



JANUARY 2024

DIRECT CASH FOR A BETTER BOSTON

A report on the first two years of Camp Harbor View's Direct Cash Program — providing guaranteed income for families with no strings attached.



TRUE EQUITY REQUIRES BOLD ACTION

Boston is a city deeply divided along socioeconomic lines. The public safety net is riddled with restrictions, and the threat of the benefits cliff sometimes means additional income results in less support.

Racial inequity is an urgent crisis impacting hundreds of thousands of real families every day.

To uncover and incubate novel approaches to financial stability and mobility, the CHV team organized a series of conversations among a diverse group of Boston leaders and families experiencing financial instability in 2019 and 2020. Turahn Dorsey and Mariama White-Hammond facilitated the 18-month research project, landing at a core insight:

Boston needed a bold, new initiative to partner with families on a path from the tightrope of financial insecurity to lasting economic mobility.

Launched in August 2021 as a partnership between Camp Harbor View and UpTogether, the Direct Cash Program is among the largest privately funded guaranteed income programs in the U.S. For two years, the program delivered \$583 each month –

with no strings attached – to 50 families in the CHV community. We focused on families surviving just beyond the benefits cliff – those not receiving public assistance and often considered “too rich to be poor and too poor to be rich.”

The theory of direct cash is simple: every Boston family knows what they’d like to do to improve their quality of life and invest in their future, but far too many lack the resources to do it.

After two years, the program is working. Families are buying their first homes. They’re investing in education. They’re paying off credit card debt. They’re leaving second jobs in order to have more quality time together.

The pilot ended in Fall 2023, and we’re gearing up for the launch of a second fund in early 2024. The new program is designed in partnership with families in the first cohort and builds on everything we learned – especially the two-generation approach, partnering with both teens and parents to ensure success. It’s time to move from pilot to permanence as we make a long-term investment in the future of our city.



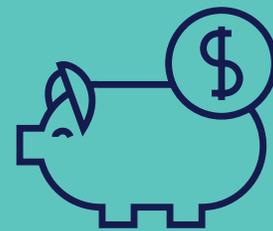
DIRECT CASH BY THE NUMBERS

Launched in 2021, the CHV Direct Cash Program used a lottery to select **50 families from the CHV community** to receive an **unconditional \$583 per month**.

Some key results from the two-year pilot:



Families receiving direct cash were **more than twice as likely** to meet their household needs each month (food, utilities, childcare, transportation, medical, and housing).



At the two-year mark **45% of families** receiving direct cash were able to save for an emergency, compared to 14% of those not receiving payments.



The risk of psychological distress fell by 23% for families receiving direct cash during the two-year program, while it increased by 8% among families not receiving payments.



This support helped me step up my college savings because it's coming up quickly and college is SO expensive.

— DCP participant

FROM UNCERTAINTY TO INFINITE POSSIBILITY

Stories from CHV's Direct Cash Program participants



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WIPING AWAY MY DEBT

Being a part of the Camp Harbor View community has been a gift to my family in so many ways. When my kids first started at the camp, it was pure joy. I had never been on a boat in my life and now they were on a boat to camp every morning! Then when I heard about the Direct Cash Program I thought it was too good to be true.

We had moved from Brockton to Dorchester to be closer to my work, and my husband was laid off during the pandemic. I've worked at Beth Israel Deaconess Medical Center as an office manager for 12 years. I love my job but Boston is not an easy place for a family to live on one middle-class salary. We applied to receive public assistance, but we'd been turned down because we made too much money.

For a while, we were charging everything to our credit card — gas, food, utility bills, extra curricular activities, prom. Our credit card debt was piling up, and it was scary.

Receiving \$583 each month was a game changer for us. I was able to leave my second job to spend time with the kids. My husband had more time to search for a new job and he started one right away. We paid off our credit card bill. We bought a new car for me to get to work. It all added up to reduced stress and more family time for all of us. We're saving up to buy a house and we just feel like we're on more solid ground than ever before.

It's tough that it had to end, but it makes sense. And I'm so happy for the families that can come on board next.

—**Sherene Blake, Dorchester**



Participating families were 17% more likely to pay bills on time than families not receiving payments.

44

EDUCATION IS EVERYTHING

I've worked at Bank of America for 35 years and I've always been good at budgeting and planning. But I'm a single mom, and money is always tight. So when I heard about CHV's great (and free) summer camp, I jumped at the opportunity. My 14-year-old son, Brayden, loved his summers at CHV and he'll be entering the Leadership Academy this year.

I'm a proud graduate of UMass Boston, and I've been saving for Brayden's college since he was born. But college costs a fortune, and I don't want him to have to work as much as I did during school, or graduate with too much debt. So when I was lucky enough to be accepted into the CHV's Direct Cash Program, I committed to myself and Brayden that most of those funds would go into his 529 college savings account. And I'm proud to say that 90% of the money is there – that fund took a leap over these two years and I feel so much better with him entering 9th grade. The other 10% went to pay for a tutor in subjects where he needed a boost. Education is everything, and I'm so proud of the young man Brayden is becoming. I'm trying to guide the way and to make sure money doesn't stop him from pursuing his dreams.

—**Samanda Aguilar**, Roslindale



The number of families who were able to save increased by 50 percent, while this number fell by 44 percent among families not receiving payments.

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A HOME BASE FOR OUR FAMILY

I've been part of the CHV community since 2019 – all three of my sons are part of CHV programs and it has been a wonderful addition to our lives. My wife and I moved to Boston from Nigeria in 2005, and we've always dreamed of owning a home. We both work hard and save as much as we can, it just hadn't been possible in such an expensive housing market.

Thanks to the Direct Cash Program, we were finally able to make this dream come true. We were able to purchase a two-family home in Hyde Park, so now we'll be building equity through our rental income as well.

And now I'm part of the Parent Advisory Board at CHV – I'm always looking for ways to give back and to help shape programs like this so they can work for more people in our community. If we can make programs like this possible for more families, we'll be able to build generational wealth and a more diverse future for Boston. I'm proud to play a small part of a movement like this.

–**Kenneth Agbonghagbonse**, Hyde Park



Families in the program reported a 23% increase in asset building (purchase of a house or car), while other families saw an 11% decline.

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TIME WITH MY FAMILY MEANS EVERYTHING

The Direct Cash Program came at a time of dire need for my family. My husband had been deported to Barbados, so I was supporting myself and three kids while working full time. Through the pandemic, our living expenses seemed to be rising every day and I decided to give up our car because it was too hard to make the monthly payment. We were stressed.

Both of my daughters had participated in CHV's amazing programs and we felt connected with the organization and the community. When I heard I had been accepted into the Direct Cash Program, it was a blessing. It's a wonderful program and I wish more families had access to it.

The extra funds helped us survive and gave us more time to enjoy life together. I was able to catch up on the gas bill and save an emergency fund for the first time. Maybe the most meaningful part of this is that I no longer need to work two jobs and am able to be home more with my kids. I was able to sign up to take a swim class with my daughter — it was such a precious experience to have with her.

It's tough that this phase came to an end, but we're better off now — with an emergency fund and more knowledge about budgeting and planning. I'm optimistic about the future thanks to this program.

—Latanya Turner, Mattapan



Families in the program were more likely to report that they were satisfied with their lives than others, and were much less likely to experience psychological distress.

HOW THE PROGRAM WORKED

With this two-year pilot program, Camp Harbor View joined a burgeoning national guaranteed income movement. Pilot programs and studies in more than 100 cities nationally have shown that programs that offer a steady source of income for low-income or historically marginalized communities, with minimal strings attached, lead to major leaps in wellbeing and opportunity. The traditional safety net is inadequate, and the growing body of evidence is clear – trusting people to make the right financial decisions for their families is an extremely effective path to success and stability.

Our pilot was among the largest privately funded guaranteed income programs ever run in the United States. Here are the key details:

- ✓ Camp Harbor View raised more than \$750,000 from 107 generous donors to fund the program.
- ✓ The UpTogether team drew upon decades of leadership in guaranteed income to help design the program.
- ✓ Our partners at Blakely Consulting measured the program's impact continuously through the pilot.
- ✓ Families in the Camp Harbor View community were invited to apply to participate if they earned less than \$70,500 per adult household member. (We designed the program so no family would experience a loss of benefits due to receiving the money).
- ✓ A lottery, administered independently by UMass Boston, determined whether a family would receive monthly income and access to education and resources, or would be part of an equal size control group, who received a stipend in exchange for sharing information throughout the two-year pilot. We were transparent with families throughout the process.
- ✓ Fifty families were selected to receive \$583 per month for two years and invited to be part of this Direct Cash community.
- ✓ Participation includes opportunities to connect with other members, and to attend optional workshops on investing, taxes, real estate, starting a business, saving for college, and more.
- ✓ There were no strings attached to receiving the monthly cash payment.



GROWING OUR IMPACT, TOGETHER

The Direct Cash Program was born from the experiences of dozens of Boston families, and from a deep desire to try bold new approaches to achieve economic mobility.

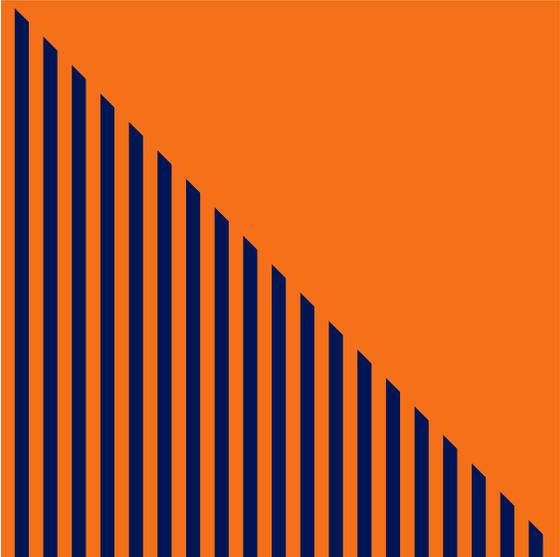
All over our great city, individuals and families work tirelessly, pursue education and growth, and walk the tightrope of modern life — only to find themselves stuck in the ruthless cycle of inequity. Rent, college tuition, healthcare, and other essential costs have skyrocketed, while wages have remained stagnant. Structural racism excludes hundreds of thousands of people of color from opportunities.

The public safety net is riddled with gaping holes. The path out of inequity for Boston — and we believe for many American cities and towns — are investments in broad programs guaranteeing direct income for the families who need it, with no strings attached. We need **bold** action to make

more rapid progress in unraveling the tightly wound binds created by centuries of violence, injustice, exclusion, and quiet bias.

We believe that guaranteed income is an idea whose time has come. We will continue advocating for local, state, and federal programs to expand and build upon the insights gleaned from our programs and dozens of others like it nationally. In the meantime, we will keep doing everything we can to partner with as many Boston families as we can.

In Spring 2024, Camp Harbor View will be launching the second phase of this program. We're excited to continue building a movement with this community, and we invite and welcome collaboration from anyone interested in joining us. **Together we can build a stronger, more equal Boston, but it will require urgent action. Are you with us?**



“When we trust families to make the right decisions for their future, the possibilities are limitless. Unconditional cash isn't a handout. It's a launchpad.

— **Jack Connors**, Chairman and Co-Founder, Camp Harbor View

This pilot would not have been possible without the leadership of the families who participated and without partnership from several individuals and organizations:

PARENT ADVISORY BOARD

A group of dedicated participants has played a key role in shaping and guiding the program, and designing the second cohort, which kicks off in 2024.

Kenneth Agbonghagbonse

Priscilla Miller

Sherene Blake

Tierra Lyons

PROGRAM PARTNERS



Blakely Consulting



CAMP HARBOR VIEW LEADERSHIP

Jack Connors
Chairman & Co-Founder

Sharon McNally
Chief Executive Officer

Lisa Fortenberry
Executive Vice President

Josh Waxman
Chief Operating Officer

Richard Armstrong
Chief Development Officer



CHV is a family. This organization stands alone in the way they include families and design their programs along with participants. The role of the Parent Advisory Board in designing the next round of the program is a prime example of this, and it has been an honor to serve the community as a member of the board.

— Priscilla Miller, Parent Advisory Board Member

READY TO GET INVOLVED?

Email Sam Zito, CHV Director of Family Services:
szito@campharborview.org



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