able to do before? If so, what? b. Probe: What types of purchases have you made? c. Are there any other categories of spending that have changed? [Ask specifically about categories not mentioned: housing, food, clothing, insurance, education, family/friend interactions, pleasure] d. Probe: Many DBIP participants share about withdrawing cash. What are things you would normally use cash for versus card? e. Would you normally avoid spending or spend very little in any of the categories you mentioned? f. Probe for Group C: How do you think your experience would be different if you were in the group receiving additional funds each month? <i>Experience and impact</i></p> |

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| 5 | <p>In what ways has participation in DBIP impacted your daily life? Please describe.</p> <ol style="list-style-type: none"> Probe: [Ask specifically about categories: housing, employment, education, family/friend interactions, health/stress, how you spend your free time, how you make decisions] Probe: What has been the most helpful thing to come out of participation in DBIP so far? <p><i>Experience and impact</i></p> |
| 6 | <p>I have some specific questions for you about your relationships since starting with DBIP. In what ways has participation in DBIP impacted your relationships?</p> <ol style="list-style-type: none"> Is receiving this cash transfer benefiting anyone besides you? Can you tell me about this? [Probe specifically about: dependents, family members, friends] Have you given anyone cash or paid for anyone else to receive goods or services? Can you tell me about these situations? Have you combined money with anyone else to pay for anything using this cash transfer? Can you tell me specifically what you did? Are you seeing other positive/negative impacts on your relationships? Do you know of anyone else receiving DBIP? If so, do you know whether they are receiving the same amount of support as you? Has this impacted your relationship? <p><i>Experience and impact, family and social networks</i></p> |
| 7 | <p>Can you identify three words that describe your feelings about participating in DBIP?</p> <ol style="list-style-type: none"> Probe: How does it feel to receive a monthly cash transfer? Probe: How does it feel to participate in Group [A, B, or C]? Probe for Group C: What do you see as the value of including a \$50/month group in DBIP? How do you feel about this? <p><i>Experience and impact</i></p> |
| 8 | <p>Can you identify three words that describe your feelings about participating in DBIP?</p> <ol style="list-style-type: none"> Probe: What goals do you have for participation in DBIP? What do you hope to accomplish by the end of the DBIP year? <p><i>Experience and impact</i></p> |
| 9 | <p>What have been the most difficult aspects of participation in DBIP?</p> <ol style="list-style-type: none"> Probe: What challenges or obstacles are you experiencing? Probe: At any point, have you considered dropping from the program? Why? <p><i>Experience and impact, program and process</i></p> |
| 10 | <p>What would you want other people to know about participation in DBIP?</p> <ol style="list-style-type: none"> Probe: What would you want others to know about receiving a cash transfer? Probe for Group C: What would you want others to know about being in the \$50/month group? <p><i>Experience and impact, program and process</i></p> |

Appendix B | Time 2 Interview Guide

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QUESTIONS

How have your 10-11 months been with the Denver Basic Income Project?

- a. Probe: How does it feel to have been a DBIP participant?

Experience and impact, program and process

[Questions for NEW Participants Only]

Can you remember your initial thoughts when you first heard about DBIP?

- a. Probe: What were your initial thoughts when you were first invited to join DBIP?

Can you think back to when you first started participating in DBIP – how did that first bit of time and the first payment make you feel?

1

- a. Probe for Groups A and B: How did you feel about the random assignment? How did you feel about the potential of being assigned to a \$50 per month group?
- b. Probe for Group C: Probe: How did you feel about the random assignment? How did you feel about being assigned to the \$50/month group?
- c. Probes: What did you do in that first month?
- i. Who did you tell?
- ii. How did you feel?
- iii. What questions were you asking?

What goals did you have in mind at the start of DBIP? Were you able to meet those goals during your time with DBIP?

2

- a. Have your goals changed?
- b. If you had more thoughts about the future because of your involvement with the program, will you tell me more about that?

Experience and impact

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| 3 | <p>As a reminder, we are a research team here to learn about the impact of DBIP on you and your life, and your cash transfers are not conditional, which means we do not care about how you spend your money, we are just here to learn about it. Knowing that, can you share how you use the money from the cash transfer?</p> <ol style="list-style-type: none"> a. Probe: What types of purchases have you made? b. Probe: What did the cash transfer allow you to do that you weren't able to do before? c. Are there any other categories of spending that have changed? [Ask specifically about categories not mentioned: housing, food, clothing, transportation, insurance, debt, education, health, family/friend interactions, pleasure/free time] d. Would you normally avoid spending or spend very little in any of the categories you mentioned? e. How did your spending change over the year of the program? f. Probe for Group C: How do you think your experience would be different if you were in the group receiving additional funds each month? g. [Additional probe for NEW participants] Thinking back to your first month with the program, what did you spend your money on? Can you provide some details about how you used the first payment (for group B: large lump sum)? <p><i>Experience and impact, financial well-being</i></p> |
| 4 | <p>In what ways has participation in DBIP impacted your daily life? Please describe.</p> <ol style="list-style-type: none"> a. Probe: [Ask specifically about housing, employment, health/stress, education, family/friend interactions, how you spend your free time, how you make decisions] b. Probe: What was the most helpful thing that came out of participation in DBIP? c. Probe: Are there any benefits you noticed immediately? Are there any benefits you noticed a few months into the project or more recently? [This will help us understand when/if stability happens.] d. What has been the most difficult aspect of participation in DBIP? e. Probe: What challenges or obstacles did you experience? f. Did you change your housing situation this year? Can you tell me more about that? <ol style="list-style-type: none"> i. Probe: Was it due to DBIP or a combination of things? Can you tell me about what your situation was before and what it is now? <p><i>Experience and impact, program and process</i></p> |

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| 5 | <p>I have some specific questions for you about your relationships since starting with DBIP. In what ways has participation in DBIP impacted your relationships?</p> <ol style="list-style-type: none"> Is receiving this cash transfer benefiting anyone besides you? Can you tell me about this? [Probe specifically about: dependents, family members, friends] Have you given anyone cash or paid for anyone else to receive goods or services? Have you combined money with anyone else to pay for anything using this cash transfer? Can you tell me specifically what you did? Are you seeing other positive/negative impacts on your relationships? Do you know of anyone else receiving DBIP? If so, do you know whether they are receiving the same amount of support as you? Has this impacted your relationship? <p><i>Experience and impact, family and social networks</i></p> |
| 6 | <p>Can you identify three words that describe your feelings about participating in DBIP?</p> <ol style="list-style-type: none"> Probe: How does it feel to participate in Group [A, B, or C]? Probe for Group C: What do you see as the value of including a \$50/month group in DBIP? How do you feel about this? <p><i>Experience and impact</i></p> |
| 7 | <p>Do you receive/have you received other cash/non-cash benefits (e.g., SNAP, TANF) this year?</p> <ol style="list-style-type: none"> Probes: Can you provide details about those? Probes: Has the cash transfer impacted or changed your benefits/public assistance? How? Did this cash transfer feel different from and/or similar to receiving benefits? How so? Probe: Were the DBIP resources easier/harder to access? Probe: Do you think you spent the money differently/similarly to other benefits? <p><i>Experience and impact, financial well-being</i></p> |
| 8 | <p>Do you work with any other organizations or service providers?</p> <ol style="list-style-type: none"> Probe: Which ones? What services do you currently access at those agencies? Probe: Did the cash transfer change any of the services you previously used? Probe: Did service providers recommend different services to you because of the cash transfer? <p><i>Experience and impact, public service interactions</i></p> |
| 9 | <p>What aspects of the DBIP were the most helpful? Please describe, as we are interested in your feedback.</p> <ol style="list-style-type: none"> Probe: Thinking about the cash transfer being distributed on the 15th of each month, was that timing helpful? Would a different time of the month have been more helpful? <p><i>Experience and impact, program and process</i></p> |

| | |
|----|---|
| 10 | <p>What aspects of the DBIP were most difficult to navigate? Please describe, as we are interested in your feedback.</p> <p><i>Experience and impact, program and process</i></p> |
| 11 | <p>How does it feel to be at the end of the DBIP?</p> <ol style="list-style-type: none"> What are your thoughts about the future? What issues do you think may come up following the end of your participation in the DBIP? Probe: Do you think you will be able to maintain your current lifestyle? Are you planning for any changes? What supports or benefits do you have that continue when DBIP ends? Probe: What concerns do you have once the monthly cash transfer goes away? Does thinking about this affect you or worry you? Probe if it hasn't come up: Have you been able to save any money from the DBIP cash transfers? If so, how do you plan to use it? <p><i>Experience and impact, program and process</i></p> |
| 12 | <p>What would you want other people to know about participation in DBIP?</p> <ol style="list-style-type: none"> Probe: For example, unhoused individuals curious about the experience. Probe: For example, the general public curious about the experience. Probe for Group C: What would you want others to know about being in the \$50/month group? <p><i>Experience and impact, program and process</i></p> |
| 13 | <p>What changes would you make to future delivery of this type of cash transfer program?</p> <p><i>Program and process</i></p> |
| 14 | <p>What else would you like to share with us about this experience?</p> <p><i>Program and process</i></p> |