

The New Leaf Project

Final Report

Final Report on New Leaf Project's
Direct Cash Transfer Pilot

Make change happen.
Believe in someone.



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1 Introduction

The New Leaf Project offers the first rigorous evaluation of the direct giving model in Canada. Our mission is to empower people to move beyond homelessness and create a positive impact on an individual's life at precisely the time they need it most. By preventing the recently homeless from becoming entrenched as homeless, the NLP aims to transform lives while saving community resources that can be better spent elsewhere.

Direct giving is a simple idea that is proving to be powerful and transformative. A one-time cash transfer is awarded to a person who is homeless and can be spent according to individual needs. The direct giving 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. The primary goals of the NLP are to:

- Reduce the length of shelter stays;
- Improve socio-economic outcomes;
- Demonstrate the impact of a cash injection when people need it the most;
- Broker a conversation that breaks down the stereotypes around homelessness and enhances our understanding at the local and national level; and,
- Develop strategic partnerships to maximize and coordinate collective efforts.

1.1 Why study Direct Giving?

Living in poverty, defined by a lack of economic and material resources, is a barrier to long-term decision-making and future planning. Research points to negative economic, social, and psychological feedback loops that keep individuals without a steady income “trapped” in poverty¹. A growing body of evidence shows that both conditional and unconditional cash transfers can break these feedback loops and make substantial positive impacts on people’s lives.

Cash transfers enable participants to plan for the future and get back to work. They empower people to find housing and purchase goods and services that promote their well-being. Findings also suggest that cash transfers offer more than buying power and may enable people to re-establish social connections and access job opportunities and community services. Further, data reveals no significant correlation between cash transfers and spending on “temptation goods” (typically defined as alcohol or tobacco use).

1.2 Direct Giving and Homelessness

Homelessness in Canada is a growing social concern. Recent statistics report that over 235,000 individuals experience homelessness in any given year nationwide and that number continues to rise. To date Canada’s primary response has been to manage the crisis through the provision of emergency services, such as shelters, day programs and meal programs. Service providers are doing the best they can with limited resources; however, if we are to have any hope of ending homelessness, new solutions are required.

This project is the first of its kind in North America and it provides a unique opportunity to make an impact in the lives British Columbia’s most vulnerable population. Up until recently, individuals receiving income assistance in British Columbia were eligible to receive a total of \$610 per month, \$375 of which was earmarked for shelter. As

¹ YC Research (2017, September). Y Combinator Research: Basic income project proposal. Retrieved from: <https://static1.squarespace.com/static/599c23b2e6f2e1aeb8d35ec6/t/59c3188c4c326da3497c355f/1505958039366/YCR-Basic-Income-Proposal.pdf>

of September 20, 2017, income assistance was raised to a total of \$710². Disbursements of this kind are not sufficient to cover the costs of living in Vancouver, let alone make investments in one's future. These circumstances make it difficult for someone to move out of poverty. Moreover, smaller disbursements communicate to recipients, as well as to the community at large, that they are not responsible enough to manage large sums of money, working to further disempower those living in poverty³.

2 New Leaf Pilot Project

Built upon the concept of direct giving, the New Leaf Project awards one-time cash transfers to youth (19+) and adults who have recently become homeless. Money can be spent according to individual needs and it provides choice, control and purchasing power at a critical time in people's lives. This is not merely a gesture of help. It is a signal that society believes in them.

Our Vancouver pilot project launched in the Spring 2018. Fifty recently homeless individuals were selected to receive a one-time cash transfer of \$7,500. This amount is based upon the approximate annual welfare benefit (2017) in British Columbia. Individuals were carefully screened against a set of criteria that was developed in collaboration with our partners (listed below). Our goal in designing these criteria is to support participants to the highest degree possible and to reduce the risk of harm.

Our pre-screening criteria include:

- **Age** - 19 and 65
- **Length of Time Homeless** - Two calendar years or less and experiencing homelessness at the time of recruitment.
- **Employability** - Project participants must be able / eligible to gain full-time employment in the near future (i.e., Canadian citizen or permanent resident).

Our in-person screening criteria include:

- **Severity of Substance Use** - Project participants must not be experiencing substantial to severe problematic of substance use as defined by the Drug Abuse Screening Test (DAST-10).
- **Severity of Alcohol Use** - In addition, the Alcohol Use Disorders Identification Test (AUDIT) will be used to screen out participants experiencing problematic alcohol use.
- **Severity of Psychiatric Symptoms** - As a measure of mental health, project participants will also be screened based on three items taken from the Colorado Symptom Index (CSI). The CSI is a self-report measure used to assess psychiatric symptomatology.

A short qualitative interview is also used to assess participants' readiness for change, and the likelihood of both positive and negative impacts as a result of receiving a large sum of money. Once successfully screened into the project, participants are then randomly assigned by shelter to one of the following four conditions:

1. Group #1 - \$7,500 + workshop & coaching (N=25)
2. Group #2 - \$7,500 + workshop (no coaching) (N=25)
3. Group #3 - no cash + workshop & coaching (N=25)
4. Group #4 - no cash + no workshop/coaching (N=50).

² BC Government (2017, July 20). *Premier Horgan announces \$100 increase to income assistance and disability rates*. Retrieved from: <https://news.gov.bc.ca/releases/2017PREM0065-001330>

³ Schroeder, J. (2017). *The paradox of helping: Endorsing for others what we oppose for ourselves*. Retrieved from: <http://behavioralscientist.org/paradox-helping-endorsing-others-oppose/>

2.1 Research Questions

Our primary research question is: what impact does a one-time unconditional cash transfer have on recently homeless individuals in Metro Vancouver? Our specific questions are as follows:

- How do cash transfers impact the lives of recently homeless individuals?
- What specific improvements, if any, do cash transfers enable in the lives of these individuals, compared with traditional benefit models?
- Are cash transfers a cost-effective means of assisting these individuals, compared with traditional benefit models?
- How does an affirmational workshop and coaching program impact the lives of recently homeless individuals?
- Does an affirmational workshop and coaching program enhance the benefit of cash transfers?
- In what way does having access to a cash injection of \$7,500 in one lump-sum change participants' experiences on the following domains:
 - a) Housing
 - b) Employment
 - c) Assets and spending
 - d) Cognitive functioning
 - e) Subjective well being
 - f) Social connection
 - g) Physical health
 - h) Food security

2.2 Our Hypotheses

Based upon the positive outcomes of the London Rough Sleepers Project and direct cash transfer studies in the developing world, we predicted that our study will produce two main effects:

1. Participants who receive cash transfers will demonstrate better outcomes than those who do not receive cash transfers.
2. Participants who take part in the workshop + coaching program will demonstrate better outcomes than those who do not participate in these programs.

For the purposes of this report we have concentrated our analysis on the cash groups (Groups 1 and 2) versus control groups (Groups 3 and 4), for the reasons listed below:

- Data collection is still ongoing, so the sample size is not yet large enough to reliably detect differences between individual groups (e.g. Group 1 vs. Group 2).
- The impact of the cash transfer is our primary research question, and by combining the cash groups and comparing them to the non-cash groups we can see this effect most clearly.
- Because participants were assigned to condition based on shelter location, there are some demographic differences between the groups (e.g. Group 1 has a higher percentage of females than the other groups). By combining groups 1+2 and 3+4, we minimize these demographic differences.

A fine-grained analysis of the four groups will be undertaken once we have a complete data set for all 125 project participants.

2.3 Intervention

The intervention in this study has three levels. The first level includes a direct cash transfer in the amount of \$7,500. Transfers are delivered via direct deposit into participants' bank accounts. Vancity Credit Union provides all participants with a Chequing Plus account. This type of account offers 40 monthly transactions free of charge in addition to starter cheques at no cost. Receipt of the cash transfer is dependent upon participation in the initial workshop and, where applicable, the initial coaching session

The second level of the intervention includes a workshop consisting of self-affirmation and personal planning exercises. The workshop will consist of a series of exercises that are grounded in previous research. In particular, self-affirmation exercises have been shown to help participants defend against the cognitive burdens caused by stereotype threat and stigmas associated with poverty⁴.

The third level is one-on-one coaching offered through our network of professional coaches. The coaching intervention has been designed to provide participants with two or three 45-minute coaching sessions per month for a period of six months. Built upon the fundamentals of curiosity, non-judgement and partnering, the purpose of coaching is to unlock people's potential to maximize their own performance. Coaches support participants to make informed decisions in all areas of life, including work, finances, health, relationships, education and recreation.

3 Understanding Our Participants

Data collection is key to ensuring that our outcomes are valid and concrete. Our research team collects data from individual participants within each group at baseline, one-month and every subsequent three months after the cash transfer over the course of 12 months. Our goal is to assess the impact of direct cash transfers on recently homeless individuals on the following domains:

1. Housing
2. Employment
3. Assets and spending
4. Cognitive functioning
5. Subjective well being
6. Social connection
7. Physical health
8. Food security
9. Cost-benefit analysis (please see separate report)

3.1 Who is in the New Leaf Project?

To date, 91 participants have been successfully enrolled in the study, out of our final target sample of 125. Participants have been recruited from shelters around Metro Vancouver, including North Vancouver, Vancouver, Surrey, New Westminister, Abbotsford and Coquitlam. To ensure that our sample was representative of Metro Vancouver's homeless population, we recruited a minimum of 30% women into our study. The demographics of our sample are provided in the table below.

⁴ Hall, C., Zhao, J., & Shafir, E. (2014). Self-affirmation among the poor: cognitive and behavioral implications. *Psychological Science*, 25(2), 619-625.

Demographics						
Average Age (range 19-64)	Female	European	Aboriginal	With children under 19	Average Duration Homeless	No Personal ID
41	38%	48%	10%	37%	6 months	24%

Participants were pseudo-randomly assigned to condition based on their shelter. This assignment procedure was used to mitigate potential risks of treating participants differently within the same shelter. Although our assignment procedure was largely effective in randomly distributing demographic variables equally across conditions, the cash group has a significantly higher number of females and a significantly higher percentage of participants who have children. These differences should be kept in mind in interpreting our results.

Demographics by Group							
Condition	Average Age (range 19-64)	Female	European	Aboriginal	With children under 19	Average Duration Homeless	No Personal ID
Cash	43	51%	51%	9%	54%	7 months	14%
Control	40	27%	45%	10%	18%	5 months	33%

3.2 Reasons for Homelessness

In the screening survey, participants were asked: “What is the reason for your most recent experience of homelessness?”. For the participants in our sample (N = 91), the most common responses are as follows:

Reason for Homelessness	
Reason	% of responses*
Landlord issues/eviction	36
Financial constraints	22
Family-related (death, conflict, divorce, violence)	16
Substance use (drugs, alcohol)	5
No suitable/affordable housing available	11
Medical	7
Exiting the system (foster care, prison, recovery)	4
Roommate issues	4
Mental health	2
Fire	2

*some participants mentioned multiple issues so the column total exceeds 100%.

4 Our Impact

As per the Homelessness Partnering Strategy Innovative Solutions to Homelessness PS program requirements, the New Leaf Project demonstrates effective practices in data collection, interventions for specific populations, strategic partnerships and the improvement of socio-economic outcomes. Outcomes were specified for each objective and key results are presented below⁵.

4.1 Participant Sample to Date

Data collection for the project is still ongoing. To date, 91 participants have been successfully enrolled in the study, out of our final target sample of 125. Cash transfers have been disbursed to 42 participants. The remaining eight participants are moving through the ID replacement process, which is lengthy and can cause significant delays. Participants have been recruited from shelters around Metro Vancouver. Each shelter has been pseudo-randomly assigned to either a cash or control group, such that all participants from a shelter are assigned to the same group.

Participant recruitment has taken place in four waves, starting March 2018. We expect the final wave of participants to be recruited by June 2019. Participants in the control condition are considered a good complete once they have completed the baseline survey and at least one follow-up survey. Participants in the cash condition are considered a good complete as soon as they receive the cash transfer.

Because participant recruitment occurred in waves over the course of a year, participants are currently progressing through different stages of the study. For example, some participants have already completed the 6-month survey, while others have only recently completed the baseline survey. The table below shows the number of surveys completed so far at each time point. To date, the sample sizes for the 9-month and 12-month are very small, so these time points are not presented in this analysis. As participants continue to progress through the study over the next year, the sample size of the follow-up surveys will increase.

Surveys Completed per Time Point			
Condition	Baseline	3-month	6-month
Cash	42	25	15
Control	49	29	15
Total	91	54	30

Because participation in the study is voluntary, some participants have missed surveys or discontinued participation in the study. We estimate the current attrition rate is roughly 15% for each follow-up survey, taking into account that participants are at different stages of the study. Thus, assuming we recruit 125 participants, we expect 106 to complete the 3-month survey, 90 to complete the 6-month survey, 76 to complete the 9-month survey, and 65 to complete the 12-month survey.

4.2 Data Preparation

The data were analyzed independently by two researchers. Any data entry errors were removed or corrected. Because outliers can drastically skew the data, we removed data points that were 3 or more standard deviations from the mean of the variable at each time point.

⁵ Please note that we were not able to assess the impact of the intervention to reduce the number or percentage of shelter users who are recently homeless as we do not have access to shelter databases and corresponding guest composition.

4.3 Participant Outcomes

4.3.1 Housing

At baseline, 3-months, and 6-months, participants reported the number of nights they had spent in a shelter over the preceding 3 months. After the intervention, participants in the cash condition reduced the number of nights in shelters significantly faster than participants in the control condition. This reduction was most dramatic in the first 3 months, in which the number of nights for cash participants reduced by over 50%, while the number of nights for control participants slightly increased.

Participants also reported where they had lived over the preceding three months using the Residential Timeline Follow Back Inventory (Tsemberis et al., 2007). We used this tool to determine where participants were living at the time of the survey. In line with previous research, we categorized each type of housing as either Stable or Unstable. This measure also shows that cash participants found stable housing much faster than control participants. At 6 months, 80% of cash participants are stably housed, while only 50% of control participants are stably housed.

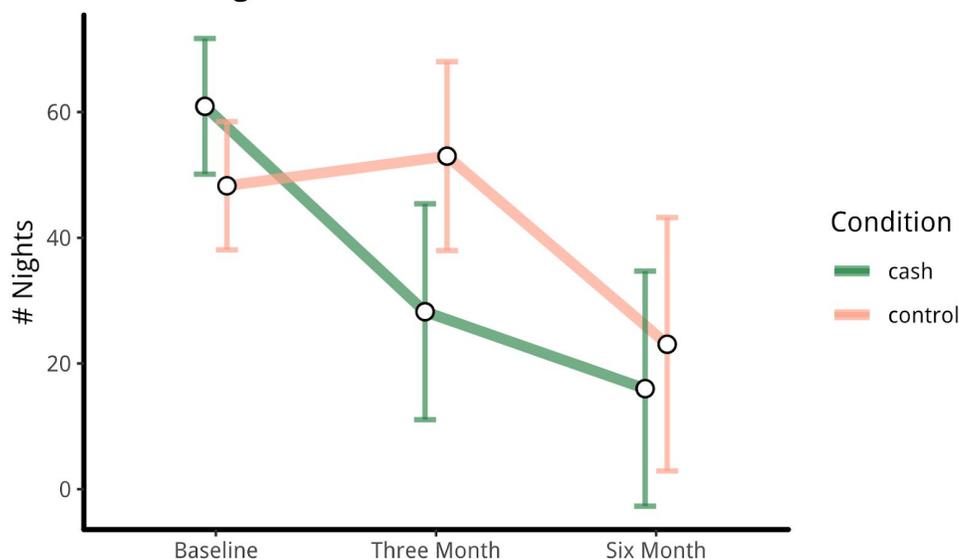
Of note, 8% of cash participants were stably housed at baseline. Although all participants were homeless at the time of the screening survey, some were able to acquire housing by the time they completed the baseline survey. Typically, the baseline survey took place a few days after the screening survey, but for some participants the delay was several weeks.

Despite this minor difference between the groups at baseline, taken together these outcomes suggest that the cash transfer had a large impact in helping participants move out of shelters and move into stable housing more quickly compared to business-as-usual.

Housing				
Outcome	Condition	Baseline	3-month	6-month
Average # Nights in Shelter Last 3 months	Cash	61	28	16
	Control	48	53	23
% of Participants in Stable Housing	Cash	8%	52%	80%
	Control	0%	36%	50%

The image below graphically depicts the number of shelter nights, as reported in the table above. The error bars at each time point represent 95% confidence intervals around the means.

Shelter Nights in Past 3 Months



4.3.2 Employment

At each timepoint, participants reported whether they currently had a paid job in the community. Overall, there does not appear to be any major differences between the cash and control group in job attainment. For example, job attainment remained relatively flat for both groups, except the cash group experienced a small increase at 3 months, while the control group experienced a similar increase at 6-months. Overall, we think these outcomes suggest that the groups are roughly equivalent on employment outcomes.

Employment					
Outcome	Condition	Baseline	1-month	3-month	6-month
% of Participants with a Job	Cash	28%	30%	44%	33%
	Control	35%	36%	34%	47%

4.3.3 Assets and Spending

At each time point, participants reported their total assets and weekly spending on various items. Total assets were calculated by combining the monetary value of all the participants' belongings and the monetary value of all their financial assets (e.g. bank accounts, cash, etc). Overall, the cash transfer had a significant long-term impact on total assets. Participants retained roughly \$3,000 in increased assets one month after the cash transfer. By 6-months, their assets were still roughly \$1,500 more than the control group.

Total spending was calculated by adding together spending on items such as rent, food, clothing, and temptation goods such as alcohol, drugs and cigarettes. Thus, total spending is not exhaustive of all purchases that were made. In line with the findings above, total spending increased significantly for the cash group compared to the control group. In particular, the cash group quickly increased spending on rent. By 3-months, the cash group had increased weekly spending on rent by \$100, while the control group had only increased by \$20. Importantly, there has been a significant reduction of 33% in spending on temptation goods (alcohol, cigarettes, or drugs) for both groups, suggesting no negative impact of the cash transfer. This is particularly important given many

people's' concerns about cash recipients spending the money on these items. This finding also supports similar findings from research on cash transfers in the developing world, which have also found no significant increases in spending on temptation goods.

Taken together, these results suggest that participants increased productive forms of spending, such as rent, while still maintaining a portion of their increased assets for at least 3 months. In addition, compared the the control group, the positive impact extends through 6-months.

Assets and Spending					
Outcome	Condition	Baseline	1-month	3-month	6-month
Total Assets	Cash	\$4,525	\$7,432	\$5,840	\$4,111
	Control	\$4,767	\$4,929	\$4,194	\$2,538
Total Spending per Week	Cash	\$181	\$481	\$367	\$349
	Control	\$210	\$242	\$209	\$274
Spending on Rent per Week	Cash	\$22	\$80	\$121	\$136
	Control	\$34	\$35	\$54	\$116
Spending on Temptation Goods per Week	Cash	\$33	\$34	\$21	\$22
	Control	\$32	\$40	\$21	\$22

The graph below shows how total assets change over time. As mentioned above, assets in the cash group increased after the cash transfer and participants retained a portion of this increase through 6-months, compared to control.



4.3.4 Cognitive Functioning

Cognitive function was measured by two tests. The first test was the Stroop task that measures executive function which is the ability to respond quickly and often contrary to the initial impulse. The second test was the Raven's Progressive Matrices that measures fluid intelligence which is the capacity to think logically and solve problems independent of acquired knowledge. The accuracy of both tests is shown in the table below. For executive function (Stroop accuracy), participants in the cash condition showed a greater and faster improvement from baseline to 6 months, than participants in the control condition. For fluid intelligence (Raven's accuracy), participants in both conditions showed a similar improvement from baseline to 3 months, and participants in the control showed a greater improvement at 6 months. We note that the data in 6 months were not complete (small numbers in both conditions), so this difference may not be meaningful.

Cognitive Function					
Outcome	Condition	Baseline	1-month	3-month	6-month
Stroop Accuracy	Cash	78%	86%	93%	96%
	Control	83%	85%	79%	98%
Raven's Accuracy	Cash	51%	52%	55%	59%
	Control	51%	57%	55%	65%

4.3.5 Subjective Well-being

To measure psychological well-being, we used well-validated psychological scales that assess participants' positive and negative emotional experiences, along with a cognitive evaluation of their satisfaction with life. There is a trend for both groups to improve slightly over time and there were no significant differences between the cash and control conditions. While we did anticipate the cash transfer would improve psychological well-being, it is notoriously difficult to improve outcomes on subjective scales such as these. Although participants in the cash condition experienced improved standards of living, it is possible that new challenges presented by the cash transfer (e.g. apartment hunting) negated these positive impacts.

Psychological Well-being					
Outcome	Condition	Baseline	1-month	3-month	6-month
Positive Affect	Cash	3.2	3.5	3.4	3.6
	Control	3.2	3.3	3.5	3.8
Negative Affect	Cash	2.8	2.6	2.9	2.5
	Control	2.7	2.5	2.4	2.2
Satisfaction with Life	Cash	3.3	3.6	3.8	3.9
	Control	3.1	3.5	3.7	3.9

Note: Scales measured from 1=low to 5=high.

4.3.6 Social Connection

Social connection was measured using an adapted version of the Social Connectedness Scale (Lee, & Robbins, 1995). The scale assesses the degree to which participants feel close to others and the world around them. On

this outcome, the control group increased 1 scale point by 6-months, while the cash group only increased by .3 points. Due to the smaller sample size at 6-months, it is not clear if this is a meaningful difference or noise in the data. We expect that this small difference is likely to disappear after more data is collected.

Social Connection					
Outcome	Condition	Baseline	1-month	3-month	6-month
Connectedness	Cash	4.5	4.6	4.6	4.8
	Control	4.2	4.5	4.9	5.2

Note: Scales measured from 1=low to 7=high.

4.3.7 Physical Health

Physical health was measured with a single question assessing overall health. The control group experienced a minor improvement in health at 3-months, but overall the changes in health are mostly equivalent between the cash and control groups.

Physical Health				
Outcome	Condition	Baseline	3-month	6-month
Overall Health	Cash	2.8	2.6	2.9
	Control	3.1	3.5	3.1

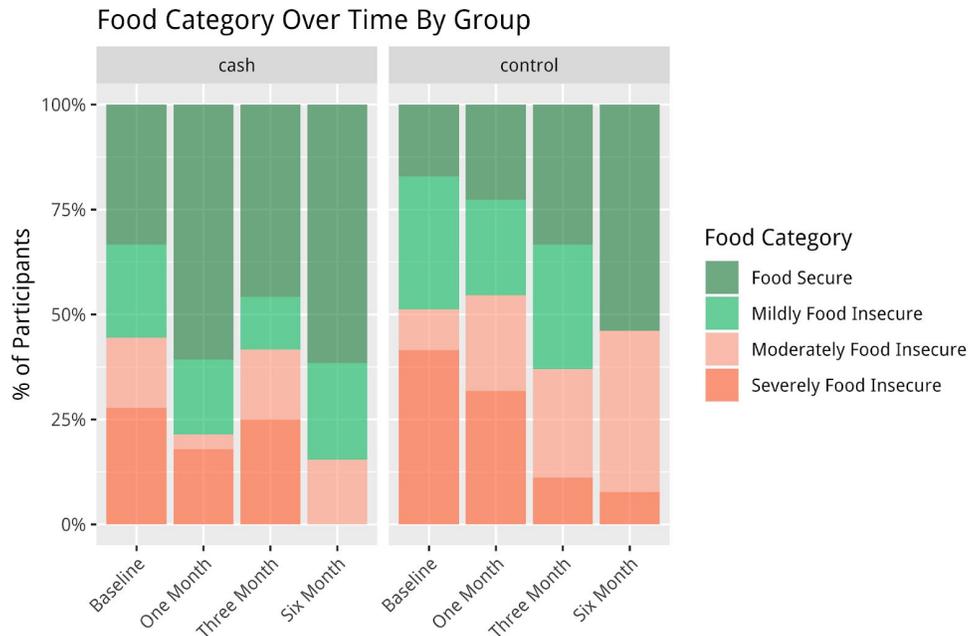
Note: Scale measured from 1=poor to 5=excellent

4.3.8 Food Security

Food security was measured using the Household Food Insecurity Access Scale (Coates, Swindale, & Bilinsky, 2007), which categorizes 4 levels of food security and insecurity. According to this tool, *Food Secure* is the most secure and *Severely Food Insecure* is the least secure. The table below shows the percent of participants in each condition who are Food Secure. While there is a trend for both groups to increase over time, the increase for the cash group happens quicker.

Food Security					
Outcome	Condition	Baseline	1-month	3-month	6-month
Food Secure	Cash	33%	61%	46%	62%
	Control	17%	23%	33%	54%

The graph below expands on this result by showing the change for all four categories of food security at once. Over the course of the 6-months, food security for the cash group improved faster and to a greater extent than it did for the control group.



4.4 Limitations

The above findings are specific to the participants in our study, namely those who qualify under our eligibility criteria (see section on eligible population). Our results may not be applicable to other homeless individuals outside the eligibility criteria, or homeless populations in other social and cultural contexts (e.g., other developed or developing countries). Thus, we have taken extreme care in interpreting our results.

Second, we recognize that our sample size (N=91) is relatively small, compared to other cash transfer programs that involve significantly more participants. This is due to the resource constraints of our project: we had a total of CAD \$375,000 to disburse 50 cash transfers of \$7,500. However, from a power analysis, the complete sample size (N = 125) is still statistically relevant enough to detect moderate differences among the conditions.

Third, we recognize that the amount of cash to be transferred to a given individual is limited (CAD \$7,500). This amount may not be sufficient given the living costs in the Lower Mainland, but it may nonetheless relieve some of the immediate financial stress for recently homeless individuals.

We have been careful in the interpretation of our results, recognizing the possible confounds and variables outside of our control. By randomly assigning shelters to each condition, we were able to balance most of the noise in our data across conditions, but even still the groups differed in terms of gender and percent of participants with children. As well, we cannot control for all possible variables, such as family history, or incidental life events during the study. Even for the variables we can consider, we can only rely on participants' self-reported information rather than obtaining data from a third party (e.g., previous financial records). We also recognize that some participants have dropped out during the study, which further limits our sample size and

4.5 Changing Perceptions

One of our initial goals was to broker a conversation that breaks down the stereotypes around homelessness and enhances our understanding at the local and national level. A change in direction required us to minimize public and media attention to protect participant privacy and preserve data integrity. To that end, we were not able to engage in a national conversation about homelessness stereotypes; however, through our work with volunteer

coaches we saw first hand how personalizing homelessness - seeing the person behind the circumstance - can radically change people's perceptions.

Volunteer coaches were asked if their coaching experience changed how they perceive homelessness and people who are experiencing homelessness. The following capture full and unedited verbatim responses from all respondents.

4.5.1 Question: Did your coaching experience change how you perceive homelessness and people who are experiencing homelessness?

- "It's made me appreciate the many factors that contribute to, and the difficulty of escaping from, homelessness in a way that is quite moving."
- "I currently work with people with lived experience both individually and in a group coaching session so did not feel a change in my perception. But I was surprised when working with my New Leaf coachee how much she expressed she enjoyed the coaching, and how it was a game changer for her, and more so than counselling has ever been. That was an eye opener for me."
- "It has changed my perception of people that are experiencing homelessness. I realize that many of them have been hurt physically or emotionally with little to no support available to heal. They have given up on themselves as many have given up on them. They are emotionally starved, lack the belief that positive change can happen, and therefore don't allow any available life changing help into their lives. We need people that love, support, and don't judge to create trust before any type of support will bring lasting change."
- "I have a new understanding of the impact of experiencing homelessness on an individual, rather than as a general concept. It's the little details that stand out, like the opportunity to select and cook your own food, or being able to own things that are important to you and to leave them out in your residence without fearing that they'll be stolen. So many of the little dignities that many of us take for granted are lost, and it's not easy to regain them once they're gone."
- "Through engagement with my clients from the New Leaf Project, I have developed a first hand, deeper understanding of the realities homeless population is facing in Metro Vancouver. I learned to put aside my biases and fear of those experiencing homelessness, and see the person in front of me with love, empathy, and gratitude."
- "The coaching process allows you the privilege to be deeply engaged with every facet of a client's life. Through this relationship I was awakened even more to the innate potential that lies within all of humankind, regardless of mental or socioeconomic status."

5 Lessons Learned

As the first direct giving study in Canada, the New Leaf pilot project resulted in many lessons learned. Capturing lessons learned was an ongoing effort and we used knowledge gained to pivot in real time and improve our implementation process. Listed below are the most notable lessons learned over the duration of the project.

- ID replacement is a huge barrier for people and the lengthy application process keeps people trapped in poverty (and delays the cash transfer).
- Connecting participants with mobile devices and obtaining all possible contact information may help lessen our attrition rate.
- You cannot randomly assign people to engage in a coaching relationship. Participants must be willing and excited to engage in coaching in order to benefit.

- Changes in the weather conditions can greatly affect not only housing availability, but also the makeup of shelter guests.
- Partnership is the key to success. We are honoured to work with UBC, ESDC, Vancity, MSDPR, Lookout Society, Elizabeth Fry, Raincity Housing, Covenant House, Sphere, donors and our coaches.
- Consult early and consult often. This includes the “experts” as well as people with lived experience, who are often overlooked. Human-centred design is the way forward.

6 Conclusion

Homelessness impacts at least 235,000 Canadians per year, 30,000 every night and costs the Canadian economy \$7-billion⁶. Service providers are doing the best they can with limited resources; however, if we are to have any hope of ending homelessness, new and innovative solutions are required.

Cash transfers empower recipients to find housing and purchase goods that improve their lives. Our evidence to date, while preliminary, suggests that empowering individuals through direct cash transfers may offer a simple yet powerful approach to address homelessness for certain members of the population. This is consistent with a growing body of evidence that shows that cash transfers can help mitigate immediate financial constraints and make substantial positive impacts on people’s lives. Our data set suggests that the cash transfer:

- Reduced shelter use
- Increased stable housing
- Increased assets and spending
- Increased executive control
- Increased food security

Further, the cash transfer did not increase spending on temptation goods. And through our work with volunteer coaches we saw first-hand how personalizing homelessness - seeing the person behind the circumstance - can radically change people’s perceptions.

Beyond the human impact, our cost-benefit analysis also suggests that the cash transfer saves resources by helping people move out of shelters and into housing. By reducing service use, the cash transfer generates a net savings of \$375 per person per month. If this intervention were to be successfully replicated with the 30,000 Canadians who are homeless on a given night in Canada, society would save more than \$11 million per month.

To further demonstrate the robust impact of cash transfers, it is vital to replicate the study with a larger sample over a longer time frame in multiple cities in Canada. Such replications not only increase the statistical power in our analyses, but also allow us to understand how different contexts influence the impact of cash transfers. Large scale replications are needed to confirm these preliminary findings and address the following questions:

- How do the results from North America compare with other cash transfer studies in developing countries?
- Who are the most likely to benefit from cash transfers, and for how long?
- Who are the least likely to benefit from cash transfers, and for what reasons?
- Would this one-time cash transfer be sufficient, or will multiple transfers of the same amount over a few years be necessary to instigate significant life changes?

Answers to these questions would deepen our understanding of the impact of cash transfers and inform current welfare services and policies.

⁶ Gaetz, S., DeJ, E., Richter, T., & Redman, M. (2016). *The state of homelessness in Canada 2016*. Canadian Observatory on Homelessness Press

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8 Appendices

8.1 Appendix A - Senior Staff

Dr. Jiaying Zhao, Assistant Professor, UBC

Dr. Jiaying Zhao is the Canada Research Chair (t2) in Behavioural Sustainability, and an Assistant Professor in the Department of Psychology and the Institute for Resources, Environment and Sustainability at the University of British Columbia. Dr. Zhao received her PhD in psychology from Princeton University in 2013. Dr. Zhao is trained as an experimental psychologist in the field of cognitive and behavioural sciences, with extensive experiences and expertise with randomized control trials with human participants, and statistical analyses and modeling. She has founded the first Behavioural Sustainability Lab at UBC and Canada that pioneers inter-disciplinary research, combining theories and tools from psychology, behavioural economics, and environmental science to address both financial and environmental sustainability challenges facing society today.

Dr. Zhao's primary line of research examines the cognitive causes and consequences of poverty, which aims to understand how poverty impacts people's mind and behaviour, with the goal of developing interventions to alleviate the cognitive burdens and to improve behavioural outcomes in the low-income populations. Dr. Zhao has been conducting randomized control trials with low-income populations in Canada, the U.S., India, Uganda, and Tanzania. She has worked on a direct cash transfer project in Uganda, where over 20,000 low-income villagers in Soroti and Hoima received a one-time unconditional cash transfer, and were tracked over time regarding their income levels and cognitive function, compared to a separate control group of villagers who did not receive the cash transfer. Dr. Zhao has also developed a sophisticated program of motivational workshop with low-income individuals that consisted of six behavioural modules, in order to promote their behavioural outcomes (e.g., seeking employment, signing up for social assistance programs) in Uganda and also in Vancouver and Toronto, Canada.

Claire Williams, Co-Founder & Executive Director, New Leaf Project

Claire Elizabeth Williams is the Co-Founder and Executive Director of the New Leaf Project. With a passion for social impact, she is devoted to cultivating compassionate communities and stands for a kind and inclusive world that nourishes all forms of life. For the past eleven years she has dedicated herself to building organizations and networks, collaborating with people, developing projects and executing contracts for implementing sustainability at the local government, community and corporate levels. In 2015 Claire left her successful career to volunteer at a children's home in India. She returned to Vancouver six months later determined to continue making a real and lasting impact in the lives of others, and so the New Leaf Project was born. Driven by a mission to empower individuals to move beyond homelessness, Claire has successfully built a team of committed volunteers, executed a fruitful partnership program of community stakeholders and raised the profile of NLP with donors, raising significant funds for operations and disbursements. Today, the NLP is taking bold action to create a positive impact on an individual's life at precisely the time they need it most. Claire holds a Master of Planning with Distinction from Dalhousie University.

Dr. Anita Palepu, Professor of Medicine, UBC

Dr. Anita Palepu's her research falls under the broad area of urban health with a focus on social determinants of health. She is interested in people vulnerable to poor health outcomes including those affected by substance, unstable housing and homelessness. She has conducted longitudinal research on a cohort of vulnerably housed and homeless individuals in Vancouver (CIHR-funded Health and Housing in Transition Study 2009-2014) and was a co-investigator on the Vancouver At Home Housing First intervention study. She has experience with survey research, measurement, data collection, participant tracking and knowledge translation.

Ryan Dwyer, Project Manager, New Leaf Project

Ryan is a PhD graduate student in Social Psychology at the University of British Columbia, Project Manager at the New Leaf Project, and a Vanier Scholar. His research investigates how time and money impact well-being. Ryan has received several scholarships to support his work, and he was recognized by the Canadian Psychological Association for having the Best Masters Thesis in Psychology at UBC. Before attending UBC, Ryan worked as a Research Assistant at Stanford University Graduate School of Business. As the Project Manager for the New Leaf Project, Ryan uses his expertise in research management and psychology to ensure that the research is implemented with utmost scientific rigor and psychological insight.

Anna Balsevich, Project Assistant, New Leaf Project

Anna is the Project Assistant at the New Leaf Project. Her role includes overseeing participant recruitment, interviewer coordination, protocol and study document creation, overseeing the transcription and coding of qualitative data, supporting the Executive Director with coaching coordination, and carrying a caseload of 15 participants. Anna holds a Bachelor of Social Work from the University of British Columbia and is the recipient of several academic and service-based honours and awards. In her free time, she volunteers with a mobile care unit on the West Side of Vancouver doing social service work with people experiencing homelessness. Anna will be leaving the New Leaf Project in August to pursue a Master of Public Health at Simon Fraser University.

Hani Lee, Community Interviewer, New Leaf Project

Hani is a Community Interviewer at the New Leaf Project. Upon completing her Bachelor of Arts in Psychology at the University of British Columbia, she was hired as a Shelter Resource Worker at Looking Housing and Health Society, where she gained valuable insight into the lives of individuals affected by homelessness. In her role as Community Interviewer, she applies her knowledge acquired from working with vulnerable populations and utilizes her skills in compassionate empathy to guide her interviews and workshop sessions. In addition to managing a caseload of more than 50 study participants, her responsibilities at NLP include supporting the Project Assistant in overseeing participant recruitment and progress; creating study documents and protocols; coding qualitative data; and assisting the Executive Director in preparing project-related reports and communication materials.