



**The Women's
Foundation of Colorado**
Women Thriving. Colorado Rising.®

Cash in Colorado

A Landscape Analysis
of Colorado Direct Cash Transfers



*Este informe también está
disponible en español.*

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Introduction

In April of 2022, Point b(e) Strategies partnered with The Women’s Foundation of Colorado (The Women’s Foundation) to evaluate the impact of its WINcome grantmaking, an initiative that supports direct service and policy organizations working to advance gender, racial and economic equity and that supports direct service organizations in distributing flexible cash assistance to their communities. Following the first year of the evaluation, The Women’s Foundation of Colorado collaborated with Point b(e) Strategies to combine the collective knowledge of grantees and the broader Colorado direct cash assistance community into a cohesive, accessible format. To that end, The Women’s Foundation and Point b(e) Strategies developed this review which seeks to showcase the current state of Colorado’s cash assistance efforts in all forms, without any restrictions as to the format, duration, or required impact for each program.

More specifically, this review aims to accomplish the following **overarching objectives**:



- **Emphasize Ongoing Learning.** This review shares the efforts of Colorado-based people and organizations that are leading flexible cash assistance in their communities. It juxtaposes sources for national research alongside community-based initiatives to highlight their varied approaches.
- **Strengthen Connections and Inform Organizational Practice.** The review creates a platform for organizations to continue to learn from one another—sharing resources that have been built by other organizations and highlighting how each organization approaches this work. This is a **point-in-time** reflection of Colorado-based organizations currently engaging in these efforts with the acknowledgement that this is a beginning—and an invitation for other groups to add their information to the collective. This review also highlights the common barriers faced by flexible cash assistance programs and shares a subset of emerging solutions from across the country.
- **Consolidate Impact of Statewide Efforts.** This compilation seeks to showcase the magnitude of initiatives across the state, whether from a small nonprofit providing one-time emergency funds or a larger multi-county, recurring stipend model, and combines their activities in order to make the case for these programs’ existence and for their continuance/expansion.

Purpose

This review acts as a starting point with the hope that the contents will continue to expand and evolve with continued input from the organizations and communities leading this work. The Women's Foundation of Colorado and Point b(e) Strategies express thanks and appreciation for all practitioners, organizations, and communities who continue to advance the knowledge of direct cash assistance locally and nationally in their commitment to upending inequitable systems and establishing innovative, impactful approaches.

Methodology

In an effort to gather information from a broad base of organizations and practitioners, Point b(e) Strategies presented to the Colorado Direct Cash Transfer Community of Practice (CCOP), a knowledge-sharing collective that convenes throughout the year to share best practices, highlight key learnings, and elevate the overall efforts. In May of 2023, Point b(e) Strategies and The Women's Foundation asked participants in the CCOP to submit materials for review that provide grounding in their approach to direct cash assistance and/or the impact of their efforts. This request included items such as program descriptions, evaluation reports or other summaries of impact, and links to research and/or other resources that organizations have utilized in developing their direct cash programs. Following this request, Point b(e) Strategies connected with several entities within the CCOP for a deeper understanding of their approach and the variety of resources/toolkits assembled to advance collective knowledge. Point b(e) Strategies also reviewed current research and resources from the field in a rapid literature review of national research on impact and emerging trends. Lastly, Point b(e) Strategies facilitated a listening session with the CCOP to gain insight on the current challenges, future vision and more urgent next steps for the direct cash assistance movement. Learnings from this process are embedded throughout the report, including a table of the existing organizations leading efforts across the state.



This section of the report defines flexible cash assistance as a strategy among the varied approaches and considerations in distributing cash to people and communities.

Background

Income inequality and the concept of distributing funds directly and without restrictions to communities is not new (Mayors for a Guaranteed Income, 2023). Thomas Paine, an 18th century political activist, advocated for a “program resembling basic income in his 1797 pamphlet, *Agrarian Justice*” as a right to all citizens (Meany, 2020). Dr. Martin Luther King, Jr. advanced the discussion on direct cash as a cornerstone of the Civil Rights Movement, arguing that “the guaranteed income should be ‘pegged to the median of society,’ and rise automatically along with the U.S. standard of living” (Weismann, 2014). In Dr. Martin Luther King, Jr.’s speech, “Where Do We Go From Here?” delivered in 1967 to the Southern Christian Leadership Conference, he articulates the intent of cash assistance in stating that, “The dignity of the individual will flourish when the decisions concerning his life are in his own hands, when he has the assurance that his income is stable and certain, and when he knows that he has the means to seek self-improvement.” His words resonate with current approaches to direct and flexible cash as they seek to return “decisions concerning...life” into the hands of communities with trust in their ability to self-determine how funds are then spent (King, Jr., 1967).

While direct cash assistance strategies have long been a topic of conversation, the COVID-19 pandemic necessitated a revival of direct cash assistance strategies. The Urban Institute discussed this increased attention in its report, *Direct Cash Transfer as a Vehicle for Speed, Inclusivity, and Equity*, where it stated that, “During the COVID-19 pandemic, philanthropic entities across the U.S. embraced giving directly—transferring cash to people—as an effective and efficient means of providing relief to those hit hard by the sudden economic and health emergency” (Bogle & Rodriguez, 2021). While cash assistance rises and falls as a topic of public discourse, its current prominence has led to an increase in thought leadership, resource sharing, and dialogue on its efficacy and impact on communities. This report seeks to position flexible cash assistance as a promising approach within a multitude of strategies that address systemic inequities and strengthen communities.

Considerations and Trends in Cash Assistance

In 2021, Impact Charitable prepared the summative report, *Direct Cash Transfers (DCT): Best Practices*, which outlines questions to consider in the development of a direct cash transfer program. The criteria delineate the core distinctions across the variety of approaches to funding models, including the following questions: “One-time or ongoing? Targeted or universal? Unconditional or conditional? Unrestricted or restricted?” (Gotfredson, 2021). These questions allow programs to determine which approach best meets the needs of their intended population— particularly if the program is designed to reach specific vulnerable groups or

people within a certain income bracket. Program delivery needs to meet the specific needs of the community, and there is no one recommended approach (Gotfredson, 2021). For example, “one-time cash transfers play a critical role in mitigating crises and providing emergency relief,” and “predictable, consistent cash payments provide psychological safety that allows recipients to make decisions about their safety” (Gotfredson, 2021).

The Denver Basic Income Project

In addition to considerations on frequency, programs determine whether participants decide how to spend the funds or if there is a specific requirement tied to their use. The Denver Basic Income Project, which provides unrestricted direct cash assistance to unhoused people living in Denver, published its midterm report in June of 2023 in which it summarized the main uses of the additional, unrestricted income provided to participants. Contrary to the stigma that people receiving direct cash will spend it on what is referred to as “temptation goods,’ defined as alcohol, drugs and cigarettes”—the findings illustrate that participants used the cash transfer to prioritize immediate basic needs (food, clothing, transportation), pay regular bills (rent, healthcare, debt), and make bigger changes such as buying a new car (The Washington Post, 2023; Denver Basic Income Project, 2023). These findings align with similar findings on direct cash assistance programs, including a recent study which tracked unhoused participants’ spending for one year following their receipt of a lump sum to spend at their discretion (Dwyer et. al, 2023). Among the 50 participants, “analyses showed that over one year, cash recipients spent fewer days homeless, increased savings and spending with no increase in temptation goods spending, and generated societal net savings of \$777 per recipient via reduced time in shelters” (Dwyer et. al, 2023).

A Growing National Movement

In June 2020, Mayor Michael D. Tubbs of Stockton, California founded “Mayors for a Guaranteed Income”—a network of mayors across the country advocating “for a guaranteed income—direct, recurring cash payments—that lifts all of our communities, building a resilient, just America” (Mayors for a Guaranteed Income, 2023). This network includes 108 mayors and 136 county officials who believe that guaranteed income is a tool to “fundamentally reshape our economy into one that finally works for all” (Mayors for a Guaranteed Income, 2023). In addition to advocacy efforts from elected leaders, a multitude of states have successfully piloted guaranteed income (GI) programs—with programs underway in California, Illinois, Indiana, Louisiana, Virginia, New Mexico, Washington, Massachusetts, and many others (Alfonseca, 2023). As noted in the Mayors for a Guaranteed Income: 2022 End of Year Report, trends are shifting in favor of direct cash as “We saw public support increase at a rapid clip this year with our ranks surpassing 100 mayors, alongside record-setting public funding for guaranteed income programs...These milestones mark a major shift in this movement; from one that started out too ‘risky’ for taxpayer dollars to a serious policy proposal that received a national test-run with last year’s expanded Child Tax Credit.”

Flexible Cash Assistance

While various terms are used to describe cash assistance, this report defines the term “flexible cash assistance” as financial assistance that increases an individual’s financial freedom through direct cash assistance and/or payments to third parties on behalf of the individual. The decision regarding distribution is made in partnership with the recipient and the organization orchestrating the flexible cash assistance program or initiative. As a result, funds may be allocated as a one-time cash payment to a third party to assist with legal support around citizenship paperwork or as payment to cover a utility bill. While this payment is made to a third party, the decision as to how the funds are spent is driven by the organization and participant. Variations of this term have been used by other organizations in the direct cash space; for example, the organization, Safe Housing Partnership refers to “flexible funds,” and Washington State Coalition Against Domestic Violence employs the term “flexible financial assistance” for emergency funds provided to victims of domestic violence and survivors of sexual assault (2023). In order to situate flexible cash assistance in the context of other strategies, this report also defines other approaches including “direct cash assistance,” “basic income,” “guaranteed income,” and “universal basic income”—adapted from definitions included in Income Movement’s Basic Income Terminology (n.d.).

Direct Cash Assistance	Cash that is distributed directly to an individual without any restrictions or conditions surrounding the payment.
Basic Income	Recurring, unrestricted, unconditional payments that are enough to cover basic needs.
Guaranteed Income	Recurring, unrestricted, and unconditional payments that supplement the current benefits of the social safety net, meaning it does not replace them. The focus of this income distribution tends to be on low to middle income communities that are marginalized, as it aims to address historic gender, racial, and economic injustices.
Universal Basic Income	Recurring, unrestricted, and unconditional payments made to everyone and does not take into account individual income levels.

The Women’s Foundation adopted the term flexible cash assistance as its preferred definition for cash distribution following the first year of evaluating the impact of WINcome grantmaking. Through WINcome, The Women’s Foundation funds organizations engaged in any form of cash assistance designed to address the economic realities of women in Colorado, with an acknowledgement that grantees know their communities and should be trusted to work in partnership to determine how funds are distributed. The selection of the term was grounded in reflections from grant partners, as “flexibility” was a key theme in their feedback on the first year of WINcome implementation. As noted in the Evaluation and Learning: Process and Impact Report, “Grant partners shared the positive impact and value of having the freedom and flexibility to not only meet the needs, but also the way in which they can meet the needs with their clients” (Point b(e) Strategies, 2023). As one grantee, The Initiative, reflected on WINcome funds, “The greatest impact has been the freedom to meet the needs of our clients, without

having to force clients to jump through a million different hoops” (2023). This freedom and flexibility positions WINcome and its grantee partners to disrupt the conditions that perpetuate society’s “underinvestment in women” (The Women’s Foundation of Colorado, 2020).

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Landscape of Direct Cash Assistance Programs in CO

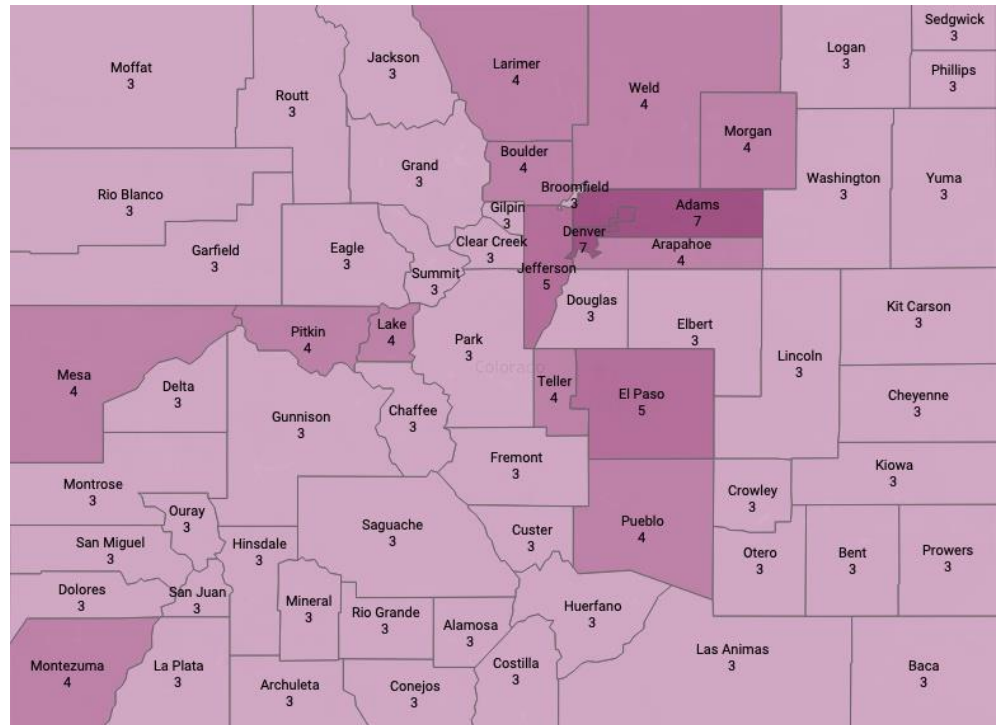


This section presents a point-in-time reflection of cash assistance programming across the state of Colorado as collected in September 2023. The combined impact of statewide efforts provides a compelling foundation from which to situate the present and future of cash assistance in Colorado. This compilation intentionally removes any criteria for program inclusion in an effort to showcase the variety of approaches to cash assistance.

Summary of Impact

The following graphics showcase trends related to program location, population served, and approach to cash distribution across the 32 programs currently engaging in some form of cash assistance in the state of Colorado. With 21 out of the 32 programs reporting on the number of participants to date, a total of 28,844 individuals have received some form of assistance, whether through one-time support, payment to a third party, access to grants, loans and scholarships or a recurring, stipend model. The full table of information gathered from organizations is included in the Appendix: Direct Cash Efforts in Colorado as of 10/16/23. For more information on adding your efforts to [the database](#), contact Crystal Ayala-Goldstein at crystal@wfc.org.

Figure 1 depicts the concentration of cash assistance programming by county in Colorado. While all counties in Colorado are included in some form of programming and several initiatives are statewide, Denver and Adams County have the highest total number of direct cash assistance programs with seven initiatives impacting their residents.





This section provides a high-level overview of research and resources developed by thought leaders in the sector that aim to make all forms of direct cash assistance, the varied approaches, and their impact more accessible, understood, and replicable. Please note that this list provides a subset of relevant sources and is not inclusive of all valuable research and tools created to advance direct cash assistance efforts. For more information on adding research to the list below, contact Crystal Ayala-Goldstein at crystal@wfco.org.

All sources are linked below with an overview of their contents and resources.

Counties for a Guaranteed Income

Website: <https://countiesforaguaranteedincome.org/>

Counties for a Guaranteed Income is the partner project to Mayors for a Guaranteed Income and consists of a “network of county officials advocating for a guaranteed income to ensure that all Americans have an income floor” (CGI, 2023). It provides resources and information for those interested in “joining the movement” and an interactive map that depicts all of the county officials who have signed on to CGI and their location. Its resources also include “CGI in the News,” which highlights relevant articles that speak to the impact and growth of direct cash assistance efforts.

Economic Security Project

Website: <https://economicsecurityproject.org/about/>

Economic Security Project (ESP) leads several initiatives to advance knowledge and practice in cash assistance with a team that “disburses grants, runs issue campaigns, develops creative interventions and research products, and convenes the field to advance our issues and turn bold ideas into reality” (ESP 2023). ESP also operates the national Guaranteed Income Community of Practice (GICP) which “convenes policy experts, advocates, researchers, leaders, funders, practitioners and elected officials to learn and collaborate in the maturing arena of unconditional cash programs” (Economic Security Project, 2023).

Guaranteed Income Pilots Dashboard

A project of Stanford Basic Income Lab, University of Pennsylvania’s Center for Guaranteed Income Research, and Mayors for a Guaranteed Income.

Website: <https://guaranteedincome.us/>

An interactive “Guaranteed Income Pilots Dashboard” visualizes data collected from over 30 guaranteed income pilots across the country. Location, number of participants, monthly payment amount and duration of each program is included. Stories collected from participants firsthand provide direct experiences of the impact of cash assistance.

Impact Charitable

Website: <https://impactcharitable.org/>

Impact Charitable partners with several funders and communities to deploy direct cash assistance. It provides numerous resources to offer expertise and best practices for the field, including the report, “Direct Cash Transfers (DCT) Best Practices,” which details findings from a rapid literature review and qualitative interviews from organizations implementing DCT programs across the U.S. The report provides information on best practices for structuring DCT programs. Impact Charitable assembled a toolkit for organizations navigating benefits cliff for their communities titled, “Thriving Providers Project Benefits Toolkit.” Impact Charitable also convenes several working groups to expand collective knowledge in the direct cash space.

Income Movement and The Pilot Community Engagement Program

Website: <https://www.incomemovement.org/pilot-toolkit>

Income Movement developed a landing page with a “hub of resources and tools for basic income pilot organizations and leaders to use in building successful pilots that maximize opportunities for deep community engagement” (Income Movement, 2023). The goal for making these resources publicly accessible is to promote the longevity of direct cash assistance pilots by building “grassroots coalitions in the fight for basic income”—comprised of “participants, partners, and broader communities” that will continue beyond the end date of a pilot program (2023).

Jain Family Institute (JFI)

Website: <https://jainfamilyinstitute.org/initiatives/guaranteed-income/>

JFI’s methodology aims to “identify and vet cutting-edge or underdeveloped ideas, conduct research to assess their potential benefit, and design pilots and policy ultimately aiming to implement and scale them for maximum social impact” (JFI, 2023). Guaranteed income is an “initiative area” and as a result, has a number of tools and resources developed to advance the field. This includes the following: *Toolkit for creating guaranteed income in your community*; *How to frame guaranteed income policy: a review of literature*; and *Exploring a framework for federal policy*. As a focal point for JFI, research and resources will continue to be developed to move key learnings across organizations.

Mayors for a Guaranteed Income

Website: <https://www.mayorsforagi.org/>

Mayors for a Guaranteed Income is a “network of mayors advocating for a guaranteed income to ensure that all Americans have an income floor” (Mayors for a Guaranteed Income, 2023). Its website includes an interactive map with the location of mayors and county officials in support of the direct cash movement.

Stanford Basic Income Lab (BIL)

Website: <https://basicincome.stanford.edu/>

Stanford Basic Income Lab (BIL) was founded in 2017 to “study the politics, philosophy, economics and implementation of universal basic income (UBI) and related policies” (BIL, 2023). BIL acts as an “academic hub for basic income studies” with research papers, virtual and in-person convenings with thought leaders in the field, and an Experiments Map that highlights Universal Basic Income programs and their equivalents all over the world.

Thriving Providers Project (TPP)

Website: <https://thrivingproviders.org/>

Thriving Providers Project works alongside regional partners to provide selected home-based childcare providers/caregivers, who are “primarily family, friend and neighbor (FFN) caregivers” with direct cash payments. By partnering with home-based childcare providers, TPP is positioned to provide the nation’s largest network of early childhood caregivers with financial support. TPP’s cash assistance and research are intended to “shift policy to ensure that public systems embrace home-based caregivers and stabilize their economic well-being as a strategy to improve the availability of care for families and positive impacts on child outcomes” (TPP, 2023).

University of Pennsylvania’s Center for Guaranteed Income Research (CGIR)

Website: <https://www.penncgir.org/>

CGIR was founded in 2020 with the goal to “develop a common body of knowledge on unconditional cash-transfers” (CGIR, 2023). CGIR employs a mixed-method approach to evaluate existing cash-transfer programs and provides technical assistance on focus areas, including “sampling decisions, recruitment and retention mechanisms, and data collection activities” (CGIR, 2023). CGIR includes a research page with an overview of all of the cash transfer programs it is supporting and/or evaluating across the country. CGIR also provides links to its affiliated dashboards, the Guaranteed Income Pilots Dashboard, and SEED, the “country’s first mayor-led guaranteed income demonstration” (SEED, 2023).



Organizations and participants engaged in cash assistance programs face the challenge of navigating “Benefits Cliff,” or “the sudden and often unexpected decrease in public benefits that can occur with a small increase in earnings” (National Conference of State Legislatures, 2022). This section provides an overview of resources for organizations alongside promising state-based solutions to mitigate the impact of cash assistance on participants’ access to other public benefits.

Organization-Led Protection of Benefits

Home Grown, a national collaborative of funders launched Thriving Providers Project (TPP), a “demonstration project that uses guaranteed income strategies with home-based child care providers to inform policy reforms to early childhood payment and compensation approaches.” Home Grown, TPP and Impact Charitable collaborated to assemble the *Benefits Protection Toolkit* to provide organizations with key steps to consider when implementing direct cash transfer (DCT) programs. As stated in the toolkit, “every effort should be made to ensure that DCTs are supplementing, not supplanting public benefits. An important way to mitigate unintended negative consequences is to anticipate where DCTs may result in public benefits reduction or loss for participants and develop a plan to address it” (Drew & McGinn, 2023). The report outlines several key steps to develop an informed “benefits protection strategy” including: “assess the most common benefits your participants utilize,” which can better equip the organization to safeguard them (2023). The toolkit also provides a link to the “Benefits Matrix” which outlines each benefit type and its “Risk level...defined in consideration of both the difficulty to get back on a benefit if it is lost and the ability to cover the benefit reduced or lost with cash received” (Drew & McGinn). The Benefits Matrix was first created by the organization Income Movement from the national Guaranteed Income Community Practice (GICP) Federal Benefits Protection Working Group and exists as a [google document](#) for public use.

Impact Charitable has also assembled the key recommendations generated through the Colorado Community of Practice: Benefits Cliff Working Group. These recommendations include the following strategies: “structuring your direct cash payments as gifts,” which can categorize the funds as non-taxable if the payments meet the IRS criteria for gifts (CCOP & Impact Charitable, 2023). In order for the payment to align with the IRS criteria for a gift, it “may not be conditioned on any performance or action of the recipient, and individuals should have no restrictions on how they spend the money” (CCOP & Impact Charitable, 2023). CCOP working group materials can be found [here](#).

Organizations and working groups across the direct cash space continue to assemble key learnings and practices to share the wealth of knowledge and support in navigating the cliff effect and protecting benefits for participants.

State-Led Protection of Benefits

As organizations and programs share resources to plan for benefits protection, several states have turned to policy solutions that remove the onus of protecting benefits from the participants and the organizations administering direct cash assistance. The Alaska Permanent Fund Dividend (PFD) is distributed to all eligible Alaskans, from “investment earnings of mineral royalties” (State of Alaska Department of Revenue, 2023). The dividends are issued to residents through direct deposit or check. The state protects benefits cliff through the “Alaska PFD Hold Harmless statutes,” which “require that equivalent cash replacement payments be made to households whose SNAP benefits are denied, reduced, or stopped due to the PFD money being counted as income or resources” (Alaska SNAP Manual, 2023). Waivers are provided to households that become ineligible for SNAP due to receipt of PFD –they are then issued a PFD Hold Harmless payment–this benefit “holds eligible households harmless from benefits reductions” (Alaska Department of Health, 2023). Alaska’s approach to both the direct cash transfer and to protecting benefits provides a model for state and national-led initiatives.

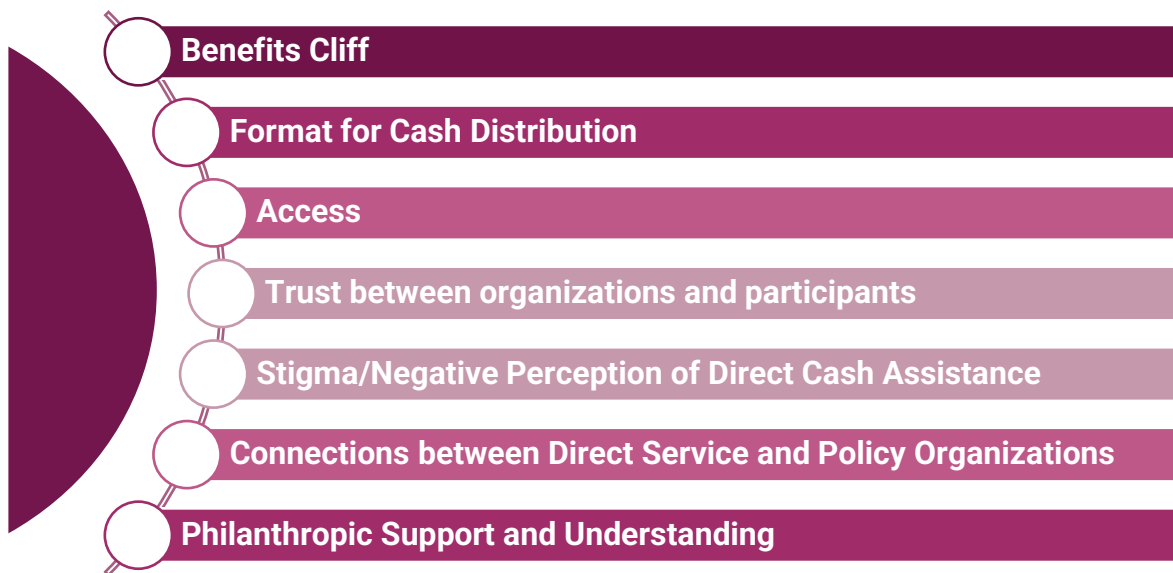
Other states have adopted measures to protect participants in direct cash programs from losing their existing benefits:

- California’s Guaranteed Income (GI) pilot provides participants with an “Income Exemption Request” process with mandated criteria for allowing GI payments to be excluded from participants’ earned income in order to maintain access to other benefits. In order for exemption to be granted, the GI payments must be at least partially funded by private dollars (California Department of Social Services, 2023).
- Washington, D.C. has protected benefits in a similar manner through a law passed to “amend the District of Columbia Public Assistance Act of 2002” in order to “exclude from the definition of earned income periodic payments of the earned income tax credit and other refundable income tax credits targeted to low-income households and from the definition of income direct cash payments received from an unrestricted cash assistance program or pilot administered by a nonprofit organization” (Council of the District of Columbia, 2022).

Other states have increased the income threshold for benefits like SNAP and TANF in order to account for the increase in income due to cash assistance programs.

The following are key learnings compiled from the Colorado Direct Cash Transfer Community of Practice reflection session facilitated in September 2023. Reflections were summarized for key themes prevalent across all participants.

Primary Barriers to Implementation of Direct Cash Assistance and Advocacy Efforts



- **Benefits Cliff.** Reflections included discussion of receiving direct cash support and jeopardizing participants' eligibility for other benefits such as SNAP or TANF. Some organizations alleviate this concern by distributing cash payments directly to third party services (utilities, immigration paperwork, etc.). This requires further policy change so that people can navigate and secure exemptions and maintain support.
- **Format for Cash Distribution.** Organizations noted the challenge in distributing funds for individuals who are "unbanked"—adults who do not have their own bank account. Participants then discussed how to determine the best method for distributing cash to individuals. Current approaches include platforms such as PayPal or Venmo, direct deposit, checks, debit cards, and cash grants to organizations. Discussion highlighted the interest among practitioners for further resources on methods for cash transfer.
- **Access.** Challenges related to cash distribution highlighted the specific need to support undocumented individuals and other vulnerable populations and approaches for designing programming that is accessible for everyone. For example, one organization noted that when providing support during a "public health emergency," direct cash assistance can be categorized in a format that is not taxable. Organizations also mentioned "Friend, Family, Neighbor (FFN) providers," which includes grandparents, aunts and uncles, elders, older

siblings, friends, neighbors, and others who help families by providing childcare—and that there could be additional support to determine these individuals’ eligibility and access to the Colorado Child Care Assistance Program for Families (CCCAP).

- **Trust between organizations and participants.** Organizations noted the challenges of outreach and connection with participants—for example, outreach to individuals/communities that are eligible for Earned Income Tax Credit (EITC) and Child Tax Credit (CTC). One recommendation included finding organizations that are connected to the demographic to partner with and build trust—particularly among vulnerable populations.
- **Stigma/Negative Perception of Direct Cash Assistance.** Reflections noted the problematic narratives about deservedness and ‘fairness’ that undermine public perception of direct cash programming. Participants are not trusted to know what to do with their money. Participants are also impacted by the stigma of “hand-outs” and the myth that one should be able to break their way out of poverty.
- **Connections between Direct Service and Policy Organizations.** Organizations lifted up that the organizations closest to the work aren’t always the organizations that engage in advocacy and that there is a need to bridge policy organizations with implementing organizations in the direct cash space. Direct service organizations are in the position to provide further knowledge/understanding to policy makers on the impact/return on investment of these approaches.
- **Philanthropic Support and Understanding.** Organizations reflected on the challenge of fundraising for direct cash assistance and that there is a lack of understanding or misunderstanding of what these programs are trying to accomplish and what they look like.

Challenges to Expansion



- **Fundraising.** The interest to expand the number of participants or the cash amount(s) has to be met with more fundraising/expanded sources, which requires a broader understanding of the impact of direct cash programs in the philanthropic sector.

- **Lack of Combined Efforts.** Continued lack of clarity across organizations in the direct cash transfer space. For example, what other organizations' approaches consist of, how we can amplify our efforts and gain more traction in the direct cash space.
- **Limited Flexibility.** Current policies need to be more expansive as to who can receive funds.
- **Funding Restrictions.** Organizations grapple with the question of giving more to fewer people or giving more to create a larger impact for a smaller group of participants.
- **Need for Outreach Funds.** Organizations noted the need for funds specifically for community outreach and engagement to broaden the number of participants aware of programming.
- **Partnership.** Interest in maintaining support and rapport with funders while also identifying effective cash assistance partners to expand the reach/scope.

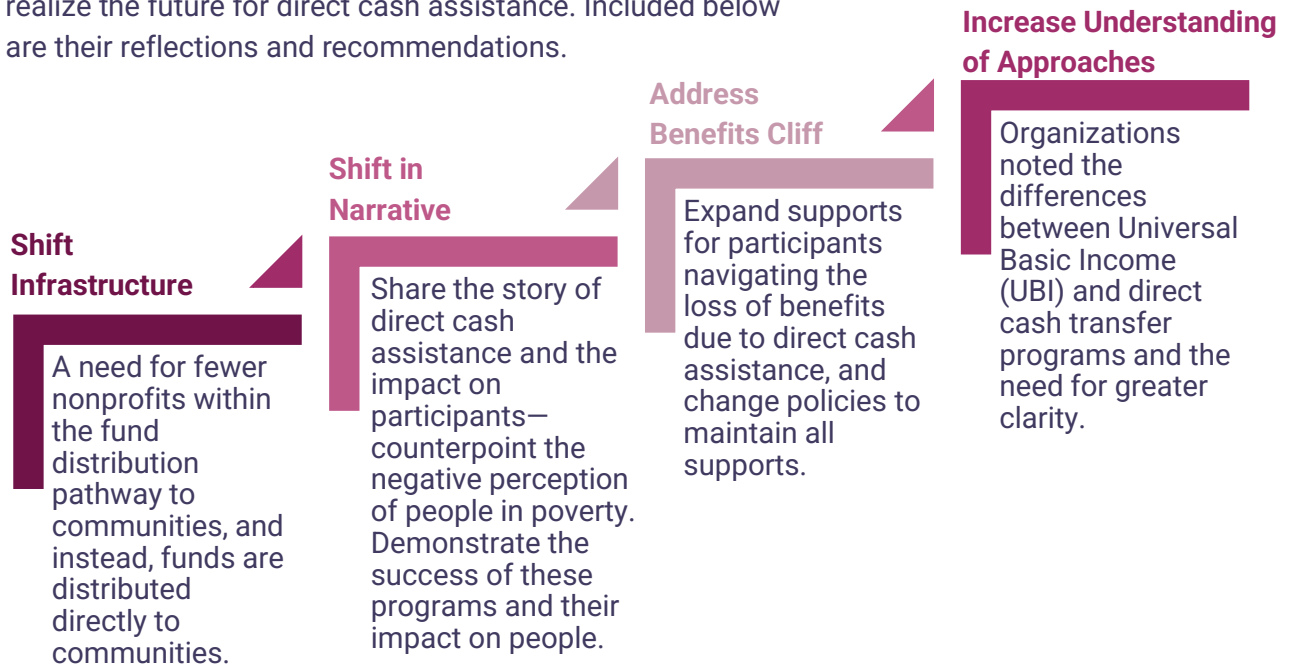
Future Vision

Organizations were asked to reflect on what success in five years looks like for the direct cash assistance movement.

- **Reduction in child poverty/poverty in general.** Success means more equitable outcomes, including lowering Colorado's child poverty rates – particularly the disproportionate impact on BIPOC communities. Closing of the income/opportunity gap.
- **Informed leadership.** Representatives understand cash as a policy to pursue and have infrastructure such as a specific poverty caucus of state legislators. Candidates running for political office tout direct cash assistance and its efficacy as a means to ending poverty as one of their platforms.
- **Funding.** Funding is allocated for ongoing, statewide direct cash policies.
- **Expanded Knowledge Base.** Constituents are informed of direct cash assistance policies and are supportive; positioned to advance its expansion
- **Access.** The expansion of direct cash assistance leads to expanded support for food, basic needs, transportation, shelter, etc. across all communities – including currently underserved individuals, early childhood caregivers, immigrants, etc.

Next Steps

Organizations were also asked to identify the next steps to realize the future for direct cash assistance. Included below are their reflections and recommendations.



Conclusion

As noted in this report, foundational ideas of direct cash assistance have existed for hundreds of years—yet recent trends have exacerbated community need, expanded public support, and increased the number of approaches being piloted across the country. Colorado is a critical player in the movement for direct cash assistance as the number of partner organizations continues to grow. Its collective learnings contribute to the valuable knowledge and strategies shaping efforts across the country to upend systems of oppression and invest in communities.

Acknowledgements



This landscape analysis would not be possible without the contributions of the many participants of the Colorado Direct Cash Transfers Community of Practice (CCOP), which as of this report, includes over nearly 140 individuals representing 70 direct service, policy advocacy, pilot implementation, governmental, philanthropic, and other organizations and stakeholders. The Women’s Foundation of Colorado thanks every organization that shared their direct cash and cash assistance information, evaluations, website links, and program knowledge to be incorporated in this report and the growing database of Colorado cash assistance programs. Lastly, The Women’s Foundation would like to thank the fellow co-convenors of the CCOP from [Impact Charitable](#), the [Colorado Children’s Campaign](#), the [Colorado Fiscal Institute](#), the [Donnell-Kay Foundation](#), the [Emergency Family Assistance Association](#), the [Dakota Foundation](#), and an individual participating in the [Thriving Providers Project](#) in Colorado.

The CCOP meets regularly to learn from and with various direct cash stakeholders, including direct cash pilots, interested nonprofit organizations, governmental entities, public policy organizations, and community participants in direct cash pilots. For more information on the CCOP or to join the movement, please reach out to Crystal Ayala-Goldstein, programs manager at The Foundation, at crystal@wfco.org.

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Appendix: Direct Cash Efforts in CO Table as of 10/16/23



Organization Name	Overview of Direct Cash Assistance Program/ Initiative. If funds are distributed through existing program or mission, include that information here.	Program Status (ongoing, concluded)	Number of participants in direct cash program (to-date)	Population Served	Counties Served	Languages Supported (In Addition to English)	Funding Structure (frequency and duration)	Funding Source(s)	Website	Research on Impact
Action is Safer/Western Colorado Alliance	intersectional grassroots advocacy, organizing capacity building, and mutual aid for BIPOC and Queer women of all abilities.	ongoing	9	BIPOC and Queer women of all abilities in Western Colorado	Mesa and 22 surrounding counties		Varies by participant. Some individuals receive one-time payments and others receive consistent payments over a short period of time.	The Women's Foundation of Colorado's WINcome grant strategy	www.actionissafef.org	
Alianza NORCO	Immigration Legal Services Program	ongoing	26	immigrants, asylum seekers and their families/communities	Larimer and Weld Counties	Spanish	funds paid directly to the businesses or agencies providing services to client	The Women's Foundation of Colorado's WINcome grant strategy	https://alianzanco.org/en/	
Aspen Community Foundation/ Pitkin County Government		ongoing	92	licensed childcare providers operating in Pitkin County			Quarterly stipend	Aspen Community Foundation, Pitkin County Government	https://aspenco.org/	
Center for Community Wealth Building	Family Business Preservation Program	ongoing	23	BIPOC and women or gender non-conforming-owned businesses and cooperatives	Adams, Arapahoe, Denver		two allotments; distributed at start and end of program participation	The Women's Foundation of Colorado's WINcome grant strategy	https://www.communitywealthbuilding.org/	
Center for Employment Opportunities	Returning Citizens Stimulus (RCS) Program	ongoing		Adults returning from prison and jail from January 2020 onwards			monthly stipend of \$900 or \$1,100 for the first two months, with a 50% reduction in the third month		https://www.ceo.org/	Paving the Way Home: An Evaluation of the Returning Citizens Stimulus Program

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Center for Work Education and Employment (CWEE)	Steps to Success program; Community Program	ongoing	42	low-income population who faces challenges to attaining and retaining employment, and also in addressing their basic needs.	Arapahoe and Denver		Steps to Success participants receive up to \$600 in \$200 increments during each of their second, third, and fourth months of employment. Participants in the Community Program receive stipends as incentives for participating in and completing various programmatic components.	The Women's Foundation of Colorado's WINcome grant strategy	https://cwee.org/	
Centro de la Familia		ongoing		Hispanic/Latino families who live at or below the poverty level. Clients are mostly women. Majority are victims of crime and survivors of domestic violence.	El Paso and Teller	Spanish	Benevolence fund model; funds approved to meet immediate needs by individual request.	The Women's Foundation of Colorado's WINcome grant strategy	https://cdf.org/	

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City of Boulder (Elevate Boulder)	City of Boulder's guaranteed income pilot project providing direct cash assistance to low-income households. Consulting partners Impact Charitable, OMNI Institute, and AidKit.	ongoing	200	low-income Boulder households	Boulder	Spanish, Nepalese	Stipend paid twice monthly	City of Boulder	https://boulderco.lorado.gov/projects/guaranteed-income-pilot-project	
Collaborative Healing Initiative Within Communities	pre-apprenticeship program in the construction trades	ongoing	40	women facing barriers to economic mobility	Adams, Arapahoe, Denver		one-time stipend, distributed upon completion of program. Additional cash assistance for support services provided throughout the program.		https://chicdenver.org/	
Dakota Foundation		ongoing							https://www.dakotafoundation.org/about-us	
Denver Indian Family Resource Center	Family Engagement programs/Resource and Referral programs	ongoing		American Indian children and families in the Denver metropolitan area	Adams, Arapahoe, Broomfield, Denver, Douglas, El Paso, Fremont, Jefferson, Weld		Varies by individual and request.	The Women's Foundation of Colorado's WINcome grant strategy	https://difrc.org/about-us/	
Full Circle of Lake County, Inc.		ongoing	26		Lake	Spanish	stipend/monthly; 6 months	The Women's Foundation of Colorado's WINcome grant strategy	https://www.fullcircleleadville.org/	Eviction Prevention and Diversion Programs: Early Lessons from the Pandemic, Urban Institute, 2021

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Basic Cash Assistance for Households - Impact Charitable	One-time emergency assistance to families ineligible for federal benefits in Denver, impacted by COVID-19.	ongoing	1,600	undocumented families in Denver	Denver	Spanish, Arabic, Somali, Nepali, Vietnamese, Burmese, Karen, Amharic, and any other language needed	one-time payment between \$1000 - \$1500	City of Denver	https://impactcharitable.org/bcah	-
Build with Families - Impact Charitable	Reoccurring payments to low-wage earning individuals and families in Denver Metro area	concluded	117	low-wage earning families in Denver Metro area	Adams, Arapahoe, Denver, and/or Jefferson	English, Spanish	reoccurring monthly payments of \$199	Gary Community Ventures	https://impactcharitable.org/	
Denver Basic Income Project - Impact Charitable	Project studying the impact of providing direct cash assistance to unhoused people living in Denver	ongoing	844	unhoused people living in Denver	Denver	English, Spanish	Stipend/monthly	The Colorado Department of Local Affairs, the City and County of Denver, other private funders	https://denverbasicincomeproject.org/	Denver Basic Income Project Interim Report, October 2023, Research Overview Page
Left Behind Workers Fund - Impact Charitable	Emergency assistance to undocumented workers impacted by COVID-19	concluded	25,000	undocumented workers ineligible for federal stimulus checks or unemployment assistance	Statewide	English, Spanish	one-time payment	Multiple (12+) public and private funding sources	https://impactcharitable.org/	Case Study - Left Behind Workers Fund
Thriving Providers Project - Impact Charitable	Basic income to family, friend, and neighbor childcare providers supporting at least one child under five	ongoing	120	family, friend, and neighbor childcare providers	Statewide	English, Spanish	bi-monthly payments, totalling \$500/month for 18 months	Multiple (7) public and private funders	https://impactcharitable.org/	

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Benefit Recovery Fund - Impact Charitable & AidKit	Unemployment assistance	ongoing	TBD	workers ineligible for unemployment insurance	Statewide	Spanish, Arabic, Somali, Nepali, Vietnamese, Burmese, Karen, Amharic, and any other language needed	varies	Office of New Americans	https://impactcharitable.org/	
Healthy Beginnings Project - Impact Charitable, Income Movement & goldbug	Basic income for pregnant individuals through the first year of their baby's life	ongoing	20	pregnant individuals beginning in their third trimester	Denver, Montezuma	English, Spanish	\$750 per month, 15 months, paid twice per month	goldbug	https://impactcharitable.org/	
Invest in Kids	Jacquelyn Wonder Fund	ongoing		Families being served in the Colorado Nurse-Family Partnership (CO NFP) and nurses working in CO NFP			One-time		https://iik.org/	
OneMorgan County		ongoing	8	immigrant or asylum seeking women	Morgan		monthly stipend	The Women's Foundation of Colorado's WINcome grant strategy	https://www.onemorgancounty.org/	
Posada	Posada provides housing and supportive services to the homeless and at-risk of becoming homeless families, veterans, seniors, individuals, and unaccompanied youth between the age of 18 and 24 in the Pueblo community.	ongoing	16	unhoused or at-risk of becoming unhoused women, majority people of color	Pueblo		per request, up to \$1,000	The Women's Foundation of Colorado's WINcome grant strategy	https://posadapueblo.org/	

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Queers for Q Mutual Aid	Mutual aid program to support survivors of the Club Q shooting.	ongoing		survivors of Club Q shooting			per request		https://www.breadandroseslaw.org/queersforq.html	Queers for Q: A Preliminary Report
RESCHOOL Colorado	Learning Dollars Program. Families receive a learning account with \$500 per child ages 5-17 to spend on summer learning resources and activities of their choice.	ongoing		Colorado families in Denver Metro, Colorado Springs, Grand Junction, Vlas in southeastern Colorado, and the Roaring Fork Valley area			stipend per child			
RISE	RISE Together Relief Fund in partnership with Left Behind Workers Fund and UpTogether	concluded		students and families in Aurora Public Schools			Visa gift cards to Family Leaders in need to support them with food and essential needs		https://rise-colorado.org/	RISE Colorado Needs Assessment, 2020
Rocky Mountain MicroFinance Institute	The Colorado Startup Loan Fund; Launch Grant/Launch Loan	ongoing		underserved, under resourced, lower wealth entrepreneurs across Colorado			Access to grants and loans during program participation			
The Elephant Circle	Protecting Pregnant People	ongoing	80	Pregnant or parenting people in Colorado			Approach varies based on request; one-time and 6+ times per individual			

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The Gathering Place	WINcome fund distribution	ongoing	97	women, transgender and non-binary individuals, and their children. Folks they serve are experiencing poverty, living below the federal poverty level, and/or experiencing homelessness	Denver		Approach varies by request.	The Women's Foundation of Colorado's WINcome grant strategy	https://tgpdenver.org/	
The Initiative (formerly Domestic Violence Initiative for Women with Disabilities)	Support for clients to close gaps in their immediate needs, especially when partner organizations cannot fill in the gaps for clients who are working towards a goal (e.g. securing a job, education, housing, etc.)	ongoing	100	low-income individuals with disabilities affected by violence/abuse			per request	The Women's Foundation of Colorado's WINcome grant strategy	https://theinitiativeco.org/	
The Senior Hub	Remote care work training and employment program	concluded	22	BIPOC women/care workers who work in various healthcare or assisted living settings			three allotments distributed during at start, middle, and end of training program		https://seniorhub.org/	
United Way of Larimer County	The Larimer Childcare Fund	ongoing		low- and moderate-income families seeking care for any child age 0-5 or who is not yet eligible to be enrolled in kindergarten	Larimer		scholarship awarded per family		https://uwaylc.org/	

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UpTogether	Collaboration with community partners to identify members to receive investment, including: The Bridge Network, Cross Purpose, RISE Colorado, Harrison School District 2, Empower Community High School, San Luis Valley Immigrant Resource Center, and First Southwest Community Fund.	ongoing	362	Families residing in counties supported by partner organizations	Aurora, Colorado Springs, Denver Metro Area, San Luis Valley		monthly stipend; The length of investment and amount varies by fund.		https://www.uptogether.org/	Impact Report, 2022