



Jim Owczarski  
City Clerk

Keith Broadnax  
LRB Manager

City Clerk's Office    Legislative Reference Bureau

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## MEMORANDUM

To:       Ald. Marina Dimitrijevic  
From:     Ned Littlefield, Legislative Fiscal Analyst - Lead  
Date:     May 7, 2024  
Subject:   Unconditional Cash Transfer Programs and The Bridge Project

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This memorandum responds to your May 3, 2024 request for information about The Bridge Project, which supports babies' healthy development during the first 1,000 days of life through unconditional cash transfers (UCTs) to pregnant women and mothers. You asked for general information about how UCTs work, as well as specific information about how The Bridge Project, a new UCT program that is under development in Milwaukee, has worked in New York State with respect to funding and impact.

This memorandum first describes how UCT programs typically address poverty by leveraging philanthropic and federal dollars for monthly payments to low-income individuals, who use these unrestricted funds to cover basic needs. It then discusses how The Bridge Project has leveraged philanthropic dollars to support New York State participants' financial and mental health. It concludes by discussing The Bridge Project's program in Milwaukee, which currently has funding for two of three planned UCT years.

### Background

UCTs are a means of poverty reduction through which agencies provide money directly to individuals without stipulating how individuals use this money. U.S. cities' UCT programs since 2020 generally share five characteristics. They typically have eligibility criteria related to income, age, and/or household type. They often provide monthly payments to participants. Although the programs do not stipulate how individuals use the money, participants typically use the payments to cover basic necessities. The programs tend to leverage philanthropic and, to a lesser extent, federal dollars, although large cities like Los Angeles and New York have used municipal dollars. The UCT programs often have considerable financial and mental health impacts on participants.

## The Bridge Project in New York State (2021 - present)

The Bridge Project is a New York-based non-profit founded in June 2021 that reportedly operates the country’s first and largest UCT program focused on supporting babies. It aims to support babies’ healthy development during the first 1,000 days of life through recurring UCTs to low-income pregnant women and mothers. The Bridge Project has leveraged over \$35 million to provide 1,200 mothers in New York City, Buffalo, and Rochester with biweekly UCTs. The Monarch Foundation, a private, New York-based family foundation, has funded The Bridge Project fully in New York State.

The Bridge Project reports that preliminary impacts in New York State include increased savings and ability to pay for daily needs, increased housing security, increased access to childcare, improved household stability, and improved mental health. Preliminary impacts also include empowering mothers in short- and long-term decision-making. Table 1 below presents preliminary impacts in New York State.

<b>Table 1: Preliminary Impacts of The Bridge Project in New York State (2021 - present)</b>		
<b>Treatment group *</b>		<b>Control group **</b>
<b>Cohort</b>	<b>Impact</b>	<b>Impact</b>
Cohort 1 *** • \$1,000/month for three years • 100 mothers	• 242% increase in savings	• 23% decrease in savings
	• 13% increase in ability to pay \$400 for an emergency	• 29% decrease in ability to pay \$400 for an emergency
	• Improved household stability as defined by clinical scales	• Limited improvement in household stability
	• 63% increase in childcare access	• Limited increase in childcare access
Cohort 2 **** • \$1,000/month for three years • 500 mothers ○ 85% Black or mixed-race ○ 56% Hispanic ○ 32% first-time mothers ○ 48% single mothers ○ \$15,520 annual household income at enrollment	• 63% of mothers in transitional housing moved to permanent housing	n/a
	• 53% increase in food security	n/a
	• Increased ability to pay for basic necessities	n/a
	• 73% of mothers reported increased sense of purpose	n/a
Cohort 3 **** • \$1,000/month for three years • \$1,500 prenatal stipend • 400 mothers	• 97% of mothers reported increased ability to pay bills	n/a
	• 97% of mothers reported feeling prepared for their baby	n/a
	• 88% of mothers reported decreased stress	n/a

SOURCE: LRB review of The Bridge Project. 2024. “Improving Child Poverty through Unconditional Cash Allowances”. February. Provided by Zilber Family Foundation on May 6, 2024.

\* Treatment group includes mothers who participate in the evaluation study while receiving UCTs.

\*\* Control group includes mothers who participate in evaluation studies without receiving UCTs.

\*\*\* The University of Pennsylvania’s Center for Guaranteed Income Research is evaluating Cohort 1.

\*\*\*\* The Bridge Project is evaluating Cohorts 2 and 3.

## **The Bridge Project in Milwaukee (2024 - 2026)**

The Zilber Family Foundation, a private grant-making institution based in Milwaukee, is helping bring The Bridge Project to Milwaukee. The Bridge Project will provide monthly UCTs to 100 individuals who are at least 18 years old, who are 23 weeks pregnant or less, who live in the 53204, 53205, 53206, or 53215 ZIP codes, and who have annual household incomes below \$39,000 at the time of enrollment. The Bridge Project will prioritize residents of Lindsay Heights, Clarke Square, and Layton Boulevard West. These are areas where the Zilber Neighborhood Initiative focuses.

The Zilber Family Foundation has committed \$1,575,000 to this program. This commitment will cover 100 individuals' participation over two years at a program cost of \$16,000 per individual. This per-individual program cost includes a one-time, upfront prenatal stipend of \$1,125, UCTs of \$750 over the first 15 months, and UCTs of \$375 over the remaining nine months for eligible participants. Participant applications opened April 10, 2024. The Bridge Project will consider applications on a rolling basis until it fills the 100 participant slots. It will disburse first payments on June 1, 2024.

Although the Zilber Family Foundation's commitment covers two years of The Bridge Project, the program design includes three years of UCTs and the Monarch Foundation has committed \$250,000 per year over three years for administrative expenses of the Milwaukee UCT program. Zilber consequently is seeking \$450,000 to fund the third program year's UCTs at \$375 per 100 participants over 12 months. Zilber can allocate its funds to any program year if partners must spend the supplementary funds immediately. Please see attached a program fact sheet for your reference.

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Attachments