

# THE BRIDGE PROJECT

**Where Hope Begins:  
The Bridge Project in  
Milwaukee**



# The Bridge Project is the largest **consistent, unconditional cash program for babies and new mothers in the nation.**

We provide low-income mothers with cash on a biweekly basis during pregnancy, birth, and the earliest days of their babies' lives to support healthy development, avoid adverse childhood experiences, and break intergenerational cycles of poverty.



# The Bridge Project»

## By the Numbers



**3,000**

BABIES SERVED IN 2025  
AND COUNTING



**8**

STATES IN WHICH WE'RE  
OPERATING (AS OF JULY 2025)



**\$16,800**

AVERAGE HOUSEHOLD INCOME  
OF A BRIDGE MOM



**26**

AVERAGE AGE OF A  
BRIDGE MOM



**\$68M**

COMMITTED TO DATE



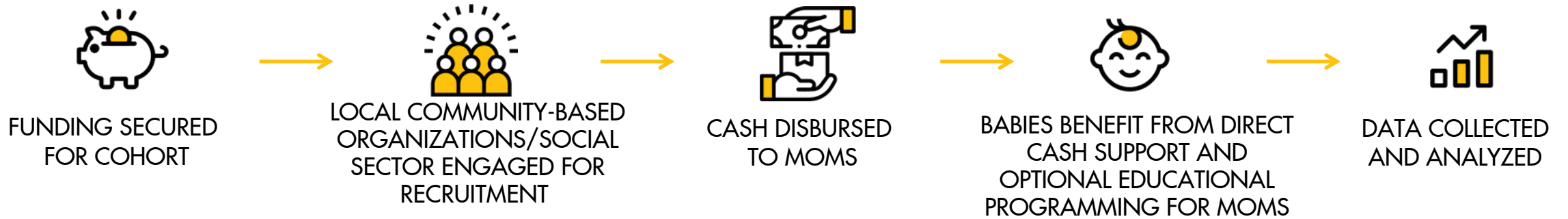
**100%**

FUNDS GOING INTO  
THE HANDS OF MOMS\*

\*Overhead covered by The Monarch  
Foundation

# Our Model is Simple

## FUNDAMENTAL MODEL



## CORE BELIEFS

- 1 PREVENT, DON'T UNDO**  
We focus our intervention on preventing poverty at the earliest stage, not simply undoing its effects later in life
- 2 RETURN ON INVESTMENT MATTERS**  
We have no interest in wasting money on inefficient, overly burdensome programs that aren't grounded in evidence
- 3 DIGNITY IS PARAMOUNT**  
We trust mothers to make the best decisions for their babies with no judgment and no strings attached

# Our Impact

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“This program allows me to stay home during the week to study, take care of my baby, and go to nursing school during the weekend. It is a massive blessing.” -First-time mom, student

**242%**

Savings increase after 6 months in the program

**63%**

Percentage of moms in transitional housing at the start who move to permanent housing within 9 months

**90%**

Reported improved mental health and stress levels after receiving just one payment

**80%**

Working in a full or part time capacity after 18 months in the program

**17%**

Pursuing post-secondary education while in program

**+2.5 months**

Longer duration of **breastfeeding**

**Why Babies?**

**Why Cash?**

**The Bridge Project  
»Milwaukee**



# Early Childhood Poverty Has Long-term Impacts



## Education

Within 2 years of living below the poverty line, children had 8-10% less grey matter and scored 4-7 points less on standardized tests<sup>1</sup>



## Employment

Those who were persistently poor in childhood were 30% less likely to be consistently employed in young adulthood<sup>2</sup>



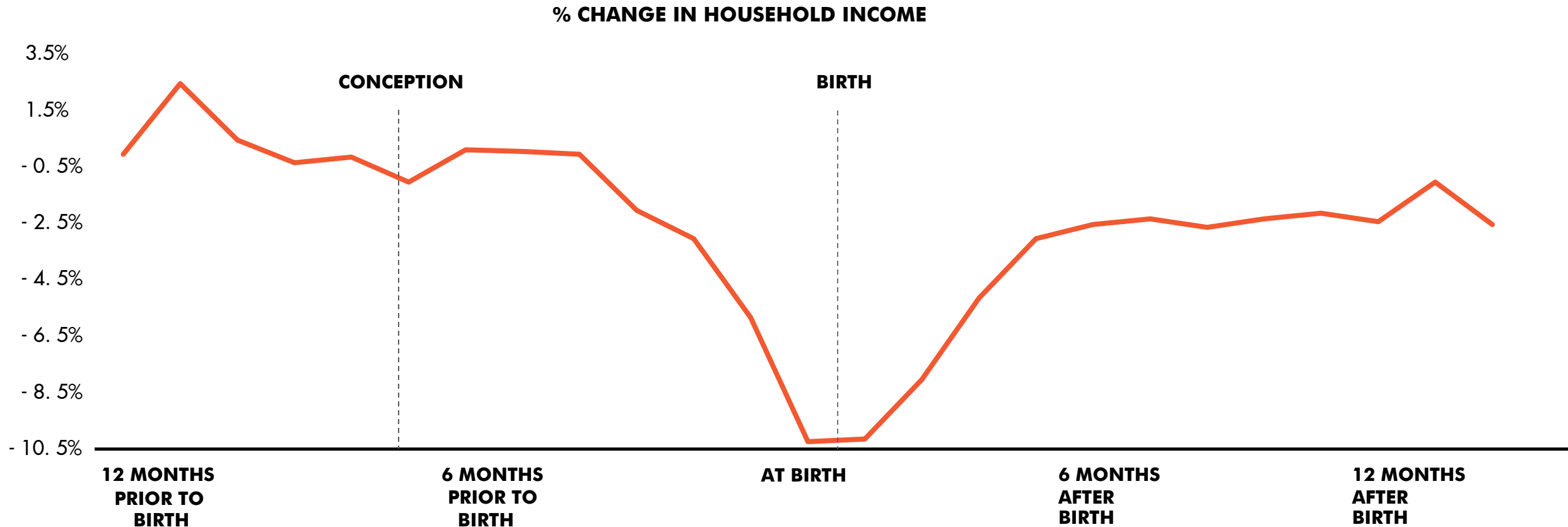
## Health

Increased adverse childhood events have been shown to increase the risk of chronic conditions (e.g., asthma, autoimmune diseases) and shorten lifespans by up to 20 years<sup>3</sup>

Source: 1. Nelson, C.A. The Neurobiological Bases of Early Intervention, 2. National Center for Education Statistics, Urban Institute, 3. Adverse Childhood Experiences Studies and Surveys



# Family Income Drops Sharply Around a Child's Birth

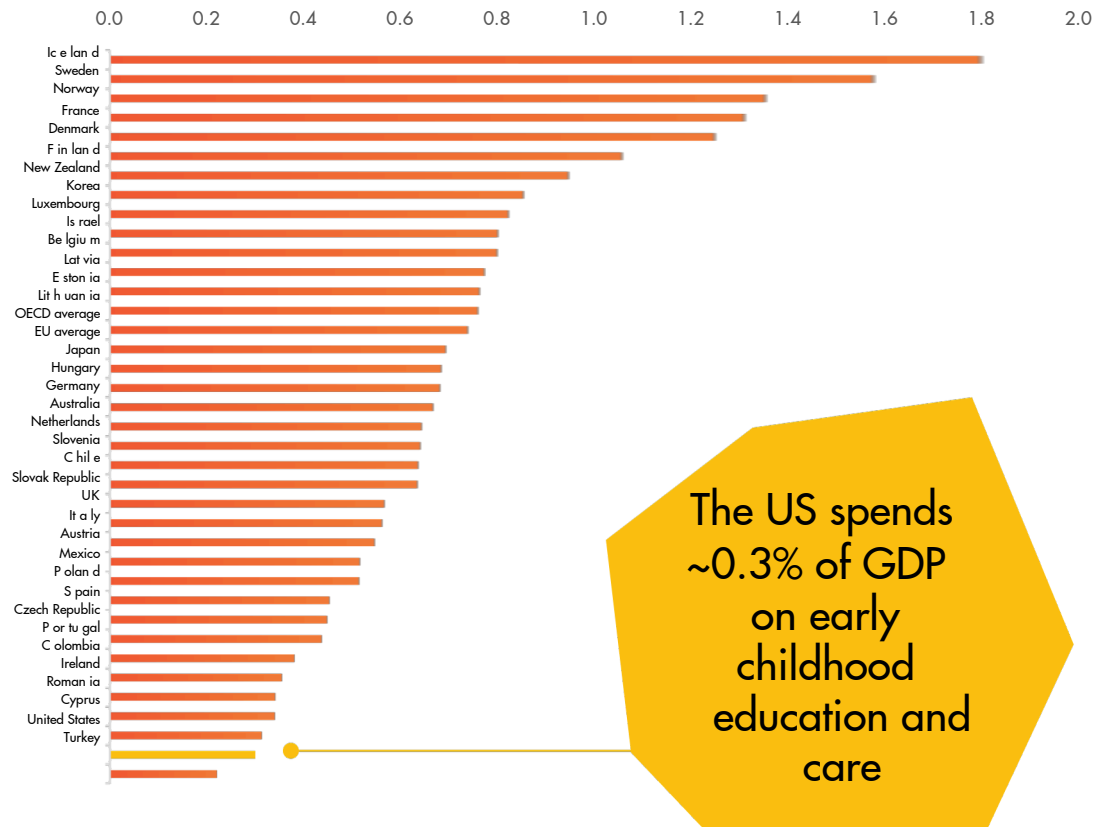


Source: Stanczyk, Alexandra. (2016). "The Dynamics Of Household Economic Circumstances Around A Birth." Washington Center For Equitable Growth Working



# Yet, Current Investments are Limited and Complicated

## US INVESTS VERY LITTLE IN THE EARLIEST YEARS



## GOVERNMENT PROGRAMS ARE COMPLEX AND RESTRICTIVE, LEAVING CRITICAL GAPS IN SUPPORT



### EITC and CTC

Employment requirement with delayed relief



### SNAP

Complex application and limited coverage



### WIC CLINICS

Limited reach and benefits

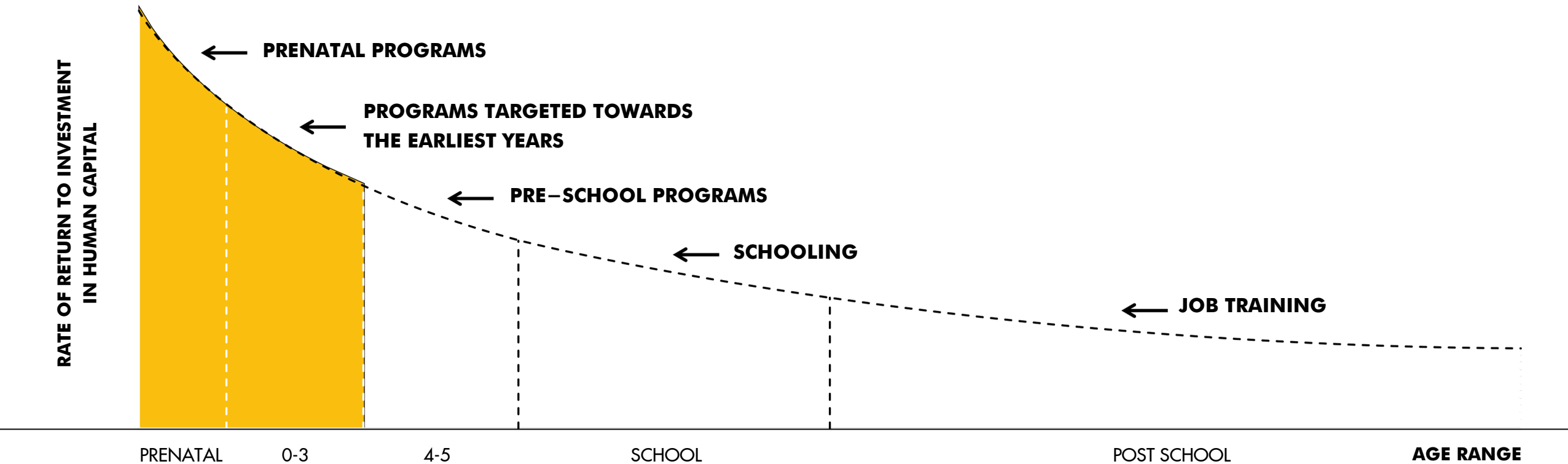


### MEDICAID

Limited postpartum coverage with no focus on financial stability

1. Earned Income Tax Credit (EITC) is a tax credit for low-income working families; 2. Child Tax Credit (CTC) is a tax credit for families with children; 3. Supplemental Nutrition Assistance Program (SNAP) is a program for low-income individuals and families; 4. Women, Infants, and Children (WIC) clinics offer education, breastfeeding support, and referrals to low-income pregnant/post-partum women, infants and children Source: Organization For Economic Cooperation And Development, Earned Income Tax Credit website, Child Tax Credit website, Supplemental Nutrition Assistance Program website, Women, Infants, and Children Clinics website, Medicaid website

# Earliest Interventions Have the Highest Rate of Economic Returns



Source: James Heckman, Noble Laureate in economics: The Heckman Curve

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# Why Cash?

## EFFECTIVE

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- Cash during pregnancy and infancy boosts birth weight, educational attainment, and food security
- Cash is linked to higher levels of infant cognitive activity due to reduced maternal stress
- Cash has positive effects on infant mortality in the first year of life

## EFFICIENT

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- 10X ROI for Expanded Child Tax Credit
- Reduces reliance on social services, generating savings of \$8,277/person/year
- SNAP (food stamps) is the most efficient government program and is valued at 80¢ on the dollar by participants and 65¢ on the dollar on the black market

## SCALABLE

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- Can take Bridge anywhere quickly and get money into moms' hands in weeks, not months or years
- Can reach populations of interest such as homeless pregnant women, female veterans, or Indigenous women

## FLEXIBLE

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- Accounts for place-based differences
- Able to partner with local organizations
- Aligned with current trends in trust-based philanthropy

Source: 1. National Institutes of Health, 2. Babies' First Years, 3. Archives of Disease in Childhood, 4. Columbia University, 5. Foundations for Social Change, 6. Princeton

# Some Myths Persist About Cash

## MYTH

## REALITY AND SUPPORTING DATA

### People will stop working

A recent study by OpenResearch illustrated that recipients overall work the same amount and single mothers work slightly less. We take that as a good thing -care work is work! **80% of The Bridge Project recipients are working after 18 months in the intervention.**

A study of a cash program in Stockton, CA showed that participants went from part-time to full-time employment at more than twice the rate of non-participants

### People will spend the money on vices

A major study by the World Bank demonstrated that in 82% of all researched cases in **Africa, Latin America and Asia, alcohol and tobacco consumption declined.**

A systematic review and meta-analysis examining 19 studies of cash transfers in low / middle-income countries<sup>4</sup> found either no significant impact or a negative **impact of transfers on temptation goods.**

### People need financial literacy

Meta analysis across 201 studies showed “interventions to improve financial **literacy explain only 0.1% of variance in financial behaviors studied.**”

### Cash with conditions is better than unconditional cash

Conditional cash can have notable associated costs, with one program estimating **that administrative expenses were as high as 63% of transfers made.**

Source: 1. OpenResearch study, 2. Stockton Demonstration Project, 3. World Bank Study, 4. Cash Transfers and Temptation Goods, 5. Financial Literacy meta analysis, 6. The Cost of Conditional Cash Transfers



**Why Babies?**

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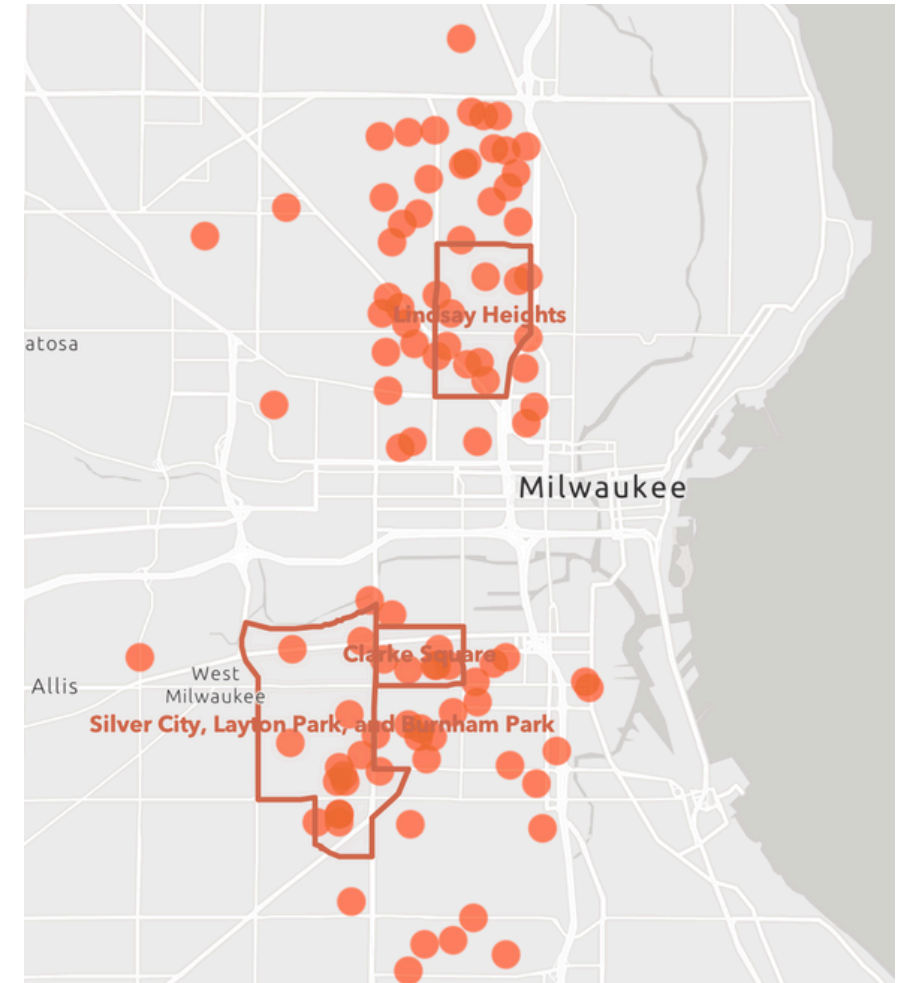
# The Bridge Project in Milwaukee

We expanded our program to Milwaukee in April 2024, with first payments received by the initial first cohort in June 2024.

## HIGHLIGHTS:

- Initial two-year, 100-person cohort funded by the Zilber Family Foundation with a focus on specific zip codes in Milwaukee
- Third year of funding and additional 22 participants supported by the City of Milwaukee and two anonymous donors
- All 122 participants were recruited and onboarded on a rolling basis from April 2024 - April 2025. The full cohort is now filled

## PARTICIPANT CLUSTER MAP



# Program Eligibility

Applications were reviewed on a rolling basis for eligibility. Eligible program participants were selected by lottery. Applications remained open until all slots were filled. We received over 1,000 applications.

## ELIGIBILITY CRITERIA

- Live in Milwaukee zip codes 53204, 53205, 53206 or 53215, with priority in neighborhoods of Lindsay Heights, Clarke Square and Layton Boulevard West
- Be 18 years or older
- Be 23 weeks or fewer in their pregnancy
- Have an annual household income of \$39,000 or less

## PARTICIPANTS RECEIVE:

**\$1,125**

one-time, upfront prenatal stipend

**\$750**

per month for the first 15 months of the program

**\$375**

per month for the final 21 months of the program

# Bridge MKE Participants

## DEMOGRAPHICS

- The average age is 28 years
- The majority (62%) self-identified as Black, followed by 34% Hispanic and 19% White
- Most participants (90%) reported English as their primary language

## BEFORE BRIDGE SITUATION

- Average income was \$7,647
- 60% experienced food insecurity
- 17% reported living in temporary housing
- 94% struggled to afford basic needs (typically rent and utilities), and 43% could not cover a \$400 emergency expense
- 40% reported experiencing pregnancy complications

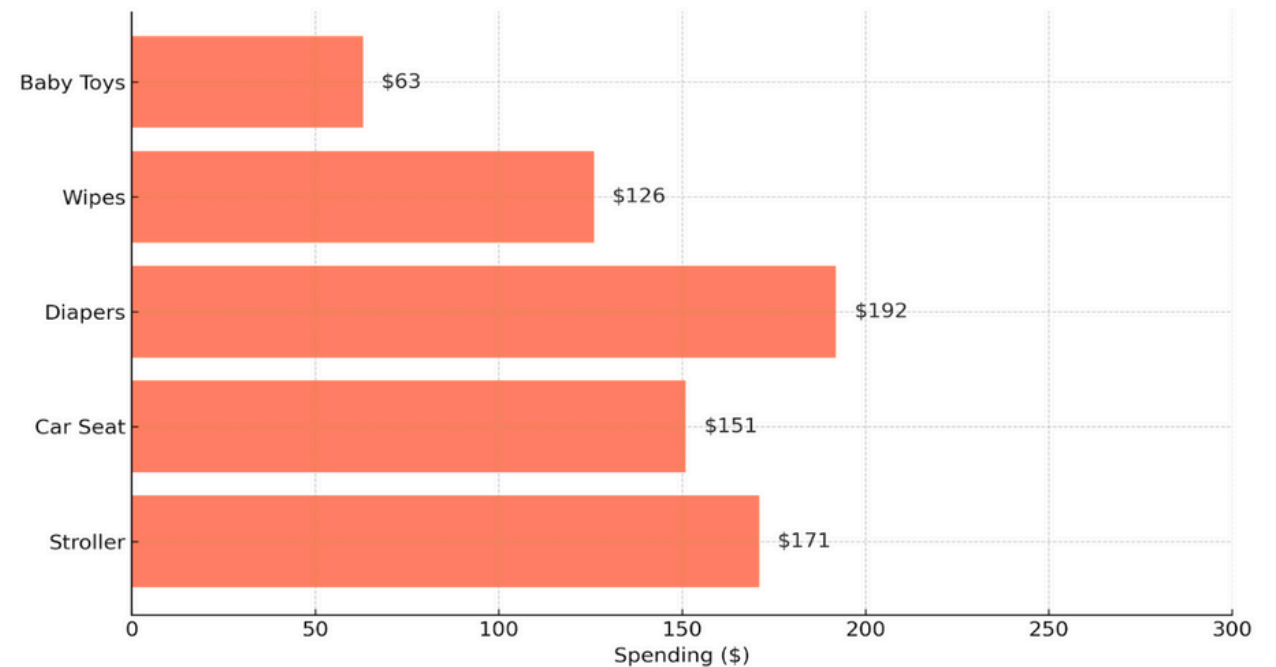


# Early Findings

## QUANTITATIVE RESULTS

- Of the moms who are aware of their credit scores, 62% have reported an improvement since joining Bridge
- 48% of moms were able to increase their savings within the first few months of the program with many seeing an increase in their savings of over \$500
- Experiences with food insecurity have decreased from 60% at baseline to 50% at year 1
- Housing instability has decreased from 17% at baseline to 6% at year 1

**MKE spending projections to prepare for the new baby**



*Milwaukee moms expected to spend their earliest cash payments on diapers and other goods, mirroring spending patterns across other Bridge sites.*



# Early Findings

## QUALITATIVE RESULTS / TESTIMONIALS

"The Bridge Project helped us save enough money for a down payment on a new apartment. Our previous home had an untreated lead problem that caused my 2 year old to test High in lead. The landlord used that as a way to try and kick us out, putting us in a tough situation. Thanks to the Bridge Project we were able to make the move to keep our family healthy and safe."

"It helped me be able to provide a stable/safe living environment free of domestic abuse for me and my kids."

"This program has been a true lifeline for our family. As a Milwaukee mom, having consistent support whether it's resources, guidance, or just someone to listen has made a huge difference in our lives. I feel more confident and supported in raising my kids."

"The Bridge Project has been a blessing for us. It has allowed me to live while not missing anytime with my family. It's allowed me to accomplish so many things while making precious memories with my children! I'm so grateful for the program and the help it has given me."

"The Bridge Project has allowed me to make sure that my child live a fulfilling childhood, along with helping me be able to hold down my household. The Bridge Project has also allowed me to be 3 steps ahead with my future plans. Forever thankful for this opportunity."

"Great moms deserve more. With this opportunity I have achieved more then just going back to school, I have earned my stripes as a provider. My babies will always remember this once in a lifetime opportunity."

# Themes and Takeaways

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- 1** MKE moms use cash support to directly meet their babies' needs, such as clothing, toys, food, and daily essentials, without delay or dependence on others. This autonomy empowers them to respond promptly to their children's needs.
  - 2** By alleviating financial stress, the cash support enables MKE mothers to be more emotionally available, focus on bonding with their children, and pursue personal goals, such as education, without feeling overwhelmed.
  - 3** Cash enables MKE families to move to healthier, safer housing and escape unsafe or abusive environments, which is critical for children's health and development.
  - 4** With looming threats to Medicaid, SNAP, and childcare programs, now is the time to continue to invest in models that immediately and tangible help Milwaukeeans meet their day-to-day needs and build a better future.
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**THE BRIDGE PROJECT**

**Together we can end childhood poverty.**

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