



Date: May 2026

To: City of Milwaukee Finance & Personnel Committee

From: Lianna Bishop, executive director, Zilber Family Foundation

Subject: Overview, Impact and Next Steps for the Bridge Project in Milwaukee

Purpose: This memo provides an overview of the Bridge Project in Milwaukee, including its goals, structure, early outcomes, and key considerations for expansion.

Background

The Bridge Project, founded in 2021, is a national nonprofit advancing economic stability for families by delivering unconditional cash support during pregnancy and the first 1,000 days of a child's life. Operating in more than 12 regions, including Milwaukee, it is the only multi-state perinatal direct cash program in the country. Milwaukee was the first expansion site outside of New York state for the Bridge Project; it launched in April 2024 with a cohort of 122 moms. Beginning in their third trimesters, enrolled mothers receive consistent monthly cash stipends over the course of three years with no spending restrictions. Funding for the first cohort was provided by the Zilber Family Foundation with \$1.7 million, the City of Milwaukee with \$350,000 in ARPA funds, and \$450,000 from an anonymous donor. The Monarch Foundation, based in New York and founder of the Bridge Project, covers all operating and personnel costs, ensuring that local investments flow directly to participating families.

In the United States, three million children under age five live in poverty, and more than one-third of children born into poverty will remain in poverty into adulthood. The perinatal period is often marked by acute financial instability, with nearly half of parents struggling to afford diapers and more than half reporting difficulty meeting basic needs. At the time of its first Milwaukee cohort launch, Milwaukee ranked among the highest-poverty large cities in the nation. Data from the first Milwaukee cohort reflects this vulnerability, with an average annual household income of \$9,541 among participating mothers; 25% of participants are first time moms and 84% are currently renters. A progress report submitted by the Bridge Project in December 2025 indicated that after one year of participation in the program, housing stability improved significantly, with a **67% decrease in housing instability** among participating mothers. Food security also improved, with survey results showing a **33% reduction in food insecurity** and fewer families reporting that food did not last or that they lacked money to purchase more. In addition, **28% of participants began new training or education** programs to pursue longer-term economic opportunities.

Program Design

Unconditional cash has been provided to 122 eligible low-income, pregnant individuals in Milwaukee since June 2024. Throughout the three-year program, participants have used the cash flexibly for essential needs such as food, formula, rent, childcare, diapers, transportation, and more.

Program participants receive:

- \$1,125 as a one-time, upfront prenatal stipend
- \$750 per month for the first 15 months of program participation
- \$375 per month for the remaining 21 months of program participation

Quantitative and Qualitative Impacts

According to [The Bridge Project's national research](#):

- 90% of mothers who have participated reported improved mental health and stress levels after receiving just one payment
- 80% are working in full or part-time jobs after 18 months
- 63% of moms living in transitional housing reported moving into permanent housing within nine months of starting the program

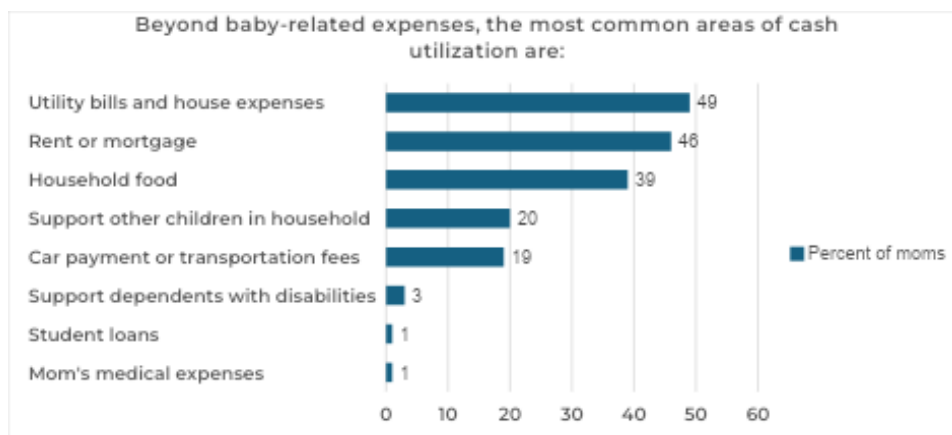
In Milwaukee, participants share a range of meaningful improvements as a result of receiving cash support through The Bridge Project. Among the top self-reported achievements in the first 12 months:

- 31% of Bridge moms shared they were proud to be able to afford more baby goods
- 19% reported improving their housing situations
- 17% said they had moved closer to financial stability

Qualitative findings further suggest that cash is transformative across multiple dimensions of participants' lives. Mothers describe:

- Increased autonomy and stability, including greater independence, the ability to avoid financial crises, and a reliable cushion during pregnancy and early childhood.
- Improved mental health, including reduced stress, greater emotional well-being, and a stronger sense of control, with benefits extending to parenting and child outcomes.
- Enhanced ability to meet infant needs, stronger parent-child relationships, and better early developmental conditions.
- Progress toward economic mobility, including greater capacity to pursue education, stabilize employment, and build financial management skills.

In addition to baby-related costs, the flexibility of unconditional cash allows participants to address a broader set of financial priorities.



Wisconsin as a Leader

In addition to Milwaukee being the first Bridge Project expansion site, Wisconsin has emerged as a national leader in the use of income disregards to strengthen unconditional cash programs. The state has issued an exemption to allowing participants to receive direct cash support without losing eligibility for critical public benefits, the state has helped ensure that guaranteed income truly supplements - rather than replaces - existing assistance. This approach reduces the “benefits cliff,” supports financial stability, and makes it easier for families to meet basic needs while pursuing longer-term economic mobility.



Participant Spotlight: Keilyn Borrero

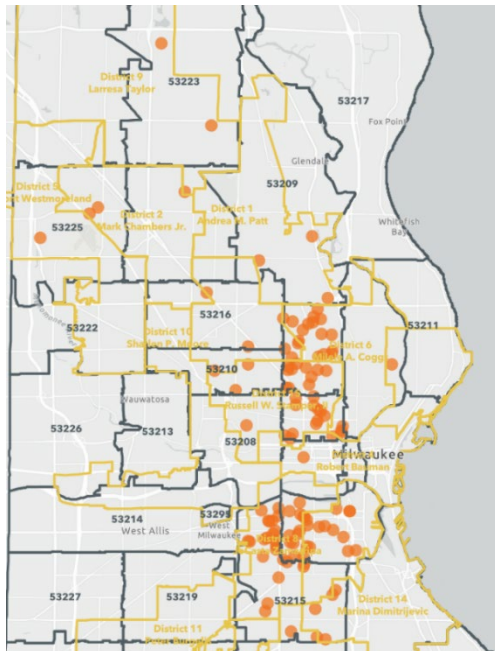
The impact of the Bridge Project is best illustrated through participants' experiences. One mother's story highlights how access to flexible cash support can create meaningful change.

“...financially, I feel like I've always been kind of paycheck to paycheck. [Bridge] has been completely [life changing], I was able to make the van payments, fix my credit and that's how I was able to purchase a home. So, it's been life changing.”

Future of the Program

Building on the success of the first Milwaukee cohort, the Bridge Project and the Zilber Family Foundation are now planning a second cohort for 200 moms. The Zilber Family Foundation recently approved \$3,037,000 to expand the initiative and support 150 moms in Milwaukee.

With the broader goal of reaching 200 moms, there is the opportunity for a continued public-private partnership. At \$20,250 per participant over three years, this leaves a remaining funding need of \$1,012,500 to support an additional 50 participants.



Applications are anticipated to launch in October 2026. Eligible participants will receive a one-time stipend of \$1,125 followed by monthly payments averaging \$750 for the first 15 months and \$375 for the remainder of the program, continuing through the first 1,000 days of a child's life.

Participation in optional services, including connections to community partners, workshops, and a mobile resource platform, is voluntary and not a condition of receiving funds. The Bridge Project will also collect qualitative and quantitative data to assess impacts on household stability and economic mobility.

While the majority of participants reside in Zilber Family Foundation priority zip codes 53204, 53205, 53206, 53215, participants of cohort one touch nearly every aldermanic district as demonstrated by the map.

With renewed City funding, a braided funding approach would allow for citywide impact by combining philanthropic and public resources. For example, the Zilber Family Foundation could prioritize families in specific neighborhoods, while City funding could target citywide access to cash assistance. This model leverages the strengths of each sector so more families can receive consistent support regardless of where they live.

The Case for City Investment

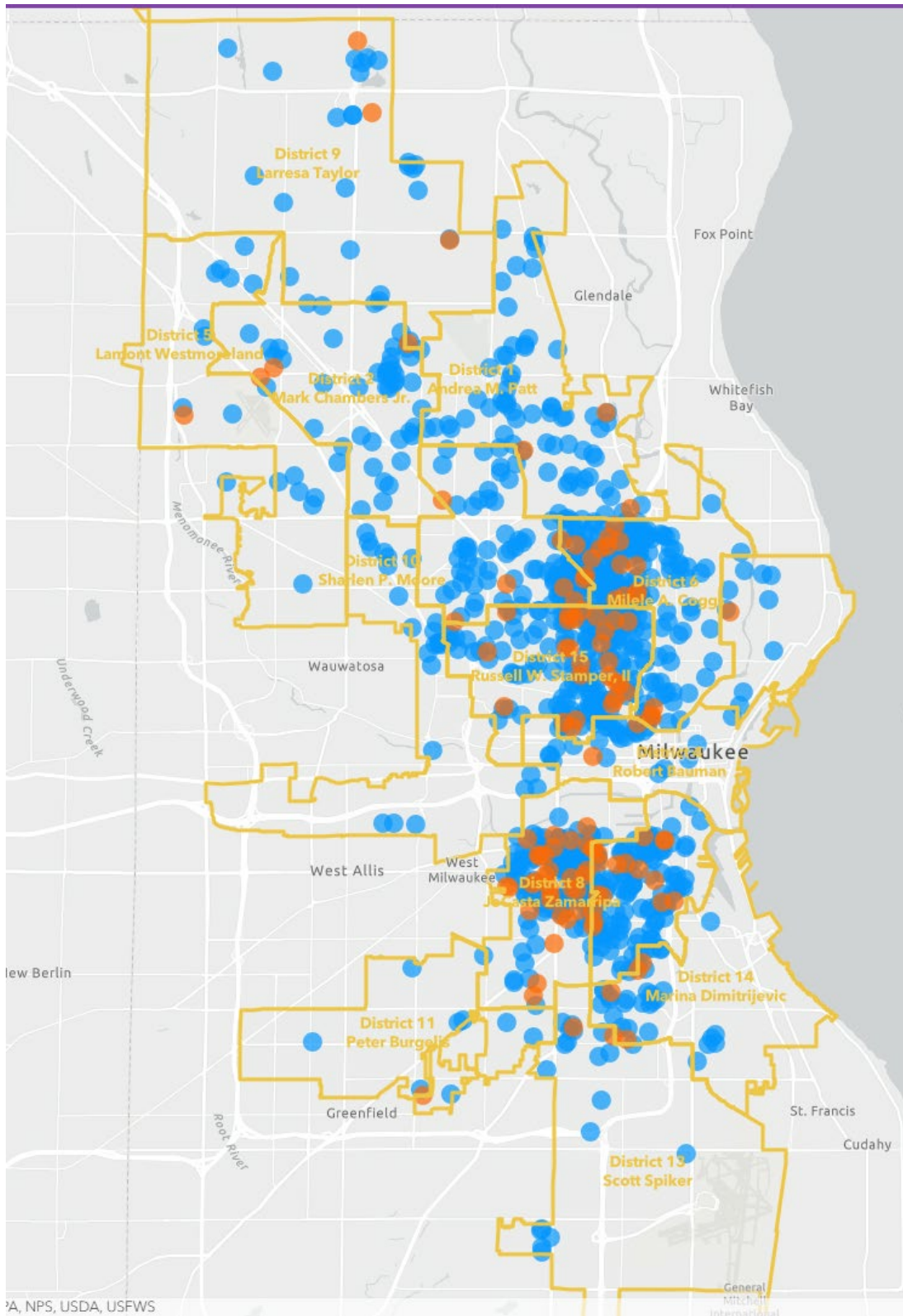
An investment by the City of Milwaukee in the Bridge Project directly advances Mayor Johnson's housing stability goals and offers tangible proof of his commitment to making observable strides in this priority area. Unconditional cash puts dollars directly into the pockets of Milwaukee residents, creating an immediate and dynamic impact for families at the moments they need it most. It functions as **targeted eviction prevention, basic needs stabilization, and maternal health support** — all areas where the City already bears significant downstream costs through emergency shelter systems, healthcare, and child welfare services.

This is a strategic shift toward **preventative, cost-effective** programming that addresses financial instability before it escalates into more expensive public crises. By providing modest, flexible resources at a critical life stage, the City can help families remain housed, reduce stress-related health risks, and improve early childhood outcomes, ultimately lowering demand on reactive public systems.

At the national level, cities have moved beyond expressing support for guaranteed income to committing real public dollars. In New York City, the City Council allocated \$1.5 million in FY2025 general budget funds to The Bridge Project, supporting 161 housing-insecure pregnant women – 90% of whom reported improved mental health after a single payment, and 63% of whom moved from transitional to permanent housing within nine months. After early positive outcomes, the NYC Council renewed their \$1.5M funding to support a new cohort of 100 pregnant moms. Additionally, a county-level TANF-funded pilot program in upstate New York is investing \$4.8M directly into the hands of pregnant women in the region. The Bridge Project also holds a strong partnership with the Indianapolis Mayor's Office of Equity, Belonging & Inclusion, which collaborated closely in designing the program for 150 mothers in Marion County.

In Chicago, 5,000 households received \$500 per month through the Chicago Resilient Communities Pilot, with preliminary data showing a measurable drop in late bill payments during the program. Cook County took it a step further: in November 2025, the County Board of Commissioners approved \$7.5 million in its FY2026 budget, making guaranteed income a permanent line item and the clearest national model for turning a pilot into sustained public policy. In Richmond, Virginia, Mayor Stoney proposed \$500,000 in city budget dollars to target working families who fall through the gaps of traditional benefits, and by month 24, the share of participants unable to cover a \$400 emergency dropped from 59% to 20%. In St. Paul, the People's Prosperity Pilot showed that outcomes persist even after cash ends: employment reached 63% six months post-program, up from 49% at the start. The data is consistent — **cities that invest in unconditional cash are stabilizing families and generating measurable returns across health, housing, and workforce outcomes.**

While philanthropic funding has played an important role in launching our work in Milwaukee, direct public investment would signal that housing stability is not just a stated priority, but one backed by the resources needed to deliver measurable results for the city's residents.



● Applicants ● Participants