



The Bridge Project in Milwaukee

An unconditional cash transfer
program for mothers and babies in
Milwaukee



July 2024

WELCOME



ABOUT US



The Zilber Family Foundation is a private, independent grantmaking institution, dedicated to enhancing the wellbeing of individuals and communities. For more than 15 years, the Zilber Family Foundation has invested in Lindsay Heights, Clarke Square, and Layton Boulevard West to increase access to social and economic opportunity and improve the quality of community life. Cash transfers align with our priorities as an intervention to meet the needs of today, interrupt cycles of generational poverty, and reduce racial inequality.

THE BRIDGE PROJECT

The Bridge Project (TBP) is the nation's first, consistent, unconditional cash transfer program for new mothers and their babies. By investing directly and flexibly in early childhood, the program aims to break the cycle of stress and poverty passed down through generations, and enhance socioeconomic mobility of families. The goal of The Bridge Project is to build a foundation for prosperity that transcends generations. Through trust, cash and community, The Bridge Project now supports over 1,200 mothers across New York in tackling child poverty.

WHY

Strategy Alignment

Unrestricted cash helps participants meet basic living costs, increase opportunities, and better their quality of life.

Too many people on the brink are forced to make impossible choices. Nobody should have to choose between paying bills or putting food on the table.



The Zilber Family Foundation strives to increase access to social and economic opportunity and improve the quality of life in neighborhoods.



Unrestricted cash cuts across these strategies as an intervention to reduce generational poverty and racial inequality.

MONEY SOLVES POVERTY.



Unrestricted cash plants seeds of economic opportunity and trusts the agency of people for how and on what terms they build their lives, provide for their families, and contribute to society.

WHY

The Bridge Project

Experienced team, established program

Commitment to research & best practices

Values aligned:

- Prevent vs. Undo
 - ROI Matters
 - Dignity is Paramount
-

Backed by the Monarch Foundation

The need for Bridge Project's model in Milwaukee:

- Milwaukee ranks as the worst metro area for Black women's economic outcomes
- Disparities persist: Higher levels of death among Black and Hispanic infants and their mothers in Wisconsin

5x

Black birthing people have about five times the pregnancy-related mortality rate relative to their white counterparts in Wisconsin.

3x

Black infants in Wisconsin are three times more likely to die than white infants

1.4x

Hispanic infants in Wisconsin are three times more likely to die than white infants

We all recognize the challenges our community faces



In Wisconsin, about 14% of children, or roughly **1 in 7**, live below the poverty line.



Wisconsin's minimum wage remains at the federal minimum of **\$7.25 per hour.**

Among the 20 states sticking to this minimum wage, 16 see over 12% of their child population living in poverty, highlighting a correlation between low wages and child poverty rates.



Milwaukee contends with the **second-highest poverty rate** among the top 50 most populated cities in the United States.

In Zilber Neighborhood Initiative (ZNI) neighborhoods of Lindsay Heights, Clarke Square and Layton Boulevard West, 44% of children are living in poverty.



It's time for us to empower families and get cash into the hands of those that need it

WHY UNRESTRICTED CASH?

Cash offers simplicity and versatility, allowing mothers the freedom to spend it on anything – food and formula, rent or car repairs, childcare or diapers – recognizing their right to make their own financial decisions.

This approach challenges the stigma that low-income families can't manage their finances, promoting autonomy and dignity by trusting them to know what's best for their families.

PROGRAM PARTICIPANTS RECEIVE

\$1,125

one-time, upfront prenatal stipend

\$750

per month for the first 15 months of program participation

\$375

per month for the remaining 9 months of program participation

Program Eligibility

HOW DO MOTHERS APPLY?

Applications opened **April 10, 2024.**

Applications are reviewed on a rolling basis for eligibility and eligible program participants will be selected by lottery. Applications will remain open until all program slots have been filled. Eligibility criteria includes:

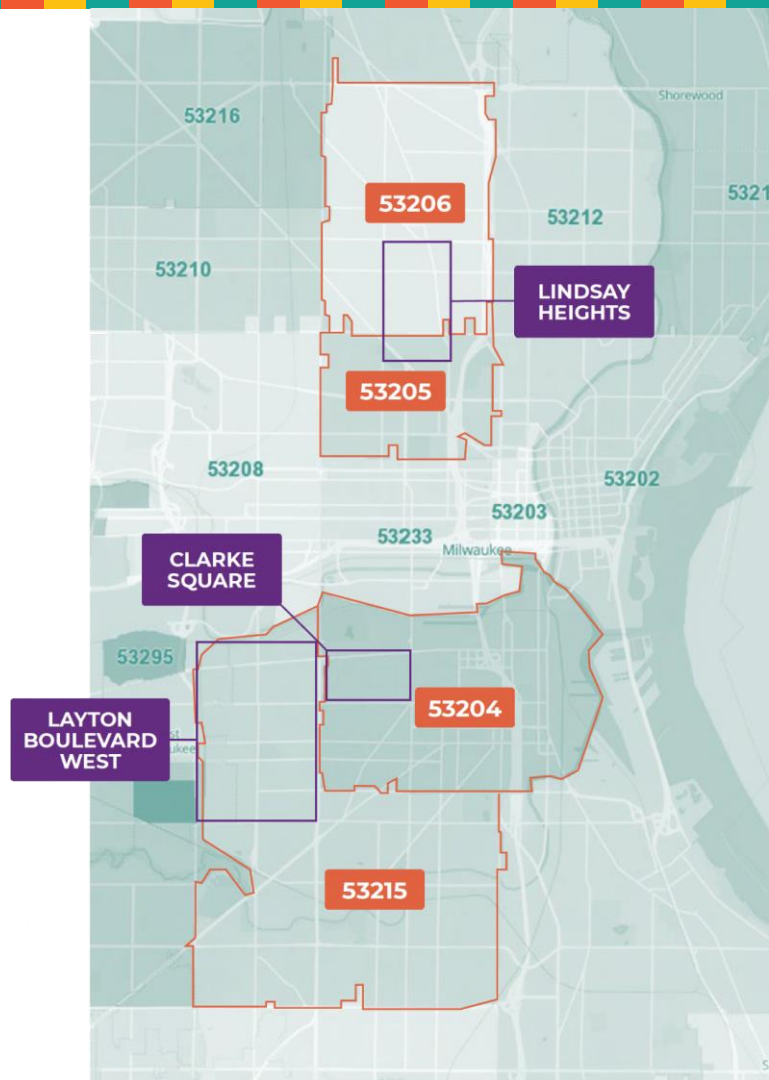
▶ **18 years or older**

▶ **23 weeks pregnant or less**

▶ **Live in 53204, 53205, 53206 or 53215 with priority in Lindsay Heights, Clarke Square or Layton Boulevard West neighborhoods in Milwaukee, WI**

▶ **Have an annual household income of less than \$39,000 USD**

No SSN or ITIN required



THE BRIDGE PROJECT ROLLOUT

Timeline for Milwaukee

APRIL 10

JUNE 1

June



Applications Open

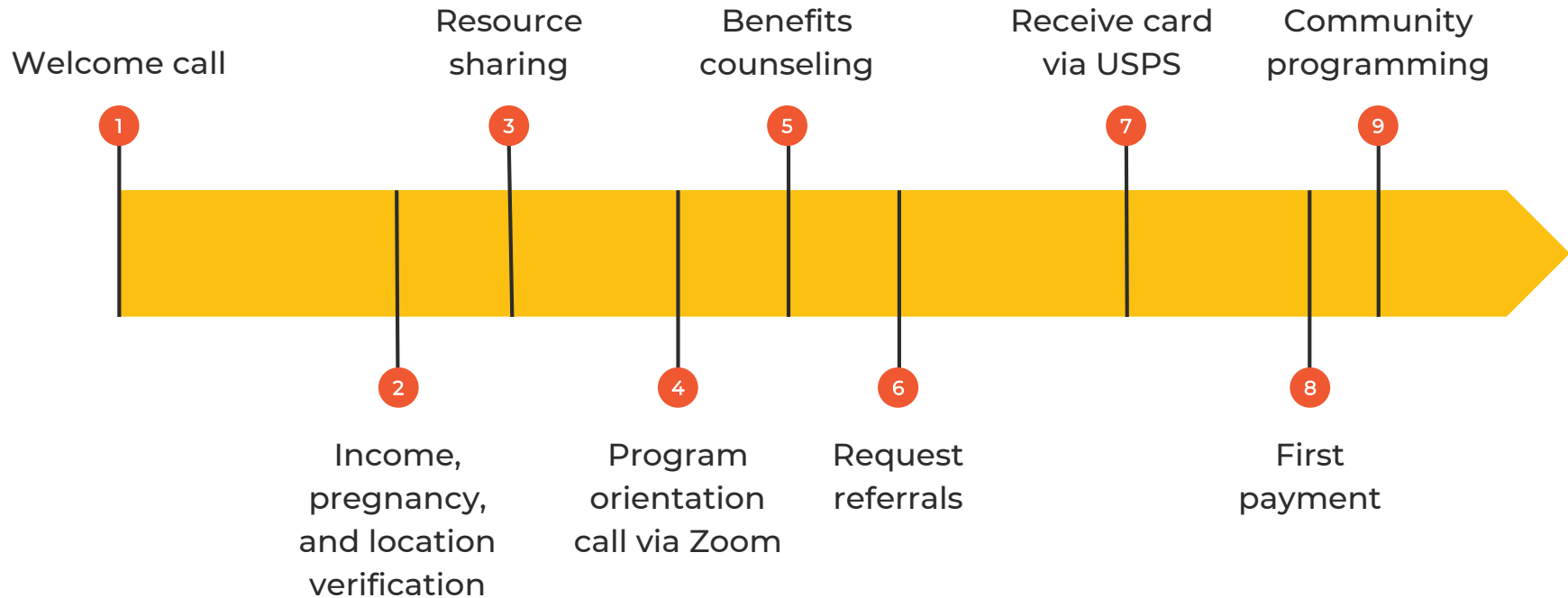


First payments go out



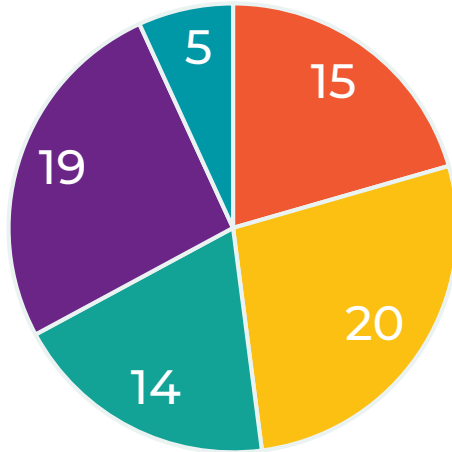
Community groups kick off via WhatsApp

Participant Onboarding Process

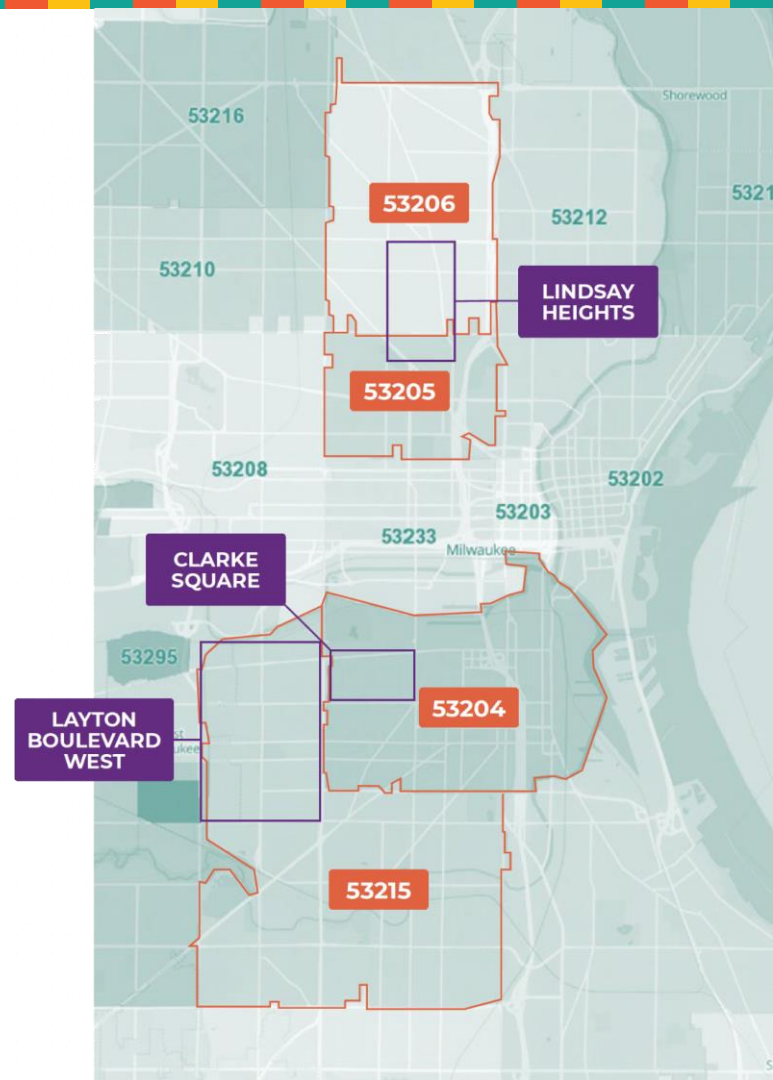


Enrollment Update

Bridge Project Milwaukee
73 Participants' Zip Codes



■ 53204 ■ 53215 ■ 53205 ■ 53206 ■ unboxed



The Impact

The Bridge Project has partnered with UPenn's Center for Guaranteed Income Research and are conducting a randomized control trial.

EARLY INSIGHTS INCLUDE:



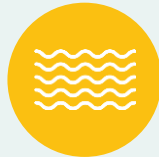
90% of participants reported improvements in their mental health and stress levels after receiving just one payment.



There was a 63% increase in participants receiving outside childcare after just 6 months in the program.



There was a 242% increase in participants having more than \$500 in savings after just 6 months in the program.



Mothers reported less chaos and more harmony in their households (clinical scales used).



Milwaukee participants have the opportunity to participate in qualitative and quantitative research to inform maternal health and early childhood outcomes.



New Evidence to Support Cash Transfer Programs

<https://www.openresearchlab.org/>

OpenResearch Study Results

1. Guaranteed income gave participants the **flexibility to pursue professional opportunities** that could lead to longer-term economic benefits
2. Cash **activated entrepreneurship**, particularly among communities of color and women
3. Guaranteed income enabled participants to **invest their time in nurturing their families**
4. Cash allowed participants to **choose housing environments** that work best for their families
5. It's critical in alleviating some of the harms caused by the lack of quality affordable housing, childcare, and healthcare **BUT** it's not a silver bullet

OpenResearch Project

Participant Testimonials

“It was just a **lifeline**.

Realistically, when you start paying bills or you start doing this and this, once you break up \$1,000, it's gone real fast. It made me be **smarter about budgeting**. I gotta make it stretch for all of these things that I can't afford from my check.”

-Belle

“The money allowed me to get some **savings built up** because I had never in my life had savings. I had my first kid at 20-years-old, I'm now 41. And literally in all that time, I've never had, you know, maybe \$1,000 in savings.”

-Jessie

“Sometimes you just have more months than money. And that was what life was like. So, that first month was definitely like that **breath of fresh air** that was well needed at that time.”

-Kyle



Questions?