

Denver Basic Income Project Qualitative Research Midterm Report June 2023

Submitted to and in partnership with:

Denver Basic Income Project
Impact Charitable

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INTRODUCTION

Qualitative Research Objectives

Per the Denver Basic Income Project (DBIP) research objectives, the qualitative arm of the project seeks:

1. To understand the stories and narratives of people who are unhoused and participating in DBIP to tell us about the process and impact of guaranteed basic income.
2. To identify and improve critical program elements to successfully delivering a guaranteed basic income to people experiencing homelessness.

References to participants may include their DBIP group A, B, or C, referring to the amount of cash transfer that they are receiving:

- Group A: \$1,000 a month for 12 months
- Group B: \$6,500 the first month and \$500 for the 11 subsequent months
- Group C: \$50 a month for 12 months, the comparison group

For the first-round interviews for the qualitative arm of the full DBIP research study, we interviewed 24 participants in total (8 from Group A, 8 from Group B, 8 from Group C) approximately three to four months into their DBIP experience.

How to Interpret This Report: As the first-round interviews, these results are not generalizable to later stages of DBIP. A full report of the qualitative research findings will be available after the completion of the second-round interviews at the end of DBIP.

QUALITATIVE RESEARCH METHODS

Sampling and Recruitment

We recruited DBIP participants from community-based organizations (CBOs) that represent both sheltered and unsheltered experiences of homelessness. CBOs include Colorado Coalition for the Homeless, Reciprocity Project, Servicios de la Raza, Family Promise, and the Gathering Place. DBIP participants from each CBO were randomly selected based on their treatment group and contacted by research staff. Participants were three to four months into DBIP when contacted. The three treatment groups were represented (eight individuals from each group – A, B, and C) to ensure we could examine our interview questions among people receiving differential amounts of cash transfers. Participants were informed that they would be compensated \$40 for an interview about their experiences with DBIP, and that the funds would be added to their next DBIP transfer. We offered participants hour and a half interview slots.

We contacted potential participants up to three times over a week before moving on to contact another potential participant. Of the 54 participants contacted, 24 were interviewed. Six did not answer attempts to reschedule missed interview times, five were uninterested in participating, and 19 were unable to be reached through three contact attempts.

Interviews

Interviews lasted between thirty minutes to an hour and fifteen minutes. We coordinated with CBOs to reserve a conference room or office space that was known to participants for interviews. Participants were given the option to participate in person or via phone, and all but three participants chose to complete their interview via phone due to time and transportation savings. Of the three participants who chose to complete the interview in person, only one participant was interviewed in person; the other two were unable to make their scheduled interview time and were followed up via phone to complete the interview. One participant was interviewed in Spanish by a Spanish-speaking research team member.

Measures

The research team developed two separate semi-structured interview protocols to be delivered to a purposively selected group of participants at the start of DBIP (three months after enrollment) and near the end of DBIP (10 months following enrollment) to understand the impact and benefits of DBIP, and emerging themes relevant to participants. The semi-structured interview protocols differ in minor ways to account for unique experiences anticipated when beginning and concluding DBIP (see Appendix A for the three-month protocol and Appendix B for the ten-month protocol). The three-month protocol was tested during a soft launch pilot in English and Spanish (See DBIP Soft Launch Qualitative Pilot Report for details).

Analysis of Data

All interviews were audio recorded using a phone app or Zoom, uploaded to a confidential research OneDrive folder, deleted from their original source, and then transcribed in English using Zoom or NVivo Transcription software. Each interview was then summarized using an Excel spreadsheet with rows for each question prompt. A first researcher (who had conducted the interview) read through the full transcript, then summarized the response to each question and copied in relevant quotes to the Excel spreadsheet. The first researcher also included notes about participant responses (e.g., participant was guarded when replying to a specific question, emergent themes for further exploration, participant asked a question about DBIP, etc.). A second researcher validated the summary, made edits or additions, and added additional summary quotes. To analyze the data, one Excel spreadsheet was created containing the summaries and quotes from all interviews. The research team, including all interviewers and researchers, reviewed these summaries independently to identify key findings from participant interviews as well as note process learnings. Then, the research team met to discuss the findings and come to consensus. Major themes are presented below.

PRELIMINARY FINDINGS

PARTICIPANT DEMOGRAPHICS

Participants were experiencing both sheltered and unsheltered homelessness. There was equal representation of participants from each payment group (Group A, B, and C). Of the 12 unsheltered participants, five received Group A, four received Group B, and three received Group C. Of the 12 sheltered participants, three received Group A, four received Group B, and five received group C. 15 women and 9 men participated in the interviews. Participants survey data was analyzed to ensure equity across racial and ethnic groups, identifying the inclusion of white, Black/African American, Latinx/Hispanic, Indigenous/Native American/Alaska Native, Asian, and multiracial participants. See Table 1 for details.

Table 1. Participant Demographics for 3-Month Qualitative Interviews.

Participant Attribute	Participant Count
Housing situation	12 unsheltered, 12 sheltered
Intervention group	8 Group A, 8 Group B, 8 Group C
Gender	15 women, 9 men
Race/ethnicity	9 white, 6 Black/African American, 5 Latinx/Hispanic, 2 Indigenous/Native American/Alaska Native, 1 Asian, 2 multiracial*

**Total adds to 25, which is inclusive of one participant who identified as multiracial and Black.*

3-MONTH INTERVIEW THEMES

Based on the first-round interviews with participants approximately three months post enrollment, results are organized into the following sections:

- Part 1: Participant Impact
- Part 2: Program Elements

Some themes listed in each section resulted from a direct interview question, while other themes emerged more organically through discussion. Detailed findings along with direct quotes from participants are listed below. Direct quotes are in blue italics.

References to participants may include their DBIP cash group (A, B, or C).

Part 1: Participant Impact

Positive Reception of DBIP and Disbelief about Receiving Cash Transfer:



Participants were very surprised when they realized they were randomly selected to participate in DBIP. Many participants expressed that they felt like they won the lottery and noted feelings of “never winning” in thinking about their life circumstances. It was considered a weight lifted off their shoulders, especially for those feeling behind or feeling like they were over their head in bills. This sentiment was conveyed by many, including a participant in Group A who said, *“I wasn’t expecting to be chosen. It kind of shocked me, and then it gave me some sense of security. I DoorDash and Instacart, and that’s my whole living, and some months, it’s very slow. And so once we were told we got it, and what our amount was, it was an initial relief, so I could be like, OK, this is a secure amount coming in.”* Due to the program’s random selection, participants from each group mentally prepared themselves for disappointment in case they didn’t receive the larger cash transfers. As participants from Groups A & B were several months into the program, they still talked positively about their experience finding out they were selected. Group C participants did express some disappointment in not receiving the larger cash transfers, though were still appreciative to be involved in the program.

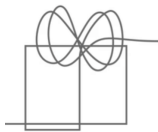
With “No Strings Attached,” Participants Prioritizing Hierarchy of Immediate Basic Needs, Regular Bills, and Bigger Changes:

Even though the DBIP cash transfer was marketed as “no strings attached,” participants chose to use it to, 1) prioritize meeting their immediate basic needs (transportation, hygiene, groceries, and clothes), then 2) cover or catch up on regular bills and expenses (rent, debt, healthcare, and car repair), and finally to use additional funds to 3) make bigger changes (changing housing, purchasing a car). A Group A participant explained, *“I wouldn’t be able to do any of this. You know, extra clothes and laundry, getting away from downtown and going to a motel.”* Participants mentioned how many of these immediate basic needs were things they would otherwise go without, including cutting back on food costs, buying necessary items, or avoiding paying for gas. A Group C participant said that *“It helps me put food on the table when I don’t have any money or I run out of my food stamps.”* As an example of covering rent and debt, a Group B participant noted that *“I have gotten into some housing, and it’s helped me a lot with doing that to help me pay off a lot of my debt.”* While about half of participants in Groups A & B discussed a goal of saving funds for the future, they described that past expenses and immediate present needs demanded a more immediate financial response. Group A & B participants were able to make the most “bigger changes” – including major car repairs or purchases, new housing (including paying security



deposits), paying off significant debt or tuition costs, or initiating savings. Two participants who were mothers also specifically discussed reducing their work hours slightly to be able to spend a day on the weekend with their children at home. Single participants with no dependents had an easier time prioritizing the cash transfers for their future planning, including building emergency funds, compared to caregivers and families.

Celebrating Themselves, Children & Friends in Small Monetary Ways:



Leisure activities were less commonly discussed given the priorities for the funds, but small amounts of money were used on a regular basis to support participants' relaxation and connection with others - items such as buying a ticket to a concert, going out to eat with family or friends, or buying a non-essential clothing outfit. Participants from Group A and B felt more freedom in their spending and were able to celebrate themselves and support their family and friends in small ways. Given the timeline of the beginning of the program, which coincided with the December holidays, about a half of participants mentioned purchasing presents of some sort – for the holidays, birthdays, or for children. As one participant in Group A commented, *"It's frustrating to not have anything to give. I think that's the hardest part of poverty. Not only are you seen as without value- you also don't have that kind of value to contribute to other people's lives, and it's frustrating. I wouldn't have been able to do those Christmas gifts without DBIP."* While participants reported using the money to celebrate themselves, they still felt internally conflicted doing so. They felt that the DBIP opportunity was precious, that they didn't want to be too frivolous with it, and that they were focused on making sure the majority of the funds were put towards "responsible" uses.

Supporting Children and Grandchildren:

All caregiver participants talked about the positive impact the cash transfer had on their finances and relationships with children or grandchildren. A participant in Group C explained, *"It helps my son. Like I said, it helps us get our necessities. When his dad doesn't pay child support, I can always fall back on that deposit and get him what he needs."* Participants in all groups noted that DBIP allowed them not only the financial support they could share with their children or grandchildren, but also the ability to spend more quality time together. A participant in Group A mentioned how supporting her children had been her main financial and mental health stressors: *"I went from being depressed, not having the things that I needed for me and my kids, to now, being able to get what I need for my kids. [...] I still have anxiety, but not as bad as I used to, just knowing that my kids will be okay."*



Mixed Impact on Relationships with Family and Friends:



The impact of DBIP on family and friends depended on the existing relationships participants had prior to receiving the cash transfers. Many participants experienced healing within their family relationships, given that family members were previously absent in their life, distant, or perceived them as distrustful. A participant in Group A explained that, *“Before, there was no type of relationship, and that I was taking advantage because I needed money or needed something from them. Now it's not that I need something, it's more a helpful hand.”* Most participants in this circumstance described being able to mend familial relationships and friendships through purchasing gifts and meals for family members, as well as paying back loans from friends and family or even helping partners and family members in paying on their own loans, rent, or paying for their gas. Yet, a small group of participants experienced additional strain in relationships due to the difficulty of setting new boundaries given their changed financial status. A Group B participant described it by saying, *“The people that love me are happy for me, but there are some people who are mad that they aren't on it – ‘What did you do?’ It's created some controversy, but at the end of the day, I'm making what's best of it.”* A few participants mentioned having to cut off a few relationships, or losing friendships, due to this tension. Group C's responses most frequently discussed the impacts of DBIP on children (see “Supporting Children and Grandchildren” theme) rather than on other family or friends.

Financial Security – Saving and Budgeting for Groups A and B:

Participants in Groups A & B were encouraged by receiving the cash transfer, feeling as though it was providing them an opportunity for financial stability through the opportunity to consider saving and budgeting. A participant in Group B used the metaphor of the foundation of a home as what DBIP had provided him: *“When you build a house, you have to start with the foundation. You can't start with the walls and then bring in a foundation. So that's what the DBIP program has done for me – it's giving me a strong, sturdy foundation to be successful and to be productive.”* Over half of participants in Groups A & B described DBIP as a lifeline that brought them daily feelings of financial security. Participants in Group C were more likely to describe the money as something that *“comes in handy”* instead of a *“godsend.”* Across interviews, with this potential of saving and budgeting, participants in Groups A & B struggled with the tensions between the freedom that additional money provided them as well as the responsibility that they felt to spend the money in a way that supported their future. A participant explained this by saying, *“I got this opportunity, and didn't lose control, and was able to maintain my focus. Probably I'm one of the difference makers that this money has helped, career wise. I wasn't making the best choices. I used to have substance abuse issues. For me to get blessed*



with this money – and not one single dollar, I promise you didn't go to that, not alcohol, not weed – it's all going to a good cause. It's going to rent, to my car, to be able to afford living. To be able to go to this little program I'm going to for 22 weeks [of job training], to be able to make 50-60k a year. For me, that's living life. That's where I need to be. [...] Right now, the way I'm striving, I just feel proud. There's nothing that can take this away from me. I have a serious tunnel vision goal just to get these classes finished."

Less Stress and Increased Hopefulness:



Almost all participants noted feelings of relief, decreased stress, and increased hopefulness when asked about the impact of DBIP on their daily lives. A Group C participant explained the impact of the cash transfer on their daily life by saying, *"I'm not as stressed, because I know I'm going to get that monthly deposit, so I know I have something to look forward to if I'm in need."* All participants in Groups A & B specifically noted improved mental health. As a Group A participant described, *"It's a big relief for me, and stress, I tend to bottle up my stress and pretend like it's nonexistent. Mentally, I know that's draining, but it put a physical toll on me. Anytime I was stressed out, everyone would notice, because I would immediately get sick. Having that relief, I'm not physically 100% there but I am not as sick as I used to be. My depression isn't so far that I refuse to eat for weeks on end, or that I'm stressed out that we only have enough food to feed my kids, and I'm getting sick and pretending like I'm OK. That's changed. I'm stressed about things that can be fixed, rather than how we're going to come up with this money, what else can we do to get there."* As indicated by this quote, DBIP did not resolve all issues but resolved major financial stressors and sometimes created new smaller stressors – a few participants noted how they had new stress-inducing experiences due to their new financial situation, navigating new family dynamics, or addressing their own needs more directly than before.

Overwhelming Gratitude about Inclusion in DBIP:

Participants were asked for three words to describe their feelings about participating in DBIP (see Figure 1 for a word cloud, a graphical representation of word frequency that gives greater prominence to the most commonly used words). All participants expressed overwhelming gratitude, relief, happiness, and hopefulness in relationship to receiving the cash transfers. As summarized by a Group B participant, *"It's been a great help to me. Honestly, it's helped me get back on my feet a whole lot. It's really helped me get out of a difficult spot in my life, and I really feel like things are actually beginning to look up. It's given me a lot of hope for my future."*

Figure 1. Word Cloud of Participants' Feelings about Participation in DBIP.



Note: In this word cloud, words with similar word stems were edited to match the most frequent word listed by participants (e.g., "grateful" was most frequent; "gratitude" and "gratefulness" were edited to "grateful").

Part 2: Program Elements

Throughout the interview, participants shared comments highlighting several critical DBIP program elements. Participants also noted some struggles they were experiencing and these struggles may be places DBIP programming can address in the future.

Concern about DBIP as a Scam:



Many participants expressed concern about DBIP being a scam, and something that would not come to fruition for them given their histories of trauma within social services and society more generally. A Group B participant explained, *"To be honest with you, I thought it was another scam, just something for the city of Denver to look good, you know? Oh yeah, they're going to give you this, they're going to give you that. I was like, yes, sure, whatever, why not? I'll fill out the application. The only thing I get chosen for is to go to jail. So it was shocking when I got a text message saying that I was chosen. When whoever I spoke to said I was going to get this lump sum of money, I was like, 'For real? This ain't for real. I ain't getting nothing.'* and there it was." As demonstrated by this quote, several participants held onto the belief that it was a hoax, potentially to protect themselves from being hurt by the experience, until they were able to see the first cash transfer deposited in their account.

Comparison Between Groups:

Participants were very aware of the other DBIP groups and sums of money received across groups. All participants expressed gratitude for being included, and most mentioned specifically wanting to be chosen for the highest value group – with the lump sum as the best option – and no desire for being selected for Group C. While Group C consistently expressed positivity of being chosen, all Group C participants expressed some frustration in the comparison between groups. Group C participants initially thought upon enrollment that the \$50 per month would not be a meaningful amount for them. One Group C participant explained the lack of ability to decide what to use the cash transfer for, as *"\$50 basically never reaches your hands. It automatically will just go to some other bill."* Even with the low expectation, all Group C participants did have examples of how the "extra 50" had supported them – some more meaningfully than others. As one participant shared, *"Suddenly homeless, with no things, no money, no housing. After losing all those things, that \$50 came in really handy."* Several participants across all groups, throughout their interviews, also expressed concern with how others – especially those receiving higher sums of money – might be spending their money in the DBIP program.

Uncertainties about Budgeting New Income:

Participants from Groups A and B expressed concern about their ability to budget with this new income. A few participants asked family members to help them account for the use of the money – for example, a participant in Group A mentioned, *“I asked for them to keep me accountable, in making sure I’m paying the things that are necessities before I do all these luxurious things with my kids without having actual money.”* When asked to share feedback for others about DBIP, some participants stressed the importance of budgeting money to make the program last and encouraging people to seek other help – such as budgeting, saving, and case management from other existing resource providers.

Many Participants Moving into Housing Engaged in Other Supports:

An important caveat in analyzing the impacts of the DBIP cash transfers are the fact that many of the individuals experiencing homelessness are engaged in more than one social service or program concurrently. This became an opportunity for DBIP participants to use the cash transfers to secure housing or prepare for housing assignments from other social service agencies or organizations. A group A participant explained, when asked about their housing situation, that *“We were already looking for a spot because I got into a housing program. [...] For the month, I need \$3,000 to get through and live paycheck to paycheck. But then getting approved and accepted for it [DBIP], it was definitely a relief. I wasn’t going to have to come up with all the money for the apartment.”* Similarly, a Group B participant discussed how they saved some of their initial large payment, with the intention of putting it towards an apartment that an organization was moving them into – *“I was able to go and get my girlfriend a couple of things that I never could have been able to purchase for her before. I bought me some clothes, you know, some clean socks. And then I just saved a little bit of money because I knew I would be getting an apartment soon, so I saved a bit of money so I could get me some towels, a chair, you know, just a few necessities that you need when you're moving into a new place.”* These examples highlight how DBIP fills in the gaps from other organizations. Another Group B participant was able to use the DBIP cash transfer to finish meeting the requirement to be accepted into their subsidized housing: *“I was actually able to pay off my debts literally just in time for me to get into a place, and I got the receipt just in time saying that I paid off my debt so that I was able to be accepted into housing.”*



Impact to Current Benefits:



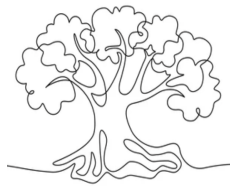
While there were benefits described above of being engaged in multiple programs alongside DBIP, a small group of participants did express concern about the impact of DBIP on their current benefits. A Group C participant, prior to enrolling, spent some time making sure that DBIP was not going to impact their current financial supports: *"I didn't want it to interfere with any of the other benefits that I was getting."* In comparison, a few participants detailed their experiences of choosing to lose access to certain benefits or having their other benefits reduced due to DBIP. A Group A participant expressed how they did not want to "double up" on disability and DBIP benefits: *"When they told me I was getting \$1,000 a month, [...] at that time I was on disability. So what I decided to do was cancel my disability and just take the benefits, so that someone else could use the disability money if they need. You know, give back."* A few participants mentioned in passing how their subsidized housing rent costs had increased, or how their SNAP benefits had been reduced, based on their additional monthly income from DBIP.

Participants Wanting to Support Others Experiencing Homelessness:

While participants did have some concerns about how others were using their money, many participants expressed gratitude for being able to share about their experience with the hopes that it would inform future cash transfer programs. Furthering this interest in supporting others experiencing homelessness, several participants were motivated to support other people experiencing homelessness on the street – sharing that *"If I see somebody hungry, I buy them something to eat,"* or making small donations to nonprofit organizations. Participants may have seen these interviews as an opportunity to promote future cohorts of DBIP, as a select few even mentioned concern about disappointing the program administrators, wanting to do *"the right thing, as far as what I'm supposed to be doing with the money."* All but three participants were also willing to share their stories more publicly with DBIP staff, demonstrating that discussing the program and its impact was not burdensome to participants.

CONCLUSION

Our goal for this round of the qualitative research arm of the research study was to 1) understand the experiences of and impact on those participating in DBIP, as well as 2) identify and improve critical program elements to successfully delivering a guaranteed basic income to people experiencing homelessness.



Findings from the early stages of the DBIP experience demonstrate that there are significant benefits for people experiencing homelessness in receiving unconditional cash transfers. All participants had a positive reception to the program and were grateful for the opportunity. They used the cash transfers to meet their immediate basic needs (e.g., transportation, groceries, hygiene, regular bills and expenses (e.g., rent, debt, car repair) and support planning for bigger changes (e.g., new housing, car purchase) when possible, in ways that benefited their future, their mental health, and their children or family members. While participants struggled in determining how to spend the DBIP funds, feeling the tension between freedom and responsibility, DBIP provided them further opportunities for financial stability and positivity for the future.

Future unconditional cash transfer programs targeted to support people experiencing homelessness can learn from the early findings of DBIP. Participants are likely to be surprised by the unconditional nature of the cash transfers, and participants will likely compare their experiences to the experiences they would have in other cash groups. Given that no major differences were highlighted between Groups A & B during the three-month interviews, providing participants choice in the amount of money accessible at one time may be useful given unique scenarios of housing opportunities, debt, or need for reliable transportation. The inclusion of Group C as a comparison group highlights the utility of regular cash transfers as a reliable source of income that can be counted on, something that is welcome and needed compared to other sources of irregular financial support.

An important consideration in analyzing the success of unconditional cash transfer programs includes analysis of the existing resources available to participants, as DBIP was most beneficial in helping secure housing for those already on waitlists or engaged with service providers offering subsidized housing – a consideration for housing outcomes related to cash transfers in any geographical area with constrained and increasingly expensive housing stock. In addition, programs should work with governmental contacts to determine impacts to current benefits prior to the distribution of cash transfers, to fully inform participants of the potential implications of additional income. Lastly, participants are eager to be further engaged in supporting others experiencing homelessness given their experience and the benefits of being included in these opportunities. Including the voices of people experiencing homelessness in program design and implementation is vital for the success of these projects moving forward.



We extend our gratitude to the DBIP participants who participated in interviews and shared their experiences and insights, and to the staff at the CBOs for assisting our research team in reserving space for interviews and providing support as needed to connect with participants recruited through their organization.

APPENDICES

Appendix A | 3-MONTH INTERVIEW PROTOCOL

INTERVIEW SCRIPT

As a participant of the Denver Basic Income Project, you have been selected to participate in an in-depth interview. Giving us feedback, positive or negative, does not impact your participation in the cash transfers.

Our team is interested in learning more about you and your experience with the Denver Basic Income Project. The surveys you may have already completed provide a lot of valuable information, and we hope you'll continue participating in those aspects of the research. However, these in-depth interviews allow us to learn about your unique story and experience with the DBIP in the hopes of informing and improving future cash transfer programs. We are asking the questions in this interview to all participants, with specific questions related to the group you were randomly assigned to as well.

The interview should take approximately an hour to an hour and a half to complete. I will be recording our interview. All recordings will be deleted after they are transcribed (that is, converted into a typed-out script). Recorded and transcribed interviews will only be heard and seen by our research team to ensure that we collect the most accurate information.

Your identity will remain confidential in our reporting; however, we may directly quote from your interview.

You may choose to skip any of the questions I ask today as well as discontinue this interview at any time. We encourage you to take breaks as needed. Once you have completed the interview, \$40 will be added to your monthly DBIP payment. We will invite you to participate in another interview towards the end of the DBIP year as well for another \$40 payment.

Do you have any questions for me before we get started? [*Note down any questions posed by participants*].

QUESTIONS

1. How are things going with the Denver Basic Income Project so far?
Easing in/building rapport, experience and impact, program and process
2. Can you remember your initial thoughts when you first heard about DBIP?
 - a. Probe: What were your initial thoughts when you were first invited to join DBIP?
Experience and impact, program and process

3. Can you think back to your first week participating in DBIP – how did that first week look for you?
 - a. Probe for Groups A and B: How did you feel about the random assignment? How did you feel about the potential of being assigned to a \$50 per month group?
 - a. Probe for Group C: Probe: How did you feel about the random assignment? How did you feel about being assigned to the \$50/month group?
 - b. Probe: What did you do? Who did you tell? How did you feel? What questions were you asking?
 - c. Probe: What about your first month?

Experience and impact, program and process

4. As a reminder, we are a research team here to learn about the impact of DBIP on you and your life, and your cash transfers are not conditional, which means we do not care about how you spend your money, we are just here to learn about it. Knowing that, can you share how you are using the money from the cash transfer?
 - a. Probe: Has the cash transfer allowed you to do anything that you weren't able to do before? If so, what?
 - b. Probe: What types of purchases have you made?
 - c. Are there any other categories of spending that have changed? [Ask specifically about categories not mentioned: housing, food, clothing, insurance, education, family/friend interactions, pleasure]
 - d. Probe: Many DBIP participants share about withdrawing cash. What are things you would normally use cash for versus card?
 - e. Would you normally avoid spending or spend very little in any of the categories you mentioned?
 - b. Probe for Group C: How do you think your experience would be different if you were in the group receiving additional funds each month?

Experience and impact, financial well-being

5. In what ways has participation in DBIP impacted your daily life? Please describe.
 - a. Probe: [Ask specifically about categories: housing, employment, education, family/friend interactions, health/stress, how you spend your free time, how you make decisions]
 - b. Probe: What has been the most helpful thing to come out of participation in DBIP so far?

Experience and impact

6. I have some specific questions for you about your relationships since starting with DBIP. In what ways has participation in DBIP impacted your relationships?

- a. Is receiving this cash transfer benefitting anyone besides you? Can you tell me about this? [Probe specifically about: dependents, family members, friends]
- b. Have you given anyone cash or paid for anyone else to receive goods or services? Can you tell me about these situations?
- c. Have you combined money with anyone else to pay for anything using this cash transfer? Can you tell me specifically what you did?
- d. Are you seeing other positive/negative impacts on your relationships?
- e. Do you know of anyone else receiving DBIP? If so, do you know whether they are receiving the same amount of support as you? Has this impacted your relationship?

Experience and impact, family and social networks

7. Can you identify three words that describe your feelings about participating in DBIP?
 - a. Probe: How does it feel to receive a monthly cash transfer?
 - b. Probe: How does it feel to participate in Group [A, B, or C]?
 - c. Probe for Group C: What do you see as the value of including a \$50/month group in DBIP? How do you feel about this?

Experience and impact

8. What do you hope to use the cash transfer for in the future?
 - a. Probe: What goals do you have for participation in DBIP? What do you hope to accomplish by the end of the DBIP year?

Experience and impact

9. What have been the most difficult aspects of participation in DBIP?
 - a. Probe: What challenges or obstacles are you experiencing?
 - b. Probe: At any point, have you considered dropping from the program? Why?

Experience and impact, program and process

10. What would you want other people to know about participation in DBIP?
 - a. Probe: What would you want others to know about receiving a cash transfer?
 - b. Probe for Group C: What would you want others to know about being in the \$50/month group?

Experience and impact, program and process

Appendix B | 10-MONTH INTERVIEW PROTOCOL

INTERVIEW SCRIPT

As a participant of the Denver Basic Income Project and our first-round in-depth interview at the 3-month timepoint, we have invited you back to participate in another interview at the 10-month timepoint. As a reminder, giving us feedback, positive or negative, does not impact your participation in the cash transfers.

Like last time we met many months ago, our team is interested in learning more about you and your ongoing experience with the Denver Basic Income Project. The surveys you may have already completed provide a lot of valuable information, however, these in-depth interviews allow us to learn about your unique story and experience with the DBIP in the hopes of informing and improving future cash transfer programs. We are asking the questions in this interview to all participants, with specific questions related to the group you were randomly assigned to as well.

The interview should take approximately an hour to an hour and fifteen minutes to complete. Like last time, I will be recording our interview. All recordings will be deleted after they are transcribed (that is, converted into a typed-out script). Recorded and transcribed interviews will only be heard and seen by our research team to ensure that we collect the most accurate information.

Your identity will remain confidential in our reporting; however, we may directly quote from your interview.

You may choose to skip any of the questions I ask today as well as discontinue this interview at any time. We encourage you to take breaks as needed. Once you have completed the interview, \$40 will be added to your monthly DBIP payment.

Do you have any questions for me before we get started? [*Note down any questions posed by participants*].

QUESTIONS

1. How was your year with the Denver Basic Income Project?
 - a. Probe: How does it feel to have been a DBIP participant?
Easing in/building rapport, experience and impact, program and process
2. What goals did you have in mind at the start of DBIP? Were you able to meet those goals during the 12 months of the DBIP?
Experience and impact
3. As a reminder, we are a research team here to learn about the impact of DBIP on you and your life, and your cash transfers are not conditional, which means we do not care

about how you spend your money, we are just here to learn about it. Knowing that, can you share how you use the money from the cash transfer?

- a. Probe: What types of purchases have you made?
- b. Probe: What did the cash transfer allow you to do that you weren't able to do before?
- c. Are there any other categories of spending that have changed? [Ask specifically about categories not mentioned: housing, food, clothing, transportation, insurance, debt, education, health, family/friend interactions, pleasure/free time]
- d. Would you normally avoid spending or spend very little in any of the categories you mentioned?
- e. How did your spending change over the year of the program?
- f. Probe for Group C: How do you think your experience would be different if you were in the group receiving additional funds each month?

Experience and impact, financial well-being

4. In what ways has participation in DBIP impacted your daily life? Please describe.
 - a. Probe: [Ask specifically about housing, employment, health/stress, education, family/friend interactions, how you spend your free time, how you make decisions]
 - b. Probe: What was the most helpful thing that came out of participation in DBIP?
 - c. Probe: Are there any benefits you noticed immediately? Are there any benefits you noticed a few months into the project or more recently? [This will help us understand when/if stability happens.]
 - d. What has been the most difficult aspect of participation in DBIP?
 - e. Probe: What challenges or obstacles did you experience?
 - f. Did you change your housing situation this year?
 - g. Probe: Was it due to DBIP or a combination of things? Can you tell me about what your situation was before and what it is now?

Experience and impact, program and process

5. I have some specific questions for you about your relationships since starting with DBIP. In what ways has participation in DBIP impacted your relationships?
 - a. Is receiving this cash transfer benefitting anyone besides you? Can you tell me about this? [Probe specifically about: dependents, family members, friends]
 - b. Have you given anyone cash or paid for anyone else to receive goods or services?
 - c. Have you combined money with anyone else to pay for anything using this cash transfer? Can you tell me specifically what you did?
 - d. Are you seeing other positive/negative impacts on your relationships?

- e. Do you know of anyone else receiving DBIP? If so, do you know whether they are receiving the same amount of support as you? Has this impacted your relationship?

Experience and impact, family and social networks

- 6. Can you identify three words that describe your feelings about participating in DBIP?
 - a. Probe: How does it feel to have received a monthly cash transfer?
 - b. Probe: How does it feel to participate in Group [A, B, or C]?
 - c. Probe for Group C: What do you see as the value of including a \$50/month group in DBIP? How do you feel about this?

Experience and impact

- 7. Do you receive/have you received other cash/non-cash benefits (e.g., SNAP, TANF) this year?
 - a. Probe: Has the cash transfer impacted your benefits/public assistance? How?
 - b. Did this cash transfer feel different from and/or similar to receiving benefits? How so?
 - c. Probe: Do you think you spent the money differently/similarly to other benefits?
 - d. Probe: Were the DBIP resources easier/harder to access? More/less barriers?

Experience and impact, financial well-being

- 8. Do you work with any other organizations or service providers?
 - a. Probe: Which ones? What services do you currently access at those agencies?
 - b. Probe: Did the cash transfer change any of the services you previously used?
 - c. Probe: Did service providers recommend different services to you because of the cash transfer?

Experience and impact, public service interactions

- 9. What aspects of the DBIP were the most helpful? Please describe.
 - a. Probe: Thinking about the cash transfer being distributed on the 15th of each month, was that timing helpful? Would a different time of the month have been more helpful?

Experience and impact, program and process

- 10. What aspects of the DBIP were most difficult to navigate? Please describe.

Experience and impact, program and process

- 11. How does it feel to be at the end of the DBIP?
 - a. Probe: What are your thoughts about the future?

Experience and impact, program and process

12. What issues do you think may come up following the end of your participation in the DBIP?

- a. Probe: Do you think you will be able to maintain your current lifestyle?
- b. Probe: What supports or benefits do you have that continue when DBIP ends?
- c. What concerns do you have once the monthly cash transfer goes away? Does thinking about this affect you or worry you?

Experience and impact, program and process

13. What would you want other people to know about participation in DBIP?

- a. Probe: What would you want other unhoused individuals to know about receiving a cash transfer?
- b. Probe: What would you want the general public to know about receiving a cash transfer?
- c. Probe for Group C: What would you want others to know about being in the \$50/month group?

Experience and impact, program and process

14. What changes would you make to future delivery of this type of cash transfer program?

Program and process

15. What else would you like to share with us about this experience?

Program and process