

# Direct Cash Transfers and Stabilize Families

## Interim Report

April 2026



## Acknowledgements

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We would like to extend our thanks to the participants of the Direct Cash Transfer and Stabilize Families programs for taking the time to complete surveys and/or interviews with members of our research team. We would also like to thank the Community Shelter Board, RISE Together Innovation Institute, the YMCA of Central Ohio, and the YWCA Columbus for their partnership on this project. Lastly, we would like to thank the Ohio State University College of Social Work for their support through the College of Social Work Community-Engaged Seed Grant.

## Research Team

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## Introduction

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The number of people experiencing homelessness in the United States has increased each year since 2016 (HUD, 2023). This steady increase is attributed to a lack of affordable housing and growing income inequality, which have led to a diverse population experiencing homelessness with varied needs. Individuals with children (referred to as “families”), for example, make up 30% of the unhoused population. Communities have implemented programs to connect families with permanent housing through housing navigation and rental assistance. However, like the general unhoused population, unhoused families have a range of needs to exit homelessness. Providing immediate financial assistance in the form of unconditional cash assistance is one potential response to shorten the duration of transitional homelessness and prevent more intensive future housing needs.

Flexible cash assistance is considered an effective way to prevent homelessness (Shinn, 2020). Building on existing research on direct cash assistance, the pilot study reported here used a mixed methods design to describe the experiences of participants who received a one-time lump-sum payment of \$1,500 and those who received the lump-sum and 12 months of recurring \$500 payments.

This interim report includes preliminary, descriptive findings for all participants who have completed interviews and/or 6-month surveys. The findings presented here are not meant to be conclusive, as data collection is ongoing. Because the study used a rolling enrollment process, participants received their initial lump-sum payments at different times. Therefore, this report does not include comparisons between the two payment groups. Comparisons will be presented in the final report, released at the end of 2026.

## Methods

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### Design

This ongoing community-engaged pilot study will employ a convergent mixed methods research design (Creswell & Plano Clark, 2018). Interviews and surveys will be administered and analyzed concurrently, then integrated to better understand the nuance behind the findings from each arm.

### Data Collection

All recipients were invited to complete three research activities: 1) an interview 2 months after the lump-sum payment, 2) a survey 6 months after the lump-sum payment, and 3) a survey 12 months after the lump-sum payment. Participants received a \$75 gift card for completing an interview and a \$25 gift card for each completed survey.

## Findings

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At the time of the interim report, 20 participants completed the 6-month survey, and 13 participants completed an interview. Of the survey participants, 12 were in the recurring payment group and 8 were in the lump-sum group. Of the interview participants, 8 were in the recurring payment group and 5 were in the lump-sum group.

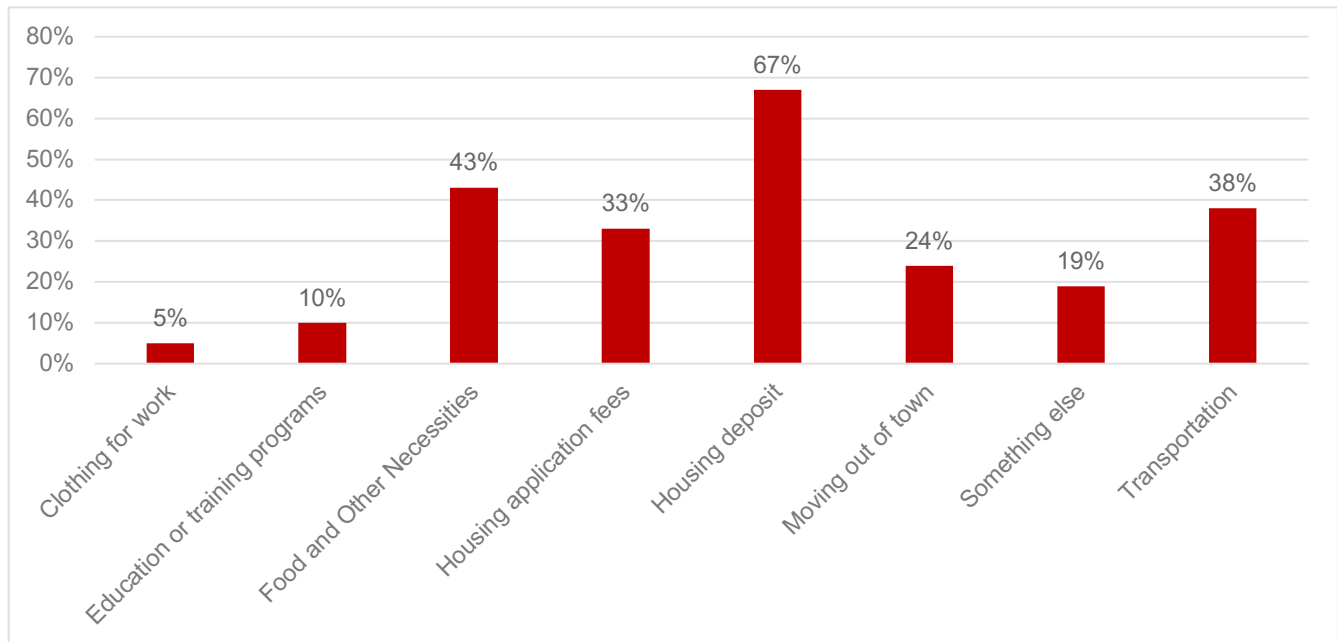
**Table 1. Participant Description**

	Survey Participants	Interview Participants
Recurring Payments	12	8
Lump-Sum	8	5
Total	20	13

Participants were asked how they spent the lump-sum payment of \$1,500, as shown in Figure 1. Participants were invited to choose all relevant options, so the responses are not mutually exclusive. Most participants (67%) reported using the lump-sum for a housing deposit to move into their own place. The food and other necessities option was the next most common response (43%), followed by transportation (38%).



**Figure 1. Spending Categories for Lump-Sum Payment**



Interviewees shared that transportation included help with daily transportation as well as moving out of town. As one participant shared, **“I think with the little bit of money that I was able to make to get the car, that \$1,500 was a big help for me. Because I wanted to get home, and I didn’t have enough financially with working in Ohio to get home”** (Participant 16). Another participant shared that the \$1,500 was used for bills, food, and daily transportation: **“I paid my water bill. Just paying bills and getting food, transportation, getting my kids back and forth places, doctors’ appointments”** (Participant 30).

Interviewees also reported using the \$1,500 for in-town moving expenses. As one participant shared, **“I used it to pay off my storage unit, U-Haul, just moving expenses. Before I moved in, I got all of the carpets and everything cleaned”** (Participant 34).

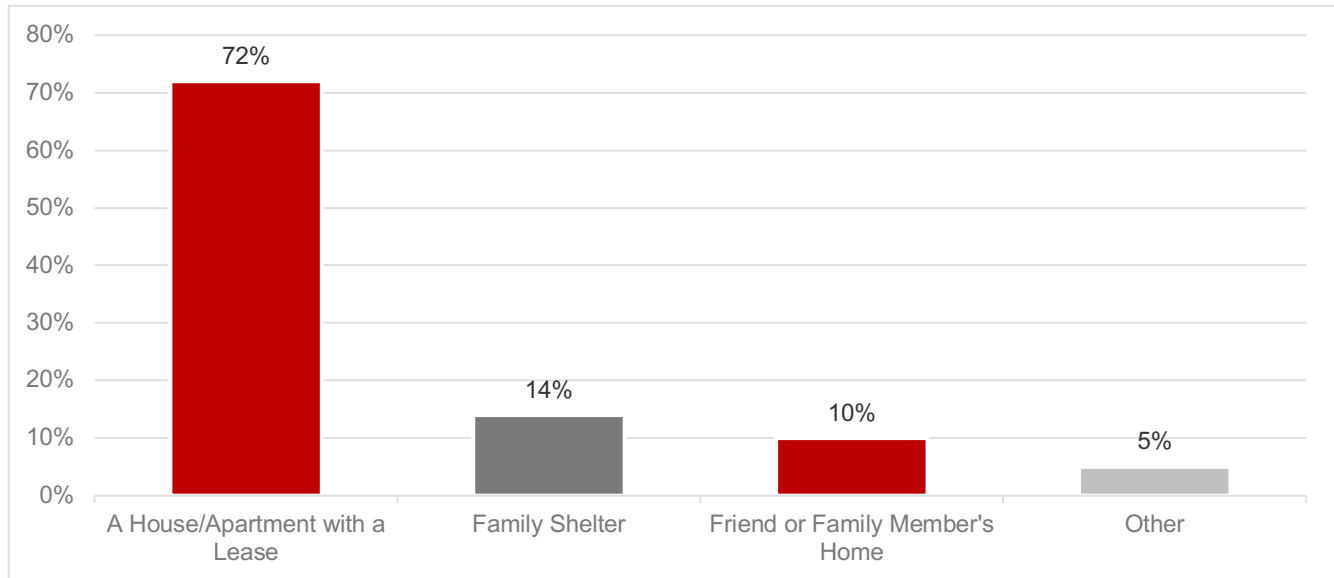
Several interviewees also shared that they used the lump-sum payment to cover bills and fees, child-care, or motel stays while they waited for their voucher, which might provide insights into the 19% of participants who chose the “Something Else” category in the survey. As one participant shared, they stayed in a motel for a month after leaving the shelter: **“When I received it, I wasn’t able to move directly into my place. I ended up having to use it to stay at a hotel for me and my daughter until we were able to get moved into our actual place”** (Participant 46).



## Housing

Of those who completed 6-month surveys, 72% reported being in a house or apartment with a lease (Figure 2). Additionally, 62% of participants reported that their current housing situation was stable, while 24% reported that, while they currently had a stable place to stay, they worried about losing their housing in the future (Figure 3).

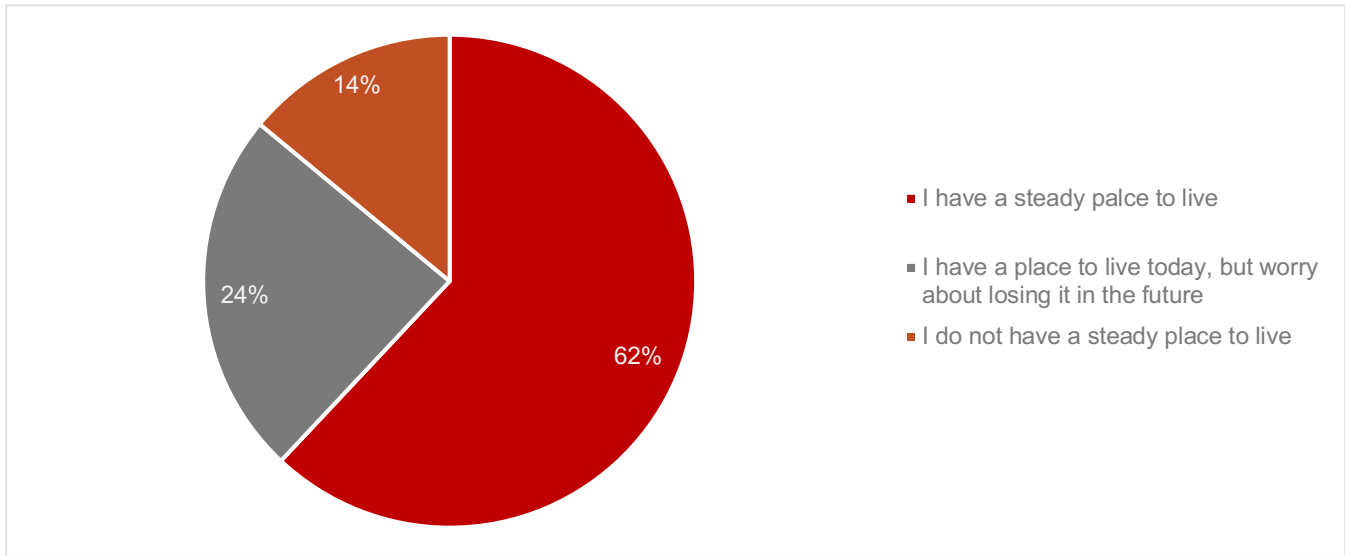
**Figure 2. Housing Situation Six Months Post-Lump-Sum**



Consistent with the survey responses, most interviewees reported living in a house or an apartment with a lease. Some interviewees shared that they were in income-based housing or using a housing voucher. One participant, for example, shared that had been waiting for income-based housing for a year, **“The place I moved to, I applied a year ago, and they ended up approving me”** (Participant 34).

Interviewees in different housing situations shared that they were living with friends or family while they addressed fees that were inhibiting their ability to get their own housing. Another participant shared that while she was in a family shelter, she had just received her letter for public housing: **“I finally got my public housing letter. The challenge now is having the patience to be able to move out of the shelter. That’s the only challenge I deal with, just the wait. I’m ready to move and get my apartment again”** (Participant 26).

**Figure 3. Perceived Housing Stability Six Months Post-Lump-Sum**

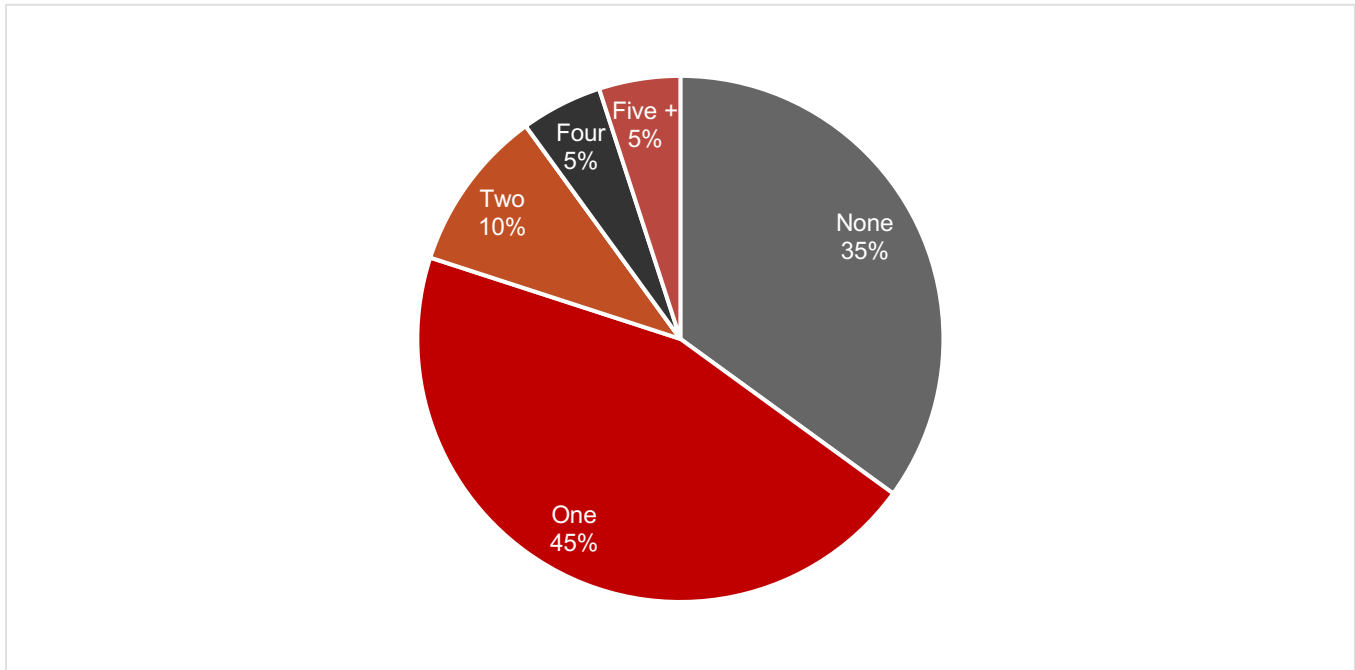


A strong sense of housing stability was also prevalent in the interview data. Many participants described being happy in their current housing. As one participant put it, **“I love it. The kids love it. We’re just trying to get everything back to where we can get comfortable. It’s nice”** (Participant 31). Another participant shared, **“We are very, very stable. It’s just a stable environment, the kids are happier and doing much, much better in school than before”** (Participant 52).

Other interviewees described feeling safe in their current housing situation, but they shared that they still worried about the rising cost of housing. As one participant shared, **“I’m in a two-bedroom loft. It’s a locked apartment complex. We feel safe. I’m not going to lie, I don’t feel like it’s mine, but I’m comfortable. I don’t know why I’m nervous. Probably cause...I don’t want to say I don’t feel like I can afford it, but it’s \$900 a month. There’s no subsidized housing. But I know I’m okay”** (Participant 30).

In addition to perceived housing stability, survey respondents were asked how many times they moved after leaving the family shelter. Thirty-five percent reported not moving after leaving the shelter, and 45% reported moving once after leaving the shelter (Figure 4).

**Figure 4. Number of Moves after Leaving Shelter, Six Months Post-Lump-Sum**



## Financial Well-Being

Survey respondents reported a variety of employment statuses six months after the lump-sum payment. A quarter of participants reported being unemployed and looking for work, and 20% reported working full-time.

**Table 2. Employment Status Six Months Post-Lump-Sum**

Employment Status	%	n
Disabled and unable to work	10%	2
Employed Full-time	20%	4
Employed Part-time	15%	3
Full-time Caretaker	10%	2
Self-employed	10%	2
Unemployed and looking for work	25%	5
Other	10%	2

Survey respondents completed a financial strain scale with potential scores ranging from 3 (low financial strain) to 15 (high financial strain). On average, survey respondents scored 9.60 (SD=3.41) on the scale, indicating moderate financial strain six months after receiving the lump-sum payment.

Interviewees shared that the lump-sum payment and recurring payments allowed them to feel more stable and better able to meet their needs, but financial security remained out of reach. As one participant shared, **“I haven’t really changed. I still have to [pay utilities] and I’m not making a whole bunch of money to where I could just quit everything. So yes, I’m very, very thankful for the milestone [accessing housing] and the \$1,500, but I still have to keep going”** (Participant 52).

## Health

Survey respondents completed the Oslo Social Support Scale (Kocalevent et al., 2018) to assess participant-perceived level of and access to social support. As described in Table 2, on average, participants scored 6.63 (SD=2.95), indicating poor or low social support. Survey respondents also completed the Kessler-10 (Kessler et al., 2002), which assesses psychological distress. On average, participants scored 23.58 (SD=9.91), indicating a high level of distress. Lastly, participants completed the short-form version of the USDA Household Food Security Scale (Rabbitt et al., 2024) and, on average, scored 3.95 (SD=1.32), indicating low food security.

**Table 3. Health-Related Scale Scores Six Months Post-Lump-Sum**

	Mean	Minimum	Maximum	Std. Deviation
OSSS-3	6.63	3.00	14.00	2.95
Kessler-10	23.58	9.00	46.00	9.91
Household Food Security Scale	3.95	2.00	6.00	1.32

Interview participants described reduced stress related to the cash assistance. As one participant shared, **“It’s just kind of a stress reliever. Before I was stressed out all the time”** (Participant 29). Another participant shared, **“As far as my health and my well-being, I feel like I’m a little bit more secure. I feel like I just have a little bit more time to really think and do a little more with my time”** (Participant 31).

## Conclusion

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These early findings offer an initial look at how the Direct Cash Transfer and Stabilize Families programs are working and should be viewed as preliminary rather than definitive. Overall, families described the cash assistance as helpful, and early evidence suggests that these programs may support housing stability for families leaving a family shelter. The housing results are particularly encouraging: most participating families were living in a house or apartment with a lease, reported few moves, and felt that their current housing situation was stable.

At the same time, survey results show ongoing challenges related to health and well-being, including low levels of social support, high psychological distress, and food insecurity. It is important to note that surveys were not collected before families began receiving payments, which limits our ability to measure change over time, especially for health-related outcomes. Instead, these outcomes will be compared between participants who received different types of payments at the end of the study period.

In general, the interviews conducted with participants reinforce the survey findings. One notable exception is stress. While survey results indicate high levels of distress based on the Kessler-10 scale, interview participants often described the cash payments as reducing stress in their daily lives. Understanding this difference will be an important focus as more data becomes available.

These findings are based on a small, ongoing sample. Data are currently available for 20 of the 80 enrolled participants, with those receiving recurring payments overrepresented at this stage. As a result, this interim report does not include comparisons between families who received a one-time payment and those who received \$500 in monthly payments. The final report will include a larger sample, data from multiple time points, and a more detailed analysis comparing outcomes across payment types.

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