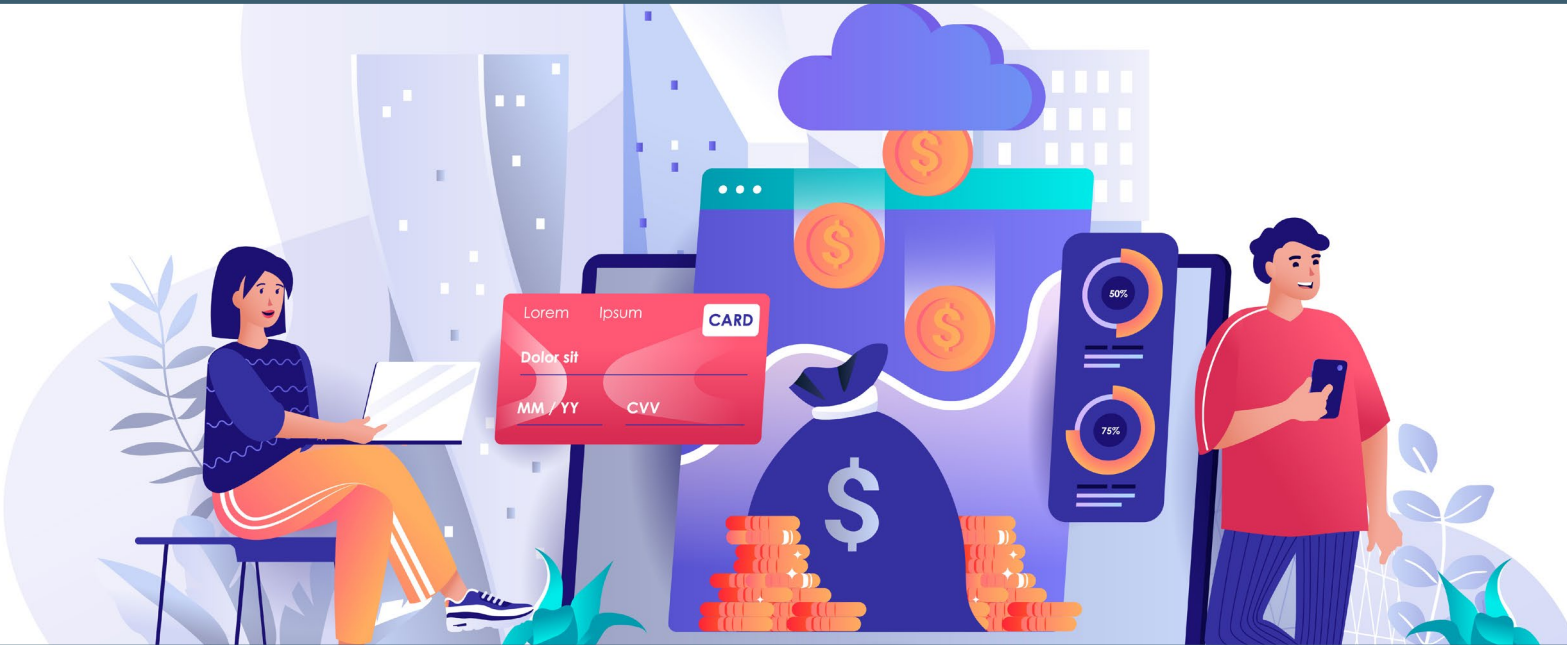


Cash Assistance for Allegheny Young Adults: Impact and Implications



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The Allegheny County
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<https://analytics.alleghenycounty.us/>

EXECUTIVE SUMMARY

The Allegheny County Department of Human Services (DHS) invests in basic needs by providing emergency financial support, childcare subsidies, rental assistance and more. In the summer of 2023, DHS launched a direct cash support program called Cash Assistance for Allegheny Young Adults (CAAYA), which provided a one-time payment of \$4,000 to young adults, ages 18 through 22, with a history in the child welfare system, who were experiencing homelessness or were young parents who had an open case with Allegheny County's child welfare office. In this report, we present a mixed-methods approach to evaluating the impact of CAAYA, including longitudinal surveying, a quasi-experimental analysis of administrative data in the Allegheny County Data Warehouse, and semi-structured interviews with cash recipients.

KEY FINDINGS

- CAAYA recipients demonstrated significant financial need. At the launch of the program, only 35% reported being currently employed and only 29% reported being in school either full-time or part-time. Those who had some form of formal employment in the 12 months before the program had mean annual earnings of \$10,174. Twenty-eight percent had one or more children.
- CAAYA recipients also lacked financial support within their community. Two-thirds of recipients reported not knowing anyone who would lend them \$500 in a time of crisis.
- Overall, the program encouraged about 100 individuals to open a bank account. Seventy-five percent (n = 774) of recipients chose to receive the money via bank account transfer and 25% via a virtual gift card.
- In the qualitative interviews, many participants described the logic behind their cash assistance use as being motivated by a desire to achieve both financial and psychological security.
- Car-related expenses ranked as the number one item for planned expenditures. There was a 41% relative increase in car ownership three months after receiving the money.
- The program improved self-reported well-being after receiving financial assistance, but the effects faded in the subsequent months. The rate of self-reported "thriving" increased from 26% at baseline to 35% one month after receiving the money. Three months after receiving the money, the rate of thriving returned to the baseline level of 26%.
- Consistent with the pattern of well-being, recipients used the cash assistance quickly. On average, \$2,769 of the \$4,000 was spent within the first month.
- CAAYA recipients increased their use of mental health outpatient therapy by 7% compared to a control group of individuals who were narrowly ineligible for the program. Frequent interactions with caseworkers, who recommended wraparound services for young adults, were likely responsible for this increase. There was no change in utilization of crisis and inpatient services.
- In contrast to self-reported well-being, the impact on usage of outpatient mental health services indicates that the effects of the program persisted for at least eight months after receiving funds.

PROGRAM OVERVIEW

Background

The Allegheny County Department of Human Services (DHS) funds programs to assist young adults who are transitioning out of the child welfare system (also known as transition-aged youth) to secure employment, education, housing, behavioral health services, financial advice and more. Despite these service offerings, transition-aged youth have higher rates of homelessness, substance use, mental health challenges and incarceration, as well as lower rates of high school graduation compared with people who were not involved with the child welfare system.¹ While targeted services are important, some human service needs result from poverty, which can be mitigated by providing direct financial assistance.

From June to October of 2021, DHS provided \$2,000 in cash assistance to 1,901 young adults transitioning out of the child welfare system. This program, named Older Youth Pandemic Relief (OYPR),² used funds allocated by Congress to the John H. Chafee Foster Care Program for Successful Transition to Adulthood, passed in December of 2020 as part of the Consolidated Appropriations Act.³ OYPR proved to be an effective program that helped young adults meet their basic needs. It was successful in outreach, with 76% of the eligible population applying for and receiving the money, and in impact, with a nearly 50% increase in the number of young adults who, shortly after receiving the cash assistance, reported having enough money to be able to meet their basic needs. Further, the popularity of the program re-engaged young adults with other services for which they were qualified.

In the fall of 2022, with a projected \$5 million in Independent Living (IL) funds available for the fiscal year (through 6/23), DHS began planning another cash assistance program, named Cash Assistance for Allegheny Young Adults (CAAYA).

Eligibility and Outreach

Although IL funds are used to support young adults who are/have been in an out-of-home placement on or after the age of 14 and adjudicated dependent, there is flexibility to assist youth and young adults who do not meet IL's traditional eligibility criteria.⁴ Based on the funds available, DHS opened eligibility to two other cohorts that it deemed in need of cash assistance: young parents with an open child welfare case and young adults experiencing homelessness. **Figure 1** displays how the eligibility criteria and the amount of cash support was communicated on the public facing website, youthpgh.org.⁵

¹ <https://analytics.alleghenycounty.us/2020/01/31/youth-aging-out-of-the-child-welfare-system-analysis-of-outcomes/>

² <https://analytics.alleghenycounty.us/2022/10/03/older-youth-pandemic-relief-2/>

³ <https://www.acf.hhs.gov/sites/default/files/documents/cb/pi2104.pdf>

⁴ <https://www.dhs.pa.gov/docs/Publications/Documents/FORMS%20AND%20PUBS%20OCYF/OCYF%203130-14-01.pdf>

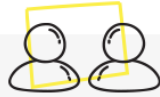
⁵ <https://youthpgh.org/>

FIGURE 1: Communication of Eligibility Criteria on youthpgh.org

You may be eligible for **\$4,000** (or more!) if you are between 18 and 22 years old and are at least one of the following:



Have been in CYF placement in Allegheny County and dependent at age 14 or older



Are receiving Allegheny County Independent Living Services



Are currently involved in the homeless system in Allegheny County



Are a parent who has an open case with CYF in Allegheny County

In total, 1,656 people were eligible to receive the cash assistance. Direct outreach about the CAAYA program was conducted through text message, phone calls, email and physical mail. Staff members associated with an eligible individual (e.g., caseworkers, peer supports, legal advocates and other direct service professionals) were alerted and encouraged to share the information.

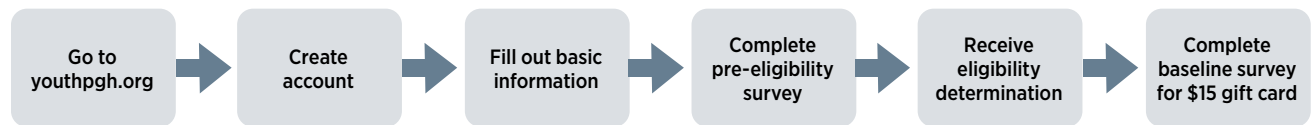
The impact of cash support on recipients' public benefits could vary depending on their situation. All individuals were told to report the cash assistance to their County Assistance Office⁶ (CAO) to learn how the cash would impact their benefits and the best strategy to limit any negative impact. We also offered specific guidance from the CAO about how the cash gift would be treated for each public benefit. There were no income tax implications under the IRS's General Welfare Exclusion.

⁶ <https://www.dhs.pa.gov/Services/Assistance/Pages/CAO-Contact.aspx>

Application Process

To avoid administrative burden and its negative impact on the take-up of benefits,^{7,8} we attempted to create a frictionless application experience that provided near-immediate feedback to the applicant about their eligibility status (Figure 2).

FIGURE 2: Online Application Process



To apply, an individual would create an account at youthpgh.org with their email address and password. After creating the account, the application informs them that they will need their social security number, a valid photo ID and banking information (if they had a bank account) to complete the application. After entering basic information, they completed a brief, two-minute pre-eligibility survey that included questions about their employment status, student status, number of children and current housing situation. An automated process instantly compared this information with the eligibility list and immediately informed them if they were or were not eligible. The instant feedback about program eligibility kept applicants engaged and allowed staff to focus on document review instead of eligibility verification. If the information provided did not automatically match the eligibility list, the application would be reviewed and eligibility would again be determined. Only 6% (n=62) of eligible individuals were not automatically matched to the eligibility list.

⁷ Burden, B. C., Canon, D. T., Mayer, K. R., & Moynihan, D. P. (2012). The effect of administrative burden on bureaucratic perception of policies: Evidence from election administration. *Public Administration Review*, 72(5), 741-751.

⁸ Bhargava, Saurabh, and Dayanand Manoli. "Psychological frictions and the incomplete take-up of social benefits: Evidence from an IRS field experiment." *American Economic Review* 105, no. 11 (2015): 3489-3529.

Overall, 62% (n=1,033) of the eligible population applied for and received the money. **Table 1** compares the demographics and system involvement of those who applied versus those who did not. Of the total eligible population, we saw higher application rates from individuals who were female, Black or African American, and involved in IL services.

TABLE 1: Summary of CAAYA Applicants by Demographics and System Involvement

	DID NOT APPLY (N=623)	APPLIED (N=1033)	TOTAL ELIGIBLE (N=1656)
Mean age	20.8	20.6	20.7
Female	47%	57%	53%
Black or African American	58%	66%	63%
Independent Living	31%	55%	46%
Child welfare parent of a young child	4%	6%	5%
Housing Referral/Housing Support	25%	23%	24%
Receiving SNAP Benefits	27%	36%	33%
Receiving TANF Benefits	3%	3%	3%
Employed in previous 12 months	57%	78%	70%
Annual Employment Earnings	\$9,493	\$10,174	\$9,975

We also saw higher application rates among individuals receiving SNAP benefits and those who were employed at some point in the 12 months leading up to the program. However, since Allegheny County's public benefits and labor data only cover individuals living in Pennsylvania, this difference could be attributable to having outdated address data (i.e., based on the address we had on file, they were included in the eligibility list, but, in actuality, they were no longer eligible because they moved out of the state). It is not possible to know if non-applicants *did not* receive SNAP benefits or if they *did receive* SNAP benefits but in a different state.

Payments

The default option in the application was to receive the money via bank account transfer, also known as an ACH (Automatic Clearing House) payment. If an individual reported not having a bank account, they could be paid by digital gift card.⁹ Those paid by ACH would upload a document that included bank account information — either a voided check, a screenshot of the online bank account or a bank statement. DHS partnered with Neighborhood Allies¹⁰ to provide support for individuals who reported not having a bank account. Neighborhood Allies organized bank account opening events with KeyBank, hosted at the 412 Youth Zone, and offered individualized guidance via phone and email. Overall, 109 individuals opened a bank account,¹¹ and in total, 75% (n = 774) of recipients were paid via ACH.

⁹ <https://www.akimbocard.com/>

¹⁰ <https://neighborhoodallies.org/>

¹¹ The bank accounts offered had no monthly maintenance fees, no minimum balance requirement and no minimum transaction requirements. <https://www.key.com/personal/checking/key-smart-checking-account.html>

The remaining 25% (n=259) of people, who were paid by virtual gift card, were required to provide an in-person signature. After signing, the individual received an email to activate their digital gift card, which was a Mastercard pre-loaded with \$4,000. The gift card was accepted at all merchants that accept MasterCard, and the money could also be transferred to a bank account or physical gift card that could be used to withdraw cash at an ATM for a small fee.¹²

DESIGN AND METHODOLOGY

We used a mixed-methods approach to evaluating the impact of cash assistance, including longitudinal surveying, a quasi-experimental analysis of administrative data in the Allegheny County Data Warehouse, and semi-structured interviews with CAAYA recipients. With these data, we explored how \$4,000 in lump-sum cash support impacted recipients' financial situation, how recipients used the money, and how it impacted well-being, service utilization and system involvement. Taken together with the growing experimental evidence about cash support programs in the U.S., the results will inform the design of future cash assistance programs in Allegheny County.

Surveys

All eligible recipients were encouraged to complete optional 10-minute surveys at baseline, one month after receiving the money, and three months after receiving the money. These surveys measured well-being, plans for how to spend the money, financial stability and financial knowledge. The baseline survey was administered immediately after application, and individuals received a \$10 gift card for completion. For most applicants, the baseline survey was completed several weeks before receiving the money. The completion rate was 68% (n = 707), and there were no statistically significant differences in demographics, service involvement, employment and earnings between this group and the non-responders (n = 326). At one month and three months after receiving the money, recipients were invited to log into their account to complete the follow-up surveys. Each follow-up survey was incentivized with a \$15 gift card and was available for two weeks after the invitation was sent. The completion rate for the one-month survey was 31% (n=324), and the completion rate for the three-month survey was 38% (n=392). Twenty-two percent (n=223) of recipients completed all three surveys (**Appendix 1**).

Semi-Structured Interviews

Between August 2023 and January 2024, we conducted interviews with 30 CAAYA recipients. Recruitment was done via telephone calls to phone numbers listed in CAAYA recipients' applications. We initially used convenience sampling and then transitioned to purposive sampling to explore emerging hypotheses and dimensions of interest.¹³

¹² https://www.akimbocard.com/wp-content/uploads/2020/05/Cardholder-Agreement_GPR_Akimbo_FICENTIVEAKIMBOMCGPRTC_1119-7.pdf

¹³ Convenience sampling refers to selecting participants based on their ease of accessibility to the researcher – in this case, recruiting any youth who could be reached

by phone. Purposive sampling, on the other hand, refers to selecting participants based on some characteristic of interest.

A summary of the demographic characteristics of interview participants is in **Appendix 2**.

Three members of the research team conducted the interviews. The interviews were semi-structured, meaning that interviewers used an interview guide with broad and open-ended questions with follow-up probes. The interview guide can be found in **Appendix 6**. We asked participants about their current financial and housing situation, their childhood financial situation, their experiences with financial institutions, their experience with the CAAYA program, how they used the money, their reflections on how they used it and their goals for the future. All interviews were conducted over the phone and recorded with the participant's consent. Interviews ranged in length from 16 to 61 minutes, with the average being 35 minutes. All participants were compensated with a \$50 gift card. In the interview transcripts, all participants were given a pseudonym (either of their own choosing or the interviewer's); these pseudonyms are used in the results to keep participants anonymous.

Data analysis followed a grounded theory approach.¹⁴ The three interviewers met regularly to discuss observations and emerging points of interest from the interviews, and memos were written throughout to keep track of analytical thoughts and observations. Three transcripts were open-coded; based on that process, a codebook was created and used to code all of the transcripts. Key codes were then pulled and reviewed (e.g., cash use, needs over wants, car, mental health), and tentative themes were created and iteratively revised throughout this process.

Administrative Data

The Allegheny County Data Warehouse contains data on a variety of service utilization and involvement outcomes, including take-up of mental health services, criminal activity, homelessness and housing services, and child welfare involvement. These data come from over 70 different agencies and providers associated with DHS. We used these data to examine the effectiveness of CAAYA on the following outcomes:

- Behavioral Health Services: Mental health inpatient and outpatient usage
- Behavioral Health Services: Drug/Alcohol Treatment
- Housing Assistance and Shelter Stays
- Jail and Juvenile Probation
- Child Welfare Referrals, Investigations and Cases
- College enrollment at Community College of Allegheny County
- Employment and wage data
- Public benefit usage, including SNAP and TANF

¹⁴ Grounded Theory Approach is a methodology characterized by its aim to remain grounded in participants' own interpretations and explanations and by its reliance on iterative and comparative analysis techniques.

Evaluating the effect of CAAYA on these outcomes posed a challenge because of the lack of a natural comparison group. For instance, simply comparing these outcomes for young adults who did and did not receive CAAYA is likely biased because those who were eligible for CAAYA were likely to have experienced more adverse outcomes to begin with (e.g., more likely to already be homeless, have criminal involvement, be a parent involved with child welfare). To understand the effects of CAAYA on our administrative outcomes, we constructed a control group that included 1,289 individuals who would have been eligible for CAAYA but narrowly missed the age cutoffs. Namely, we constructed a group of 16 and 17-year-olds (2 years too young to access CAAYA) and 23 and 24-year-olds (2 years too old to access CAAYA) who met all other eligibility criteria.¹⁵

To address the possibility that the comparison group still differed from CAAYA participants (i.e., to overcome additional differences in the control groups and treatment group), we employed a differences-in-differences analysis. This strategy controls for baseline differences in groups and simply requires that the *trends* in outcomes of interest before CAAYA be similar, but not the *levels* of these outcomes. For example, our control group may have had higher levels of criminal involvement than the treatment group before CAAYA was implemented, but because the trends in criminal involvement (increases and decreases) were similar to the treatment group, this strategy allowed us to estimate the impact of CAAYA on criminal involvement. We tested and verified that this was true for our outcomes of interest (**Appendix 3**).

15 We also constructed a second control group to test the robustness of our results. The second control group includes young adults who were eligible but *did not apply* to CAAYA. These individuals are in the same age group as CAAYA participants (18-22) and

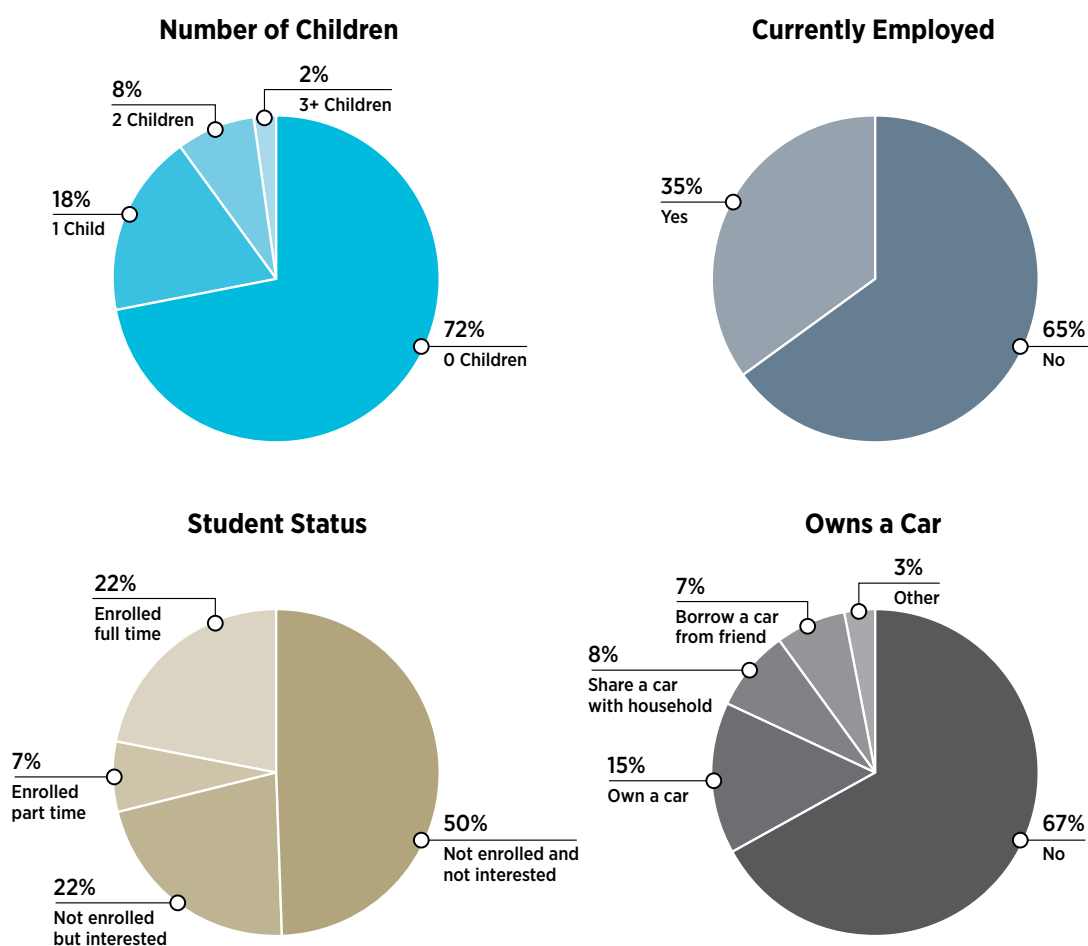
meet the eligibility criteria but did not apply for the program. All results in the main paper are shown for the first control group, but results are similar for the second group.

RESULTS

How did \$4,000 impact recipients' financial situation?

CAAYA recipients were at a high level of need and lacked financial stability. Over 25% reported having one or more children, and most were not currently employed or a student and had no access to a car. In the 12-month period before the program (July 2022 through June 2023), 78% had some form of earnings according to the most recent labor data available from PA Unemployment Insurance (UI) earnings records. For those who were employed, the mean annual earnings was \$10,174, although it is likely that some individuals earned money through jobs not captured in the UI data, like self-employment, gig work and paid employment between family members.¹⁶

FIGURE 3: Demographics of CAAYA Recipients (self-report)



¹⁶ https://www.alleghenycountyanalytics.us/wp-content/uploads/2020/02/19-ACDHS-15-EmploymentReport_021120.pdf

Over half of baseline survey respondents would have had no way of paying for an unexpected \$1,000 expense (Figure 4). Likewise, recipients lacked financial support through social networks, with around two-thirds reporting not knowing anyone who would lend them \$500 if they encountered an unexpected expense (Figure 5). For most CAAYA recipients, \$4,000 in a lump sum payment was an unprecedented windfall.

FIGURE 4: Ability to Cover Unexpected Expense

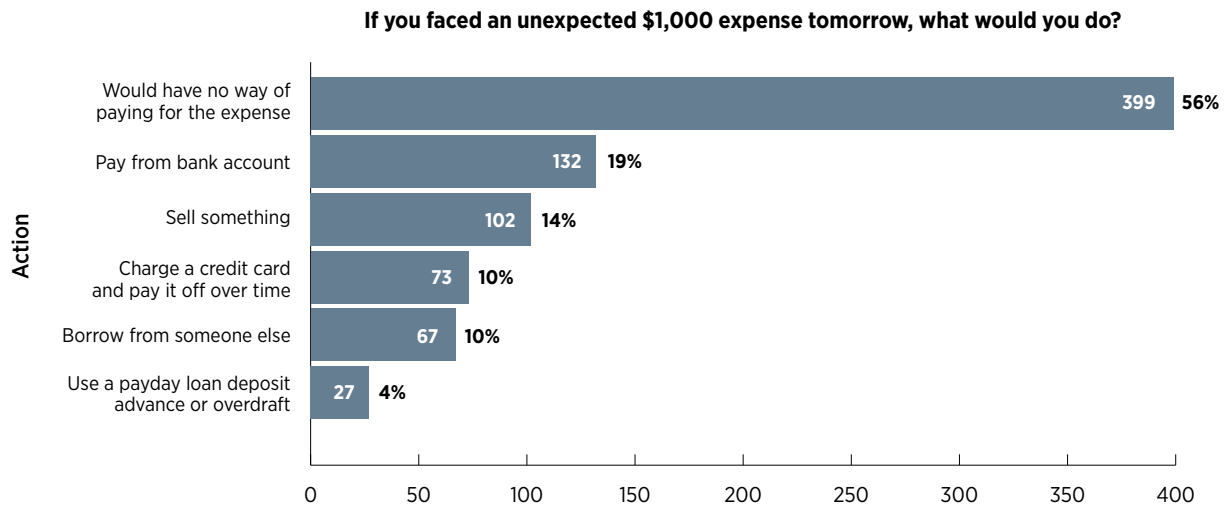
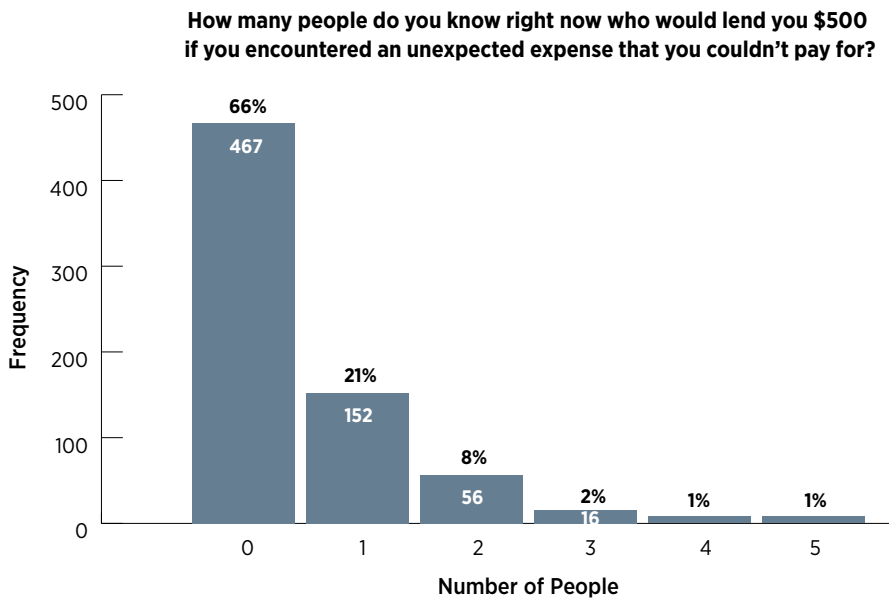


FIGURE 5: Financial Support Through Informal Support Network



These results from the baseline survey and administrative labor data were also found when conducting the semi-structured interviews with CAAYA recipients, where we encountered the theme “*contending with scarcity*.” In the interviews, virtually all CAAYA recipients reported experiencing some level of financial insecurity, which led not only to the physical effects of unmet material needs, but also the psychological effects of scarcity. There was considerable variation in how participants managed the psychological burden that scarcity posed when spending the money, and mental health played a significant role.

Mary explicitly spoke to wanting to address the feeling of scarcity. She used the money to pay off a \$1,200 debt, and then, “I spent \$1,000 getting my car worked on. I put \$1,000 in my emergency fund and I prepaid my rent for two months.” She explained she was satisfied with how she used her funds because, “I don’t have to worry about that overarching feeling of dread ... of not having enough. I hate that... just kind of ... moving away from that scarce mindset.”

There were also a few participants who struggled to manage their funds because of the scarcity they were experiencing. For example, Santana was living on a tight budget with her Supplemental Security Income (SSI) benefits, where she was often “back to being broke” every month after she paid her bills. When she heard about the program, she initially had plans to save \$2,000 but only saved \$1,000. “I got so happy that I just spent the rest of it ... I regret doing that.” The excitement and relief of suddenly having so much money made it difficult to resist spending it, “It’s so good just seeing that type of money in my bank account! Because I never had that much money on me like that ever.” This echoes a few other participants’ sentiments that they had never before had so much money. Although most expressed overall satisfaction about how they had managed the cash assistance, going from having no disposable income to suddenly having \$4,000 was difficult for some to manage.

For a few participants, poor mental health and financial insecurity compounded and resulted in spending in a way they regretted. Blue was experiencing depression and stopped going to work, which caused him to lose his apartment. He used the money at first to pay for motels, much-needed clothing and paying back friends, but after that, “I’m not going to lie. Splurge, and that’s where I went wrong.” When asked about what his decision-making looked like at the time, Blue explained that at first, spending the money felt good, “but then looking back at it, it’s like, oh, you shouldn’t never did that.” Blue elaborated that it felt good, “because I was getting myself together, giving people who always helped me stuff, you know? Knowing that like I’m going to be okay.” However, once the money was gone, Blue said he went back to not feeling good.

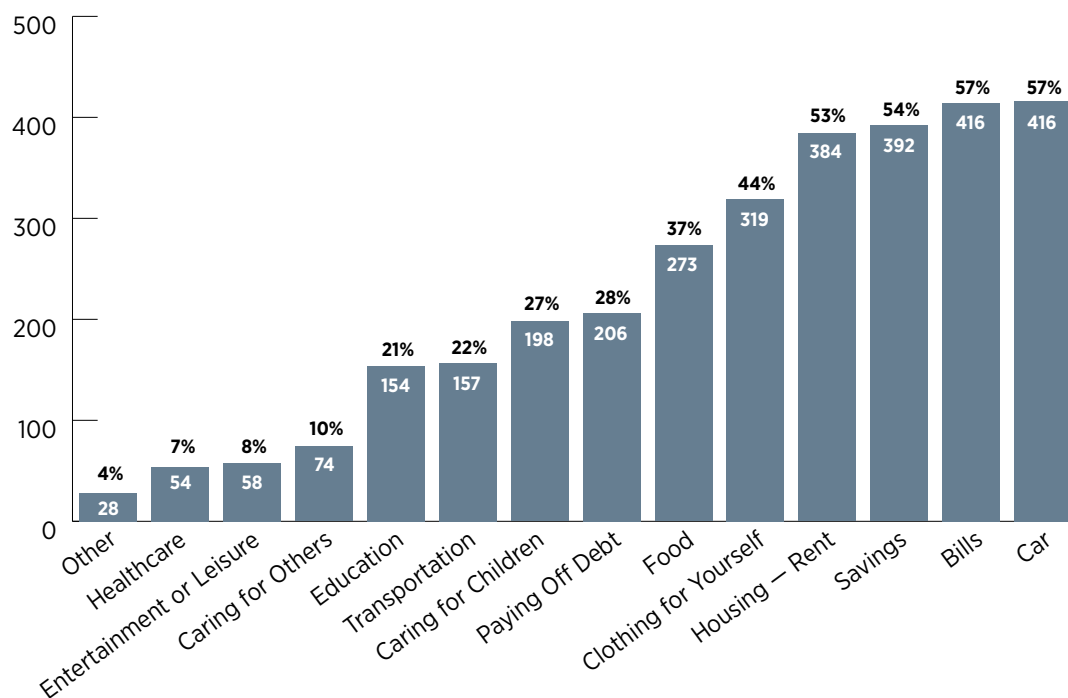
How did CAAYA recipients use the money and how long did it last?

In describing their plans for the cash assistance, many interview participants based their prioritization on needs rather than wants, and the interviews revealed many commonalities in their priorities. Participants’ weighing of needs versus wants was summarized through the theme “managing priorities.” One of the first needs that many young adults prioritized was housing. Eli used the money to pay the security deposit for an apartment he was connected to by a housing provider. Eli still had sisters in the foster care system and was in the process of getting guardianship. He picked out his apartment specifically so it would be roomy enough for them. The first thing he did with the cash assistance was send gifts to his sisters: “I got like a Barbie set for my sisters, and then the other one a little makeup, and then the other one like a little mini art studio, and then the other one wanted a mini playset.”

Although Eli’s sisters were not his children, his instinct to first do something nice for people he feels responsible for is representative of many of the participants who were parents. Multiple parents described buying a toy or something new for their child as the very first thing they did with the money. Michelle was excited that she could throw her son a birthday party. Leah and Rainey were both pregnant and spent a significant portion of the money preparing for the baby’s arrival, buying items such as bassinets and baby clothing. Peter saved \$2,000 for his daughter who would not be born for another six months.

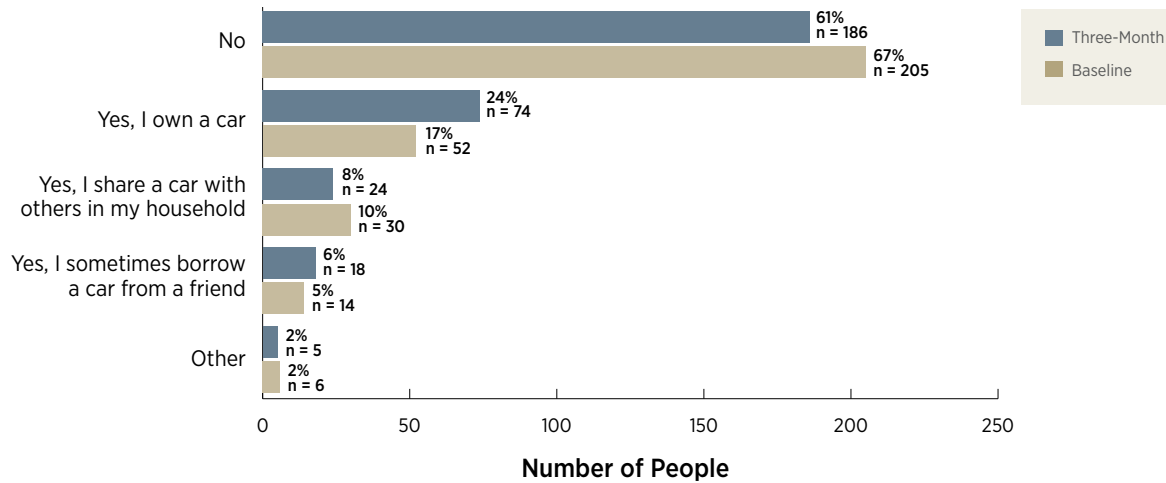
Among participants who had their housing and basic needs secured, many used the money on car expenses or saving towards a car, or strongly considered doing so. Participants spoke to the independence, reliability and convenience that a car provided. The baseline survey also asked recipients how they planned to spend the \$4,000, and, as in the interviews, the most frequent response was car-related expenses, followed closely by bills, savings and housing/rent (Figure 6).

FIGURE 6: Planned Expenditures Reported in Baseline Survey



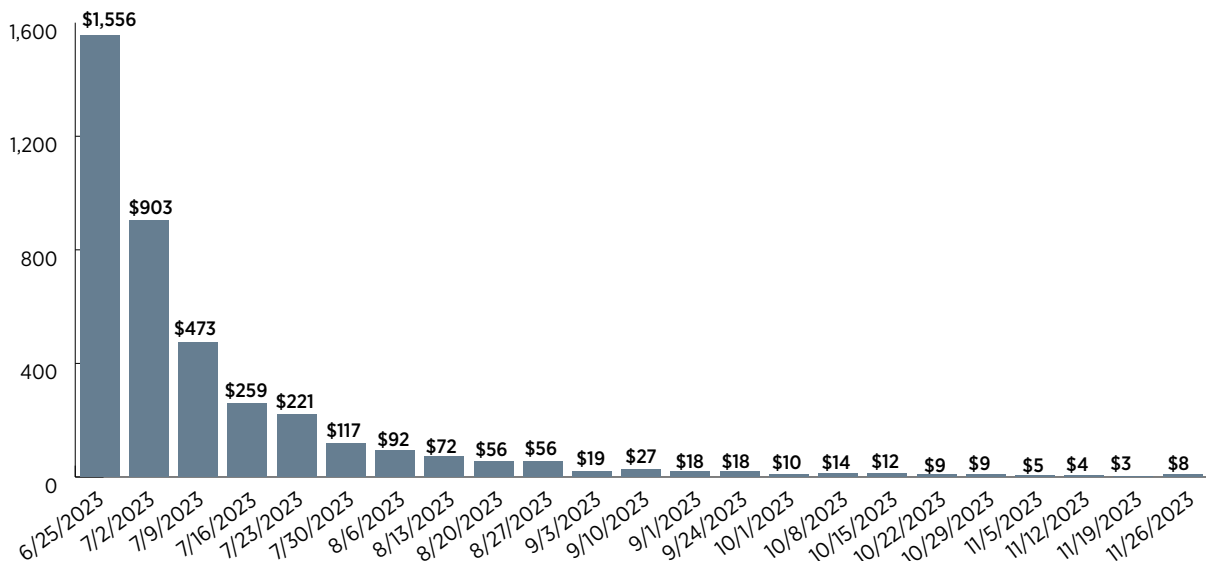
With only 17% reporting car ownership at baseline, these results suggest that some planned on buying a car with the money. Recipients were also asked about their access to a car at the three-month post-payment survey. Of those who responded to both the baseline and three-month surveys, we observed a six-percentage-point decrease in reports of having no access to a car and a seven-percentage-point increase in people reporting owning a car (FIGURE 7). This corresponds with a 41% relative increase in car ownership.

FIGURE 7: Access to Car



The follow-up surveys asked recipients to report how much of the \$4,000 they had used. At one month, on average, respondents report having spent \$2,769, with 44% of the sample reporting spending all \$4,000. At three months, on average, respondents report having used \$3,232, with 68% of the sample reporting spending all \$4,000. These spending patterns are reflected in the gift card spending data (Figure 8). At one month post-payment, gift card transactions averaged \$2,791; at three months, \$3,487.

FIGURE 8: Weekly Gift Card Transactions

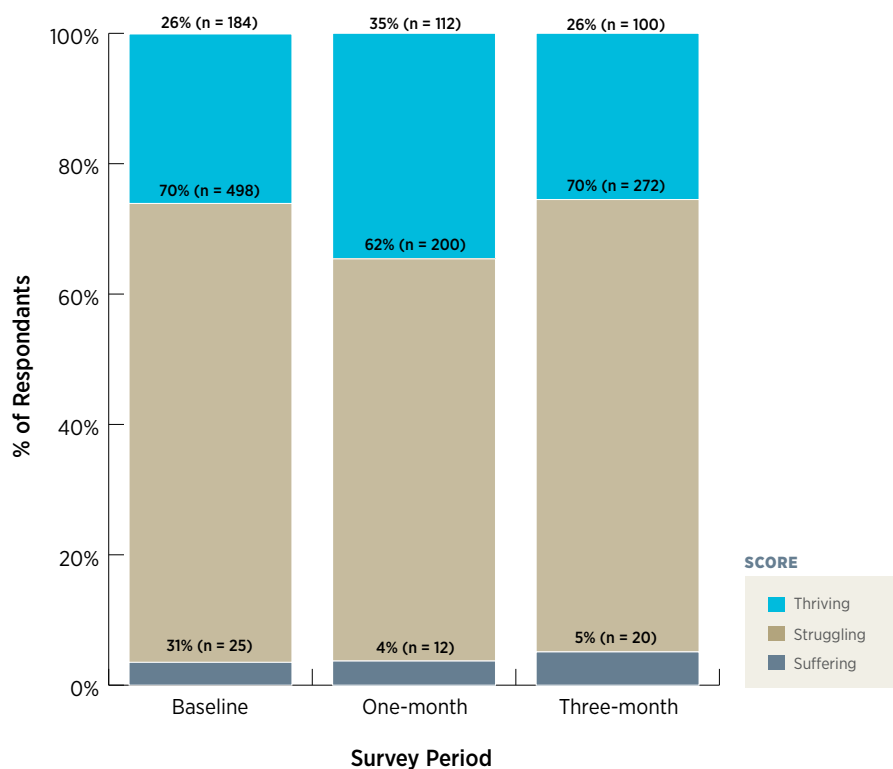


What impact did the CAAYA program have on overall well-being?

Well-being was measured at all three survey periods using a 12-item well-being assessment.¹⁷ Survey respondents were asked to report where they stood on a ladder, with the top of the ladder representing the best possible life and the bottom of the ladder representing the worst possible life. In the first two items, respondents provide a general assessment of well-being, with a categorization of “Thriving”, “Struggling” or “Suffering” based on a composite of their overall evaluation of their life now and where they think they will stand in 5 years. The remaining 10 items in the assessment, including measures of financial security, physical and mental health, and sense of belonging, were measured individually. The full 12-item assessment is in **Appendix 4**.

We found that the rate of thriving increased from 26% at baseline to 35% one month after receiving the money. At three months after receiving the money, the rate of thriving returned to the baseline level of 26% (**Figure 9**). This result held when using the subset of respondents who answered all three surveys and after weighting the results to account for survey non-respondents.

FIGURE 9: Overall Life Evaluation



17 Stiefel MC, Riley CL, Roy B, Straszewski T. Well-being Assessment (Adult - 12 Items) - 100 Million Healthier Lives. Boston: 100 Million Healthier Lives, convened by the Institute for Healthcare Improvement; 2020.

This fade-out pattern of increases in self-reported well-being was also found in the measure of financial well-being. On average, recipients reported a 32% relative improvement in their current financial situation at one month, but this regressed to the baseline level at three months. All other items on the assessment had no statistically significant differences from baseline except for social support, where respondents reported a 9% and 15% relative decrease at the 1-month and 3-month marks respectively (**Table 2**). This question was phrased “If you were in trouble, do you have relatives or friends you can count on to help you whenever you need them, or not?” We did not uncover this survey result until after conducting the semi-structured interviews and did not explicitly explore it in the conversations. It was evident that some recipients used the money to support relatives and friends, and a couple of participants did mention feeling upset by how sharing money impacted their relationships. One possible explanation of the decrease in sense of social support is that financially supporting others in their social network made recipients feel less supported by comparison, especially if they didn’t get anything in return. Another possibility is that the cash assistance caused social tension, either through the recipients distancing themselves from others to avoid being asked for help or by not sharing as much as others expected. While we didn’t explore these hypotheses in the semi-structured interviews, qualitative research from the Denver Basic Income Project found that several participants who received the largest amount of cash in a randomized control trial shared that they had lost or strained relationships due to setting financial boundaries.¹⁸

TABLE 2: Change in Well-Being at 1-Month and 3-Month Surveys

	BASELINE	CHANGE FROM BASELINE AT 1 MONTH	CHANGE FROM BASELINE AT 3 MONTHS
Financial well-being	3.9	32% ***	6%
Physical health	6.79	2%	-6%
Mental health	5.53	1%	0%
Physical function	3.19	1%	1%
Purpose	7.19	-2%	-5%
Loneliness	5.04	-2%	5%
Sense of belonging	4.69	1%	-3%
Social support	5.84	-9% *	-15% **
Positive emotion	6.02	4%	1%
Negative emotion	5.45	-6%	-2%

* $p < .05$ ** $p < .01$ *** $p < .001$

18 DBIP Year One Qualitative Research Report, https://www.denverbasicincomeproject.org/s/FINAL_DBIP-Year-One-Qualitative-Research-Report.pdf

In the interviews, a few participants used the phrase “getting myself together” to describe the impact of the cash assistance. This phrase succinctly highlights the socioeconomic position of many participants; they had aspirational financial and personal goals for the long term but felt they were in too precarious of a financial position to pursue them. This finding was captured within the theme “seeking security,” and it helps explain why very few of the participants mentioned using the cash assistance in a way that might be understood to advance their socioeconomic position in the long term, like going to school or getting a (better) job. It also may offer an explanation as to why the survey results only show short-term increases in well-being, especially considering how quickly most people spent the money.

Nadia’s plan was, “going to school eventually in the future after I get myself together.” When asked to define what that means, Nadia explained, “Basically a [...] better financial situation” and having control over her situation and space. Similarly, Blue defined getting yourself together as follows: “Being in my own place. Even after I handle my bills — having money in my account. Like say if I wanted to get my hair done — I paid my bills. Lemme go get my hair done.” For Blue as for Nadia, gaining the financial independence and stability to move freely within life was a primary goal.

Nadia and Blue highlighted the aspirational aspect of getting oneself together, but this phrase also encompasses more proximate needs. For example, when asked to describe what kind of impact she felt the cash assistance had on her life, Leah answered:

“It did good on my life ... I was stressing about how I was going to get clothes and shoes because I’ve been having the same wardrobe for a very long time and I either grown out of my clothes or gotten smaller or couldn’t fit my shoes, didn’t like the shoes that I had, cause they were so old and stuff. So whenever I heard about [CAAYA], I was like happy because I could finally get some stuff that I need and always wanted and stuff that I never ... have before ... I was so happy.”

In addition to replenishing her wardrobe, Leah bought a TV and new bed, as well as necessities for her unborn baby girl. She has dreams of one day getting a business degree and opening her own salon — but for now, her priorities were to finally have clothes that fit, to ensure her baby has what she needs, and to have the opportunity to upgrade her bedroom. In other words — to get herself together.

It is worth noting an exception that proved the rule; among the 30 participants, Luke was the only one who invested the entire amount into an investment account. Luke was a law student with no student debt thanks to scholarships and adoptive parents whom he described as emotionally and financially supportive. In the words of Mary describing her own goal, Luke had reached a point where, “all of a sudden I can think about ... making my money work for me again and not antagonizing myself about how the hell am I gonna pay this off?”

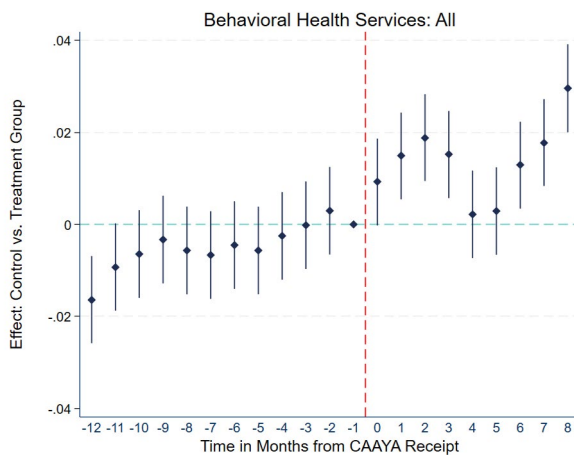
How did the CAAYA program impact service utilization and system involvement?

We measured the effects of CAAYA eight months after the distribution of funds on a variety of outcomes. Using data warehouse data, we examined the impact of CAAYA on utilization of publicly funded behavioral health services, homelessness and housing supportive services, criminal justice involvement, employment, and child welfare involvement. These data exist for all CAAYA recipients, regardless of their survey participation, allowing us to avoid concerns about sample attrition that existed on the survey. We employed an event study

method that shows, in graphic format, the differences over time between the treatment (CAAYA recipients) and control groups (similarly eligible young adults who were two years too young or two years too old to receive CAAYA).

Figure 10 displays results from the first outcome of interest: utilization of behavioral health services (BH). In practice, behavioral health services include mental health services such as inpatient (hospitalizations and crisis care) and outpatient (therapy and checkups), as well as drug and alcohol treatment. The x-axis shows relative time from the distribution of CAAYA funds (for example, -1 is one month before CAAYA) and the red line indexes when CAAYA began. The y-axis shows the effect on the treatment group relative to the control group.

FIGURE 10: Change in Behavioral Health Service Utilization



There was an increase in use of behavioral health services for the treatment group after CAAYA funds were distributed. This increase corresponds to a 4.5% increase in the number of people who used behavioral health services (about 27 people). These effects were strongest in the first three months after receipt of funds, followed by a decrease. However, effects increased again six to eight months after the program. In **Figure 11**, we further explore what drives this increase.

FIGURE 11: Change in Behavioral Health Service Utilization (Sub-Components)

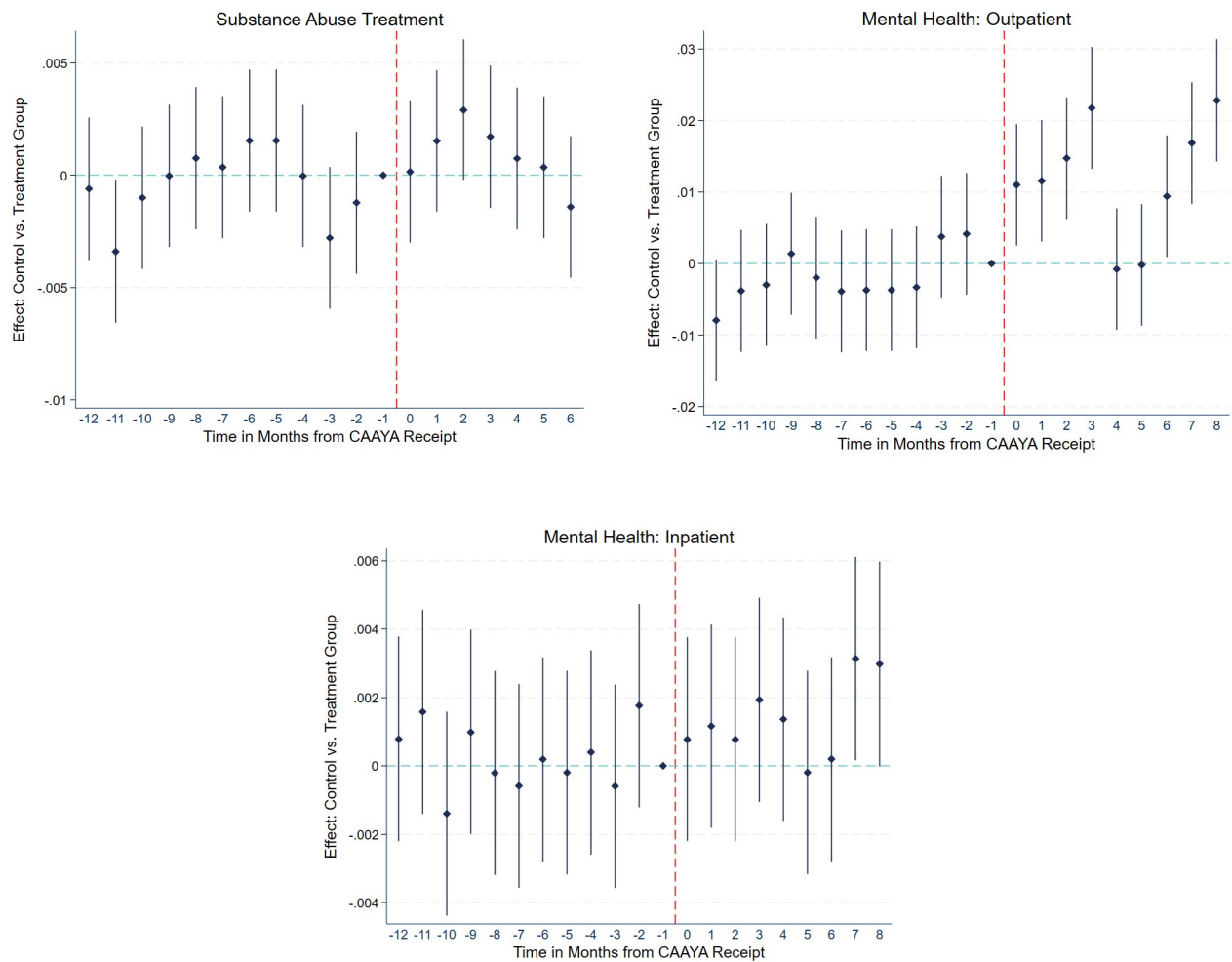


Figure 11 illustrates the results from the sub-components of behavioral health services: substance use treatment, mental health inpatient care and mental health outpatient care. For both substance use treatment and mental health inpatient care, there was no visible difference between the control and treatment groups after CAAYA. Rather, the change seen in behavioral health services utilization was driven by mental health outpatient care, which includes group and individual therapy and outpatient mental health checkups.

Compared to the control group, CAAYA participants saw a seven percent increase in mental health outpatient service utilization, which corresponds to about 30 young adults. While inpatient services often indicate mental health crisis, outpatient services are preventative of these crises. Connection to CAAYA also seems to be associated with connection to additional supportive mental health services. There did not seem to be any impact on hospitalizations or mental health crisis events (**Appendix 5, Figures A2 and A3**).

There were several potential pathways for CAAYA's effects on mental health care, resulting in increased mental health service utilization. First, an increase in funds may have made mental health services more affordable and accessible. CAAYA participants may have spent funds on outpatient therapy copays — either increasing their number of outpatient visits or beginning therapy anew. Transportation costs and unpaid work hours during therapy appointments may have also played a role. CAAYA recipients also had increased contact with caseworkers throughout (and as part of) the program; these connections may have resulted in more warm handoffs to therapy services. Evidence from qualitative interviews suggests that the last pathway is more plausible: young adults reported that their caseworkers, who initially helped them apply for and access CAAYA funds, helped connect them to outpatient mental health services.

We also analyzed impacts on criminal justice involvement (measured through jail stays and juvenile probation), child welfare involvement (measured as likelihood of showing up on a child welfare referral, investigation or case as a parent), employment (measured through wages and unemployment benefits), housing and homelessness, and emergency room stays. Results for these outcomes are shown in **Appendix 5**. For these outcomes, we either do not find effects, or our sample sizes are too small to find meaningful estimates of effects.

In sum, results from an analysis of administrative data that compared a similarly eligible control group to CAAYA recipients suggests that CAAYA was effective at increasing mental health outpatient care. While participants' self-reported well-being declined back to baseline after three months, mental health outpatient effects were persistent even eight months after CAAYA. In tandem with qualitative evidence, the results reveal that connections with caseworkers throughout the process increased warm handoffs and important service utilization for at-risk young adults.

How did CAAYA recipients perceive cash assistance as a policy tool?

The final question of the baseline survey was optional: "The money that you are receiving through this program comes from the Department of Human Services (DHS) budget. If you were the leader of DHS, how would you spend the money to best support the people of Allegheny County?" The question had a high level of engagement, with over 75% (n = 537) of respondents providing an answer. Nearly all responses mentioned using the money to support people who were most at need, either through cash assistance or through existing services that DHS funds. Twenty-three percent (n=124) of responses specifically mentioned providing support for housing or homelessness.

Interview participants had varied perspectives on DHS's motivation for providing cash assistance, which was captured through the theme "*cash assistance as opportunity and reparations*." Some saw it as a recognition that young adults with prior child welfare involvement need more support and could benefit on multiple levels from such an opportunity. Others framed the cash assistance more explicitly as reparations for what they had to endure in the child welfare system — or as one participant put it, "a reward."

Some felt it provided motivation to push oneself and learn new skills, especially when family might not be able to provide that motivation. Glen shared, "there's probably other people who [don't] have family support or nobody to push them towards better ... And just by having this money, I was able to do something that I felt like I wasn't going to be able to do for a very long time." A few participants felt that the cash assistance gave young adults

with child welfare involvement hope for the future. Mia thought it felt good to know someone cared about her well-being and success, and she touched on the idea that perhaps the recipients were owed the money on some level. She said: “I feel like it gives people hope...people get successful and don’t feel like they owe the world. I just feel like it’s just good to know that people care and that you’re not completely axed out.” Two participants more directly expressed the belief that the money was owed. They felt that it was a type of reparations payment for what they had to endure in the child welfare system. Cher felt that the cash assistance was appropriate, as the state had been her “guardian” and, “they definitely put me in a lot of crazy homes. So that’s why it kind of feels like, I guess a little reward. It’s definitely not enough money now that I think about it, for what I’ve dealt with.” In a similar vein, although Ralph was grateful for the program, he simultaneously felt that it did not make up for what he had gone through in his childhood. At the end of the interview, when asked if he would like to share anything else, Ralph said, “it helped me a good bit, but it didn’t help me too much for me to like go through it since I was 12 ... They [Allegheny County child welfare] promised me so much and I kind of got the littlest of what I thought I would get.”

LIMITATIONS

There are a few limitations to acknowledge. First and foremost, this program was not conducted as a randomized control trial. Without randomization, other factors may influence the outcomes, making it difficult to attribute the observed changes solely to the CAAYA program. These findings should be considered in tandem with the growing experimental literature on cash assistance in developed countries. Second, while extensive resources were devoted to increasing survey representation and response rates, there was non-trivial attrition across the baseline, one-month and three-month surveys. The results do not change when accounting for survey non-response across a number of observable characteristics, but there may be unobservable characteristics that would reveal a selection bias in the survey results. Third, for results that are self-reported, it is possible that respondents presented themselves strategically, in hopes that their answers would influence DHS to provide another cash payment. The survey instructions clearly stated that their responses would have no influence on their eligibility for this payment or future payments, but it is possible that respondents did not read or believe the instructions.

DISCUSSION

We find that \$4,000 in cash assistance to at-risk young adults improved well-being near the time of disbursement, as measured through surveys and administrative data. Measures of perceived well-being indicate that the immediate impact of access to cash caused improvement, but these results did not persist. Survey participants’ self-identified rate of thriving increased from 26% to 35% after one month but retreated to baseline pre-cash assistance levels within three months. CAAYA also directly impacted housing and transportation access for recipients. Qualitative interviews and survey data suggest that individuals spent money on rent, utilities and car-related expenses. Before the cash assistance, around 17% of young adults reported owning their own car. Three months after the assistance, that number increased to 24%.

Data on mental health services show that access to the cash increased service connection to mental health outpatient therapy by 7%. There was no increase in utilization of crisis and inpatient services, indicating that

the cash support did not increase mental health problems, but rather increased access and take-up of preventative mental health services. Frequent interactions with caseworkers, who recommended wrap-around services for young adults, were most likely responsible for these increases.

Our results indicate that providing cash assistance to at-risk young adults can increase positive outcomes near the time of disbursement and might be a channel to increase engagement with beneficial services that can have sustained benefits over time. As a result of this pilot, we are exploring additional opportunities to leverage cash assistance with this population, to increase engagement in holistic supports and services, such as matched savings accounts and financial literacy training.

Another consideration for future cash assistance programs is the amount and frequency of the payments. A lump sum payment increases the likelihood that a recipient can fully address urgent needs, like paying back rent to avoid eviction or paying off debt to avoid accruing interest expenses. Qualitative interviews suggest that most recipients prioritized spending according to their needs. In fact, many interview participants described spending the money on the same items that can be obtained through basic needs programs, like financial assistance for rent and utilities or infant-related expenses that are available through Hello Baby¹⁹ and Family Centers.²⁰ However, the benefits of a large lump sum payment are accompanied by a risk of mismanagement or overspending. Some participants struggled not to overspend, and even some who were satisfied with how they spent their money thought they could have spent it more efficiently if the amount had been broken up into multiple payments. A multiple-payments design creates a feedback loop, in which a person can reflect on how they spent the last payment to inform how they'll spend the next one. Regular payments also facilitate financial planning like budgeting and saving, skills that are often learned from parents or in a stable home environment and which CAAYA recipients may have missed. For these reasons, staff members from partner organizations favored periodic, smaller payments over one large payment.

Managing multiple payments increases the complexity and cost of implementing cash support programs. While cash assistance is relatively low in administrative effort on the spectrum of social service offerings, it still requires getting the money to the correct person. Applicants who chose to receive the money by gift card needed to sign a receipt in-person to have the gift card emailed to them, and around 25 applicants never did despite several outreach attempts. Even among those who opened new KeyBank accounts to receive the cash assistance, some reported no longer having access to their bank account in a six-month follow-up. The likelihood of failing to reach individuals with the cash assistance increases with the number of payments and time between them. Finally, providing multiple payments increases complexity with respect to receiving other benefits. A single payment only impacts one month of public benefits, where recurring payments may impact more than one month. We did not have state waivers for CAAYA's impact on public benefits; all recipients were told to discuss the program's impact on their individual benefits with the County Assistance Office. For future cash assistance programs, we hope to receive waivers from the state, especially if the program is designed to include ongoing payments.

19 <https://www.hellobabypgh.org/essentials/>

20 <https://familycenters.alleghenycounty.us/>

Other local governments considering cash assistance programs should note that the success of the CAAYA program would not have been possible without our partner organizations, especially the 412 Youth Zone and KidsVoice. Trust in government significantly impacts the accessibility of services, particularly for marginalized communities. When first hearing about the cash assistance, many individuals who were eligible to receive the money thought that it was a scam. This skepticism was eased by having multiple trusted intermediaries ensure that it was a real program and that they should apply.

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APPENDIX 1

APPENDIX 1: SURVEY RESPONSE BY DEMOGRAPHICS

	COMPLETED ALL SURVEYS (N=223)	DID NOT COMPLETE ALL SURVEYS (N=810)	P-VALUE
Mean Age	20.6	20.6	0.835
Female	65.4%	54.9%	0.006
Black or African American	67.8%	64.7%	0.442
Independent Living	42.6%	50.3%	0.041
CYF Parent	6.4%	5.2%	0.512
Housing Referral/Housing Support	24.5%	22.9%	0.647
Receiving SNAP Benefits	43.1%	34.1%	0.008
Receiving TANF Benefits	2.0%	3.3%	0.338
Employed FY 22-23	79.8%	78.1%	0.601
Annual Earnings for Employed	\$9,139	\$10,476	0.152

APPENDIX 2

APPENDIX 2: DEMOGRAPHICS OF SEMI-STRUCTURED INTERVIEW PARTICIPANTS

	N
Sample	30
Legal Sex	
Female	15
Male	15
Race	
Black/ African American	22
White	8
Age	
18	3
19	6
20	6
21	4
22	4
Children	
Had children	11
Did not have children	19
Highest Level of Education	
Less than high school	7
High school diploma/GED	20
Some college	3

APPENDIX 3

APPENDIX 3

We estimate the following equation for our main control group (1):

$$Y_{it} = \beta_0 + \sum_{t=-12}^4 \beta_t (M_t \times Age_i) + \delta_t + \alpha_a + \epsilon_{it}$$

where M_t is the relative month of treatment (from a year before until 4 months post CAAYA implementation), Age_i is the age of a participant at the time treatment begins, δ_t is a time fixed effect that controls for time-specific effects that are common to all observations and α_a an age fixed effect that captures age-specific effects.

For control group (2), we estimate a similar equation where we interact whether an eligible individual applied to CAAYA with relative event time dummies. In this case, we have a small control group compared to the treatment group, as most eligible individuals applied for CAAYA. Results are qualitatively similar to results from control group (1) but lose significance as our sample size declines from 2,131 to 1,099. Additionally, for control group (1), our control group is 60% of the sample and treatment group is 40%. In control group (2), the control group is 25% of the sample while the treatment group is 75% of the sample. For these reasons, we prefer control group 1 as our main specification.

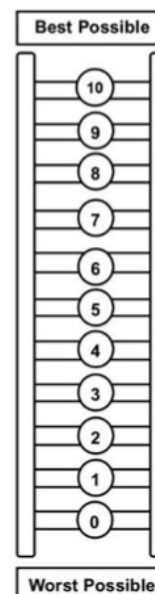
APPENDIX 4

APPENDIX 4

Well-being Assessment (Adult - 12 items) - 100 Million Healthier Lives

Please **circle the answer** that best represents your response to the questions below.

For the first three questions please imagine a ladder with steps numbered from zero at the bottom to ten at the top. The top of the ladder represents the **best possible life for you** and the bottom of the ladder represents the **worst possible life for you**.



1. On which step of the ladder would you say you personally feel you stand at this time?

Worst possible												Best possible
0	1	2	3	4	5	6	7	8	9	10		

2. On which step do you think you will stand about five years from now?

Worst possible												Best possible
0	1	2	3	4	5	6	7	8	9	10		

3. Now imagine the top of the ladder represents the best possible financial situation for you, and the bottom of the ladder represents the worst possible financial situation for you. Please indicate where on the ladder you stand right now.

Worst possible												Best possible
0	1	2	3	4	5	6	7	8	9	10		

4. In general, how would you rate your physical health?

Poor												Excellent
0	1	2	3	4	5	6	7	8	9	10		

5. How would you rate your overall mental health?

Poor												Excellent
0	1	2	3	4	5	6	7	8	9	10		

6. For at least the past 6 months, to what extent have you been limited because of a health problem in activities people usually do?

Not limited at all												Severely limited
0	1	2	3	4	5	6	7	8	9	10		

7. I have a sense of direction and purpose in life.

Strongly disagree												Strongly agree
0	1	2	3	4	5	6	7	8	9	10		

APPENDIX 4

8. How often do you feel lonely?

Never
0 1 2 3 4 5 6 7 8 9 10 Always

9. How would you describe your sense of belonging to your local community?

Very weak 0 1 2 3 4 5 6 7 8 9 10 Very strong

10. If you were in trouble, do you have relatives or friends you can count on to help you whenever you need them, or not?

Never 0 1 2 3 4 5 6 7 8 9 10 Always

11. During the past two weeks, how often have you experienced positive emotions such as joy, affection, or hope?

Never 0 1 2 3 4 5 6 7 8 9 10 Always

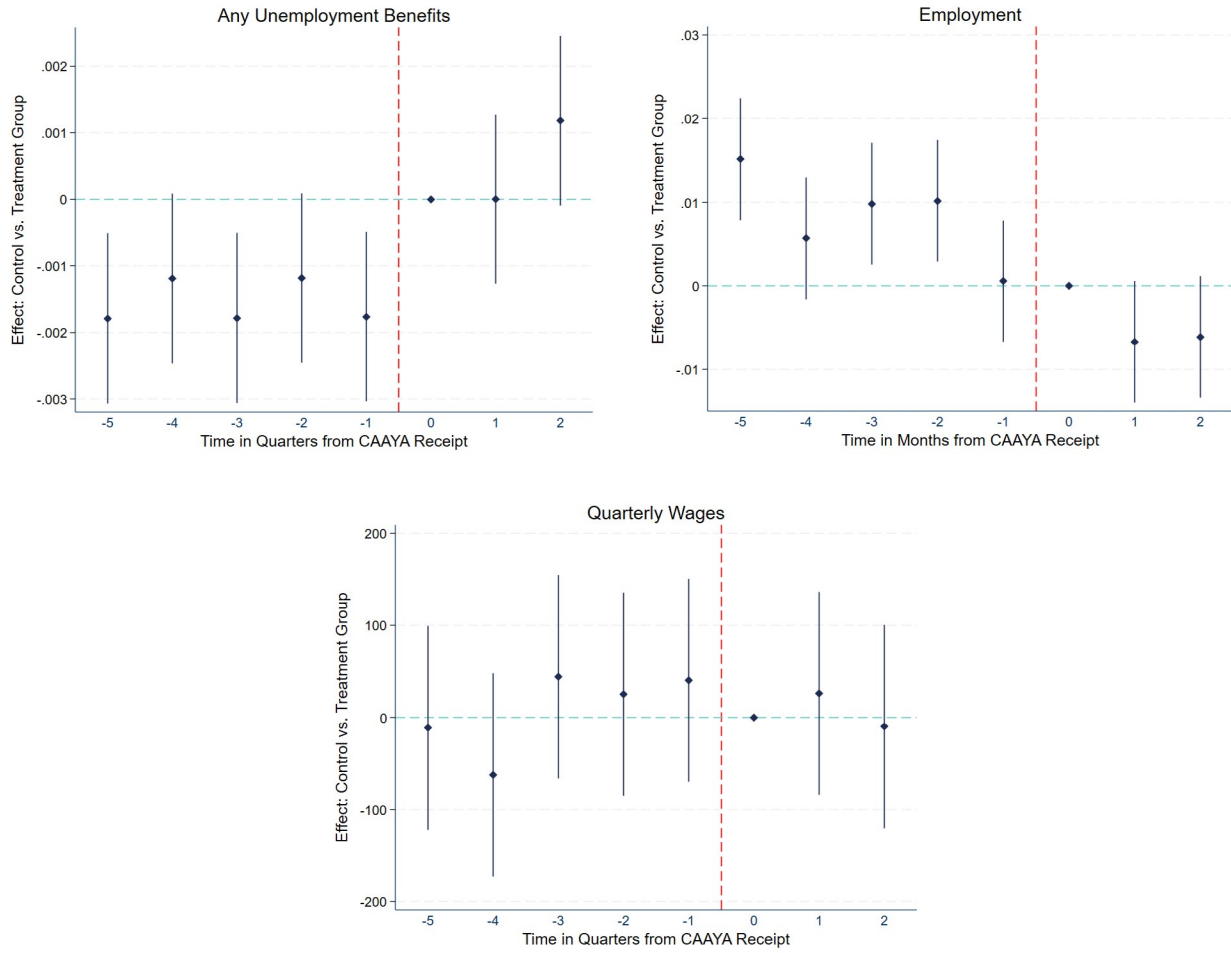
12. During the past two weeks, how often have you experienced negative emotions such as sadness, worry, or despair?

Never 0 1 2 3 4 5 6 7 8 9 10 Always

APPENDIX 5

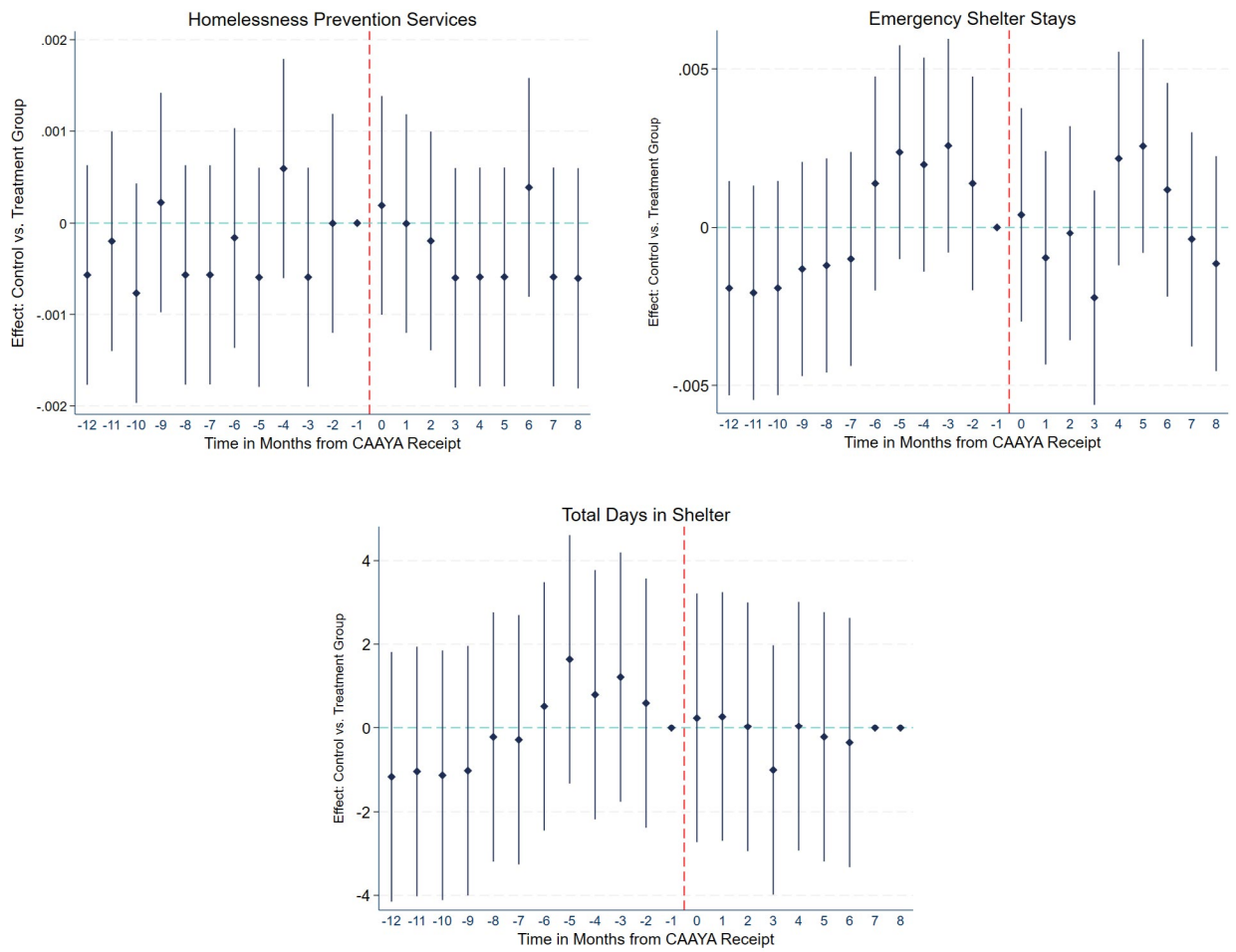
APPENDIX 5

Figure A1



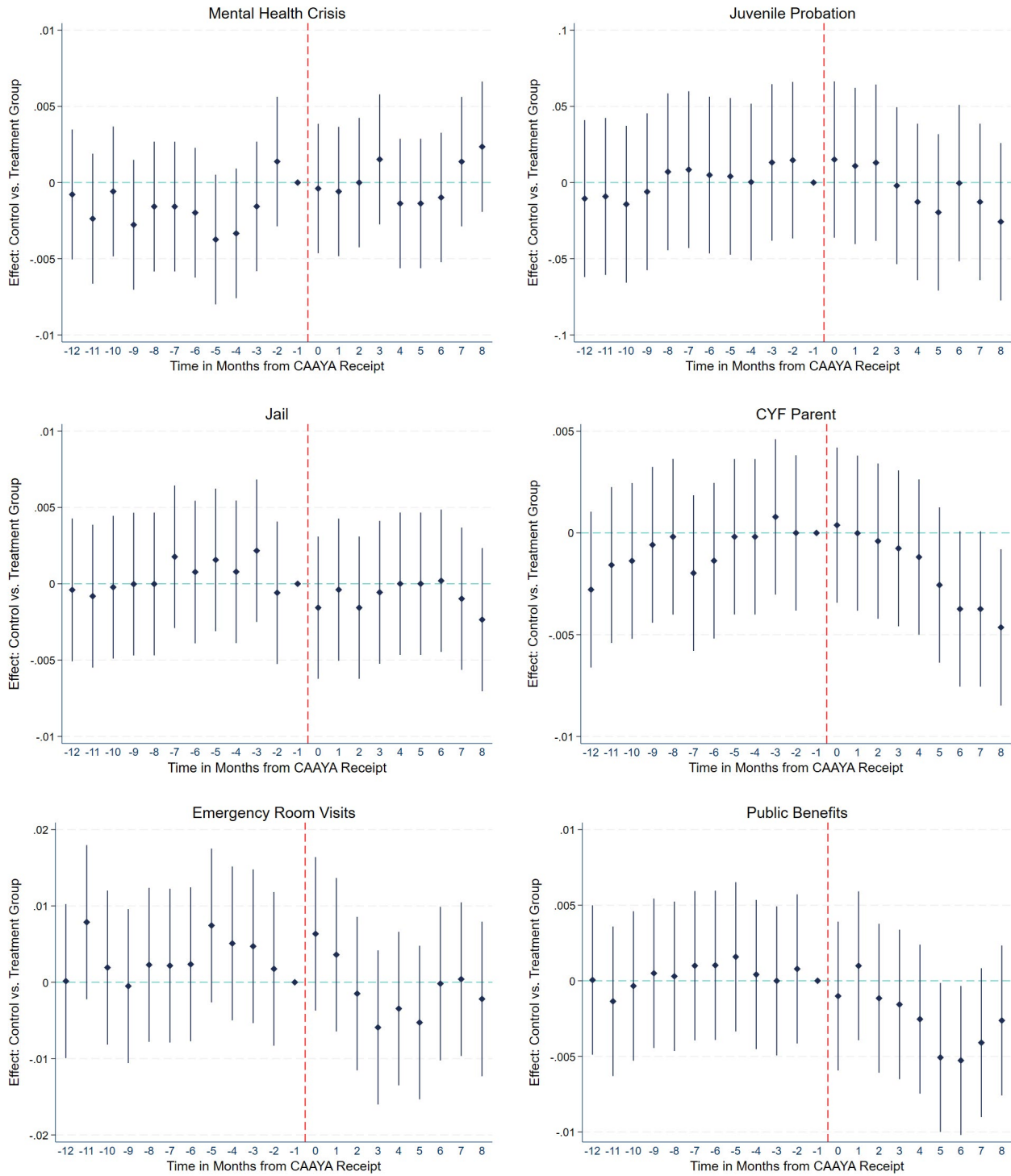
APPENDIX 5

Figure A2



APPENDIX 5

Figure A3



APPENDIX 6

APPENDIX 6

CAAYA Interview Guide

Intro script (after you've gone over the consent form with them):

Before we get started, I just want to highlight that we understand that people have different levels of need, and that different things are important to different people. We won't judge you for how you've spent your money and everything you tell us is confidential. Your responses will not impact your eligibility for future programs or benefits.

Context

1. To start off, can you tell me about your living situation? (probes: Who are you living with? Where are you living? Are you living with family? Staying with someone? Renting? Is it a good living situation?)
2. Some people say their family struggled with money growing up, others say their family was comfortable. **How** (In what kind of way) would you describe your situation growing up? (There may be a wide range of experiences here. But try to probe about how they saw the adults around them managing finances — whether or not those adults were their parents — and how aware or unaware they were about money growing up. Did they worry about it, what did they learn about how to think about it, and about how to manage it.

Possible probes:

 - What did your parents/caregivers do for a living?
 - Were they usually working?
 - Did they talk about finances around you?
 - What did you notice about the way they managed their finances?
 - Did the adults around you seem nervous or worried about money?
 - Did you ever feel worried or nervous about money growing up?

)
3. Do you feel like your situation growing up impacted the way you think about money or about managing finances? If yes can you tell me about how?
4. Tell me about your situation right now. What's going on with you? (probes: you can ask about work, family, school, finances, friends, etc.)
5. [If they didn't already answer this with question #4] What's your financial situation like right now? (probes: are you working? If not, where are you getting income from? Are you getting by? How do you make ends meet? Are you in a good place? Struggling? Saving? Working towards a financial goal?)
 - a. (Make sure you understand where their income is coming from. So if they're not working, probe about where they're getting income from. Probe to understand how they're making ends meet)
6. Can you tell me about your support system? Who do you have that you can lean on? (probes: family, friends, organizations, church, coworkers, etc.)

APPENDIX 6**FOR PARTICIPANTS WE KNOW ENGAGED WITH MENTAL HEALTH SERVICES AFTER THE CASH TRANSFER**

7. Are you currently engaging with any kind of mental health services? If yes, can you tell me about them?
 - a. [If yes] When did you start engaging with those services?
What made you decide to seek those services?
What has your experience been with the services so far?
 - b. [If no] Have you engaged with any kind of mental health services in the past year?
[If yes, ask them the questions above. What kind of services, when they started, what made them start, and what has their experience been]

Banks, Savings and Debt

Now I want to shift the conversation a little bit to a different topic. Part of what we're interested in learning through these interviews is about people's experiences with banks, savings and debt.

8. Can you tell me about your experience with banks? (probes: do you have a bank account? If not why not? If yes, did someone help them set it up? Do they have a checking account? A savings account?)
9. Do you have any savings right now?
 - a. If yes, where do you keep your savings? (probes: if they already said they don't have a bank/savings account, do they keep it in a locked away place? Does someone hold it for them? Etc.)
 - b. If yes, can you tell me about your experience with saving? (probes: has it been difficult? When did you start? Why do you personally keep savings? For a rainy day, or are you saving towards something?)
 - c. If no, can you tell me about why not?
10. Do you have any debt right now? If yes, can you tell me about it (probes: how much? For what? Unpaid court costs, fines, fees, restitution, and probation supervision fees all would count as debt, but the participant might not think of that. So potentially probe for that if it feels appropriate)

Learning about the Cash Transfer Program

Now I want to turn the conversation to your experience with the cash transfer program.

11. How did you first hear about the cash transfer program?
 - a. [If they learned about the cash transfer through a caseworker or outreach worker] Did the person who told you about the cash transfer help connect you to any other kinds of services or benefits? (probes: SNAP, rental assistance, mental health services, Hello Baby, any other kind of service?)
12. Thinking back to when you first learned you were likely eligible for the cash transfer, what was your reaction? (probes: What thoughts were you having? Emotions?)
13. Did you start making any plans or changes once you learned about the money? If yes, can you tell me about them?

APPENDIX 6**Spending/Getting the money**

14. When you received the money, what was the first thing you did with it?
15. [If they did not use all of the money right away] How did you spend the rest of the money?
- a. [FOR EACH ITEM THEY DESCRIBE] Tell me all about your decision to spend money on item A.
- (
- And then so forth for every item.
- Possible Probes:
- Did you ask for anyone's advice for how to spend the money?
- Did anyone in your life have a say or influence in how you spent the money?
- Did you struggle deciding how to spend the money? Why?
- If they shared money, ask about whether they expect to be paid back.
- If they put the money towards car expenses, ask them if they have a driver's license. If not, ask them about why not and barriers to getting a license.
-)
16. [If they didn't save any of the money] Did you consider saving any of the money? (probes: If no, why not? Do you think that would've been possible for you? What would have to happen for you to be able to save?)
17. [If they didn't mention putting the money towards any debt and they said earlier that they do have debt] Did you consider putting the cash transfer towards any of the debt you mentioned earlier? (probes: If no, why not?)
18. [If they didn't mention Opportunity Passport] Do you remember at the end of your application seeing a question asking you if you wanted to enroll in Opportunity Passport? Do you remember if you clicked "yes" or "no" for whether you wanted to participate?
- a. If they clicked "yes": (If they didn't already talk about their experience with Opportunity Passport) Did you complete the classes? Did you save any of your money with Opportunity Passport, or put it towards the asset match? If not, why not?
- b. If they clicked "no": Why not? (probes: were you not interested? Did you understand what Opportunity Passport was offering? Did you have any concerns about participating?)

Post money being spent/saved

19. Reflecting now on how you used the money, are you satisfied with how you used it? (probes: why or why not? If not, what do you think you should have done differently?)
20. Thinking back to before the cash transfer and reflecting on yourself and your life now – are there any changes that stick out to you that you attribute, or connect, to the cash transfer?

APPENDIX 6

21. What kind of impact did the cash transfer have on your life?
(
Possible probes:
Did it relieve stress or financial burden?
Did it affect your relationships in any significant way?
Were you able to accomplish something that you wouldn't have been able to without the transfer, like paying off a debt or putting a down payment down for a big purchase?
)
22. Do you feel like the cash transfer was enough money?
23. Did you like getting the money all at once, or would you have preferred getting it in smaller payments over a longer period of time?

Meaning

24. What did you think about DHS's decision to give \$4,000 to individuals such as yourself?
25. Why do you think DHS was giving this money to individuals such as yourself?
(Another way to word this question: What do you make of DHS's decision to do the cash transfer? Why do you think they did it?)

Future

26. Do you think DHS should do more cash transfers in the future?
27. If there was another cash transfer, how do you think you would spend it? (probes: do you have any goals you would want to put the money towards?)
28. In addition to cash transfers, what else could DHS do to help you become more financially secure?
29. I wanted to end our conversation by asking about your thoughts and goals for the future. Picture your life five years from now. Can you describe for me what you hope your life looks like?(probes: what do you hope to have accomplished? Are there things in your life you hope will be different? What do you hope your job situation will be? Who do you hope to have in your life? Etc.)

Conclusion

30. Is there anything else you would like to share about your experience?