2025

"STARTING TO LIVE"

Findings of a Direct Cash
Transfer Pilot for Former
Foster Youth in New York City



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YouthNPower: Transforming Care Collective members include: T'coy Adams, Mica Baum-Tuccillo, Shania Benjamin, Laetitia Brutus, Maria Caba, Julia Davis, Embraia Fraizer, Jasiyiah Gilbert, Christine Joseph, Amal Kharoufi, Ellenie Liang, LaTroya Lovell, Justin Mercado, Mya Martinez, Shauntay Mayfield, Sabrina Misere, Susan Notkin, Chijindu Obiofuma, Denice Ocana, Jose Perez, Chidera Sibeudu, Chanel Smith, Grace Tatom, Maya Tellman, and María Elena Torre.

Report Authors: Julia Davis, Mica Baum-Tuccillo, Maya Tellman, María Elena Torre, T'coy Adams, Ellenie Liang, LaTroya Lovell, Mya Martinez, José A. Pérez, Denice Ocana and Grace Tatom.

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Public Science Project

Introduction

This report emerges from a collective belief that young people deserve more than survival. They deserve freedom. They deserve support without conditions. They deserve to be trusted with the resources they need to build the lives they imagine for themselves.

In the summer of 2023, YouthNPower: Transforming Care launched the first direct cash transfer pilot in the United States designed by and for young people who had aged out of foster care. Over the course of a year, 100 youth received \$1,000 monthly in unconditional direct cash payments. In

addition, independent of these payments, they were invited to join a participatory research process that sought not just to document the impacts of the cash—but to analyze, challenge, and reimagine the systems that have failed them.

Who We Are: YouthNPower Collective

YouthNPower: Transforming Care is an intergenerational collective of young people with lived experience in the child welfare system, university researchers, policy advocates, legal experts, and community organizers. Our team brings together a range of expertise—rooted in both lived experience and long-standing professional practice—to work collaboratively toward structural change in how we support youth and families in New York.

Our collective was formed in response to the urgent need for approaches to research, policy, and care that moves beyond punitive systems and center the voices of those most directly impacted. We recognize that young people aging out of foster care are among the most marginalized in our communities, and that their experiences are shaped by intersecting challenges across housing, employment, education, healthcare, and the criminal legal system.¹

A collaboration between the Children's Defense Fund and the Public Science Project at The Graduate Center of the City University of New York, our work brings together multiple strategies—including collaborative research, policy advocacy, and organizing—to address these challenges and create more just and supportive systems. The pilot also included support from the Center for the Study of Social Policy, and from our colleagues at New Yorkers For Children who managed the monthly payments to participants.

At the heart of this work is a shared commitment to building knowledge from the ground up—with the leadership and insights from those most impacted. Our pilot and the accompanying research were designed using a critical participatory action research (CPAR) approach,² which recognizes lived experience as essential to strengthening validity³ across data collection and analysis. Our approach reflects the belief that research is not just a tool for understanding the world as it is, but for contributing to the work of imagining and building what could be.

The Impacts of Unconditional Cash

Our direct cash transfer pilot was rooted in a simple premise: trust young people. Trust them with money. Trust them to name what they need. Trust them to make decisions about their lives.

The pilot revealed the transformative potential of unconditional cash to help young people emerging from foster care to experience stability and a sense of control over their own lives—to truly experience a transition to adulthood. Experiences of security and self-determination form a foundation of independence that is crucial for young adults

transitioning from a system that dictated all aspects of their lives. Many young people leaving care are worried about what is ahead.⁴ The consistent financial support provided by the pilot created a cushion that mediated the significant material precarity of their lives after foster care, and positively bolstered participants' sense of well-being, possibility about the future, and their own freedom. Young people in the pilot described this shift as a turning point — from struggling to survive to beginning to feel like they were truly living in the world and had a place in it.

"The biggest [change from] the monthly payments is feeling like there was some type of support, not feeling alone, also having a sense of hope and a semi weight being lifted off of your shoulder."



The payments produced measurable positive impacts in young people's lives across five essential domains for healthy independence:

Self-determination and Future Mindsets

Youth consistently described the payments as a source of freedom, choice, and possibility. With sustained support, 95% reported an increased sense of control over their current decisions and future plans. The cash enabled participants to move into neighborhoods and homes of their choosing, reduce dependency on unsafe relationships, and invest in themselves—whether through education, career training, or saving for long-term goals.

2Education, Employment, and Career Growth

Participants used the money to navigate key transitions in education and employment, and to envision and work towards careers. Cash helped young people stay in school or return after time away, reduce financial strain, and focus on academic success. It supported employment by creating the flexibility to pursue jobs aligned with long-term goals.

3 Financial Security and Housing Stability

Cash provided a buffer in moments of crisis. Most participants experienced at least one significant emergency expense during the pilot. The monthly payments helped them respond to unexpected costs like medical bills and job loss. Many saved money for the first time, using payments to build a cushion for future emergencies. Participants also used the funds to cover essentials like food, rent, and transportation—expenses that existing public benefits often failed to meet. The payments also enabled young people to leave unsafe or unstable housing, move into their own homes, and weather disruptions in housing more safely.

4 Personal Well-being and Community Connections

The payments contributed to improvements in both mental and physical health. Young people accessed healthcare more consistently and described reduced stress. Many also used the money to care for others, strengthening ties to family and friends. This ripple effect—helping siblings, parents, and peers—highlights the communal impact typical of unconditional cash support.

5Reduced Contact with Punitive Systems

Participants reported fewer encounters with police and child protective services (CPS) during the pilot year. This suggests that increases in agency and sense of well-being, improved financial stability and ability to manage crises, and social connections through shared resources supported by unconditional cash reduced system contact.

Across our findings, the data point to a simple but powerful truth: when young people were trusted with resources, they stopped merely surviving—they began to thrive.



Cash Alone is Insufficient

Young people leaving foster care as young adults emerge from a system where their lives are controlled by family courts and child welfare staff, and they have little or no choice about the conditions of their day-to-day life. Many report a sense of abandonment when they age-out of custody after their legal ties to family have been dissolved, and find themselves living out a plan for their independence that can feel isolating and inadequate. Surviving and thriving in this transition requires young people to grapple with significant turmoil and stress. They need an array of resources to meet their material needs, and support that strengthens their connections to community, enhances their well-being, and promotes their self-determination and choice.

Our findings show that cash support is most powerful when embedded within a broader web of policies, relationships, and resources that affirm young people's ability to succeed with dignity and autonomy. Cash alone is not enough—but when paired with policies that reduce surveillance, expand access to housing, education, work, social ties and care, and center the wisdom of young people, it becomes a foundation for possibility.

This report is both a set of findings and a call to action. It demands that policymakers, practitioners, and funders recognize the wisdom and leadership of young people. Unconditional cash support should be part of a broader, intersectional policy agenda that includes housing justice, education equity, universal healthcare, and an end to family policing.

Pilot Overview

The YouthNPower Direct Cash Transfer Pilot provided monthly, unconditional payments of \$1,000 to 100 young people over 12 months (June 2023-May 2024). The unconditional cash payments were the exciting center of a much larger project committed to transforming care—to building a different kind of network of support for young people leaving the foster system, one rooted in trust, care, and the leadership of youth with lived experience.

Prior to joining the pilot, each participant received one-on-one benefits counseling to help them navigate the potential impact of the payments on their public benefits. We obtained a state-issued waiver for pilot participants, ensuring that payments would not impact certain benefits such as Temporary Assistance/Cash Assistance, Supplemental Nutrition Assistance Program (SNAP) and the Home Energy Assistance Program (HEAP). Pilot participants' Medicaid coverage was also protected.

Participants were introduced to the YouthNPower collective, and to each other, through our "Welcome Days. These were fun-filled gatherings with music and food where we in-

troduced and shared the goals of the project, how the cash would be distributed and invited participants to take part in the participatory research documenting the impact of the pilot. The research included surveys, focus groups, interviews, and collaborative data analysis—all of which was voluntary and compensated separately from the monthly payments.

Participants received a youth-designed community resource guide and were supported during the year through consistent communication with our team. Throughout the pilot, participants had opportunities to shape the research questions we asked, the tools we used, our interpretations of the data and the advocacy agenda that flowed from their experience.

As the pilot came to a close, participants were offered voluntary, individualized benefits counseling to plan for the end of the payments. Our final participant gatherings were called "What's Next? Sessions" and were designed to allow participants to reconnect with one another, reflect on the year's experience in an end-of-pilot survey, and to extend an open invitation to join our "Pilot to Policy" work.

In every stage of this work—from program design to communication, evaluation to advocacy—our guiding questions have been: What kinds of support do young people want in their lives during this transition from foster care? What happens when we trust young people's visions for their own lives?

Pilot Recruitment and Sampling

Participants in the YouthNPower pilot were recruited from across New York City through a robust network of youth-serving organizations, foster care agencies, and direct outreach. We used stratified random sampling to select a cohort that reflected the broader demographics of young people aging out of NYC foster care, based on race, gender, and sexuality.⁷

From over 400 applicants, 100 youth were selected for the pilot. Eligible participants were 18—22 years old, had exited foster care after age 18 without reunification, adoption, or legal guardianship, had been out of care for at least six months, and were living in New York City at the time of application.⁸

A Representative Pilot Sample

Strata	Categories	Pilot Participants (n=100)	NYC Population Data on Transition Aged Youth
Race/ Ethnicity	African American	53%	52%
	Latinx	39%	39%
	White	3%	3%
	Asian	2%	2%
	Other/ Unkown ¹⁹	3%	4%
Gender	Female	60%	57 %
	Male	37 %	43%
	Non-Binary	3%	N/A
LGBTQIA+	LGBTQIA+	27%	34%

Methods

The impact of the pilot was studied through a mixed method research design that involved multiple waves of data collection through surveys, focus groups, interviews, and narrative testimonies, and emphasized a recursive, participatory cycle of inquiry.

Surveys

We conducted three comprehensive surveys (baseline, 8-month, and end-of-pilot), developed collaboratively by our intergenerational team. Surveys included quantitative items and open-ended qualitative questions, covering housing, education, employment, health, well-being, child welfare system and police contact, financial stability, and spending. Survey questions were crafted to resist deficit-based assumptions, invite complexity and context, and reflect the lived realities of participants.

The baseline and end-of-pilot surveys were administered in-person, achieving 97% and 93% response rates, respectively. The 8-month spending survey, administered virtually, had a 91% completion rate.⁹

Focus Groups

Midway through the pilot, participants (n=28) joined focus groups centered on key themes including housing, parenting, mental health, and policing. These conversations were not solely data collection moments—they were also sites of collective interpretation, where young people in the pilot worked with our intergenerational research team to help make sense of preliminary findings from our baseline survey and sharpen emerging insights.

Interviews and Narrative Testimonies

We conducted follow-up interviews with a subset of participants (n=33) to explore the personal and political dimensions of unconditional cash support. These narratives offered textured accounts of transformation, constraints, and resistance—deepening our understanding of how unconditional cash support intersects with the structural conditions and everyday life of young adults emerging from foster care.

Analysis

Our approach to analysis mirrored our approach to design: participatory, relational, iterative, and grounded in the lived knowledge of youth and adult researchers. This approach allowed us to fill in gaps in research about supports for youth leaving foster care, as well in research on unconditional cash support in general. Much of the existing research has been overwhelmingly conducted "from the top down," in other words on young people and those most impacted without their involvement in the analytical work of the research. Our work combined layers of analysis across methods, ensuring that young people on our team and in the pilot shaped our understanding at each step.

Survey data were analyzed by a core subgroup of the intergenerational research team. This group met weekly to examine trends, pose questions, and explore patterns. Given our sample size and participatory commitments, we did not pursue hypothesis testing or causal models. Quantitative data was

analyzed descriptively. Open-ended responses, focus group transcripts, and interviews were coded thematically using a collaborative framework. ¹⁰ In our weekly analysis meetings, we reflected on emerging themes, surfaced tensions in the data, and highlighted insights that disrupted dominant narratives about young people. Across our methods, we were interested not only in understanding what changed for participants over the year, but how they experienced and interpreted those changes.

In participatory analysis sessions, pilot participants were invited to review and analyze early findings with our team. These sessions directly shaped our analysis and this report. This recursive, layered process—moving between internal team analysis and broader collective interpretation—created a systematic and rigorous process that heightened the validity of our research.

Findings

Unconditional Cash Supported Young People During Transition

"The biggest change in my life this past year was my view of life itself. It made me feel settled. Where am I? Free for the first time in my life from worry about how I was going to pay for things without always having to ask my family and friends for money. [This] was an opportunity that I never thought I would have in life and gave me enough comfortability to move around and actually set the groundwork for my future."

Young people leaving foster care are navigating emerging adulthood, a period of change that is characterized by milestones around school, work, and living independently from family households. After aging-out of the system, they are often entering this period without family connections or reliable community ties. Their transition from a system that controlled all aspects of their lives until planned independence at age 21, is frequently a sustained struggle for housing stability, meaningful and regular employment, access to education and health care, and their own well-being. Over half

of the participants in our pilot had been unable to afford food in the last month before the pilot began, and over a third could not afford rent (39%) or utilities (33%).¹³

In the face of these realities, we found that young people who had recently aged-out of the foster system consistently framed their own visions for a "good life" as larger than any one material need, and deeply rooted in a desire for stability and control.¹⁴ **These feelings of well-being, desires for freedom and resources for self-determination, were**

the foundation, established by cash support, that helped young people to build towards the future.

Our research shows that 12 months of unconditional cash helped young people experience a sense of autonomy, feel more hopeful about the future, and make important choices for themselves. Our findings also show how cash enhanced their economic condition and resiliency to weather financial shocks, improved their housing, as well as their health and sense of well-being. With a year of support, more young people were in school, working, and planning for careers. Underlying these positive changes for pilot participants are the ways that unconditional cash strengthened community ties and diminished contact with punitive systems.

Collectively, the research shows how sustained, predictable, unconditional cash support can impact these intertwined domains critical to independence in the lives of young people during this period of transition.

"Because of the money I no longer feel like I'm surviving. I'm starting to live."

Self-Determination and Future Mindsets

Participants in the pilot used words like freedom, independence and the ability to breathe to describe how the year of unconditional cash support made them feel about life and the road ahead:

"I was free to move how I want."

"It made it way easier to move more freely with my life."

"So much of my money issues felt not completely solved. But it made me feel good to fill my house up with things that I needed to have and to give my kids the things that they needed. I just felt more comfortable and like a responsible adult when I got the payments every month. It helped me breathe better."

The transition out of foster care is characterized by a complex tension between the desire for autonomy and the abrupt withdrawal of institutional support. ¹⁵ On the one hand, young adults experience frustration with the system's control and the limited choice available while in custody. On the other hand, many face disconnection, lack of accountability and a

dearth of support once they age out. Studies demonstrate that unconditional cash results in "room to breathe" and choice that supports new capacity for autonomy among participants. ¹⁶ In our research, we saw that unconditional cash gave pilot participants a greater sense of their own self-determination in different aspects of their life, both now and in terms of the futures they envisioned for themselves.

A Sense of Choice Now

After 1 year of unconditional cash support, 95% of participants reported that the monthly payments had improved their sense of power over decisions that impact their lives. The data show that with the cushion of 12 months of support, pilot participants reported feeling more choice about where they work and what they do for a living (74%), where they live (71%) and who they live with (67%). Young people in the pilot also reported the monthly payments helping them feel that they had more choices about their education: many said that having the 12 months of unconditional support made them feel like they had more choice about whether to pursue a job training program (67%) or whether to go to school (60%). In our qualitative work and participatory analysis with pilot participants, this sense of being able to choose was a significant value.

Being able to choose where to work and live, and who to live with, is a radical and validating change in life after foster care as young adults. Most pilot participants experienced the sustained financial support as helping them take steps toward a career that is consistent with their desires and appetites (85%), finding work that is closer to career goals (75%) and doing work they like (73%).



Increased Sense of Choice (n=93)

Receiving payments for the past 12 months...

85% Increased my ability to take steps towards creating the career that I want

75% Allowed me to feel closer to my career goals

73% Allowed me to feel more able to pursue work that I like

67% Gave me more choice about whether to pursue a job training program

60% Gave me more choice about whether to go to school

41% Helped me move into my own place

39% Helped me move to a place with more space

30% Helped me move to a neighborhood that I prefer

28% Helped me get out of a negative roommate situation

28% Helped me get out of an abusive housing situation

27% Helped me move in with people I know/trust

Freedom to Dream a Bigger Future

After one year, 95% of participants said the monthly payments gave them more choice about their future plans. Sustained, predictable financial support helped them widen the aperture for what lay ahead and, in some cases, begin taking steps toward long-term goals—sometimes describing vivid visions of their careers, families, and sense of possibility.

Unconditional cash support has been shown to help participants engage in planning—not just managing immediate needs.¹⁷ In the context of emerging adulthood and young people's transition from foster care, it is especially crucial. Our data shows that the sustained cash support improved participants' feelings of agency, and helped them to set and pursue longer term goals.

Increased Education, Employment and Career Growth

More young people were in school after 12 months of unconditional cash support. Forty-five participants reported that they were attending school, college, or a training program during the pilot. Of particular note, 18 participants newly enrolled in school, college, or a training program, or returned to school during the pilot after having taken time off. Among those who were in school during the pilot period

"[Now] I can pace myself mentally, physically, and emotionally. I can build my career by making smart choices. The payments gave me more freedom to choose my path. I've been investing in myself and saving for a better future."

"The biggest change has been putting money into ideas I've had—getting my license, saving for a car. I'm still young and a parent, so it feels like I'm entering new levels of life."

"The payments as a whole helped me 100%. I felt like I actually had a chance at a new start."

"This past year, I've been able to pay rent, and spend more time growing my talents—music, art, voiceover."

(n=45), 90% reported that the money helped them feel less concerned about finances so that they could stay in school. Nearly as many (85%) said that the payments helped them focus on performance in school. At the same time, the percent of pilot participants in school who reported that they could not afford educational expenses over the last month dropped by half, from 20% prior to receiving payments to 11% at the end of the pilot. Among those with education-related loans (n=47), a similar number (83%) said the payments had increased their ability to pay it back.

Cash Provided Relief for Those in School (n=45)

90%

reported the money eased financial stress so they could stay in school 85%

payments helped them focus on performance in school



"The biggest change in the past year is getting the job I wanted and paying off my debt with the monthly payments."

Research shows that young people with foster care experience face significant barriers to completing school, including needing to work full time, being a parent, and facing economic hardships.¹⁸

Financial support has been identified as one method for reducing these barriers among former foster youth. ¹⁹ New York State, and New York City especially, offer a variety of financial supports for education and vocational training because of the historically low levels of college enrollment and graduation among young people with foster care experience. ²⁰ In New York City, if young people enroll in college while they remain in foster care (before age 21), they can receive up to \$15,000 in tuition, plus room and board, that is not covered by their financial aid package as part of a program called College Choice. The program also includes a \$60 daily stipend, or \$1800 per month. ²¹

To be eligible for College Choice, however, young people must be in foster care, which means that youth in our pilot, who had aged-out of the City's system, were not eligible for the program if they had not enrolled prior to leaving custody. Statewide programs supporting higher education are available for young people after leaving care, but provide considerably less financial support in terms of both tuition payments and flexible cash for other expenses.²²

Based on our baseline survey of pilot participants, 85% of those who were not currently enrolled at the start of the

pilot reported that not having enough money was a significant obstacle to going to school.²³ Among some members of the pilot, having unrestricted cash mitigated obstacles they were facing in completing education and training programs, especially with regard to balancing work and school.

"Before YouthNPower, I was in school, but I wasn't working. It was hard, and I was at that point where I had to decide because I couldn't do both. I thought, can I just stop going to school? But luckily I didn't have to, you know? It was such a relief—I had even started losing weight. The YouthNPower money gave me the chance to go back to school without worrying about paying for stuff. It gave me that leeway where I know I can focus. We don't have to worry about the money coming in. It was a mental relief. I don't even have to worry about food or traveling on the [subway], you know, little stuff that might pop up. Because I already knew [the money] was gonna come in."

"Books can be like hundreds of dollars and there's certain [software] programs you have to buy, and those can be anywhere from one to four hundred dollars. One of the things I used the money for was books and school supplies. If I didn't have that, I would've had to borrow from a relative or friend, then try to pay them back with money I don't exactly know where I'd get—because I'm in school. Getting the money and not having to work gave me huge peace of mind to go to school with more confidence. Before the money came in, I'd look for part-time work, but I knew if I got the job, my grades would likely slip because I wouldn't be able to prioritize school."

Cash Supported Employment and Expanded Career Pathways

More young people were working after the 12 months of unconditional cash support. The number of pilot participants who were working full-time or part-time increased from 45% to 49% over the year. Our research also found that nearly every participant who was not working at the end of the pilot reported that they were actively looking for work, even those who were enrolled in school.

Our data is consistent with findings from the Center for Innovation through Data Intelligence in the Office of the Mayor of the City of New York, which found that YouthNPower pilot participants were more likely to participate in the formal labor economy compared to a group of similar youth who were not receiving the payments.²⁴ The analysis found that 69% of pilot participants reported taxable

income from employment during the four fiscal quarters that most aligned with the pilot period, compared to 48% in the comparison group.²⁵ Having adjusted for employment in 2023 prior to the start of the payments, the difference in employment is statistically significant. If youth were receiving payments in the pilot they were 15% more likely to report earnings over the 12-month period.²⁶

Beyond their desire to work, build their skills and pursue meaningful careers, young people in the pilot were clear that the \$1,000 was most impactful when combined with income from work:

"[Receiving unconditional cash] is gonna make you wanna work more because you're gonna wanna save up the monthly payments. New York is very expensive so the \$1,000 is to help but it cannot cause you to not work no more. The \$1,000 is so helpful and motivates you to want to be better, make more money, save and be financially stable."

"[With] work I'll be [living] paycheck to paycheck sometimes and it won't be enough for bills, wipes, diapers, or gas. Now I can have someone stay with my kids on weekends when I'm called to work or when my paycheck goes to bills and I need diapers—since I have two kids. I'm thankful because sometimes I didn't have enough and had to borrow money, but I haven't done that since I got this help."

"The money does help but I can't survive on it."

Our data show young people leveraging the cash support to create more financial stability and career opportunities for themselves. For many in our pilot, the payments increased their ability to take steps towards creating the career they want (85%) and/or gave them more choice about where they worked and what they did for employment (74%). Several participants reported using the money to get a certification (27%) train in a new skill (24%), or start a new business

(23%). These findings suggest that the increased feeling of choice over one's career encouraged engagement in professional growth opportunities.

"[I'm now] the pharmacy tech for a non-profit organization. It's salary, not hourly pay. I can balance work and vacation time. Because of the job I'm able to save more. The YouthN-Power money was the stepping stone I needed. You need that one breakthrough."

"With the monthly payments I was able to fully invest into my barbering career and become a full time barber."

"I was able to go to trade school to start a career in the electrical industry. That's just a step into my ideas on creating generational wealth for my family."

The breathing room that \$1000 provided pilot participants is clear in the context of their wages. Findings from the analysis of administrative data conducted by the Center for Innovation through Data Intelligence showed that the median income for pilot participants based on Department of Labor wage data was shockingly low—\$5,254 over 12 months.²⁷ The median was similarly low among the comparison group of young adults who had also recently aged-out of foster care but were not receiving payments: \$6,304.²⁸ In this context, the impact of the additional \$12,000 over the year—more than doubling the amount of cash available for pilot participants—helps illustrate the transformative scope of the support.

Combined with the findings around their sense of control over where they worked and taking steps toward career goals, these data point to how young people benefited in different ways from unconditional cash support. The cash provided an opportunity to consider and work towards longer-term employment and career goals, while simultaneously supporting active workforce participation.

Steps Participants Were Able to Take with Cash Support

Participants leveraged the cash support to gain stability and pursue career goals.

85%

credited the payments with helping them build the career they want

74%

said they had more choice in where and how they worked **27%**

used the money to get a certification

24%

used it to train in a new skill

23%

used it to start a business

Young people who were unemployed at the end of the pilot (n=47) reported a range of ongoing barriers to work: difficulty finding "good" jobs (53%), caring for children (23%), lacking necessary skills or qualifications (23%), struggles with mental health (19%) and attending school (17%).

3. Increased Financial Security and Housing Stability

Young People Saved for Emergencies

Seventy-five percent of participants (n=72) reported saving money during the 12 months. This is in contrast to the experience of young people as they entered the project. A majority (71%) of participants reported having no savings before the payments began, which is significantly higher than the proportion of people in the U.S. of all ages who report that they have no savings set aside for emergencies (24%), including those under 35 (26%).²⁹ Nearly a third (28%) of participants who saved during the pilot were planning in case of an emergency. This is consistent with recent studies that show people identify "emergencies or unexpected needs" as one of the most important reasons to save.³⁰

"I've been trying to save \$10,000"

"I have an account for unexpected expenses"

"So far, I always take \$500 out to put in my savings"

> "I saved up enough to cover the cost of emergencies"

"I save for emergency purposes"

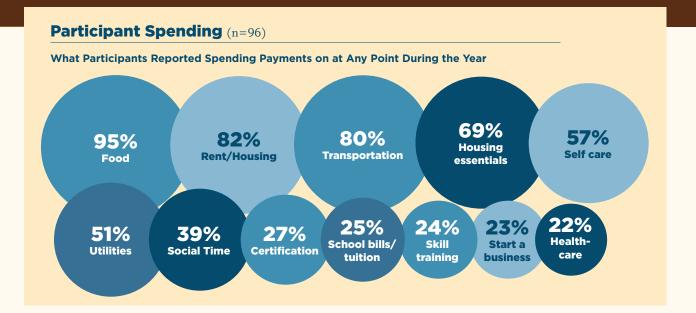
"I have 3 children and two of them are autistic, I saved funds just for a rainy day"

Monthly Payments Used for Unexpected and Emergency Expenses (n=96)86% **Unexpected Bills** Something needed to be fixed/replaced 73% unexpectedly Unexpected loss of work hours 59% or paycheck Unexpected fees 56% Unexpected travel 31% Unexpected 28% medical expense Unexpected loss of 19% housing

During the pilot, 93% of participants faced at least one significant emergency or unexpected expense. Over half (58%) reported four or more types of unanticipated costs, highlighting the frequent crises young people exiting foster care must navigate. The cash payments helped young people manage and respond to emergencies: such as the loss of a job or a reduction in work hours, loss of housing, and medical expenses.

Many young people lack the family ties and social capital that can serve as a buffer to inevitable life challenges that occur, including financial setbacks. The ability to respond to emergencies with their own resources is critical to understanding the impact of the pilot on young people's lives. Economic shocks, like loss of work or a sudden decrease in income, have been shown to increase the likelihood for spiraling consequences, such as eviction and homelessness, family stress and child protective services system contact (among parents).³¹

For some, this ability to respond to surprise costs was based on the monthly payment itself, and for others, they had actively planned for "rainy days" by saving part of their payments along the way.



Cash Helped Young People Afford Essentials

For many, the payments helped create a financial floor to cover the costs of basic necessities that all people need. Based on findings from both our midpoint and endpoint surveys, 95% of pilot participants reported using the money to pay for food, and 82% used the payments for rent or housing.

With access to 12 months of unconditional cash support, we saw decreases in the number of young people who struggled to pay for monthly expenses across all categories, including essentials like food and rent. Among those who had debt (other than student debt, n=74), 89% reported that the payments had helped them pay it off.

Cash Helped Young People Find Housing Stability and Live Independently

The number of young people experiencing homelessness decreased dramatically during the pilot, from 13% at the start to 1% after 12-months of support. In addition, there was a significant increase in the proportion of participants who were living in their own house or apartment after the pilot: rising from 27% to 62%. At the start of the pilot, 5% of participants reported that they were living in a crisis or homelessness shelter, 3% were living in a hotel/motel, outside, or in a vehicle, 4% were staying with friends/family short term ("couch-surfing") and 1 participant wrote in that they were not currently living anywhere. By the end of our pilot, no participants reported that they were living in a shelter, hotel/motel, outside, or in a vehicle. One participant reported that they were couch-surfing at the end of the pilot.

The payments also helped young people move into a place

with more space (39%), live in a neighborhood that they prefer (30%) and live with people they know and trust (27%).



Eighty-two percent of pilot participants reported having used some of their monthly payments on rent or housing over the prior 12 months. The payments were also a cushion for when their housing changed during the year; 19% reported that the monthly payments helped them manage an unexpected loss of housing. This is a crucial finding considering the changes in housing that youth experience during this period of transition and emerging adulthood. Young people described changes in where they lived and who they lived with. The flexibility and portability of cash smoothed these kinds of predictable disruptions.

Cash Helped Young People Live in Safety

Participants also shared ways in which the cash payments helped them move out of negative and coercive living arrangements and into more positive settings. **Twenty-eight** percent reported that the monthly payments helped them get out of an abusive housing situation, and the same percentage reported that the monthly payments helped them get out of a negative roommate situation. The payments also helped participants move to a neighborhood they prefer (30%) and into new living situations with people that they know and trust (27%).

Here, the flexibility of the cash payments helped young people experience both living in spaces that reflect their preferences, and permitted them some freedom to escape arrangements that were negative or dangerous.

Cash and Housing Benefits

New York State, and New York City in particular, offer a range of housing benefits for which youth with foster care experience have priority, including vouchers and public housing.³² At the same time, New York's housing market is among the worst in the U.S. for affordability and availability—due in part to the shortage of housing in the City.³³ The shortage of affordable housing is a profound policy failure and young adults are transitioning to independence with extremely few options. Many find they cannot afford to live in the City where they grew up.

Housing Justice for Young People Aging out of Foster Care in New York City, a report developed by a team of experts including YouthNPower collective members, examined the nexus of foster care and housing for emerging adults. "In New York City, of the 429 youth who aged out of foster care in 2022, 31% had to stay in a foster or group home because they simply had no other housing options. And while the remaining 69% were afforded housing, their options left them in neighborhoods saddled with the legacy of redlining, where they faced rodents in their apartments and have reported feeling unsafe alone."³⁴

Currently, the dominant policy around housing for young adults leaving foster care focuses on public housing and housing vouchers, however there are significant barriers to using vouchers in communities, even in New York City where there is a legal prohibition against income discrimination in housing. According to a recent report from New York City, one barrier is "landlords' resistance to rent to youth with no rental history and low/no income (which can also be a challenge for youth obtaining housing without a voucher)."³⁵ In some cases, members of the pilot requested letters from the YouthNPower project to demonstrate their

receiving a regular source of monthly cash support to help them use a voucher and obtain housing.

Our findings point to how cash can work alongside voucher programs by providing evidence of a continuous source of funds in rental applications, as well as permitting young people to spend on things they need to move in and make their space feel like home.

One mother, who had lived in a shelter, foster care and a mother-child program prior to getting her own apartment said:

"It really helped, especially with moving into my apartment, buying my furniture for my first place. I put my security deposit down. It helped me move out of a mother/daughter program. I got my place the first month of this program, and I have been there ever since. HRA paid my rent, but the thousand dollars helped with everything else. I've been working [to get an] apartment since 2018—5 years. I didn't move into my apartment until a month before my 23rd birthday. I cried."

Two other parents reflected on how the money supported their housing:

"I finally found an apartment with my voucher. They moved most of my stuff from the shelter. When I moved in I was about two months pregnant with my son, so I had to fix it all up and buy a crib and all that. What helped me most in moving in was the money I had been able to save from the [monthly payments]. It's a big help when you're pretty much alone. The adjustment was hard but I love having my own space, being out of the shelter, being able to do what I need to do for my kids."



"When I left care and moved into my first apartment, [my agency] helped me get set up with a little bit of furniture. I ended up moving from there because I was dealing with a [domestic violence] situation and had to get away. I had just moved into my new apartment with my two kids when the [payments] started and it helped me buy a couch for my house. It helped me buy a bed for myself and a bed for my children. I was able to have some room to breathe."

Our findings are consistent with research that has identified unconditional cash support for young adults transitioning out of foster care as a crucial strategy for reducing barriers to stable housing and elevating young people's autonomy, ³⁶ in addition to other policies that increase affordable housing and mixed-income construction. ³⁷

Many pilot participants also reported that they aspired toward more than simply stable shelter and were able to create a home that reflected some of their own choices and preferences. That was most clear with regard to things like furniture and setting up a household—often for the first time. Seventy-four percent of pilot participants reported that the monthly payments helped them furnish and decorate the place where they were living in the way that they wanted to. While seemingly small, and often taken-for-granted, pilot participants emphasized how important these kinds of choices were to feeling a sense of autonomy and freedom after foster care.

4. Improved Personal Well-being and Community Connections

Improved Health and Well-Being

As pilot participants reported an increasing sense of control and self-determination over the 12 months of cash payments, they also reported increases in mental and physical health. According to surveys, monthly payments improved mental health (86%) and physical well-being (77%). This is a key finding, as 37% of participants reported that their financial situation had held them back from taking care of their health in the year prior to the pilot. Among those who had managed a medical concern in the last year (n=35), 76% reported that they were able to get the care they needed—up from only 52% in the year prior to the pilot payments (n=29).

THE LIMITS OF \$1000

Even after 12-months of support, 40% of young people in the pilot still reported that they could not afford food or groceries, and 33% said they could not afford rent, in the last 30 days. This is particularly concerning in light of the fact that young adults who age out of foster care in New York City have access to, at least in written policy, some of the most robust safety net programs available. Indeed, administrative data reviewed by the Center for Innovation through Data Intelligence shows that 71% of YouthNPower participants received public assistance during the pilot period.³⁸ The fact that these young people still used part of their cash payments to afford their basic needs illustrates the well-documented reality that current cash assistance benefits do not come close to lifting people out of poverty.³⁹ These findings demonstrate young people's need for significantly higher levels of financial support after leaving foster care.



Participants described various pathways to improved health and well-being linked to the payments. Some said the payments helped them access health care by covering costs for doctor and dentist visits, medication, or transportation:

"I was able to pay for the medication I need to help with my mental health."

"It helped me pay for cabs to the doctor's office."

"I spent 200 dollars a month on my braces."

"It helped me get around and help my family get around for appointments."

"It helped purchase medication we needed."

"I just underwent bariatric surgery and I am required to intake protein shakes and vitamins. The monthly payments have made it easy to afford my vitamins and protein powder. I was able to put money aside for an upcoming dental appointment."

Others described how the payments helped them manage their health and well-being by eating healthy and being more active:

"The biggest change for me over the past year is being able to take [care] of myself better by eating [well], going to the gym and being able to have more time to myself alongside going to college instead of alternating between college and work with barely any time to breathe."

"I was able to sign up for the gym ever since the monthly payments started."

"I have been able to eat healthier because I have money to buy healthy foods."

"It encouraged me to be outside more since I can afford a little more things."

"I was now able to buy healthier food, which is more expensive than fast food. I was able to keep up with my gym membership. I also was able to pay for things that my health insurance didn't cover."

"Helped me eat!! I was barely eating before the monthly payments"

Participants also described how the payments reduced stress and increased healthy social ties:

"Since I was financially stable, I was mentally able to work on my physical health more efficiently than before."

"I felt more confident in my ability to do most things and handle most problems. From spending time with friends to paying off my phone bill, it made me feel things were more doable than before."

"The biggest change in my life was getting to help myself, getting to help others, and feeling independent. The money was something that encouraged me to make the right decisions. (Not that I don't do that already.) I got to help my family when they needed it, I got to make sure my cat didn't starve or that I didn't starve. I felt happy, and content. Money isn't always about spending, it's about how you use it."

"The ability to live without worrying about bills, rent, how many times I will eat today. This program was life changing and if I had this resource when I first entered foster care / started college, this would have eliminated more than HALF of my stress."

"I've been saving up for therapy and trying to be more social. Since I'd have extra funds I've been able to get out more and live my life as an adult. This money has helped with groceries, rent, and transportation to and from work. I feel blessed and grateful."

These qualitative reflections offer deeper insight into how unconditional cash can improve the everyday experience of living, work to enhance health in the face of barriers to care, and alleviate stress.

Community Connections

As young people leave foster care, many experience isolation. Healthy connections with family and friends and community interdependence remain important parts of transition. Relationships with parents and extended family help establish neighborhood ties, so the legal termination of these relationships often diminish young people's sense of connectedness. Our research shows that participants used some of the cash they received to build connections within their communities by sharing resources.

Findings from our surveys and interviews showed that despite the absence of legal ties, participants in the pilot overwhelmingly (76%) used some portion of the money, however small, to connect with and provide financial support for family members—mothers, fathers and siblings. As one participant shared, "I have siblings who also grew up in care and are having a hard time with going into adulthood so just to be able to help them with a little \$100 to help pay a phone bill seemed like a blessing." Another explained, "my biological mother, I always have helped her with my siblings' clothes and with groceries." One young person reported, "my mom got into a car accident and was out of work for 2 weeks so I sent her a couple hundred."

Participants (31%) also reported that over the course of the 12 months they used some money to help people in their social network. They helped their friends with unexpected expenses like fixing a car, losing a job, paying rent, or helping out with food when someone had their public benefits interrupted. They also helped peers with costs associated with parenting (like birthday gifts and supplies for a new baby). Some shared money to cover friends' school costs, professional license fees, or transportation.

"The biggest change in my life this year was being able to be a family with my kids again and finally have some peace."

"Being able to pay for child care has helped me find time to create a routine for my mental and physical health." Research across unconditional cash transfer pilots has described similar "ripple effects" of cash-sharing within families and social networks. Like our findings, studies show that participants are often "able to give, from sharing food with neighbors or supporting family members with burial costs." These kinds of relationships have been shown to build the social fabric around people, uplift health and well-being, and create individual and collective resilience to crisis. 42

5. Reduced Contact with Punitive Systems

Young Parents Had Fewer Contacts with Child Protective Services

Parenting participants⁴³ reported less contact with the child welfare system during the year of pilot. Fifty-seven percent of parents (n=21) reported having been a subject of a child protective services (CPS) investigation before the pilot. This number dropped in the year of the pilot, with 32% (n=12) of parents reporting being a subject of a CPS investigation.

As reported in our baseline survey report, young people who had aged-out of foster care and were parenting expressed considerable fear of contact with CPS and being separated from their own children.⁴⁴ While our data suggest that unconditional cash support was protective, the fact that more than a quarter (n=12) of parenting participants reported that the child welfare agency threatened removal of their children, speaks to the impact of intergenerational contact with the system.⁴⁵

Research shows that the biggest predictors of CPS investigations are evidence that families are struggling to meet basic needs, such as food pantry use, unpaid electricity bills, or an inability to access medical care.⁴⁶ Our findings show that participants who were parenting spent their payments on essential expenses like food and utilities, as well as costs specifically related to raising children. Pilot participants who were parenting by the end of the pilot (n=44) reported that they used part of their monthly payments to pay for their children's needs (93%), including child care (32%).

Young parents also experienced shifts in well-being and autonomy. Of the 44 parents who completed the endpoint survey, 100% reported the monthly payments gave them more choice about their future plans. Eighty-two percent (36 of 44) reported improved mental health. Of the 44 parents

who completed our final survey, 59% said they could "do just about anything they set their mind to." By the end, that rose to 75%.

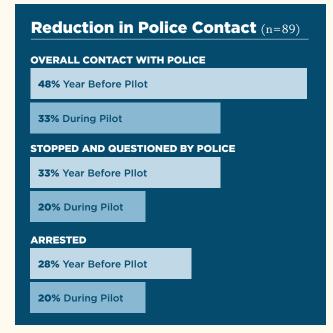
Unconditional cash programs have been shown to impact children's health and development as well as parent well-being (including health, economic and housing stability, parenting and family functioning).⁴⁷ Our findings affirm this research demonstrating the nexus between child welfare system contact, economic support and parents' sense of well-being, agency and self-determination.⁴⁸

Participants Had Fewer Contacts with Police

The percentage of young people in the pilot reporting police contact dropped from 48% in the year before the pilot to 33% during it. Stops and questioning fell from 33% to 20%, and arrests from 28% to 20%. These findings align with recent research⁴⁹ showing that unconditional cash can reduce criminal legal system contact by improving food and housing security, covering emergencies, supporting others financially, and boosting mental health.⁵⁰

Our findings support these connections between individual well-being, a sense of community connectedness, and reductions in police contact, but they also illustrate other domains that impact whether people have contact with the criminal legal system based on crisis.

Young people receiving a year of financial support reported feeling more able to handle their own problems and reported experiencing less crises like housing precarity and homelessness. They also frequently reported feeling more physically and emotionally safe after receiving 12 months of payments. Reflecting on the 30 days before the pilot began, 36% percent of participants reported that their financial situation prevented them from feeling physically safe and 47% reported that their financial situation prevented them from feeling emotionally safe. In the last 30 days of the pilot, this dropped to 18% and 28%, respectively.



Interpersonal conflict and crisis often bring young people into contact with the criminal legal system during vulnerable moments that can quickly escalate. In this way, the protective power of cash is diffused across different aspects of young people's lives, likely contributing to lower levels of crisis and higher levels of stability that reduced police contact.

Though these findings are notable, many pilot participants also reported feeling targeted by police because of their race (37%), where they live (28%), their age (20%), their history in the foster care system (22%) and their history with CPS as a parent (16%). These findings point to the conditions of surveillance⁵¹ that young adults transitioning out of foster care—of whom over 90% are young people of color—continue to experience.

Recommendations

Unconditional Cash Support Must Be Part of a Broad Policy Effort to Support Young People in Transition

"This should be mandatory for all foster youth. It's hard wanting to live your life with the immense challenges that come with being in the foster care system, being overlooked, pushed aside. Strongly advocate for this to become NY State Law."

Our findings demonstrate the considerable impact of one year of unconditional cash support in a number of dimensions of young people's lives, increasing their agency and sense of control during the period of challenging transition after leaving foster care. From meeting basic needs, and building a financial cushion to weather economic shocks, to supporting education, professional training and participation in the workforce, cash support improved young people's lives. Sustained, reliable, no-strings-attached payments helped participants to reduce stress, improve their sense of well-being and build ties with family and community. This report echoes other projects led by young people with lived expertise in the child welfare system, who have called for deeper investments in flexible resources like unconditional cash that center dignity and trust.⁵²

This report also illustrates some of the ways that relatively small cash grants may be able to reduce young people's contact with government systems—decreasing the personal toll on young people and the public costs we collectively share. Current costs for shelter and services in New York City's Department of Homeless Services exceeds \$300 per person per day, and detention in New York City's Department of Correction exceeds \$1400 per person per day. Similarly, research has estimated that investments in concrete supports to parents and families with children (including cash payments and public benefits) produce significant savings associated with reduced CPS investigations, family separations and foster care placements.

To scale-up unconditional cash support will require moving from pilots to long-term policies, with reliable government funding. The good news is that evidence for government-funded unconditional cash support is growing.⁵⁵ The

limitations of current "safety net" supports, including administrative burdens, relatively low values of benefits, and benefit "cliffs" are well documented, and unconditional cash policy offers an opportunity to build the kind of flexible and responsive programs that help young people emerging from foster care thrive. However, while unconditional cash is a promising area for policy making, it cannot function alone; it must coexist alongside "a larger toolbox of social services, benefits programs, and social and economic policies." ⁵⁶



We must take a "both and" approach, which recognizes how unconditional cash support can develop as an additional policy rather than a replacement for programs like TANF/Cash Assistance, housing vouchers, child care subsidies, tuition and workforce training programs.⁵⁷ This is especially critical as we examine how unconditional cash support can be woven into existing public funding programs as an evidence based policy that supports young people.⁵⁸

While research and policy analysis have helped to frame the issues, the movement for cash policy has been led by local and grassroots organizations from the start.⁵⁹ They are imagining different kinds of resources within communities, which build on the principles of freedom and community care. Pilots, like YouthNPower, are contributing to this ground-up knowledge-building that is happening in over 150 projects across the U.S. ⁶⁰ But communities are not just the locus of information, they are the engine of policy change itself. Organizations that have created pilots, and pilot participants themselves, are increasingly engaged in coordinated advocacy to build a blueprint for government-funded direct support for people in their communities. This is a visionary moment, where power is building for resources that support the freedom and stability to thrive.

A Platform for Action

Emerging Cash Policy and Movement Building

As a member of the New York State Cash Alliance, Youth-NPower is committed to advancing guaranteed income and cash-related advocacy in New York. Formed in 2024, the Alliance is a growing coalition of community organizers, activists, artists, cash beneficiaries, and advocates who understand the power of cash and are advancing durable, statewide policies for unconditional cash support.

Our own pilot to policy work with members of YouthNPower, including participants, shaped our recommendations and the role we want to play in this emerging movement. We started with learning about the history of cash policy advo-

cacy, its roots in civil rights and welfare rights, and the leaders who helped create the current moment.⁶¹ We examined the learnings from our own pilot, and recent approaches to unconditional support for young people leaving foster care that have been advanced through state and federal legislation.⁶² We also embraced opportunities to learn from others in the field while we stand in solidarity with cash advocacy underway.

This process has led us to imagine a permanent policy that builds on the learning in this report, calling for a statewide program that would:

- Provide up to five years of financial support, supporting emerging adulthood;
- Provide \$1500/month;
- Support young adults regardless of how they exited foster care;
- Ensure that young people can access the support without requiring them to go back to the child welfare system;
- Protect other public benefits and programs that young adults rely on; and
- Make sure that young people with lived experience in the system have a role in how the program is implemented.

Cash and Other Community Investments

At the same time, our work over the last three years with YouthNPower: Transforming Care affirms our support and active efforts to:

Build Real Pathways for Meaningful Work, Economic Mobility and Opportunity.

We must invest in more robust workforce development and apprenticeship programs that support youth transitioning out of care.

Expand Support for Education and Academic Success.

We must Increase financial resources for secondary and college programs, as well as trusted, community-based navigation, coaching and mentoring resources for transition-aged youth. And there needs to be increased state financing for such programs developed in tandem with employment and apprenticeship described above.

Increase Access to Safe Housing and Honor Young People's Choice.

We must advance City and State-wide efforts to address the housing crisis for low-income and marginalized communities so that young people transitioning from care can thrive wherever they live.

Build Resources for Well-being, Mental Health and Healing in Communities.

We need urgent action to improve access to culturally-responsive wellness opportunities specifically for young people transitioning from care, including mental health supports that build on young people's strengths and that do not pathologize their experiences of trauma.

Build Community Assets to Support Parenting Youth After Leaving Care.

We must commit to building resources in marginalized and over-surveilled communities (including economic and housing opportunities, early childhood care and education, and family support) and meeting the economic needs of young parents.

Reduce Contact Between Youth and Police and Mitigate the Impact of the Criminal Legal System on Youth.

Given that contact with the criminal legal system for all emerging adults exposes them to criminal records and adult incarceration, we must pursue policies that mitigate these risks by providing pathways for programs, material resources and alternatives to adult sentencing that do not create barriers to employment, housing and education.

Build Ongoing Structures that Support Young People's Expertise and Leadership in Policy-Making.

Policy-makers and system administrators must create robust opportunities for young people with child welfare system experience to participate in and influence the policy and practice that impacts their lives. As YouthNPower collective members say: No policy about us without us.

The breadth of our recommendations do not diminish the urgency to advance policies around unconditional cash; they reflect a holistic response to the complexity of young people's lives and desires.

This report is dedicated to the community of young people, researchers, organizers, and community members who have shaped YouthNPower and the collective work ahead. We look forward to continuing the work together—to creating more just, inclusive, and supported futures, with dignity and self-determination, for young people in New York City and everywhere.



Endnotes

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 $^7{\rm For}$ more information about our sampling and selection for the pilot, see YouthNPower. (2024), p. 5.

⁸ Eligibility also required that a young person not be in the NYC Administration of Children's Services' Continuation of Care and Support program, which permits young adults to remain in care after age 21 if they do not have a permanent housing option.

 9 The number of participants (N) varies throughout the report depending on the specific questions being analyzed. Analyses using questions from only the endpoint survey use N = 93 (participants who completed the endpoint survey). Analyses comparing questions asked at both the baseline and endpoint surveys use N = 89 (participants who completed both surveys). Analyses comparing questions asked at the baseline, midpoint, and endpoint surveys use N = 91 (participants who completed the baseline and either the midpoint or endpoint surveys).

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²¹ City of New York, Mayor Adams, Administration for Children's Services Announce 'College Choice' Program to Help Cover Cost of College Expenses for Hundreds of Students in Foster Care, Press Release October 4, 2022. https://www.nyc.gov/office-of-the-mayor/news/719-22/mayor-adams-administration-children-s-services-college-choice-program-help-cover#/0.

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²⁴ The YouthNPower pilot was also the subject of a study conducted by the Center for Innovation through Data Intelligence (CIDI) in the Office of the Mayor of New York City. The CIDI study used propensity score matching to construct a comparison group using administrative data collected by the City and examined the pilot payments' impact on: employment and wages; public assistance utilization; shelter utilization; jail/detention; and child welfare involvement as a parent. The findings of the CIDI study are available in a separate report: NYC Center for Innovation through Data

Intelligence (2025), Youth NPower Direct Cash Transfer Pilot: Year 1 Report.

²⁵ NYC Center for Innovation through Data Intelligence. (2025).

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⁴³ When the pilot period began, 42 members of the cohort were parents. Twelve months later, 48 were parents. Thirty-seven participants who were parents at the start of the pilot completed both our baseline and endpoint surveys.

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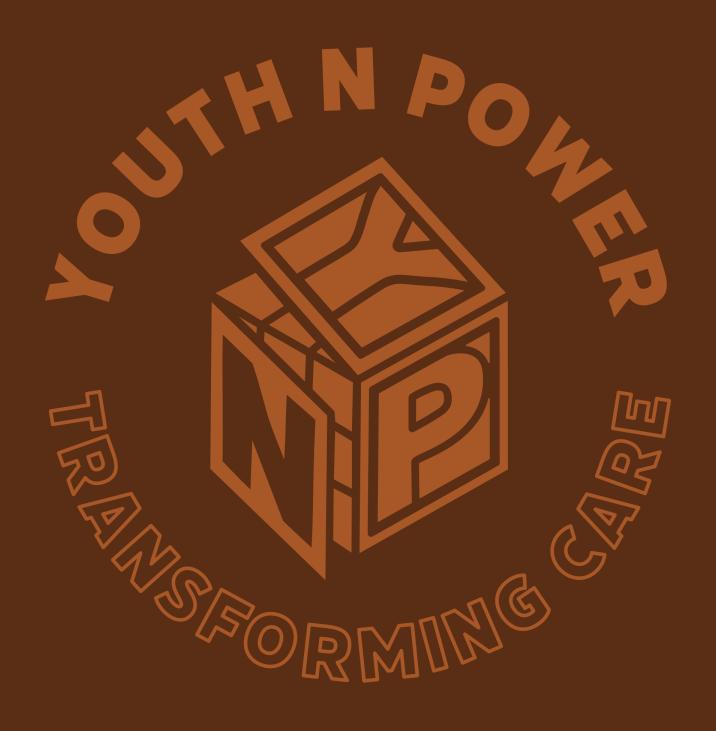
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